	Pillar 3 quarterly report	
1	Name of a bank	JSC ProCredit Bank
2	Chairman of the Supervisory Board	Marcel Sebastian Zeitinger
3	CEO of a bank	Alex Matua
4	Bank's web page	www.procreditbank.ge

Senior management of the bank ensures fair presentation and accuracy of the information provided within Pillar 3 disclosure report. The report is prepared in accordance with internal review and control processes coordinated with the board. The report meets the requirements of the decree N92/04 of the Governor of the National Bank of Georgia on "Disclosure requirements for commercial banks within Pillar 3" and other relevant decrees and regulations of NBG.

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Table 1 **Key metrics**

N		3Q-2021	2Q-2021	1Q-2021	4Q-2020	3Q-2020
	Regulatory capital (amounts, GEL)					
	Based on Basel III framework					
1	CET1 capital	243,801,770	215,185,878	205,864,710	196,294,332	186,847,049
2	Tier1 capital	243,801,770	215,185,878	205,864,710	196,294,332	186,847,049
3	Regulatory capital	297,865,371	270,032,797	271,275,934	260,383,217	248,559,560
4	CET1 capital total requirement	87,490,313	87,254,500	92,281,042	86,284,333	79,682,275
5	Tier1 capital total requirement	116,714,121	116,401,418	123,108,319	115,111,588	106,305,539
6	Regulatory capital total requirement	168,661,342	168,175,380	177,659,578	174,310,340	160,916,890
	Total Risk Weighted Assets (amounts, GEL)					
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	1,532,523,837	1,521,870,121	1,607,744,415	1,577,062,877	1,450,200,685
	Capital Adequacy Ratios					
	***Based on Basel III framework** *					
8	CET1 capital	15.9%	14.1%	12.8%	12.4%	12.9%
9	Tier1 capital	15.9%	14.1%	12.8%	12.4%	12.9%
10	Regulatory capital	19.4%	17.7%	16.9%	16.5%	17.1%
11	CET1 capital total requirement	5.7%	5.7%	5.7%	5.5%	5.5%
12	Tier1 capital total requirement	7.6%	7.6%	7.7%	7.3%	7.3%
13	Regulatory capital total requirement	11.0%	11.1%	11.1%	11.1%	11.1%
	Income					
14	Total Interest Income /Average Annual Assets	5.9%	5.8%	5.6%	5.7%	5.7%
15	Total Interest Expense / Average Annual Assets	2.0%	2.0%	2.0%	2.3%	2.3%
16	Earnings from Operations / Average Annual Assets	2.7%	2.5%	2.3%	1.4%	2.0%
17	Net Interest Margin	3.9%	3.8%	3.6%	3.5%	3.4%
18	Return on Average Assets (ROAA)	3.4%	2.1%	2.1%	0.2%	-0.5%
19	Return on Average Equity (ROAE)	29.1%	18.2%	18.7%	1.8%	-4.2%
	Asset Quality					
20	Non Performed Loans / Total Loans	3.8%	4.0%	4.2%	4.2%	3.8%
21	LLR/Total Loans	3.4%	5.2%	5.3%	5.4%	5.6%
22	FX Loans/Total Loans	72.2%	73.2%	76.0%	77.5%	77.2%
23	FX Assets/Total Assets	71.4%	70.5%	73.4%	74.8%	72.8%
24	Loan Growth-YTD	-0.9%	0.0%	3.3%	26.6%	20.0%
	Liquidity					
25	Liquid Assets/Total Assets	24.4%	21.5%	24.4%	26.5%	23.2%
26	FX Liabilities/Total Liabilities	83.1%	82.9%	84.5%	85.7%	83.2%
27	Current & Demand Deposits/Total Assets	35.5%	34.9%	34.1%	34.8%	33.9%
	Liquidity Coverage Ratio* **					
28	Total HQLA	450,976,298	373,878,875	460,213,569	499,034,494	398,015,283
29	Net cash outflow	272,363,616	239,893,423	301,295,729	284,796,996	246,679,070
30	LCR ratio (%)	166%	156%	153%	175%	161%
	Net Stable Funding Ratio					
31	Available stable funding	1,487,714,236	1,447,597,855	1,534,507,043	1,502,383,987	1,415,248,352
32	Required stable funding	1,158,610,774	1,186,529,462	1,216,169,860	1,193,331,613	1,219,159,873
33	Net stable funding ratio (%)	128%	122%	126%	126%	116%

* Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Goergia "Supervisory Plan Of The National Bank Of Georgia With Regard To COVID-19" (link: https://www.nbg.gov.ge/index.php?m=340&newsid=3901&lng=eng)

*** LCR calculated according to NBG's methodology which is more focused on local risks than Basel framework. See the table 14. LCR; Commercial banks are required to comply with the limits by coefficients calculated according to NBG's methodology. The numbers calculated within Basel framework are given for illustratory purposes.

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Table 2 **Balance Sheet** *in Lari*

		Reporting Period			Respective period of the previous year		
N	**Assets**	GEL	FX	Total	GEL	FX	Total
1	Cash	16,450,496	29,944,993	46,395,488	19,290,731	21,760,896	41,051,627
2	Due from NBG	36,812,707	200,643,702	237,456,409	4,868,436	186,830,563	191,698,999
3	Due from Banks	3,957	125,658,610	125,662,567	25,391,742	89,627,978	115,019,720
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	37,872,870	0	37,872,870	60,689,783	0	60,689,783
6.1	Loans	379,725,395	986,613,433	1,366,338,827	297,874,147	1,009,917,475	1,307,791,623
6.2	Less: Loan Loss Reserves	-10,610,309	-36,349,062	-46,959,371	-15,232,019	-57,942,124	-73,174,143
6	Net Loans	369,115,086	950,264,370	1,319,379,456	282,642,128	951,975,351	1,234,617,479
7	Accrued Interest and Dividends Receivable	3,173,349	3,478,729	6,652,078	3,636,912	8,038,647	11,675,559
8	Other Real Estate Owned & Repossessed Assets	101,384	X	101,384	189,577	X	189,577
9	Equity Investments	6,298,572	60,075	6,358,647	6,298,572	63,385	6,361,957
10	Fixed Assets and Intangible Assets	52,020,757	X	52,020,757	55,917,210	X	55,917,210
11	Other Assets	12,642,864	24,098,324	36,741,187	16,173,697	10,499,085	26,672,782
12	**Total assets**	534,492,041	1,334,148,803	1,868,640,844	475,098,787	1,268,795,906	1,743,894,693
	Liabilities			0			0
13	Due to Banks	0	0	0	0	0	0
14	Current (Accounts) Deposits	113,810,069	188,375,026	302,185,095	101,979,008	159,809,522	261,788,530
15	Demand Deposits	62,031,976	299,000,723	361,032,699	75,734,651	253,080,806	328,815,457
16	Time Deposits	45,820,663	293,779,457	339,600,120	37,806,249	296,846,564	334,652,813
17	Own Debt Securities			0			0
18	Borrowings	17,493,919	496,741,491	514,235,410	26,240,879	504,161,618	530,402,497
19	Accrued Interest and Dividends Payable	662,494	8,213,864	8,876,358	1,259,374	9,896,933	11,156,307
20	Other Liabilities	33,439,218	8,518,848	41,958,066	17,895,000	13,373,437	31,268,437
21	Subordinated Debentures	0	49,432,500	49,432,500	0	52,085,500	52,085,500
22	**Total liabilities**	273,258,339	1,344,061,910	1,617,320,249	260,915,161	1,289,254,381	1,550,169,541
	Equity Capital			0			0
23	Common Stock	100,351,375	X	100,351,375	100,351,375	X	100,351,375
24	Preferred Stock	0	X	0	0	X	0
25	Less: Repurchased Shares	0	X	0	0	X	0
26	Share Premium	51,324,299	X	51,324,299	51,324,299	X	51,324,299
27	General Reserves	0	X	0	0	X	0
28	Retained Earnings	99,644,922	X	99,644,922	42,049,478	X	42,049,478
29	Asset Revaluation Reserves	0	X	0	0	X	0
30	**Total Equity Capital**	251,320,595	X	251,320,595	193,725,152	X	193,725,152
31	**Total liabilities and Equity Capital**	524,578,934	1,344,061,910	1,868,640,844	454,640,313	1,289,254,381	1,743,894,693

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Table 3 **Income statement** *in Lari*

N		Reporting Period			Respective period of the previous year		
N		GEL	FX	Total	GEL	FX	Total
	Interest Income						
1	Interest Income from Bank's "Nostro" and Deposit Accounts	1,466,851	(637,675)	829,176	1,921,470	175,941	2,097,412
2	Interest Income from Loans	31,820,479	45,343,159	77,163,638	23,698,556	39,064,460	62,763,016
2.1	from the Interbank Loans	-	-	-	25,697	-	25,697
2.2	from the Retail or Service Sector Loans	23,199,375	28,298,195	51,497,570	16,217,395	25,430,991	41,648,385
2.3	from the Energy Sector Loans	102,641	92,789	195,430	128,077	58,792	186,869
2.4	from the Agriculture and Forestry Sector Loans	2,389,532	2,663,052	5,052,583	1,057,826	1,989,981	3,047,807
2.5	from the Construction Sector Loans	3,048,641	3,858,333	6,906,974	3,180,181	2,527,389	5,707,570
2.6	from the Mining and Mineral Processing Sector Loans	443,238	1,038,755	1,481,993	149,783	917,687	1,067,470
2.7	from the Transportation or Communications Sector Loans	369,208	1,357,359	1,726,567	597,034	945,301	1,542,336
2.8	from Individuals Loans	1,911,201	6,735,908	8,647,108	1,554,661	5,840,914	7,395,575
2.9	from Other Sectors Loans	356,644	1,298,768	1,655,412	787,902	1,353,405	2,141,307
3	Fees/penalties income from loans to customers	125,467	352,541	478,008	107,720	234,747	342,467
4	Interest and Discount Income from Securities	3,599,271	-	3,599,271	2,532,564	-	2,532,564
5	Other Interest Income			-			-
6	**Total Interest Income**	37,012,068	45,058,024	82,070,093	28,260,311	39,475,148	67,735,459
	Interest Expense						
7	Interest Paid on Demand Deposits	2,774,059	2,491,597	5,265,656	2,323,770	1,980,249	4,304,018
8	Interest Paid on Time Deposits	3,100,546	6,953,967	10,054,514	1,693,923	7,931,567	9,625,491
9	Interest Paid on Banks Deposits	29,641	83,968	113,609	8,918	90,824	99,742
10	Interest Paid on Own Debt Securities	-	-	-	-	-	-
11	Interest Paid on Other Borrowings	2,320,151	10,557,034	12,877,185	2,287,280	11,462,887	13,750,167
12	Other Interest Expenses	-	-	-	-	-	-
13	**Total Interest Expense**	8,224,397	20,086,566	28,310,964	6,313,891	21,465,527	27,779,418
14	**Net Interest Income**	28,787,671	24,971,458	53,759,129	21,946,419	18,009,621	39,956,040
	Non-Interest Income						
15	Net Fee and Commission Income	(958,006)	3,245,918	2,287,912	(607,477)	2,408,942	1,801,465
15.1	Fee and Commission Income	4,890,387	4,716,596	9,606,983	3,933,554	3,606,293	7,539,847
15.2	Fee and Commission Expense	5,848,393	1,470,678	7,319,071	4,541,031	1,197,351	5,738,382
16	Dividend Income	400,505	19,620	420,125	632,376	16,996	649,372
17	Gain (Loss) from Dealing Securities			-			-
18	Gain (Loss) from Investment Securities		341	341		-	-
19	Gain (Loss) from Foreign Exchange Trading	9,740,502		9,740,502	7,745,697		7,745,697
20	Gain (Loss) from Foreign Exchange Translation	(3,496,213)		(3,496,213)	2,069,447		2,069,447
21	Gain (Loss) on Sales of Fixed Assets	463,105		463,105	1,444,469		1,444,469
22	Non-Interest Income from other Banking Operations	1,690,645	335,085	2,025,730	1,446,988	229,989	1,676,977
23	Other Non-Interest Income	1,061,707	308,671	1,370,378	1,083,555	394,859	1,478,414
24	**Total Non-Interest Income**	8,902,246	3,909,634	12,811,881	13,815,055	3,050,785	16,865,840
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	1,394,078	6,858,150	8,252,228	1,406,317	6,503,492	7,909,809
26	Bank Development, Consultation and Marketing Expenses	2,198,299	2,787,014	4,985,312	1,893,577	2,325,667	4,219,244
27	Personnel Expenses	11,917,095		11,917,095	10,661,346		10,661,346
28	Operating Costs of Fixed Assets	21,520		21,520	47,367		47,367
29	Depreciation Expense	3,730,813		3,730,813	4,303,549		4,303,549
30	Other Non-Interest Expenses	2,532,948	23,018	2,555,966	2,423,525	2,107	2,425,632
31	**Total Non-Interest Expenses**	21,794,752	9,668,182	31,462,934	20,735,681	8,831,265	29,566,946
32	**Net Non-Interest Income**	(12,892,506)	(5,758,547)	(18,651,053)	(6,920,626)	(5,780,480)	(12,701,106)
33	**Net Income before Provisions**	15,895,165	19,212,911	35,108,076	15,025,793	12,229,141	27,254,934
34	Loan Loss Reserve	(15,751,988)	(4,860,523)	(20,612,511)	35,004,935	765	35,005,700
35	Provision for Possible Losses on Investments and Securities	-		-	-		
36	Provision for Possible Losses on Other Assets	(87,851)	-	(87,851)	31,625	-	31,625
37	**Total Provisions for Possible Losses**	(15,839,838)	(4,860,523)	(20,700,361)	35,036,560	765	35,037,325
38	**Net Income before Taxes and Extraordinary Items**	31,735,003	24,073,434	55,808,437	(20,010,767)	12,228,376	(7,782,391)
39	Taxation	7,761,939		7,761,939	(1,771,798)		(1,771,798)
40	**Net Income after Taxation**	23,973,064	24,073,434	48,046,498	(18,238,970)	12,228,376	(6,010,594)
41	Extraordinary Items	-		-	-		-
42	**Net Income**	23,973,064	24,073,434	48,046,498	(18,238,970)	12,228,376	(6,010,594)

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Table 4 *in Lari*

N	On-balance sheet items per standardized regulatory report	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	**Contingent Liabilities and Commitments**	95,144,023	67,484,489	162,628,512	69,084,761	63,152,883	132,237,645
1.1	Guarantees Issued	52,808,882	14,271,257	67,080,139	36,442,619	14,127,681	50,570,300
1.2	Letters of credit Issued	0	273,635	273,635	0	2,153,995	2,153,995
1.3	Undrawn loan commitments	42,335,141	52,939,597	95,274,738	32,642,142	46,871,207	79,513,349
1.4	Other Contingent Liabilities	0	0	0	0	0	0
2	**Guarantees received as security for liabilities of the bank**	30,614,358	471,936,054	502,550,412	30,614,358	458,765,272	489,379,630
3	**Assets pledged as security for liabilities of the bank**	11,419,000	0	11,419,000	6,927,000	0	6,927,000
3.1	Financial assets of the bank	11,419,000	0	11,419,000	6,927,000	0	6,927,000
3.2	Non-financial assets of the bank			0			0
4	**Guarantees received as security for receivables of the bank**	376,561,039	675,372,352	1,051,933,392	210,949,506	468,375,084	679,324,590
4.1	Surety, joint liability	315,467,238	585,532,014	900,999,252	163,717,472	384,514,255	548,231,727
4.2	Guarantees	61,093,801	89,840,339	150,934,140	47,232,035	83,860,829	131,092,864
5	**Assets pledged as security for receivables of the bank**	368,251,770	962,951,438	1,331,203,208	365,229,763	1,093,980,679	1,459,210,442
5.1	Cash	9,130,956	3,042,129	12,173,084	5,274,161	4,666,386	9,940,547
5.2	Precious metals and stones	0	0	0	0	0	0
5.3	Real Estate:	320,926,770	897,354,560	1,218,281,330	312,588,027	992,324,479	1,304,912,506
5.3.1	*Residential Property*	93,464,321	239,660,441	333,124,762	100,296,682	270,555,969	370,852,651
5.3.2	*Commercial Property*	63,704,261	333,474,761	397,179,022	84,083,329	415,505,191	499,588,520
5.3.3	*Complex Real Estate*	0	0	0	0	0	0
5.3.4	*Land Parcel*	81,388,280	140,567,416	221,955,696	76,787,530	151,146,547	227,934,077
5.3.5	*Other*	82,369,908	183,651,942	266,021,850	51,420,486	155,116,772	206,537,258
5.4	Movable Property	33,652,594	55,869,924	89,522,518	25,130,070	74,178,316	99,308,386
5.5	Shares Pledged	4,541,450	5,755,983	10,297,433	18,749,487	20,704,113	39,453,600
5.6	Securities	0	928,843	928,843	0	916,935	916,935
5.7	Other	0	0	0	3,488,018	1,190,451	4,678,469
6	**Derivatives**	0	207,051,045	207,051,045	0	420,064,514	420,064,514
6.1	Receivables through FX contracts (except options)		104,613,800	104,613,800		206,861,264	206,861,264
6.2	Payables through FX contracts (except options)		102,437,245	102,437,245		213,203,250	213,203,250
6.3	Principal of interest rate contracts (except options)			0			0
6.4	Options sold			0			0
6.5	Options purchased			0			0
6.6	Nominal value of potential receivables through other derivatives			0			0
6.7	Nominal value of potential payables through other derivatives			0			0
7	**Receivables not recognized on-balance**			0			0
7.1	Principal of receivables derecognized during last 3 month	21,675	4,397,154	4,418,828	44,728	447,406	492,133
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	418,358	559,068	977,426	149,869	245,940	395,809
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	4,612,455	27,584,759	32,197,215	5,144,841	32,494,496	37,639,336
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	2,306,816	9,137,173	11,443,989	1,834,942	11,884,639	13,719,581
8	**Non-cancelable operating lease**	5,507	255,462	260,970	5,244	434,678	439,922
8.1	Through indefinit term agreement			0			0
8.2	Within one year	5,507	255,462	260,970	5,244	434,678	439,922
8.3	From 1 to 2 years			0			0
8.4	From 2 to 3 years			0			0
8.5	From 3 to 4 years			0			0
8.6	From 4 to 5 years			0			0
8.7	More than 5 years			0			0
9	**Capital expenditure commitment**			0			0

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Table 5 **Risk Weighted Assets** *in Lari*

N		3Q-2021	2Q-2021	1Q-2021	4Q-2020	3Q-2020
1	Risk Weighted Assets for Credit Risk	1,369,784,060	1,366,489,508	1,447,585,892	1,420,766,838	1,296,208,867
1.1	Balance sheet items *	1,292,915,831	1,286,880,867	1,366,153,016	1,337,899,092	1,234,356,145
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)					
1.2	Off-balance sheet items	76,449,774	79,020,174	80,944,307	82,326,926	61,025,277
1.3	Counterparty credit risk	418,455	588,468	488,568	540,820	827,445
2	Risk Weighted Assets for Market Risk	23,792,544	16,433,380	21,211,290	17,348,806	25,088,596
3	Risk Weighted Assets for Operational Risk	138,947,233	138,947,233	138,947,233	138,947,233	128,903,222
4	**Total Risk Weighted Assets**	1,532,523,837	1,521,870,121	1,607,744,415	1,577,062,877	1,450,200,685

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Table 6

Information about supervisory board, directorate, beneficiary owners and shareholders

	Members of Supervisory Board	Independence status
1	Marcel Sebastian Zeitinger	Non-Independent Chairperson
2	Gian Marco Felice	Non-Independent member
3	Maia Khachidze	Independent member
4	Rainer Peter Ottenstein	Independent member
5	Sandrine Massiani	Non-Independent member
	Members of Board of Directors	**Position/Subordinated business units**
1	Alex Matua	General Director/ Business clients, Finance Department
2	Zeinab Lomashvili	Director/ Credit risk, General risk Department
3	Grigol Saliashvili	Director/ Private clients, Small business Development
	List of Shareholders owning 1% and more of issued capital, indicating Shares	
1	ProCredit Holding AG & Co. KGaA	100%
	List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares	
1	Zeitinger Invest GmbH	17.00%
2	KfW - Kreditanstalt für Wiederaufbau	13.20%
3	DOEN Participaties BV	12.50%
4	IFC - International Finance Corporation	10.00%
5	TIAA-Teachers Insurance and Annuity Association	8.60%

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Table 7 **Linkages between financial statement assets and balance sheet items subject to credit risk weighting**

		a	b	c
			Carrying values of items	
	Account name of standardazed supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per local accounting rules	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	Cash	46,395,488		46,395,488
2	Due from NBG	237,456,409		237,456,409
3	Due from Banks	125,662,567		125,662,567
4	Dealing Securities	0		
5	Investment Securities	37,872,870		37,872,870
6.1	Loans	*1,366,338,827*		1,366,338,827
6.2	*Less: Loan Loss Reserves*	*-46,959,371*		-46,959,371
6	Net Loans	1,319,379,456		1,319,379,456
7	Accrued Interest and Dividends Receivable	6,652,078		6,652,078
8	Other Real Estate Owned & Repossessed Assets	101,384		101,384
9	Equity Investments	6,358,647	6,194,572	164,075
10	Fixed Assets and Intangible Assets	52,020,757	1,324,253	50,696,504
11	Other Assets	36,741,187		36,741,187
	Total exposures subject to credit risk weighting before adjustments	**1,868,640,844**	**7,518,825**	**1,861,122,019**

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Table 8 **Differences between carrying values per standardized balance sheet used for regulatory reporting purposes and the exposure amounts** *in Lari*

1	**Total carrying value of balance sheet items subject to credit risk weighting before adjustments**	1,861,122,019
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	162,526,718
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	104,613,800
3	**Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes**	2,128,262,537
4	Effect of provisioning rules used for capital adequacy purposes	22,148,494
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-85,783,055
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-102,521,524
6	Effect of other adjustments *	0
7	**Total exposures subject to credit risk weighting**	1,962,106,452

*Other adjustments include COVID 19 related provisions too. These provisions are deducted from risk weighted balance sheet items. See table "5.RWA"

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Table 9 **Regulatory capital**

N		in Lari
1	**Common Equity Tier 1 capital before regulatory adjustments**	251,320,595
2	Common shares that comply with the criteria for Common Equity Tier 1	100,351,375
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	51,324,299
4	Accumulated other comprehensive income	
5	Other disclosed reserves	
6	Retained earnings (loss)	99,644,922
7	**Regulatory Adjustments of Common Equity Tier 1 capital**	7,518,825
8	Revaluation reserves on assets	
9	Accumulated unrealized revaluation gains on assets through profit and loss to the extent that they exceed accumulated unrealized revaluation losses through profit and loss	
10	Intangible assets	1,324,253
11	Shortfall of the stock of provisions to the provisions based on the Asset Classification	
12	Investments in own shares	
13	Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions	
14	Cash flow hedge reserve	
15	Deferred tax assets not subject to the threshold deduction (net of related tax liability)	
16	Significant investments in the common equity tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	
17	Holdings of equity and other participations constituting more than 10% of the share capital of other commercial entities	6,194,572
18	Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit)	0
19	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	0
20	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0
21	The amount of significant Investments and Deferred Tax Assets which exceed 15% of common equity tier 1	0
22	Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments	0
23	**Common Equity Tier 1**	243,801,770
24	**Additional tier 1 capital before regulatory adjustments**	0
25	Instruments that comply with the criteria for Additional tier 1 capital	0
26	Including:instruments classified as equity under the relevant accounting standards	
27	Including: instruments classified as liabilities under the relevant accounting standards	
28	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	
29	**Regulatory Adjustments of Additional Tier 1 capital**	0
30	Investments in own Additional Tier 1 instruments	0
31	Reciprocal cross-holdings in Additional Tier 1 instruments	0
32	Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	0
33	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	0
34	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	0
35	**Additional Tier 1 Capital**	0
36	**Tier 2 capital before regulatory adjustments**	54,063,601
37	Instruments that comply with the criteria for Tier 2 capital	36,941,300
38	Stock surplus (share premium) that meet the criteria for Tier 2 capital	
39	General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures	17,122,301
40	**Regulatory Adjustments of Tier 2 Capital**	0
41	Investments in own shares that meet the criteria for Tier 2 capital	0
42	Reciprocal cross-holdings in Tier 2 capital	0
43	Significant investments in the Tier 2 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	0
44	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	0
45	**Tier 2 Capital**	54,063,601

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Table 9.1 **Capital Adequacy Requirements**

	Minimum Requirements	Ratios	Amounts (GEL)
1	**Pillar 1 Requirements**		
1.1	Minimum CET1 Requirement	4.50%	68963573
1.2	Minimum Tier 1 Requirement	6.00%	91951430
1.3	Minimum Regulatory Capital Requirement	8.00%	122601907
2	**Combined Buffer**		
2.1	Capital Conservation Buffer *	0.00%	0
2.2	Countercyclical Buffer	0.00%	0
2.3	Systemic Risk Buffer	0.00%	0
3	**Pillar 2 Requirements**		
3.1	CET1 Pillar 2 Requirement	1.21%	18526740
3.2	Tier 1 Pillar2 Requirement	1.62%	24762691
3.3	Regulatory capital Pillar 2 Requirement	3.01%	46059435
	Total Requirements	**Ratios**	**Amounts (GEL)**
4	CET1	5.71%	87490313
5	Tier 1	7.62%	116714121
6	Total regulatory Capital	11.01%	168661342

* Regarding the annulment of conservation buffer requirement please see the press release of National Bank of Goergia "Supervisory Plan Of The National Bank Of Georgia With Regard To COVID-19" (link: https://www.nbg.gov.ge/index.php?m=340&newsid=3901&lng=eng)

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Table 10 **Reconcilation of balance sheet to regulatory capital** *in Lari*

N	On-balance sheet items per standardized regulatory report	Carrying values as reported in published stand-alone financial statements per local accounting rules	linkage to capital table
1	Cash	46,395,488	
2	Due from NBG	237,456,409	
3	Due from Banks	125,662,567	
4	Dealing Securities	0	
5	Investment Securities	37,872,870	
6.1	Loans	*1,366,338,827*	
6.2	*Less: Loan Loss Reserves*	*-46,959,371*	
6.2.1	*Of which general loan loss reserves*	*-17,122,301*	*Table 9 (Capital), N39*
6.2.1	*Of which COVID 19 related general loan loss reserves*	*0*	
6	Net Loans	1,319,379,455	
7	Accrued Interest and Dividends Receivable	6,652,078	
8	Other Real Estate Owned & Repossessed Assets	101,384	
9	Equity Investments	6,358,647	
9.1	*Of which above 10% equity holdings in financial institutions*	*6,194,572*	Table 9 (Capital), N17
9.2	*Of which significant investments subject to limited recognition*		
9.3	*Of which below 10% equity holdings subject to limited recognition*		
10	Fixed Assets and Intangible Assets	52,020,757	
10.1	*Of which intangible assets*	1,324,253	*Table 9 (Capital), N10*
11	Other Assets	36,741,187	
12	**Total assets**	**1,868,640,843**	
13	Due to Banks	0	
14	Current (Accounts) Deposits	302,185,095	
15	Demand Deposits	361,032,699	
16	Time Deposits	339,600,120	
17	Own Debt Securities	0	
18	Borrowings	514,235,410	
19	Accrued Interest and Dividends Payable	8,876,358	
20	Other Liabilities	41,958,066	
20.1	*Of which general reserves on off-balance items*	1,437,753	
21	Subordinated Debentures	49,432,500	
21.1	*Of which tier II capital qualifying instruments*	*36,941,300*	Table 9 (Capital), N37
22	**Total liabilities**	**1,617,320,249**	
23	Common Stock	100,351,375	Table 9 (Capital), N2
24	Preferred Stock	0	
25	Less: Repurchased Shares	0	
26	Share Premium	51,324,299	Table 9 (Capital), N3
27	General Reserves	0	
28	Retained Earnings	99,644,922	Table 9 (Capital), N6
29	Asset Revaluation Reserves	0	
30	**Total Equity Capital**	**251,320,595**	

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Table 11

Credit Risk Weighted Exposures
(On-balance items and off-balance items after credit conversion factor)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Risk weights	0%		20%		35%		50%		75%		100%		150%		250%		
	Exposure classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	Risk Weighted Exposures before Credit Risk Mitigation
1	Claims or contingent claims on central governments or central banks	74,688,311										200,641,807						200,641,807
2	Claims or contingent claims on regional governments or local authorities																	-
3	Claims or contingent claims on public sector entities																	-
4	Claims or contingent claims on multilateral development banks																	-
5	Claims or contingent claims on international organizations/institutions																	-
6	Claims or contingent claims on commercial banks			123,862,095				3,554,078				0						26,549,458
7	Claims or contingent claims on corporates					0		0		0		910,897,890	76,743,663	0				987,641,553
8	Retail claims or contingent retail claims					0		0		390,928,615		0		0				293,196,461
9	Claims or contingent claims secured by mortgages on residential property					0		0		0		0		0				-
10	Past due items					0		0		0		7,512,300		0				7,512,300
11	Items belonging to regulatory high-risk categories					0		0		0		0		38,775,535		4,978,330		70,609,127
12	Short-term claims on commercial banks and corporates																	-
13	Claims in the form of collective investment undertakings ('CIU')																	-
14	Other items	46,395,488		0		0		0		0		81,036,063		0		0		81,036,063
	Total	121,083,799	0	123,862,095	0	0	0	3,554,078	0	390,928,615	0	1,200,088,061	76,743,663	38,775,535	0	4,978,330	0	1,667,186,770

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Table 12 **Credit Risk Mitigation** in Lari

		Funded Credit Protection										Unfunded Credit Protection							Total Credit Risk Mitigation On-balance sheet	Total Credit Risk Mitigation Off-balance sheet	Total Credit Risk Mitigation
		On-balance sheet netting	Cash on deposit with, or cash-assimilated instruments	Debt securities issued by central governments or central banks, regional governments or local authorities, public sector entities, multilateral development banks and international organizations/institutions	Debt securities issued by regional governments or local authorities, public sector entities, multilateral development banks and international organizations/institutions	Debt securities issued by other entities, which securities have a credit assessment, which has been determined by NBG to be associated with credit quality step 3 or above under the rules for the risk weighting of short term exposures to corporates	Debt securities with a short term credit assessment, which has been determined by NBG to be associated with credit quality step 3 or above under the rules for the risk weighting of short term exposures	Equities or convertible bonds that are included in a main index	Standard gold bullion or equivalent	Debt securities with a credit rating issued by commercial banks	Units in collective investment undertakings	Central governments or central banks	Regional governments or local authorities	Multilateral development banks	International organizations / institutions	Public sector entities	Commercial banks	Other corporate entities that have a credit assessment, which has been determined by NBG to be associated with credit quality step 3 or above under the rules for the risk weighting of exposures to corporates			
1	Claims or contingent claims on central governments or central banks													172,942,750					172,942,750		172,942,750
2	Claims or contingent claims on regional governments or local authorities																		0		0
3	Claims or contingent claims on public sector entities																		0		0
4	Claims or contingent claims on multilateral development banks																		0		0
5	Claims or contingent claims on international organizations/institutions																		0		0
6	Claims or contingent claims on commercial banks																		0		0
7	Claims or contingent claims on corporates		916,516											111,204,088					111,826,514	293,888	112,120,404
8	Retail claims or contingent retail claims		86,417											8,472,782					8,503,368		8,503,368
9	Claims or contingent claims secured by mortgages on residential property		0											0					0		0
10	Past due items		0											968,658					968,464		968,658
11	Items belonging to regulatory high-risk categories		389,050											2,899,939					3,268,989		3,268,989
12	Short-term claims on commercial banks and corporates																		0		0
13	Claims in the form of collective investment undertakings																		0		0
14	Other items	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
	Total	0	1,372,783	0	0	0	0	0	0	0	0	0	0	296,247,283	0	0	0	0	297,227,275	293,888	297,821,169

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Table 13 **Standardized approach - Effect of credit risk mitigation**

		a	b	c	d	e	f
			Off-balance sheet exposures				
	Asset Classes	On-balance sheet exposures	Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF	RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)
1	Claims or contingent claims on central governments or central banks	275,330,118			200,641,807	27,699,057	10%
2	Claims or contingent claims on regional governments or local authorities	0			0	0	
3	Claims or contingent claims on public sector entities	0			0	0	
4	Claims or contingent claims on multilateral development banks	0			0	0	
5	Claims or contingent claims on international organizations/institutions	0			0	0	
6	Claims or contingent claims on commercial banks	127,416,173			26,549,458	26,549,458	21%
7	Claims or contingent claims on corporates	910,897,890	162,526,718	76,743,663	987,641,553	875,521,150	89%
8	Retail claims or contingent retail claims	390,928,615			293,196,461	284,695,893	73%
9	Claims or contingent claims secured by mortgages on residential property	0			0	0	
10	Past due items	7,512,300			7,512,300	6,523,442	87%
11	Items belonging to regulatory high-risk categories	43,753,865			70,609,127	67,340,542	154%
12	Short-term claims on commercial banks and corporates	0			0	0	
13	Claims in the form of collective investment undertakings ('CIU')	0			0	0	
14	Other items	127,431,552			81,036,063	81,036,063	64%
	Total	1,883,270,513	162,526,718	76,743,663	1,667,186,770	1,369,365,605	70%

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Table 14 **Liquidity Coverage Ratio**

		Total unweighted value (daily average)			Total weighted values according to NBG's methodology* (daily average)			Total weighted values according to Basel methodology (daily average)		
		GEL	FX	Total	GEL	FX	Total	GEL	FX	Total
High-quality liquid assets										
1	Total HQLA				91,122,562	310,507,488	401,630,050	71,759,531	219,590,649	291,350,180
Cash outflows										
2	Retail deposits	43,286,188	418,289,710	461,575,898	8,672,301	71,324,695	79,996,996	2,050,319	16,856,211	18,906,530
3	Unsecured wholesale funding	185,628,506	827,007,821	1,012,636,326	50,644,857	104,805,463	155,450,320	44,200,909	98,198,422	142,399,331
4	Secured wholesale funding	9,021,739	-	9,021,739	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	92,235,760	205,083,274	297,319,034	20,081,199	59,483,215	79,564,414	9,460,467	45,995,800	55,456,266
6	Other contractual funding obligations			-			-			-
7	Other contingent funding obligations	11,358,576	14,680,944	26,039,521	3,339,010	4,669,787	8,008,797	3,339,010	4,669,787	8,008,797
8	**TOTAL CASH OUTFLOWS**	341,530,769	1,465,061,749	1,806,592,518	82,737,368	240,283,160	323,020,527	59,050,704	165,720,220	224,770,924
Cash inflows										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	350,524,747	933,695,495	1,284,220,241	6,214,326	15,608,743	21,823,069	25,577,357	106,673,161	132,250,518
11	Other cash inflows	2,483,977	172,196,846	174,680,823	790,355	43,211,502	44,001,857	790,355	43,211,502	44,001,857
12	**TOTAL CASH INFLOWS**	353,008,723	1,105,892,341	1,458,901,064	7,004,682	58,820,245	65,824,927	26,367,712	149,884,663	176,252,376
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				91,122,562	310,507,488	401,630,050	71,759,531	219,590,649	291,350,180
14	Net cash outflow				75,732,686	181,462,914	257,195,601	32,682,992	41,430,055	56,192,731
15	Liquidity coverage ratio (%)				120%	171%	156%	220%	530%	518%

* Commercial banks are required to comply with the limits by coefficients calculated according to NBG's methodology. The numbers calculated within Basel framework are given for illustratory purposes.

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Table 15 **Counterparty credit risk**

		a	b	c	d	e	f	g	h	i	j	k	l
		Nominal amount	Percentage	Exposure value	0%	20%	35%	50%	75%	100%	150%	250%	Counterparty Credit Risk Weighted Exposures
1	**FX contracts**	104,613,800		2,092,276	0	2,092,276	0	0	0	0	0	0	418,455
1.1	Maturity less than 1 year	104,613,800	2.0%	2,092,276		2,092,276	0	0	0	0	0	0	418,455
1.2	Maturity from 1 year up to 2 years	0	5.0%	0									0
1.3	Maturity from 2 years up to 3 years	0	8.0%	0									0
1.4	Maturity from 3 years up to 4 years	0	11.0%	0									0
1.5	Maturity from 4 years up to 5 years	0	14.0%	0									0
1.6	Maturity over 5 years	0											0
2	**Interest rate contracts**	0		0	0	0	0	0	0	0	0	0	0
2.1	Maturity less than 1 year		0.5%	0									0
2.2	Maturity from 1 year up to 2 years		1.0%	0									0
2.3	Maturity from 2 years up to 3 years		2.0%	0									0
2.4	Maturity from 3 years up to 4 years		3.0%	0									0
2.5	Maturity from 4 years up to 5 years		4.0%	0									0
2.6	Maturity over 5 years												0
	Total	**104,613,800**		**2,092,276**	0	2,092,276	0	0	0	0	0	0	**418,455**

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Table 15.1 Leverage Ratio

On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral) *	1,890,789,338
2	(Asset amounts deducted in determining Tier 1 capital)	(7,518,825)
3	**Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)**	1,883,270,513
Derivative exposures		
4	Replacement cost associated with *all* derivatives transactions (ie net of eligible cash variation margin)	
5	Add-on amounts for PFE associated with *all* derivatives transactions (mark-to-market method)	
EU-5a	Exposure determined under Original Exposure Method	2,092,276
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	
8	(Exempted CCP leg of client-cleared trade exposures)	
9	Adjusted effective notional amount of written credit derivatives	
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	
11	**Total derivative exposures (sum of lines 4 to 10)**	2,092,276
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Counterparty credit risk exposure for SFT assets	
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
15	Agent transaction exposures	
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	
16	**Total securities financing transaction exposures (sum of lines 12 to 15a)**	-
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	
18	(Adjustments for conversion to credit equivalent amounts)	
19	**Other off-balance sheet exposures (sum of lines 17 to 18)**	-
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)		
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	
Capital and total exposures		
20	**Tier 1 capital**	243,801,770
21	**Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)**	1,885,362,789
Leverage ratio		
22	**Leverage ratio**	13%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	

*COVID 19 related provisions are deducted from balance sheet items

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Table 16 **Net Stable Funding Ratio**

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 month	6 month to <1yr	>= 1 yr	
	Available stable funding					
1	Capital:	243,801,770	-	-	600,972,349	844,774,119
2	*Regulatory capital*	243,801,770	-	-	36,941,300	280,743,070
3	*Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year*				564,031,049	564,031,049
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	259,245,855	74,241,939	66,500,539	26,903,947	387,346,951
5	*Residents' deposits*	234,854,112	70,768,510	56,807,866	24,015,759	367,123,935
6	*Non-residents' deposits*	24,391,743	3,473,429	9,692,673	2,888,187	20,223,016
7	Wholesale funding	414,288,605	57,838,441	65,906,077	1,272,899	255,593,166
8	*Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the government or enterprises controlled by the government, international financial institutions and legal entities, excluding representatives of financial sector*	386,168,914	57,838,441	54,856,637	1,272,899	250,068,446
9	*Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions*	28,119,691	-	11,049,440	-	5,524,720
10	Liabilities with matching interdependent assets					
11	Other liabilities:	16,437,474	147,193,660	2,197,944	3,880,065	-
12	*Liabilities related to derivatives*		102,437,245	-	-	-
13	*All other liabilities and equity not included in the above categories*	16,437,474	44,756,415	2,197,944	3,880,065	-
14	**Total available stable funding**					**1,487,714,236**
	Required stable funding					
15	Total high-quality liquid assets (HQLA)	455,006,076	-			8,557,709
16	Performing loans and securities:	11,860	237,159,796	244,418,930	722,921,576	855,037,961
17	*Loans and deposits to financial institutions secured by Level 1 HQLA*					
18	*Loans and deposits to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions*	11,860	675,774	1,707,327	-	956,809
19	*Loans to non-financial institutions and retail customers, of which:*	-	235,708,879	242,711,603	721,803,076	852,742,855
20	*With a risk weight of less than or equal to 35%*					
21	*Residential mortgages, of which:*					
22	*With a risk weight of less than or equal to 35%*					
23	*Securities that do not qualify as HQLA*	-	775,144	-	1,118,500	1,338,297
24	Assets with matching interdependent liabilities					
25	Other assets:	51,524,519	145,138,571	9,601,523	101,543,900	282,745,366
26	*Assets related to derivatives*		104,613,800	-	-	104,613,800
27	*All other assets not included in the above categories*	51,524,519	40,524,771	9,601,523	101,543,900	178,131,566
28	Off-balance sheet items	95,274,738	10,082,470	37,545,547	18,288,004	12,269,739
29	**Total required stable funding**					**1,158,610,774**
30	**Net stable funding ratio**					**128.41%**

*Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, current/demand deposits, etc.

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Table 17

Risk classes	Distribution by residual maturity	Exposures of On-Balance Items					
		On demand	≤ 1 year	> 1 year ≤ 5 year	> 5 year	No stated maturity	Total
1	Claims or contingent claims on central governments or central banks	237,457,248	15,502,870	-	22,370,000		**275,330,118**
2	Claims or contingent claims on regional governments or local authorities						**-**
3	Claims or contingent claims on public sector entities						**-**
4	Claims or contingent claims on multilateral development banks						**-**
5	Claims or contingent claims on international organizations/institutions						**-**
6	Claims or contingent claims on commercial banks	126,853,617	-			562,556	**127,416,173**
7	Claims or contingent claims on corporates	371,483	221,936,580	293,347,231	397,360,320	131,727	**913,147,342**
8	Retail claims or contingent retail claims	717,168	71,877,953	147,175,810	175,947,912	472,621	**396,191,464**
9	Claims or contingent claims secured by mortgages on residential property	-	-	-	-	-	**-**
10	*Past due items**	5,718	545,603	3,176,442	3,317,903	466,635	**7,512,300**
11	Items belonging to regulatory high-risk categories	898,371	662,923	5,494,969	30,513,643	6,183,960	**43,753,865**
12	Short-term claims on commercial banks and corporates						**-**
13	Claims in the form of collective investment undertakings ('CIU')						**-**
14	Other items	46,395,488	32,390,671	5,486,943	450,638	42,707,812	**127,431,552**
15	**Total**	**412,693,375**	**342,370,996**	**451,504,953**	**626,642,513**	**50,058,676**	**1,883,270,513**

Past due items* - Past due items will be filled in paragraph 10 and also will be redistributed to the classes in which they were recorded before they were classified as "Past due tems". An overdue loan line is not included in the formula for eliminating double counting.

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Table 1E

	On Balance Assets / Risk classes	a	b	c	d	e	f	g
		Gross carrying values		Special Reserve	General Reserve	Additional General Reserve	Accumulated write-off, during the reporting period	Book value
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing					(a+b-c-d-e)
1	Claims or contingent claims on central governments or central banks		275,330,118	-	-		-	275,330,118.21
2	Claims or contingent claims on regional governments or local authorities		-	-	-		-	-
3	Claims or contingent claims on public sector entities		-	-	-		-	-
4	Claims or contingent claims on multilateral development banks		-	-	-		-	-
5	Claims or contingent claims on international organizations/institutions		-	-	-		-	-
6	Claims or contingent claims on commercial banks		127,416,173	-	-		-	127,416,173.05
7	Claims or contingent claims on corporates	14,901,792	906,860,154	8,614,605	14,862,757		2,194,058	898,284,584.05
8	Retail claims or contingent retail claims	29,313,459	382,092,111	15,214,106	6,657,112		2,244,632	389,534,351.59
9	Claims or contingent claims secured by mortgages on residential property	-	-	-	-		-	-
10	*Past due items**	15,022,133	-	7,509,833			4,438,689	7,512,300.42
11	Items belonging to regulatory high-risk categories	8,172,439	36,572,249	990,822	628,626		-	43,125,240.29
12	Short-term claims on commercial banks and corporates	-	-	-	-		-	-
13	Claims in the form of collective investment undertakings ("CIU")	-	-	-	-		-	-
14	Other items	279,318	134,794,427	123,368	-		64,400	134,950,376.87
15	**Total**	**52,667,008**	**1,863,065,230**	**24,942,901**	**22,148,495**	**-**	**4,503,089**	1,868,640,844.07
16	Of which: loans	52,358,858	1,320,546,185	24,810,877	22,148,495	-	4,438,689	1,325,945,649.84
17	Of which: securities	-	37,872,870	-	-			37,872,870.44

Past due items* - Past due items will be filled in paragraph 10 and also will be redistributed to the classes in which they were recorded before they were classified as "Past due tems". An overdue loan line is not included in the formula for eliminating double counting.

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Table 19

	On Balance Assets / Sector of repayment source / counterparty type	a	b	c	d	e	f	g
		Gross carrying values		Special Reserve	General Reserve	Additional General Reserve	Accumulated write-off, during the reporting period	Book value
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing					(a+b-c-d-e)
1	State, state organizations	-	276,515,838	-	23,657		-	276,492,180.89
2	Financial Institutions	-	131,415,265	3,502	79,197		-	131,332,566.07
3	Pawn-shops	-	-	-	-		-	-
4	Construction Development, Real Estate Development and other Land Loans	-	27,440,113	-	534,757		-	26,905,355.29
5	Real Estate Management	516,377	125,380,182	708,358	2,363,686		3,001,615	122,824,515.02
6	Construction Companies	770,736	73,086,766	289,638	1,358,808		-	72,209,055.23
7	Production and Trade of Construction Materials	2,180,068	108,927,934	2,059,718	1,869,917		-	107,178,366.91
8	Trade of Consumer Foods and Goods	2,161,351	106,366,960	1,775,257	1,716,001		-	105,037,053.05
9	Production of Consumer Foods and Goods	12,366,040	123,581,719	3,685,247	2,016,523		-	130,245,988.53
10	Production and Trade of Durable Goods	-	91,523,790	14,786	1,502,806		-	90,006,197.00
11	Production and Trade of Clothes, Shoes and Textiles	280,823	14,013,476	101,914	239,921		-	13,952,464.39
12	Trade (Other)	4,946,028	80,125,272	1,880,243	1,439,211		-	81,751,845.52
13	Other Production	244,950	70,260,285	356,906	1,115,016		-	69,033,312.94
14	Hotels, Tourism	16,989,206	92,242,904	8,679,843	673,250		1,213,171	99,879,015.81
15	Restaurants	1,226,414	14,153,968	501,606	236,267		-	14,642,509.10
16	Industry	-	2,004,329	-	38,583		-	1,965,745.75
17	Oil Importers,Filling stationas,gas stations and Retailers	-	233,766	8,372	3,000		-	222,394.01
18	Energy	-	9,592,596	-	181,761		-	9,410,835.01
19	Auto Dealers	-	4,192,434	-	83,202		-	4,109,231.92
20	HealthCare	2,135,944	28,034,705	706,143	500,272		-	28,964,234.37
21	Pharmacy	1,391,925	54,827,934	583,175	1,034,416		-	54,602,267.04
22	Telecommunication	0	10,867,233	38,484	144,116		-	10,684,632.84
23	Service	2,136,726	162,611,260	1,431,620	2,879,230		-	160,437,134.98
24	Agriculture	2,311,224	42,949,349	878,333	751,878		-	43,630,361.45
25	Other	51,825	9,879,087	31,809	145,976		-	9,753,127.19
26	Assets on which the Sector of repayment source is not accounted for	2,678,054	63,036,462	1,084,577	1,217,043		223,903	63,412,895.21
27	Other assets	279,318	139,801,609	123,368	-		64,400	139,957,558.55
28	**Total**	**52667007.62**	**1863065233**	**24942901.01**	**22148495.27**	**0**	**4503089.253**	1,868,640,844.07

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Table 20

	Changes in reserve for loans and Corporate debt securities	Change in reserves for loans during the reporting period	Change in reserves for Corporate debt securities during the reporting period
1	**Opening balance**	**72,108,035**	
2	**An increase in the reserve for possible losses on assets**	**7,118,766**	0
2.1	As a result of the origination of the new assets	3,930,966	
2.2	As a result of classification of assets as a low quality	3,187,800	
2.3	Increase reserve of foreign currency assets as a result of currency exchange rate changes	-	
2.4	As a result of an increase in "additional general reserves"	-	
3	**Decrease in reserve for possible losses on assets**	**32,267,429**	0
3.1	As a result of write-off of assets	4,438,689	
3.2	As a result of partial or total payment of standard assets	3,630,005	
3.3	As a result of partial or total payment of adversely classified assets	2,843,804	
3.4	As a result of classification of assets as a high quality	5,544,793	
3.5	Decrease reserve of foreign currency assets as a result of currency exchange rate changes	887,203	
3.6	As a result of an decrease in "additional general reserves"	14,922,935	
4	**Closing balance**	**46,959,371**	**0**

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Table 21

	Changes in the stock of non-performing loans over the period	Gross carrying value of Non-performing Loans	Net accumulated recoveries related to decrease of Non-performing loans
1	**Opening balance**	**54,833,657**	
2	Inflows to non-performing portfolios	7,247,809	
3	Inflows to non-performing portfolios, as e result of currency exchange rate changes	0	
4	Outflows from non-performing portfolios	9,722,629	
5	Outflow to stadrat loan portfolio	-	
6	Outflow to watch loan portfolio	-	
7	Outflow due to loan repayment, partial or total	4,310,862	
8	Outflow due to taking possession of collateral	-	
9	Outflow due to sale of portfolios	-	
10	Outflows due to write-offs	4,438,689	
11	Outflow due to other situations	-	
12	Outflows from non-performing portfolios, as a result of currency exchange rate changes	973,077	
13	**Closing balance**	**52,358,838**	

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Table 33

Classification of loans, Debt securities and Off-balance-sheet items according to Risk classification and Past due days		Total	Classified in Stage 1 category			Classified in Stage 2 category					Gross carrying value of Loans and Debt securities, nominal value of Off-balance-sheet items	Classified in Stage 3 category								
				Past due > 30 days	Past due < 30 days		Past due > 30 days	Past due > 60 days	Past due > 90 days	Past due < 90 days		Past due > 90 days	Past due > 90 days	Past due > 180 days	Past due > 180 days - 1 year	Past due > 1 year -2 year	Past due > 2 year -5 year	Past due > 5 year -7 year	Past due > 7 year	Of which Classified in loss category
1	**Loans**	**1,964,358,837**	**1,251,907,181**	**16,971,855**		**92,042,695**	**8,292,498**	**537,949**	-	-	**53,304,856**	**5,295,821**	**397,555**	**12,845,716**	**5,025,295**	**7,576,544**	-	-	-	**2,244,628**
1.1	Central banks	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.2	General pro-entrepreneurs	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.3	Credit institutions	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.4	Other financial corporations	1,994,853	-	199,393		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.5	Non-financial corporations	1,551,782,741	1,053,322,261	17,626,704		86,853,055	4,787,436	-	-	-	39,393,979	3,027,763	369,972	12,548,643	3,723,453	4,271,753	-	-	-	1,962,219
1.6	Households	356,609,243	168,884,919	504,431		26,213,612	1,109,487	537,949	-	-	13,993,963	1,404,981	227,902	219,016	944,236	3,564,613	-	-	-	1,020,800
2	**Debt Securities**	97,877,972	77,977,972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Central banks	11,628,260	11,628,260																	
2.2	General pro-entrepreneurs	39,344,043	39,344,043																	
2.3	Credit institutions																			
2.4	Other financial corporations																			
2.5	Non-financial corporations																			
2.6	Households																			
3	**Off-balance-sheet items**	**363,658,511**	**66,798,018**			**514,628**					**251,287**									
3.1	Central banks	-	-			-					-									
3.2	General pro-entrepreneurs	-	-			-					-									
3.3	Credit institutions	-	-			-					-									
3.4	Other financial corporations	885,123	551,085			-					-									
3.5	Non-financial corporations	361,561,885	66,246,933			514,628					251,287									
3.6	Households	1,374,504	6,749			-					-									

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Table 10

Loans distributed according to IFP units. Loss reserves. Value of collateral for loans and loans secured by guarantees according to risk classification and past due days																						
			Loans classified in Performing category				Loans classified in Non-Performing category					Gross carrying value of Loans										
		Total											Loans Classified in Non-Performing category									
				Past due < 30 days	Past due < 60 days			Past due < 30 days	Past due < 60 days	Past due < 90 days	Past due < 90 days			Past due < 30 days	Past due < 60 days	Past due < 90 days	Past due < 180 days	Past due < 1 year	Past due < 2 years	Past due > 2 years < 5 years	Past due > 5 years < 7 years	Past due > 7 years
1	**Loans**	**1,560,534,027**	1,517,957,185	14,571,834		92,042,899	8,291,696	517,849	-	-	42,358,458	5,290,815	187,929	12,842,718	5,029,240	7,178,344	-	-	-	-	-	-
1.1	Secured Loans	1,516,180,245	1,514,329,715	14,570,614		91,955,337	8,260,945	517,849	-	-	41,209,956	689,911	555,439	12,803,113	5,029,240	7,129,545	-	-	-	-	-	-
1.1.1	Loans Secured by Immovable resources	1,190,948,598	1,147,959,742	13,578,596		91,793,305	8,208,626	517,849	-	-	31,599,956	689,911	555,439	12,551,113	5,029,240	7,129,544	-	-	-	-	-	-
1.1.2	LTV <70%	468,414,108	466,969,954	3,683,119		38,870,929	1,753,368	517,849	-	-	20,570,435	511,911	108,500	8,843,917	907,955	7,129,818	-	-	-	-	-	-
1.1.2	LTV >70% <80%	178,440,992	154,812,551	542,626		14,513,577	571,326	-	-	-	8,140,781	148,000	348,988	-	-	2,880,313	-	-	-	-	-	-
1.1.3	LTV >80% <100%	113,134,817	110,870,444	2,753,119		5,411,363	535,126	-	-	-	2,156,468	-	-	-	-	-	-	-	-	-	-	-
1.1.4	LTV >100%	430,958,372	410,174,815	12,043,824		12,013,319	1,861,026	-	-	-	21,048,422	-	-	8,598,550	2,117,287	2,519,972	-	-	-	-	-	-
1.2	Nonsecure/Secured loans	53,353,873	53,596,513	983,828		8,105,325	824,004	53,795	-	-	19,668,918	3,600,974	180,370	4,514,059	2,807,412	4,245,264	-	-	-	-	-	-
2.0	Value of Pledged collateral																					
2.0.1	Of which value capped at the Loan value	1,071,688,470	1,113,490,267	17,017,219		90,618,457	7,872,705	517,849	-	-	48,780,538	689,911	555,439	11,548,968	3,881,729	7,248,867	-	-	-	-	-	-
2.0.1.1	Of which immovable property	1,081,172,765	959,345,163	7,768,517		81,979,295	6,981,902	517,849	-	-	38,932,475	689,911	555,439	8,443,393	1,437,099	6,017,203	-	-	-	-	-	-
2.0.2	Of which value above the cap	954,950,779	83,895,168	513,945		3,616,325	453,995	-	-	-	5,448,748	-	-	1,843,135	1,244,511	867,878	-	-	-	-	-	-
2.0.2.1	Of which immovable property	209,671,699	188,112,669	9,813,458		9,776,208	1,304,758	-	-	-	11,668,422	-	-	4,105,770	1,598,105	1,119,322	-	-	-	-	-	-
2.0	Loans secured by the state and state institutions	9,695,055	9,695,055	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.0	Loans secured by bank and /or financial institutions	155,103,511	114,914,315	1,273,006		8,818,267	2,888,808	-	-	-	9,160,984	-	-	3,105,013	242,185	681,864	-	-	-	-	-	-

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Table 24

Loans / Sector of repayment source		Gross carrying value						General and Special Reserves						Additional General Reserve
			Standard	Watch	Sub-Standard	Doubtful	Loss		Standard	Watch	Sub-Standard	Doubtful	Loss	
1	State, state organizations	1,182,873	1,182,873	-	-	-	-	23,657	23,657	-	-	-	-	
2	Financial Institutions	3,994,854	3,959,837	35,017	-	-	-	82,698	79,197	3,502	-	-	-	
3	Pawn-shops		-	-	-	-	-	-	-	-	-	-	-	
4	Construction Development, Real Estate Development and other Land Loans	27,360,705	27,360,705	-	-	-	-	534,757	534,757	-	-	-	-	
5	Real Estate Management	125,504,065	119,453,237	5,534,451	516,377	-	-	3,072,044	2,363,686	553,445	154,913	-	-	
6	Construction Companies	73,436,148	72,081,235	584,176	770,736	-	-	1,648,447	1,358,808	58,418	231,221	-		
7	Production and Trade of Construction Materials	110,731,542	104,892,583	3,658,891	694,627	-	1,485,441	3,929,636	1,869,917	365,889	208,388	-	1,485,441	
8	Trade of Consumer Foods and Goods	108,226,268	102,720,372	3,344,545	1,029,355	-	1,131,995	3,491,257	1,716,001	334,454	308,807	-	1,131,995	
9	Production of Consumer Foods and Goods	135,473,571	115,519,199	7,588,332	10,883,265	-	1,482,775	5,701,770	2,016,523	392,299	2,299,574	-	993,374	
10	Production and Trade of Durable Goods	91,162,683	91,014,820	147,862	-	-	-	1,517,593	1,502,806	14,786	-	-	-	
11	Production and Trade of Clothes, Shoes and Textiles	14,271,276	13,813,787	176,667	280,823	-	-	341,834	239,921	17,667	84,247	-	-	
12	Trade (Other)	84,727,778	78,760,310	1,021,441	4,159,817	-	786,211	3,319,454	1,439,211	102,144	1,219,405	-	558,694	
13	Other Production	70,174,408	67,095,251	2,834,207	244,950	-	-	1,471,922	1,115,016	283,421	73,485	-	-	
14	Hotels, Tourism	108,294,612	37,247,247	54,058,159	16,989,206	-	-	9,353,094	673,250	4,917,734	3,762,109	-	-	
15	Restaurants	15,307,171	12,377,188	1,703,569	1,016,022	210,392	-	737,873	236,267	154,777	241,633	105,196	-	
16	Industry	2,002,914	2,002,914	-	-	-	-	38,583	38,583	-	-	-	-	
17	Oil Importers,Filling stationas,gas stations and Retailers	233,724	149,999	83,725	-	-	-	11,372	3,000	8,372	-	-	-	
18	Energy	9,298,064	9,298,064	-	-	-	-	181,761	181,761	-	-	-	-	
19	Auto Dealers	4,160,114	4,160,114	-	-	-	-	83,202	83,202	-	-	-	-	
20	HealthCare	30,092,703	27,303,161	653,597	2,135,944	-	-	1,206,415	500,272	65,360	640,783	-	-	
21	Pharmacy	56,074,044	54,223,099	459,020	422,074	881,928	87,922	1,617,592	1,034,416	45,902	126,622	322,728	87,922	
22	Telecommunication	10,600,474	10,215,634	384,840	-	-	0	182,600	144,116	38,484	-	-	0	
23	Service	164,042,196	155,911,239	5,994,232	1,562,537	404,582	169,606	4,310,850	2,879,230	590,962	468,761	202,291	169,606	
24	Agriculture	44,809,275	40,648,389	1,849,662	2,311,224	-	-	1,630,211	751,878	184,966	693,367	-	-	
25	Other	9,879,369	9,693,779	162,617	22,973	-	-	169,129	145,976	16,262	6,892	-	-	
26	Assets on which the Sector of repayment source is not accounted for	65,297,997	60,852,146	1,767,797	2,467,841	85,534	124,678	2,301,620	1,217,043	176,780	740,352	42,767	124,678	
27	**Total**	**1,366,358,827**	**1,221,997,188**	**92,042,806**	**45,507,772**	**1,582,457**	**5,268,629**	**46,959,878**	**22,148,495**	**8,325,624**	**11,260,559**	**672,983**	**4,551,711**	

Bank: JSC ProCredit Bank

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Table 23

		a	b	c	d	e	f	g	h	i
	Gross carrying value/nominal value - distribution according to Collateral type **Loans, corporate debt securities and Off-balance-sheet items**	**Secured by deposit**	**Secured by the state and state institutions**	**Secured by bank and /or financial institutions**	**Secured by gold / gold jewelry**	**Secured by Immovable property**	**Secured by shares / stocks and other securities**	**Secured by other collateral**	**Secured by another third party guarantee**	**Unsecured Amount**
1	Loans	7,388,896	9,495,655	132,894,920	-	1,066,293,903	1,742,171	53,932,160	69,213,778	25,377,346
2	Corporate debt securities									
3	Off-balance-sheet itmes	2,602,025		-		47,821,333		9,857,942	21,038,853	81,308,358
4	Of which: Non-Performing Loans	-	-	9,360,984	-	38,394,524	-	1,009,183	2,768,283	825,864
5	Of which: Non-Performing Corporate debt securities									
6	Of which: Non-Performing Off-balance-sheet itmes	-		-		231,087		-		-

Bank: JSC ProCredit Bank

Date: 9/30/2021

Table 26

	Retail Products	Gross carrying value of Loans						Reserves						Number of Loans	Weighted average nominal interest rate on quarterly disbursed loans	Weighted average effective interest rate on quarterly disbursed loans	Weighted average nominal interest rate (on Gross carrying value of Loans)	Weighted average maturity of loans according to the remaining maturity (months)
			Standard	Watch	Sub-Standard	Doubtful	Loss		Standard	Watch	Sub-Standard	Doubtful	Loss					
1	Auto loans	887,524	887,524	-	-	-	-	17,750	17,750	-	-	-	-	32	15%	17%	12%	35
2	Consumer Loans	2,902,502	2,427,515	170,505	299,462	-	5,024	160,463	48,549	17,051	89,838	-	5,024	146	9%	11%	12%	28
3	Pay Day Loans	-	-	-	-	-	-	-	-	-	-	-	-	-				
4	Momental Installments	-	-	-	-	-	-	-	-	-	-	-	-	-				
5	Overdrafts	1,223,460	1,152,080	48,789	13,534	6,000	3,057	38,038	23,042	4,879	4,060	3,000	3,057	522	15%	16%	13%	178
6	Credit Cards	138	30	108	-	-	-	11	0	11	-	-	-	2			28%	
7	Mortgages	101,159,667	93,406,847	3,932,199	3,409,075	289,936	121,621	3,555,663	1,868,137	393,220	1,022,722	144,963	121,621	708	5%	6%	7%	108
7.1	Mortgages - Purchase of completed real estate	88,246,431	81,127,942	3,549,427	3,157,516	289,936	121,621	3,191,340	1,622,559	354,943	947,254	144,963	121,621	559	5%	5%	7%	109
7.2	Mortgages - Construction, the purchase of real estate under construction	8,234,124	7,963,356	111,221	159,547	-	-	218,253	159,267	11,122	47,864	-	-	56			6%	101
7.3	Mortgages - For Real Estate Renovation	4,679,112	4,315,549	271,551	92,011	-	-	141,070	86,311	27,155	27,604	-	-	93	11%	13%	8%	102
8	Retail Pawnshop loans	-	-	-	-	-	-	-	-	-	-	-	-	-				
9	Student loans	-	-	-	-	-	-	-	-	-	-	-	-	-				
10	**Total Retail Products**	106,173,292	97,873,996	4,151,596	3,722,070	295,937	129,702	3,766,936	1,957,479	415,161	1,116,621	147,963	129,702	1,410	5%	6%	7%	105
10.1	Between them: Loans issued on the basis of income from a pension or other state social disbursement																	