	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.

Bank: JSC ProCredit Bank
Date: 31-03-22

Table 1 **Key metrics**

N		1Q-2022	4Q-2021	3Q-2021	2Q-2021	1Q-2021
	Regulatory capital (amounts, GEL)					
	Based on Basel III framework					
1	CET1 capital	252,401,255	242,299,598	243,801,770	215,185,878	205,864,710
2	Tier1 capital	252,401,255	242,299,598	243,801,770	215,185,878	205,864,710
3	Regulatory capital	291,329,000	281,648,540	297,865,371	270,032,797	271,275,934
4	CET1 capital total requirement	149,773,773	146,866,495	87,490,313	87,254,500	92,281,042
5	Tier1 capital total requirement	187,094,493	183,099,597	116,714,121	116,401,418	123,108,319
6	Regulatory capital total requirement	242,483,326	244,933,390	168,661,342	168,175,380	177,659,578
	Total Risk Weighted Assets (amounts, GEL)					
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	1,533,447,533	1,547,906,059	1,532,523,837	1,521,870,121	1,607,744,415
	Capital Adequacy Ratios					
	Based on Basel III framework *					
8	CET1 capital	16.46%	15.65%	15.91%	14.14%	12.80%
9	Tier1 capital	16.46%	15.65%	15.91%	14.14%	12.80%
10	Regulatory capital	19.00%	18.20%	19.44%	17.74%	16.87%
11	CET1 capital total requirement	9.77%	9.49%	5.71%	5.73%	5.74%
12	Tier1 capital total requirement	12.20%	11.83%	7.62%	7.65%	7.66%
13	Regulatory capital total requirement	15.81%	15.82%	11.01%	11.05%	11.05%
	Income					
14	Total Interest Income /Average Annual Assets	6.0%	6.0%	5.9%	5.8%	5.6%
15	Total Interest Expense / Average Annual Assets	1.9%	2.0%	2.0%	2.0%	2.0%
16	Earnings from Operations / Average Annual Assets	3.1%	3.0%	2.7%	2.5%	2.3%
17	Net Interest Margin	4.1%	4.0%	3.9%	3.8%	3.6%
18	Return on Average Assets (ROAA)	2.2%	3.4%	3.4%	2.1%	2.1%
19	Return on Average Equity (ROAE)	15.7%	27.3%	29.1%	18.2%	18.7%
	Asset Quality					
20	Non Performed Loans / Total Loans	3.4%	3.5%	3.8%	4.0%	4.2%
21	LLR/Total Loans	3.3%	3.4%	3.4%	5.2%	5.3%
22	FX Loans/Total Loans	71.4%	71.9%	72.2%	73.2%	76.0%
23	FX Assets/Total Assets	71.3%	70.7%	71.4%	70.5%	73.4%
24	Loan Growth-YTD	-0.8%	-1.8%	-0.9%	0.0%	3.3%
	Liquidity					
25	Liquid Assets/Total Assets	24.9%	24.6%	24.4%	21.5%	24.4%
26	FX Liabilities/Total Liabilities	83.6%	82.4%	83.1%	82.9%	84.5%
27	Current & Demand Deposits/Total Assets	34.7%	35.7%	35.5%	34.9%	34.1%
	Liquidity Coverage Ratio*					
28	Total HQLA	454,681,903	450,818,659	450,976,298	373,878,875	460,213,569
29	Net cash outflow	260,955,668	284,625,595	272,363,616	239,893,423	301,295,729
30	LCR ratio (%)	174.2%	158.4%	165.6%	155.9%	152.7%
	Net Stable Funding Ratio					
31	Available stable funding	1,483,414,752	1,478,832,795	1,487,714,236	1,447,597,855	1,534,507,043
32	Required stable funding	1,015,638,874	1,036,893,131	1,158,610,774	1,186,529,462	1,216,169,860
33	Net stable funding ratio (%)	146.06%	142.62%	128.41%	122.00%	126.18%

*** 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.

Bank: JSC ProCredit Bank
Date: 31-03-22

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

N	Assets	Reporting Period GEL	Reporting Period FX	Reporting Period Total	Respective period of the previous year GEL	Respective period of the previous year FX	Respective period of the previous year Total
1	Cash	16,457,967	30,282,533	46,740,500	16,606,721	23,139,444	39,746,165
2	Due from NBG	28,713,459	218,465,057	247,178,516	6,395,557	219,027,383	225,422,941
3	Due from Banks	136,366	127,453,618	127,589,984	27,001,756	122,304,328	149,306,084
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	42,735,108	0	42,735,108	52,083,289	0	52,083,289
6.1	Loans	383,963,071	959,631,284	1,343,594,356	341,455,055	1,084,119,030	1,425,574,085
6.2	Less: Loan Loss Reserves	-10,827,942	-33,764,347	-44,592,289	-15,549,504	-59,433,867	-74,983,371
6	Net Loans	373,135,129	925,866,937	1,299,002,066	325,905,550	1,024,685,163	1,350,590,713
7	Accrued Interest and Dividends Receivable	3,122,459	2,992,943	6,115,402	2,545,645	7,236,091	9,781,735
8	Other Real Estate Owned & Repossessed Assets	147,120	X	147,120	184,652	X	184,652
9	Equity Investments	6,298,572	56,918	6,355,491	6,298,572	66,073	6,364,645
10	Fixed Assets and Intangible Assets	51,471,310	X	51,471,310	54,759,446	X	54,759,446
11	Other Assets	8,055,444	10,522,957	18,578,401	18,242,518	8,973,759	27,216,277
12	**Total assets**	530,272,934	1,315,640,964	1,845,913,898	510,023,707	1,405,432,240	1,915,455,947
	Liabilities			0			0
13	Due to Banks	0	0	0	0	26,028,600	26,028,600
14	Current (Accounts) Deposits	87,368,148	184,019,007	271,387,155	105,825,983	197,135,863	302,961,847
15	Demand Deposits	56,163,153	312,267,637	368,430,790	69,627,787	280,954,063	350,581,850
16	Time Deposits	62,180,758	292,761,927	354,942,685	46,182,992	316,132,690	362,315,682
17	Own Debt Securities			0			0
18	Borrowings	40,327,039	492,379,349	532,706,388	28,367,399	541,825,675	570,193,074
19	Accrued Interest and Dividends Payable	1,348,821	7,770,192	9,119,014	588,463	9,841,876	10,430,338
20	Other Liabilities	12,539,152	11,818,817	24,357,969	12,803,837	12,970,510	25,774,347
21	Subordinated Debentures	0	25,001,250	25,001,250	0	54,140,000	54,140,000
22	**Total liabilities**	259,927,071	1,326,018,179	1,585,945,251	263,396,461	1,439,029,276	1,702,425,737
	Equity Capital			0			0
23	Common Stock	112,482,805	X	112,482,805	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	72,117,570	X	72,117,570	51,324,299	X	51,324,299
27	General Reserves	0	X	0	0	X	0
28	Retained Earnings	75,368,272	X	75,368,272	61,354,536	X	61,354,536
29	Asset Revaluation Reserves	0	X	0	0	X	0
30	**Total Equity Capital**	259,968,647	X	259,968,647	213,030,210	X	213,030,210
31	**Total liabilities and Equity Capital**	519,895,718	1,326,018,179	1,845,913,898	476,426,671	1,439,029,276	1,915,455,947

Bank: JSC ProCredit Bank
Date: 31-03-22

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	660,445	(195,961)	464,484	350,920	(221,687)	129,233
2	Interest Income from Loans	12,628,319	13,347,089	25,975,408	9,435,000	15,581,317	25,016,316
2.1	from the Interbank Loans			0	0	0	0
2.2	from the Retail or Service Sector Loans	9,020,402	8,382,391	17,402,793	6,793,163	9,841,091	16,634,254
2.3	from the Energy Sector Loans	221,050	29,777	250,827	55,511	28,603	84,114
2.4	from the Agriculture and Forestry Sector Loans	1,234,107	831,298	2,065,405	653,361	784,415	1,437,776
2.5	from the Construction Sector Loans	1,189,444	1,294,651	2,484,096	957,356	1,182,968	2,140,324
2.6	from the Mining and Mineral Processing Sector Loans	159,774	324,156	483,930	104,926	344,254	449,179
2.7	from the Transportation or Communications Sector Loans	121,296	352,717	474,012	177,579	508,369	685,948
2.8	from Individuals Loans	598,096	1,864,344	2,462,440	566,666	2,426,539	2,993,205
2.9	from Other Sectors Loans	84,151	267,754	351,905	126,438	465,079	591,517
3	Fees/penalties income from loans to customers	47,660	(18,528)	29,131	40,835	87,813	128,648
4	Interest and Discount Income from Securities	1,039,356	0	1,039,356	1,138,398	0	1,138,398
5	Other Interest Income			0			0
6	**Total Interest Income**	14,375,779	13,132,600	27,508,379	10,965,152	15,447,443	26,412,595
	Interest Expense						
7	Interest Paid on Demand Deposits	915,733	907,764	1,823,498	833,454	842,183	1,675,637
8	Interest Paid on Time Deposits	1,306,602	2,053,590	3,360,192	955,185	2,358,978	3,314,163
9	Interest Paid on Banks Deposits	0	0	0	0	63,386	63,386
10	Interest Paid on Own Debt Securities	0	0	0	0	0	0
11	Interest Paid on Other Borrowings	807,338	2,575,760	3,383,098	665,045	3,668,475	4,333,521
12	Other Interest Expenses	0	0	0	0	0	0
13	**Total Interest Expense**	3,029,673	5,537,115	8,566,788	2,453,684	6,933,023	9,386,707
14	**Net Interest Income**	11,346,106	7,595,485	18,941,591	8,511,468	8,514,420	17,025,888
	Non-Interest Income						
15	Net Fee and Commission Income	(1,289,062)	319,647	(969,415)	(562,428)	971,727	409,300
15.1	Fee and Commission Income	1,560,421	1,181,304	2,741,725	1,333,607	1,415,810	2,749,416
15.2	Fee and Commission Expense	2,849,483	861,657	3,711,140	1,896,034	444,082	2,340,117
16	Dividend Income	487,040	7,647	494,687	0	6,723	6,723
17	Gain (Loss) from Dealing Securities			0			0
18	Gain (Loss) from Investment Securities		0	0		0	0
19	Gain (Loss) from Foreign Exchange Trading	6,513,080		6,513,080	2,298,459		2,298,459
20	Gain (Loss) from Foreign Exchange Translation	(4,403,449)		(4,403,449)	287,890		287,890
21	Gain (Loss) on Sales of Fixed Assets	21,944		21,944	(30,698)		(30,698)
22	Non-Interest Income from other Banking Operations	451,107	81,888	532,995	423,510	104,587	528,097
23	Other Non-Interest Income	318,777	112,696	431,473	383,993	122,741	506,734
24	**Total Non-Interest Income**	2,099,437	521,878	2,621,315	2,800,727	1,205,778	4,006,505
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	450,326	2,132,260	2,582,587	407,606	1,836,921	2,244,528
26	Bank Development, Consultation and Marketing Expenses	636,034	773,476	1,409,510	548,130	1,031,958	1,580,088
27	Personnel Expenses	5,730,375		5,730,375	4,000,935		4,000,935
28	Operating Costs of Fixed Assets	7,632		7,632	14,414		14,414
29	Depreciation Expense	1,221,194		1,221,194	1,283,061		1,283,061
30	Other Non-Interest Expenses	856,631	0	856,631	836,529	116	836,644
31	**Total Non-Interest Expenses**	8,902,192	2,905,736	11,807,928	7,090,676	2,868,994	9,959,671
32	**Net Non-Interest Income**	(6,802,755)	(2,383,858)	(9,186,613)	(4,289,949)	(1,663,216)	(5,953,165)
33	**Net Income before Provisions**	4,543,351	5,211,627	9,754,978	4,221,519	6,851,204	11,072,723
34	Loan Loss Reserve	(653,550)	(1,164,695)	(1,818,245)	757,097	(901,606)	(144,510)
35	Provision for Possible Losses on Investments and Securities	0		0	0		
36	Provision for Possible Losses on Other Assets	(135)	0	(135)	(10,318)	0	(10,318)
37	**Total Provisions for Possible Losses**	(653,685)	(1,164,695)	(1,818,379)	746,779	(901,606)	(154,828)
38	**Net Income before Taxes and Extraordinary Items**	5,197,036	6,376,322	11,573,357	3,474,740	7,752,811	11,227,551
39	Taxation	1,558,871		1,558,871	1,471,438		1,471,438
40	**Net Income after Taxation**	3,638,165	6,376,322	10,014,487	2,003,302	7,752,811	9,756,113
41	Extraordinary Items			0	0		0
42	**Net Income**	3,638,165	6,376,322	10,014,487	2,003,302	7,752,811	9756113

Bank: JSC ProCredit Bank
Date: 31-03-22

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**	79,634,749	67,994,743	147,629,492	77,369,588	88,030,612	165,400,199
1.1	Guarantees Issued	57,011,605	19,211,528	76,223,133	40,646,041	23,124,387	63,770,428
1.2	Letters of credit Issued	-	388,083	388,083	-	3,772,014	3,772,014
1.3	Undrawn loan commitments	22,623,145	48,395,132	71,018,277	36,723,547	61,134,211	97,857,758
1.4	Other Contingent Liabilities	-	-	-	-	-	-
2	**Guarantees received as security for liabilities of the bank**	48,047,858	505,573,111	553,620,969	30,614,358	476,563,161	507,177,520
3	**Assets pledged as security for liabilities of the bank**	9,836,000	-	9,836,000	14,039,000	-	14,039,000
3.1	Financial assets of the bank	9,836,000	-	9,836,000	14,039,000	-	14,039,000
3.2	Non-financial assets of the bank			-			-
4	**Guaratees received as security for receivables of the bank**	408,552,480	742,287,274	1,150,839,754	288,416,980	641,129,947	929,546,927
4.1	Surety, joint liability	347,738,828	657,009,089	1,004,747,917	232,210,494	548,225,420	780,435,914
4.2	Guarantees	60,813,653	85,278,185	146,091,838	56,206,486	92,904,527	149,111,013
5	**Assets pledged as security for receivables of the bank**	381,249,340	965,516,165	1,346,765,506	408,371,577	1,145,828,575	1,554,200,152
5.1	Cash	9,414,301	1,896,202	11,310,503	8,438,204	3,112,558	11,550,762
5.2	Precious metals and stones	-	-	-	-	-	-
5.3	Real Estate:	323,055,000	905,574,454	1,228,629,453	352,316,278	1,036,152,080	1,388,468,358
5.3.1	*Residential Property*	86,432,724	246,608,951	333,041,675	109,623,192	278,287,230	387,910,422
5.3.2	*Commercial Property*	63,474,739	339,138,969	402,613,707	89,012,290	428,887,302	517,899,592
5.3.3	*Complex Real Estate*	-	-	-	-	-	-
5.3.4	*Land Parcel*	70,820,874	144,068,930	214,889,804	90,971,223	158,947,038	249,918,261
5.3.5	*Other*	102,326,664	175,757,603	278,084,267	62,709,573	170,030,511	232,740,083
5.4	Movable Property	44,169,462	51,507,102	95,676,564	29,705,196	88,155,801	117,860,996
5.5	Shares Pledged	4,610,577	5,615,960	10,226,537	14,156,980	16,549,220	30,706,200
5.6	Securities	-	922,448	922,448	210,008	804,794	1,014,802
5.7	Other	0	0	0	3,544,912	1,054,121	4,599,033
6	**Derivatives**	-	62,047,142	62,047,142	-	242,274,099	242,274,099
6.1	Receivables through FX contracts (except options)		31,013,000	31,013,000		122,142,099	122,142,099
6.2	Payables through FX contracts (except options)		31,034,142	31,034,142		120,132,000	120,132,000
6.3	Principal of interest rate contracts (except options)			-			-
6.4	Options sold			-			-
6.5	Options purchased			-			-
6.6	Nominal value of potential receivables through other derivatives			-			-
6.7	Nominal value of potential payables through other derivatives			-			-
7	**Receivables not recognized on-balance**			-			-
7.1	Principal of receivables derecognized during last 3 month	6,266	-	6,266	499,584	81,831	581,415
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	68,194	653,729	721,923	165,487	223,645	389,132
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	4,473,808	23,075,487	27,549,294	4,698,000	26,884,853	31,582,853
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	2,278,798	8,786,707	11,065,505	1,799,036	11,217,503	13,016,539
8	**Non-cancelable operating lease**	5,317	252,208	257,524	5,297	325,403	330,699
8.1	Through indefinit term agreement			-			-
8.2	Within one year	5,317	252,208	257,524	5,297	325,403	330,699
8.3	From 1 to 2 years			-			-
8.4	From 2 to 3 years			-			-
8.5	From 3 to 4 years			-			-
8.6	From 4 to 5 years			-			-
8.7	More than 5 years			-			-
9	**Capital expenditure commitment**			-			-

Bank: JSC ProCredit Bank
Date: 31-03-22

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

N		1Q-2022	4Q-2021	3Q-2021	2Q-2021	1Q-2021
1	Risk Weighted Assets for Credit Risk	1,362,223,610	1,374,603,345	1,369,784,060	1,366,489,508	1,447,585,892
1.1	Balance sheet items *	1,282,067,198	1,287,126,253	1,292,915,831	1,286,880,867	1,366,153,016
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)					
1.2	Off-balance sheet items	80,032,359	87,130,161	76,449,774	79,020,174	80,944,307
1.3	Counterparty credit risk	124,052	346,931	418,455	588,468	488,568
2	Risk Weighted Assets for Market Risk	19,236,456	21,315,247	23,792,544	16,433,380	21,211,290
3	Risk Weighted Assets for Operational Risk	151,987,467	151,987,467	138,947,233	138,947,233	138,947,233
4	**Total Risk Weighted Assets**	1,533,447,533	1,547,906,059	1,532,523,837	1,521,870,121	1,607,744,415

Bank: JSC ProCredit Bank
Date: 31-03-22

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	Teona Makaltia	Independent member
4	Rainer Peter Ottenstein	Independent member
5	Sandrine Massiani	Non-Independent member
6	Nino Dadunashvili	Independent member
7		
8		
9		
10		
	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
4	Marita Sheshaberidze	Director/ Private clients, Small business Development
5		
6		
7		
8		
9		
10		
	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%

Bank: JSC ProCredit Bank
Date: 31-03-22

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	46,740,500		46,740,500
2	Due from NBG	247,178,516	9,117,822	238,060,694
3	Due from Banks	127,589,984		127,589,984
4	Dealing Securities	0		
5	Investment Securities	42,735,108		42,735,108
6.1	Loans	*1,343,594,356*		1,343,594,356
6.2	*Less: Loan Loss Reserves*	*-44,592,289*		-44,592,289
6	Net Loans	1,299,002,066		1,299,002,066
7	Accrued Interest and Dividends Receivable	6,115,402		6,115,402
8	Other Real Estate Owned & Repossessed Assets	147,120		147,120
9	Equity Investments	6,355,491	6,194,572	160,918
10	Fixed Assets and Intangible Assets	51,471,310	1,372,819	50,098,491
11	Other Assets	18,578,401		18,578,401
	Total exposures subject to credit risk weighting before adjustments	**1,845,913,898**	**16,685,214**	**1,829,228,684**

Bank: JSC ProCredit Bank
Date: 31-03-22

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**	1,829,228,684
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	147,475,127
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	31,013,000
3	**Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes**	2,007,716,811
4	Effect of provisioning rules used for capital adequacy purposes	22,162,279
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-66,684,873
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-30,392,740
6	Effect of other adjustments *	
7	**Total exposures subject to credit risk weighting**	1,932,801,477

Bank: JSC ProCredit Bank
Date: 31-03-22

Table 9 **Regulatory capital**

N		in Lari
1	**Common Equity Tier 1 capital before regulatory adjustments**	259,968,647
2	Common shares that comply with the criteria for Common Equity Tier 1	112,482,805
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	72,117,570
4	Accumulated other comprehensive income	
5	Other disclosed reserves	
6	Retained earnings (loss)	75,368,272
7	**Regulatory Adjustments of Common Equity Tier 1 capital**	7,567,392
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	1,372,819
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**	252,401,255
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**	38,927,745
37	Instruments that comply with the criteria for Tier 2 capital	21,899,950
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	17,027,795
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**	38,927,745

Bank: JSC ProCredit Bank
Date: 31-03-22

Table 9.1 **Capital Adequacy Requirements**

	Minimum Requirements	**Ratios**	**Amounts (GEL)**
1	**Pillar 1 Requirements**		
1.1	Minimum CET1 Requirement	4.50%	69,005,139
1.2	Minimum Tier 1 Requirement	6.00%	92,006,852
1.3	Minimum Regulatory Capital Requirement	8.00%	122,675,803
2	**Combined Buffer**		
2.1	Capital Conservation Buffer *	2.50%	38,336,188
2.2	Countercyclical Buffer	0.00%	-
2.3	Systemic Risk Buffer	0.00%	-
3	**Pillar 2 Requirements**		
3.1	CET1 Pillar 2 Requirement	2.77%	42,432,446
3.2	Tier 1 Pillar2 Requirement	3.70%	56,751,453
3.3	Regulatory capital Pillar 2 Requirement	5.31%	81,471,335
	Total Requirements	**Ratios**	**Amounts (GEL)**
4	CET1	9.77%	149,773,773
5	Tier 1	12.20%	187,094,493
6	Total regulatory Capital	15.81%	242,483,326

Bank: JSC ProCredit Bank
Date: 31-03-22

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	46,740,500	
2	Due from NBG	247,178,516	
3	Due from Banks	127,589,984	
4	Dealing Securities	0	
5	Investment Securities	42,735,108	
6.1	Loans	*1,343,594,356*	
6.2	*Less: Loan Loss Reserves*	*-44,592,289*	
6.2.1	*Of which: General Reserves*	*-17,027,795*	
6.2.2	*Of which: COVID-19 Related Reserves*	*0*	
6	Net Loans	1,299,002,066	
7	Accrued Interest and Dividends Receivable	6,115,402	
8	Other Real Estate Owned & Repossessed Assets	147,120	
9	Equity Investments	6,355,491	
9.1	*Of which above 10% equity holdings in financial institutions*	*6,194,572*	
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	51,471,310	
10.1	*Of which intangible assets*	1,372,819	*table 9 (Capital), N10*
11	Other Assets	18,578,401	
12	**Total assets**	**1,845,913,898**	
13	Due to Banks	0	
14	Current (Accounts) Deposits	271,387,155	
15	Demand Deposits	368,430,790	
16	Time Deposits	354,942,685	
17	Own Debt Securities	0	
18	Borrowings	532,706,388	
19	Accrued Interest and Dividends Payable	9,119,014	
20	Other Liabilities	24,357,969	
20.1	*Of which general reserves on other liabilities*	1,510,531	
21	Subordinated Debentures	25,001,250	
21.1	*Of which tier 2 capital qualifying instruments*	*21,899,950*	
22	**Total liabilities**	**1,585,945,251**	
23	Common Stock	112,482,805	
24	Preferred Stock	0	
25	Less: Repurchased Shares	0	
26	Share Premium	72,117,570	
27	General Reserves	0	
28	Retained Earnings	75,368,272	
29	Asset Revaluation Reserves	0	
30	**Total Equity Capital**	**259,968,647**	

Bank: JSC ProCredit Bank

Date: 31-03-22

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%		Risk Weighted Exposures before Credit Risk Mitigation
	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	
1	Claims or contingent claims on central governments or central banks	71,453,647										209,346,381						209,346,381
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			125,526,846				1,907,459				2,079,342		156,102				28,372,593
7	Claims or contingent claims on corporates					-		-		-		920,067,720	80,790,255	-				1,000,857,975
8	Retail claims or contingent retail claims					-		-		370,167,541		-		-				277,625,655
9	Claims or contingent claims secured by mortgages on residential property					-		-		-		-		-				-
10	Past due items					-		-		-		5,933,167		-				5,933,167
11	Items belonging to regulatory high-risk categories					-		-		-		-		31,030,871		4,901,429		58,799,878
12	Short-term claims on commercial banks and corporates																	-
13	Claims in the form of collective investment undertakings ('CIU')																	-
14	Other items	46,740,500		-		-		-		-		62,079,961		-		-		62,079,961
	Total	118,194,147	-	125,526,846	-	-	-	1,907,459	-	370,167,541	-	1,199,506,570	80,790,255	31,186,972	-	4,901,429	-	1,643,015,609

Bank: JSC ProCredit Bank

Date: 31-03-22

Table 12 **Credit Risk Mitigation**

in Lari

		Funded Credit Protection										Unfunded Credit Protection									
		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 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 without 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 2 or above under the rules for the risk weighting of exposures to corporates	**Total Credit Risk Mitigation - On-balance sheet**	**Total Credit Risk Mitigation - Off-balance sheet**	**Total Credit Risk Mitigation**
1	Claims or contingent claims on central governments or central banks													163,856,000					163,856,000		163,856,000
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																		-		-
7	Claims or contingent claims on corporates		839,646											106,662,280					106,744,030	757,895	107,501,926
8	Retail claims or contingent retail claims		117,542											8,225,785					8,343,326		8,343,326
9	Claims or contingent claims secured by mortgages on residential property		-											-					-		-
10	Past due items		-											234,843					234,843		234,843
11	Items belonging to regulatory high-risk categories		979,957											-					979,957		979,957
12	Short-term claims on commercial banks and corporates																		-		-
13	Claims in the form of collective investment undertakings																		-		-
14	Other items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	Total	-	1,937,144	-	-	-	-	-	-	-	-	-	-	278,978,908	-	-	-	-	280,158,156	757,895	280,916,052

Bank: JSC ProCredit Bank
Date: 31-03-22

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	280,800,028			209,346,381	45,490,381	16%
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	129,669,748			28,372,593	28,372,593	22%
7	Claims or contingent claims on corporates	920,067,720	147,475,127	80,790,255	1,000,857,975	893,356,049	89%
8	Retail claims or contingent retail claims	370,167,541			277,625,655	269,282,329	73%
9	Claims or contingent claims secured by mortgages on residential property	0			0	0	
10	Past due items	5,933,167			5,933,167	5,698,323	96%
11	Items belonging to regulatory high-risk categories	35,932,299			58,799,878	57,819,921	161%
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	108,820,460			62,079,961	62,079,961	57%
	Total	1,851,390,963	147,475,127	80,790,255	1,643,015,609	1,362,099,558	70%

Bank: JSC ProCredit Bank
Date: 31-03-22

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				90,942,581	337,127,632	428,070,213	83,131,327	231,233,598	314,364,925
Cash outflows										
2	Retail deposits	39,862,677	438,202,725	478,065,402	7,571,596	76,758,285	84,329,881	1,793,224	17,501,457	19,294,681
3	Unsecured wholesale funding	197,994,468	818,192,502	1,016,186,970	46,824,990	111,640,762	158,465,752	40,620,171	102,085,466	142,705,637
4	Secured wholesale funding	-	-	-	-	-	-	-	-	-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	86,656,564	74,891,130	161,547,694	15,029,205	19,582,631	34,611,836	5,853,375	6,600,195	12,453,570
6	Other contractual funding obligations			-			-			-
7	Other contingent funding obligations	24,932,173	17,254,501	42,186,673	3,960,965	8,038,661	11,999,626	3,960,965	8,038,661	11,999,626
8	**TOTAL CASH OUTFLOWS**	349,445,883	1,348,540,857	1,697,986,739	73,386,755	216,020,340	289,407,095	52,227,735	134,225,779	186,453,514
Cash inflows										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	354,366,573	954,884,457	1,309,251,030	8,447,998	13,504,318	21,952,316	16,259,251	119,548,048	135,807,299
11	Other cash inflows	2,469,397	35,994,458	38,463,855	530,599	852,658	1,383,256	530,599	852,658	1,383,256
12	**TOTAL CASH INFLOWS**	356,835,970	990,878,915	1,347,714,885	8,978,596	14,356,976	23,335,572	16,789,850	120,400,706	137,190,555
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				90,942,581	337,127,632	428,070,213	83,131,327	231,233,598	314,364,925
14	Net cash outflow				64,408,159	201,663,364	266,071,523	35,437,885	33,556,445	49,262,958
15	Liquidity coverage ratio (%)				141%	167%	161%	235%	689%	638%

* 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.

Bank: JSC ProCredit Bank
Date: 31-03-22

Table 15 ›unterparty 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**	31,013,000		620,260	0	620,260	0	0	0	0	0	0	124,052
1.1	Maturity less than	31,013,000	2.0%	620,260		620,260							124,052
1.2	Maturity from 1		5.0%	0									0
1.3	Maturity from 2		8.0%	0									0
1.4	Maturity from 3		11.0%	0									0
1.5	Maturity from 4		14.0%	0									0
1.6	Maturity over 5												0
2	**contracts**	0		0	0	0	0	0	0	0	0	0	0
2.1	Maturity less than		0.5%	0									0
2.2	Maturity from 1		1.0%	0									0
2.3	Maturity from 2		2.0%	0									0
2.4	Maturity from 3		3.0%	0									0
2.5	Maturity from 4		4.0%	0									0
2.6	Maturity over 5												0
	Total	**31,013,000**		**620,260**	0	620,260	0	0	0	0	0	0	**124,052**

Bank: JSC ProCredit Bank
Date: 31-03-22

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) *	1,868,076,177
2	(Asset amounts deducted in determining Tier 1 capital)	(7,567,392)
3	**Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)**	1,860,508,785
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	620,260
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)**	620,260
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**	252,401,255
21	**Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)**	1,861,129,045
Leverage ratio		
22	**Leverage ratio**	14%
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	

Bank: JSC ProCredit Bank
Date: 31-03-22

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:	252,401,255	-	-	597,910,590	850,311,845
2	*Regulatory capital*	252,401,255	-	-	21,899,950	274,301,205
3	*Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year*				576,010,640	576,010,640
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	266,368,710	60,379,840	73,891,971	23,671,323	386,042,887
5	*Residents' deposits*	243,557,342	52,747,240	69,843,004	20,267,894	367,094,705
6	*Non-residents' deposits*	22,811,368	7,632,600	4,048,967	3,403,429	18,948,182
7	Wholesale funding	381,004,319	63,339,766	76,504,059	175,000	247,060,019
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*	354,101,214	63,339,766	59,570,376	175,000	238,593,178
9	*Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions*	26,903,105	-	16,933,682	-	8,466,841
10	Liabilities with matching interdependent assets					
11	Other liabilities:	16,477,386	28,604,736	2,673,661	2,688,927	-
12	*Liabilities related to derivatives*		490,342	-	-	-
13	*All other liabilities and equity not included in the above categories*	16,477,386	28,114,394	2,673,661	2,688,927	-
14	**Total available stable funding**					**1,483,414,752**
	Required stable funding					
15	Total high-quality liquid assets (HQLA)	449,905,478	10,930,390			8,811,038
16	Performing loans and securities:	156,102	253,515,441	251,931,403	695,442,460	843,306,761
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*	156,102	1,617,621	980,000	-	756,058
19	*Loans to non-financial institutions and retail customers, of which:*	-	251,198,600	250,632,368	694,323,960	841,090,850
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*	-	699,220	319,035	1,118,500	1,459,853
24	Assets with matching interdependent liabilities					
25	Other assets:	50,965,212	23,807,303	8,303,366	84,449,720	151,470,267
26	*Assets related to derivatives*		-	-	-	-
27	*All other assets not included in the above categories*	50,965,212	23,807,303	8,303,366	84,449,720	151,470,267
28	Off-balance sheet items	71,018,277	11,665,119	43,175,945	20,105,255	12,050,809
29	**Total required stable funding**					**1,015,638,874**
30	**Net stable funding ratio**					**146.06%**

*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.

Bank: JSC ProCredit Bank

Date: 31-03-22

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	236,948,451	15,100,868	6,380,709	22,370,000		**280,800,028**
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	85,692,443	43,418,622			558,683	**129,669,748**
7	Claims or contingent claims on corporates	877,987	261,517,298	257,481,895	400,896,493	509,728	**921,283,402**
8	Retail claims or contingent retail claims	1,077,025	74,229,882	138,804,848	160,097,507	675,763	**374,885,025**
9	Claims or contingent claims secured by mortgages on residential property	-	-	-	-	-	**-**
10	*Past due items**	3,150	777,715	1,296,056	3,767,398	88,846	**5,933,167**
11	Items belonging to regulatory high-risk categories	837,960	1,188,857	3,840,556	25,160,393	4,904,534	**35,932,299**
12	Short-term claims on commercial banks and corporates						**-**
13	Claims in the form of collective investment undertakings ('CIU')						**-**
14	Other items	46,740,500	12,945,630	4,878,888	368,833	43,886,610	**108,820,460**
15	**Total**	**372,174,367**	**408,401,156**	**411,386,896**	**608,893,226**	**50,535,318**	**1,851,390,963**

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.

Bank: JSC ProCredit Bank

Date: 31-03-22

Table 18

		a	b	c	d	e	f	g
	On Balance Assets	Gross carrying values		Special Reserve	General Reserve	Additional General Reserve	Accumulated write-off, during the reporting period	Book value
Risk classes		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		289,917,850	-	-		-	289,917,850
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		129,669,748	-	-		-	129,669,748
7	Claims or contingent claims on corporates	22,405,446	908,420,512	9,542,556	15,145,732		-	906,137,670
8	Retail claims or contingent retail claims	23,481,098	364,300,037	12,896,110	6,398,304		6,263	368,486,722
9	Claims or contingent claims secured by mortgages on residential property	-	-	-	-		-	-
10	*Past due items**	13,103,157	-	7,169,990	-		6,263	5,933,167
11	Items belonging to regulatory high-risk categories	-	35,932,299	-	618,243		-	35,314,056
12	Short-term claims on commercial banks and corporates	-	-	-	-		-	-
13	Claims in the form of collective investment undertakings ('CIU')	-	-	-	-		-	-
14	Other items	271,751	116,210,411	94,265	45		950	116,387,852
15	**Total**	**46,158,295**	**1,844,450,858**	**22,532,931**	**22,162,324**	**-**	**7,213**	**1,845,913,898**
16	Of which: loans	45,857,692	1,303,751,420	22,430,010	22,162,279	-	6,263	1,305,016,823
17	Of which: securities		42,735,108	-	-			42,735,108

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.

Bank: JSC ProCredit Bank
Date: 31-03-22

Table 19

		a	b	c	d	e	f	g
On Balance Assets / **Sector of repayment source / counterparty type**		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	-	290,886,951	-	19,330		-	**290,867,621**
2	Financial Institutions	-	135,976,026	-	125,989		-	**135,850,036**
3	Pawn-shops	-	-	-	-		-	**-**
4	Construction Development, Real Estate Development and other Land Loans	-	35,570,433	32,714	702,671		-	**34,835,047**
5	Real Estate Management	507,834	115,629,144	830,810	2,133,790		-	**113,172,377**
6	Construction Companies	334,194	66,730,872	175,792	1,216,063		-	**65,673,211**
7	Production and Trade of Construction Materials	1,749,303	134,531,814	1,675,558	2,426,274		-	**132,179,285**
8	Trade of Consumer Foods and Goods	1,325,081	108,862,451	1,052,187	1,776,856		-	**107,358,489**
9	Production of Consumer Foods and Goods	11,065,405	104,616,527	3,358,426	1,775,738		-	**110,547,768**
10	Production and Trade of Durable Goods	-	107,782,660	13,276	1,780,817		-	**105,988,568**
11	Production and Trade of Clothes, Shoes and Textiles	256,281	14,794,397	87,941	266,273		-	**14,696,464**
12	Trade (Other)	3,921,797	83,748,599	1,838,617	1,495,051		3,376	**84,336,727**
13	Other Production	74,333	62,652,399	286,541	1,028,905		-	**61,411,285**
14	Hotels, Tourism	15,025,539	85,604,019	6,639,707	837,234		-	**93,152,617**
15	Restaurants	1,187,612	13,210,254	730,084	234,017		-	**13,433,764**
16	Industry	-	2,300,461	-	40,229		-	**2,260,232**
17	Oil Importers,Filling stationas,gas stations and Retailers	-	1,377,661	7,440	26,041		-	**1,344,179**
18	Energy	-	9,428,215	-	162,435		-	**9,265,780**
19	Auto Dealers	-	5,477,107	-	108,098		-	**5,369,008**
20	HealthCare	2,027,617	25,394,840	608,285	467,179		-	**26,346,993**
21	Pharmacy	1,184,511	51,427,428	835,677	966,317		-	**50,809,945**
22	Telecommunication	3,702	8,635,475	35,909	118,590		-	**8,484,678**
23	Service	2,186,083	156,035,630	2,335,746	2,568,852		-	**153,317,115**
24	Agriculture	2,585,986	38,220,469	852,488	685,647		-	**39,268,320**
25	Other	50,521	12,672,122	45,668	196,538		-	**12,480,438**
26	Assets on which the Sector of repayment source is not accounted for	2,400,747	51,744,213	995,800	1,003,343		2,887	**52,145,818**
27	Other assets	271,751	121,140,692	94,265	45		950	**121,318,133**
28	**Total**	**46,158,295**	**1,844,450,858**	**22,532,931**	**22,162,324**	**-**	**7,213**	**1,845,913,898**

Bank: JSC ProCredit Bank

Date: 31-03-22

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**	45,380,919	
2	**An increase in the reserve for possible losses on assets**	4,096,649	-
2.1	As a result of the origination of the new assets	3,175,242	
2.2	As a result of classification of assets as a low quality	899,834	
2.3	Increase reserve of foreign currency assets as a result of currency exchange rate changes	21,573	
2.4	As a result of an increase in "additional general reserves"	-	
3	**Decrease in reserve for possible losses on assets**	4,885,279	-
3.1	As a result of write-off of assets	6,263	
3.2	As a result of partial or total payment of standard assets	3,070,691	
3.3	As a result of partial or total payment of adversely classified assets	1,547,841	
3.4	As a result of classification of assets as a high quality	-	
3.5	Decrease reserve of foreign currency assets as a result of currency exchange rate changes	260,484	
3.6	As a result of an decrease in "additional general reserves"	-	
4	**Closing balance**	**44,592,289**	**-**

Bank: JSC ProCredit Bank
Date: 31-03-22
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**	47,268,578	
2	Inflows to non-performing portfolios	1,717,124	
3	Inflows to non-performing portfolios, as e result of currency exchange rate changes	23,744	
4	Outflows from non-performing portfolios	3,151,762	
5	Outflow to stadrat loan portfolio	-	
6	Outflow to watch loan portfolio	-	
7	Outflow due to loan repayment, partial or total	2,875,299	
8	Outflow due to taking possession of collateral	-	
9	Outflow due to sale of portfolios	-	
10	Outflows due to write-offs	6,263	
11	Outflow due to other situations	-	
12	Outflows from non-performing portfolios, as a result of currency exchange rate changes	270,200	
13	**Closing balance**	**45,857,684**	

Bank: JSC ProCredit Bank

Date: 31-03-22

Table 22

Distribution of loans, Debt securities and Off-balance-sheet items according to Risk classification and Past due days		Gross carrying value of loans and Debt securities, nominal value of Off-balance-sheet items																		
		Total	Classified in standard category			Classified in watch category					Classified in Non-Performing category									
				Past due ≤ 30 days	Past due > 30 days		Past due ≤ 30 days	Past due > 30 days < 60 days	Past due ≥ 60 days < 90 days	Past due ≥ 90 days		Past due < 60 days	Past due ≥ 60 days < 90 days	Past due ≥ 90 days < 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**	**1,343,594,356**	**1,218,701,745**	**16,140,021**	**-**	**79,034,927**	**8,085,627**	**850,615**	**6,462,384**	**-**	**45,857,684**	**6,646,863**	**1,160,305**	**2,875,243**	**5,211,310**	**4,593,518**	**394,225**	**-**	**-**	**4,818,189**
1.1	Central banks																			
1.2	General governments																			
1.3	Credit institutions																			
1.4	Other financial corporations	6,299,475	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.5	Non-financial corporations	1,146,956,033	1,058,469,548	14,377,348	-	59,810,753	6,855,896	843,400	6,349,699	-	34,975,207	5,779,078	873,667	1,768,036	2,590,091	4,024,910	394,225	-	-	3,838,552
1.6	Households	190,338,847	160,232,197	1,762,673	-	19,224,174	1,229,731	7,215	112,686	-	10,882,477	867,785	286,637	1,107,207	2,621,220	568,609	-	-	-	979,637
2	**Debt Securities**	**42,735,108**	**42,735,108**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
2.1	Central banks	13,984,400	13,984,400																	
2.2	General governments	28,750,709	28,750,709																	
2.3	Credit institutions																			
2.4	Other financial corporations																			
2.5	Non-financial corporations																			
2.6	Households																			
3	**Off-balance-sheet items**	**147,629,492**	**75,526,563**			**855,156**					**229,496**									**-**
3.1	Central banks																			
3.2	General governments																			
3.3	Credit institutions																			
3.4	Other financial corporations	632,492	632,492			-					-									-
3.5	Non-financial corporations	143,964,056	73,859,540			855,156					229,496									-
3.6	Households	3,032,944	1,034,532			-					-									-

Bank: JSC ProCredit Bank

Date: 31-03-22

Table 23

Loans Distributed according to LTV ratio, Loan reserves, Value of collateral for loans and loans secured by guarantees according to Risk classification and past due days		Gross carrying value of Loans																	
		Total	Loans Classified in standard category			Loans Classified in watch category					Loans Classified in Non-Performing category								
				Past due ≤ 30 days	Past due > 30 days		Past due ≤ 30 days	Past due > 30 days < 60 days	Past due ≥ 60 days < 90 days	Past due ≥ 90 days		Past due < 60 days	Past due ≥ 60 days < 90 days	Past due ≥ 90 days < 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
1	**Loans**	**1.343.594.356**	**1.218.701.745**	**16.140.021**	**-**	**79.034.927**	**8.085.627**	**850.615**	**6.462.384**	**-**	**45.857.684**	**6.646.863**	**1.160.305**	**2.875.243**	**5.211.310**	**4.593.518**	**394.225**	**-**	**-**
1.1	Secured Loans	1,337,182,498	1,212,529,405	16,085,403	-	78,984,361	8,079,187	843,400	6,462,384	-	45,668,732	1,322,859	1,147,482	2,772,304	5,145,925	4,593,518	394,225	-	-
1.1.1	Loans Secured by Immovable property	1.266.632.733	1.144.803.125	14.418.962	-	77.059.561	8.079.187	643.400	6.462.384	-	44.770.047	1.322.859	1.147.482	2.772.304	5.145.925	4.593.518	394.225	-	-
	LTV ≤70%	509,107,970	446,376,128	4,204,235	-	43,818,092	3,986,433	327,141	112,686	-	18,913,750	105,899	539,932	1,370,719	1,115,383	1,731,250	394,225	-	-
	LTV >70% ≤85%	179.200.405	167.940.632	858.762	-	8.010.932	2.983.979	-	-	-	3.248.841	-	-	475.742	328.767	361.398	-	-	-
	LTV >85% ≤100%	117,575,370	115,108,886	4,952,271	-	1,354,150	-	308,206	-	-	1,112,334	-	-	-	-	-	-	-	-
	LTV >100%	460.748.989	415.377.480	4.403.695	-	23.876.387	1.108.774	8.052	6.349.699	-	21.495.123	1.216.960	607.550	925.843	3.701.775	2.500.871	-	-	-
1.2	Reserves on Secured Loans	44,321,066	22,038,832	276,813	-	7,126,404	793,186	68,340	330,285	-	15,155,830	449,012	465,755	1,201,664	2,153,134	3,284,756	394,225	-	-
1.3	Value of Pledged collateral																		
1.3.1	Of which value capped at the Loan value	1.253.839.053	1.134.806.679	15.428.303	-	77.721.556	7.945.358	802.470	6.444.454	-	41.310.818	1.020.582	949.262	2.543.347	4.092.819	3.252.320	394.225	-	-
	Of which immovable property	1,064,679,767	967,061,208	11,923,678	-	64,232,581	7,861,844	639,237	4,775,416	-	33,385,978	424,712	949,262	2,420,697	3,679,105	2,886,370	394,225	-	-
1.3.2	Of which value above the cap	83,343,446	77.722.726	657.100	-	1.262.805	133.828	40.930	17.930	-	4.357.914	302.277	198.220	228.957	1.053.106	1.341.198	-	-	-
	Of which immovable property	201,952,966	177,741,917	2,495,284	-	12,826,980	217,343	4,163	1,686,968	-	11,384,069	898,148	198,220	351,606	1,466,820	1,707,148	-	-	-
1.4	Loans secured by the state and state institutions	10,105,906	9.880.906	-	-	-	-	-	-	-	225.000	-	-	-	-	-	-	-	-
1.5	Loans secured by bank and /or financial institutions	126,688,178	110,916,046	2,263,951	-	7,778,658	148,602	163,233	3,194,388	-	7,993,474	595,870	-	-	-	240,347	-	-	-

Bank: JSC ProCredit Bank
Date: 31-03-22

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	966,505	966,505	-	-	-	-	19,330	19,330	-	-	-	-	
2	Financial Institutions	6,299,475	6,299,475	-	-	-	-	125,989	125,989	-	-	-	-	
3	Pawn-shops	-	-	-	-	-	-	-	-	-	-	-	-	
4	Construction Development, Real Estate Development and other Land Loans	35,460,705	35,133,563	327,141	-	-	-	735,385	702,671	32,714	-	-	-	
5	Real Estate Management	115,846,826	108,554,391	6,784,602	507,834	-	-	2,964,600	2,133,790	678,460	152,350	-	-	
6	Construction Companies	66,656,096	65,566,563	755,339	334,194	-	-	1,391,855	1,216,063	75,534	100,258	-	-	
7	Production and Trade of Construction Materials	135,860,085	132,377,057	1,733,725	353,026	-	1,396,278	4,101,832	2,426,274	173,373	105,908	-	1,396,278	
8	Trade of Consumer Foods and Goods	109,997,619	105,103,963	3,568,575	891,646	-	433,436	2,829,043	1,776,856	351,258	267,494	-	433,436	
9	Production of Consumer Foods and Goods	115,157,754	100,012,066	4,080,284	10,092,136	-	973,269	5,134,165	1,775,738	250,304	2,134,853	-	973,269	
10	Production and Trade of Durable Goods	107,557,803	107,425,046	132,757	-	-	-	1,794,092	1,780,817	13,276	-	-	-	
11	Production and Trade of Clothes, Shoes and Textiles	15,031,703	14,664,858	110,564	256,281	-	-	354,214	266,273	11,056	76,884	-	-	
12	Trade (Other)	87,340,493	82,620,481	798,216	1,211,301	2,431,358	279,138	3,333,668	1,495,051	79,822	337,922	1,215,679	205,195	
13	Other Production	62,469,894	59,753,148	2,642,414	74,333	-	-	1,315,447	1,028,905	264,241	22,300	-	-	
14	Hotels, Tourism	99,425,014	46,364,889	38,034,586	15,025,539	-	-	7,476,941	837,234	3,351,889	3,287,817	-	-	
15	Restaurants	14,329,803	12,263,472	878,719	524,102	202,968	460,541	964,101	234,017	74,002	94,057	101,484	460,541	
16	Industry	2,295,897	2,295,897	-	-	-	-	40,229	40,229	-	-	-	-	
17	Oil Importers,Filling stationas,gas stations and Retailers	1,376,472	1,302,070	74,402	-	-	-	33,482	26,041	7,440	-	-	-	
18	Energy	9,131,771	9,131,771	-	-	-	-	162,435	162,435	-	-	-	-	
19	Auto Dealers	5,404,915	5,404,915	-	-	-	-	108,098	108,098	-	-	-	-	
20	HealthCare	27,328,776	25,301,160	-	2,027,617	-	-	1,075,464	467,179	-	608,285	-	-	
21	Pharmacy	52,447,610	50,855,413	407,685	221,085	-	963,426	1,801,994	966,317	40,769	66,326	-	728,583	
22	Telecommunication	8,620,835	8,269,153	347,981	3,702	-	-	154,499	118,590	34,798	1,111	-	-	
23	Service	157,748,730	139,374,559	16,188,088	1,576,793	444,244	165,046	4,904,598	2,568,852	1,475,540	473,038	222,122	165,046	
24	Agriculture	40,352,309	36,999,397	766,926	2,585,986	-	-	1,538,136	685,647	76,693	775,796	-	-	
25	Other	12,669,902	12,494,804	153,429	-	-	21,669	233,550	196,538	15,343	-	-	21,669	
26	Assets on which the Sector of repayment source is not accounted for	53,817,362	50,167,130	1,249,494	1,961,062	314,290	125,387	1,999,142	1,003,343	124,949	588,318	157,145	125,387	
27	**Total**	**1,343,594,356**	**1,218,701,745**	**79,034,927**	**37,646,635**	**3,392,860**	**4,818,189**	**44,592,289**	**22,162,279**	**7,131,461**	**9,092,717**	**1,696,430**	**4,509,403**	**-**

Bank: JSC ProCredit Bank
Date: 31-03-22

Table 25

		a	b	c	d	e	f	g	h	i
Loans, corporate debt securities and Off-balance-sheet items	Gross carrying value/nominal value - distribution according to Collateral type	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	8,066,938	10,105,906	126,978,807	-	1,048,351,824	1,650,634	58,684,944	69,174,894	20,580,409
2	Corporate debt securities									
3	Off-balance-sheet itmes	2,900,154		-		52,896,117		10,712,231	24,065,996	57,054,994
4	Of which: Non-Performing Loans	-	225,000	8,284,130	-	32,005,966	-	1,048,384	2,505,117	1,789,086
5	Of which: Non-Performing Corporate debt securities									
6	Of which: Non-Performing Off-balance-sheet itmes	-		-		229,496		-		-

Bank: JSC ProCredit Bank

Date: 31-03-22

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	703.920	703.920	-	-	-	-	14,079	14,079	-	-	-	-	34	12.40%	15.44%	13.33%	35.47
2	Consumer Loans	5,079,222	4,530,250	103,876	308,306	45,487	91,303	307,531	90,605	10,387	92,492	22,744	91,303	202	8.74%	8.90%	11.40%	30.84
3	Pay Day Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	0.00%	-
4	Momental Installments	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	0.00%	-
5	Overdrafts	1,152,114	1,092,712	39,971	18,339	575	516	32,157	21,854	3,997	5,502	288	516	466	13.08%	14.90%	12.91%	174.34
6	Credit Cards	73	16	57	-	-	-	6	0	6	-	-	-	2	0.00%	0.00%	28.00%	-
7	Mortgages	93,003,756	86,953,477	2,845,455	2,663,586	471,196	70,042	3,128,332	1,739,070	284,546	799,076	235,598	70,042	616	4.95%	5.77%	6.50%	108.92
7.1	Mortgages - Purchase of completed real estate	84.068.724	78.622.235	2.437.115	2.468.137	471.196	70.042	2.862.239	1.572.445	243.712	740.442	235.598	70.042	538	4.80%	5.58%	6.52%	108.45
7.2	Mortgages - Construction, the purchase of real estate under construction	5.718.082	5.408.066	166.836	143.180	-	-	167.800	108.162	16.684	42.954	-	-	47	12.50%	15.19%	6.62%	108.28
7.3	Mortgages - For Real Estate Renovation	3.216.949	2.923.176	241.504	52.269	-	-	98.293	58.463	24.150	15.680	-	-	31	4.50%	5.28%	5.98%	122.16
8	Retail Pawnshop loans	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	0.00%	-
9	Student loans	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	0.00%	-
10	**Total Retail Products**	**99.939.085**	**93.280.375**	**2.989.359**	**2.990.230**	**517.258**	**161.861**	**3.482.105**	**1.865.608**	**298.936**	**897.070**	**258.630**	**161.861**	**1.320**	**7.66%**	**8.23%**	**6.87%**	**105.13**
10.1	Between them: Loans issued on the basis of income from a pension or other state social disbursement	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	0.00%	-