

	Pillar 3 quarterly report	
1	Name of a bank	JSC ProCredit Bank
2	Chairman of the Supervisory Board	Marcel Sebastian Zeitlinger
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-2022	2Q-2022	1Q-2022	4Q-2021	3Q-2021
	Regulatory capital (amounts, GEL)					
	Based on Basel III framework					
1	CET1 capital	277,403,842	264,559,174	252,401,255	242,299,598	243,801,770
2	Tier1 capital	277,403,842	264,559,174	252,401,255	242,299,598	243,801,770
3	Regulatory capital	309,485,317	299,058,839	291,329,000	281,648,540	297,865,371
4	CET1 capital total requirement	134,827,389	142,020,969	149,773,773	146,866,495	87,490,313
5	Tier1 capital total requirement	168,176,368	177,363,978	187,094,493	183,099,597	116,714,121
6	Regulatory capital total requirement	217,242,025	229,826,836	242,483,326	244,933,390	168,661,342
	Total Risk Weighted Assets (amounts, GEL)					
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	1,409,415,488	1,459,312,377	1,533,447,533	1,547,906,059	1,532,523,837
	Capital Adequacy Ratios					
	Based on Basel III framework *					
8	CET1 capital	19.68%	18.13%	16.46%	15.65%	15.91%
9	Tier1 capital	19.68%	18.13%	16.46%	15.65%	15.91%
10	Regulatory capital	21.96%	20.49%	19.00%	18.20%	19.44%
11	CET1 capital total requirement	9.57%	9.73%	9.77%	9.49%	5.71%
12	Tier1 capital total requirement	11.93%	12.15%	12.20%	11.83%	7.62%
13	Regulatory capital total requirement	15.41%	15.75%	15.81%	15.82%	11.01%
	Income					
14	Total Interest Income / Average Annual Assets	6.37%	6.18%	6.00%	6.01%	5.89%
15	Total Interest Expense / Average Annual Assets	1.93%	1.88%	1.87%	1.98%	2.03%
16	Earnings from Operations / Average Annual Assets	3.58%	3.29%	3.08%	3.00%	2.74%
17	Net Interest Margin	4.44%	4.30%	4.13%	4.02%	3.86%
18	Return on Average Assets (ROAA)	2.63%	2.48%	2.18%	3.37%	3.45%
19	Return on Average Equity (ROAE)	17.53%	17.20%	15.74%	27.34%	29.12%
	Asset Quality					
20	Non Performed Loans / Total Loans	3.65%	3.39%	3.41%	3.49%	3.83%
21	LLR/Total Loans	3.52%	3.42%	3.32%	3.35%	3.44%
22	FX Loans/Total Loans	70%	71%	71%	72%	72%
23	FX Assets/Total Assets	66%	68%	71%	71%	71%
24	Loan Growth-YTD	-13%	-7%	-1%	-2%	-1%
	Liquidity					
25	Liquid Assets/Total Assets	29%	26%	25%	25%	24%
26	FX Liabilities/Total Liabilities	80%	82%	84%	82%	83%
27	Current & Demand Deposits/Total Assets	38%	35%	35%	36%	35%
	Liquidity Coverage Ratio***					
28	Total HQLA	490,568,915	444,120,450	454,681,903	450,818,659	450,976,298
29	Net cash outflow	249,192,651	238,229,032	260,955,668	284,625,595	272,363,616
30	LCR ratio (%)	197%	186%	174%	158%	166%
	Net Stable Funding Ratio					
31	Available stable funding	1,369,272,838	1,411,158,007	1,483,414,752	1,478,832,795	1,487,714,236
32	Required stable funding	892,619,181	952,381,749	1,015,638,874	1,036,893,131	1,158,610,774
33	Net stable funding ratio (%)	153%	148%	146%	143%	128%

*** 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 illustrative purposes.

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Table 2

Balance Sheet

in Lari

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	17,536,176	20,236,860	37,773,036	16,450,496	29,944,993	46,395,488
2	Due from NBG	47,155,000	204,789,704	251,944,704	36,812,707	200,643,702	237,456,409
3	Due from Banks	15,441,091	102,799,469	118,240,560	3,957	125,658,610	125,662,567
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	84,527,807	0	84,527,807	37,872,870	0	37,872,870
6.1	Loans	351,886,202	820,062,707	1,171,948,909	379,725,395	986,613,433	1,366,338,827
6.2	Less: Loan Loss Reserves	-9,840,108	-31,383,425	-41,223,533	-10,610,309	-36,349,062	-46,959,371
6	Net Loans	342,046,094	788,679,282	1,130,725,376	369,115,086	950,264,370	1,319,379,456
7	Accrued Interest and Dividends Receivable	2,636,161	2,234,225	4,870,387	3,173,349	3,478,729	6,652,078
8	Other Real Estate Owned & Repossessed Assets	173,607	X	173,607	101,384	X	101,384
9	Equity Investments	6,298,572	45,345	6,343,917	6,298,572	60,075	6,358,647
10	Fixed Assets and Intangible Assets	47,775,830	X	47,775,830	52,020,757	X	52,020,757
11	Other Assets	14,471,639	8,780,972	23,252,611	12,642,864	24,098,324	36,741,187
12	Total assets	578,061,977	1,127,565,858	1,705,627,835	534,492,041	1,334,148,803	1,868,640,844
	Liabilities			0			0
13	Due to Banks	0	0	0	0	0	0
14	Current (Accounts) Deposits	93,925,145	156,515,140	250,440,285	113,810,069	188,375,026	302,185,095
15	Demand Deposits	86,791,558	304,941,747	391,733,305	62,031,976	299,000,723	361,032,699
16	Time Deposits	61,237,112	245,328,032	306,565,144	45,820,663	293,779,457	339,600,120
17	Own Debt Securities			0			0
18	Borrowings	26,180,460	392,851,735	419,032,195	17,493,919	496,741,491	514,235,410
19	Accrued Interest and Dividends Payable	1,847,658	5,989,338	7,836,996	662,494	8,213,864	8,876,358
20	Other Liabilities	13,763,414	10,448,508	24,211,922	33,439,218	8,518,848	41,958,066
21	Subordinated Debentures	0	20,829,000	20,829,000	0	49,432,500	49,432,500
22	Total liabilities	283,745,346	1,136,903,500	1,420,648,847	273,258,339	1,344,061,910	1,617,320,249
	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	100,378,614	X	100,378,614	99,644,922	X	99,644,922
29	Asset Revaluation Reserves	0	X	0	0	X	0
30	Total Equity Capital	284,978,989	X	284,978,989	251,320,595	X	251,320,595
31	Total liabilities and Equity Capital	568,724,335	1,136,903,500	1,705,627,835	524,578,934	1,344,061,910	1,868,640,844

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Table 3 Income statement

in Lari

N	N	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
		Interest Income					
1	Interest Income from Bank's "Nostro" and Deposit Accounts	3,042,543.10	28,520.78	3,071,063.88	1,466,851.43	(637,675.45)	829,175.98
2	Interest Income from Loans	38,431,688.64	38,520,621.35	76,952,309.99	31,820,478.50	45,343,159.17	77,163,637.67
2.1	from the Interbank Loans	-	-	-	-	-	-
2.2	from the Retail or Service Sector Loans	28,446,979.04	24,553,122.85	53,000,101.89	23,199,375.12	28,298,195.16	51,497,570.28
2.3	from the Energy Sector Loans	562,966.80	78,000.87	640,967.67	102,640.64	92,788.99	195,429.63
2.4	from the Agriculture and Forestry Sector Loans	3,390,159.24	2,228,865.84	5,619,025.08	2,389,531.77	2,663,051.60	5,052,583.37
2.5	from the Construction Sector Loans	3,252,800.31	3,701,984.72	6,954,785.03	3,048,640.85	3,858,333.11	6,906,973.96
2.6	from the Mining and Mineral Processing Sector Loans	629,639.27	831,337.36	1,360,976.63	443,237.75	1,038,754.97	1,481,992.72
2.7	from the Transportation or Communications Sector Loans	273,081.02	1,023,943.65	1,297,024.67	369,207.58	1,357,359.26	1,726,566.84
2.8	from Individuals Loans	1,746,089.51	5,311,056.27	7,057,145.78	1,911,200.86	6,735,907.61	8,647,108.47
2.9	from Other Sectors Loans	229,973.45	792,309.80	1,022,283.25	356,643.93	1,298,768.45	1,655,412.38
3	Fees/penalties income from loans to customers	167,104.37	291,123.50	458,227.87	125,466.97	352,540.58	478,007.55
4	Interest and Discount Income from Securities	4,255,345.12	-	4,255,345.12	3,599,271.32	-	3,599,271.32
5	Other Interest Income	-	-	-	-	-	-
6	Total Interest Income	45,896,681.23	38,840,265.63	84,736,946.86	37,012,068.22	45,058,024.30	82,070,092.52
		Interest Expense					
7	Interest Paid on Demand Deposits	3,546,103.59	2,595,347.14	6,141,450.73	2,774,059.03	2,491,596.66	5,265,655.69
8	Interest Paid on Time Deposits	4,216,358.29	5,389,252.25	9,605,610.54	3,100,546.49	6,953,967.22	10,054,513.71
9	Interest Paid on Banks Deposits	-	-	-	29,641.10	83,968.36	113,609.46
10	Interest Paid on Own Debt Securities	-	-	-	-	-	-
11	Interest Paid on Other Borrowings	2,297,675.79	7,645,312.25	9,942,988.04	2,320,150.85	10,557,034.15	12,877,185.00
12	Other Interest Expenses	-	-	-	-	-	-
13	Total Interest Expense	10,060,137.67	15,629,911.64	25,690,049.31	8,224,397.47	20,086,566.39	28,310,963.86
14	Net Interest Income	35,836,543.56	23,210,353.99	59,046,897.55	28,787,670.75	24,971,457.91	53,759,128.66
		Non-Interest Income					
15	Net Fee and Commission Income	(3,347,868.21)	1,865,818.89	(1,482,049.32)	(958,005.82)	3,245,917.75	2,287,911.93
15.1	Fee and Commission Income	4,708,179.56	3,620,126.60	8,328,306.16	4,890,387.26	4,716,595.89	9,606,983.15
15.2	Fee and Commission Expense	8,056,047.77	1,754,307.71	9,810,355.48	5,848,393.08	1,470,678.14	7,319,071.22
16	Dividend Income	487,039.96	21,685.63	508,725.59	400,504.96	19,619.72	420,124.68
17	Gain (Loss) from Dealing Securities	-	-	-	-	341.34	341.34
18	Gain (Loss) from Investment Securities	-	-	-	-	-	-
19	Gain (Loss) from Foreign Exchange Trading	21,643,571.65	-	21,643,571.65	9,740,502.48	-	9,740,502.48
20	Gain (Loss) from Foreign Exchange Translation	(12,861,076.44)	-	(12,861,076.44)	(3,496,212.54)	-	(3,496,212.54)
21	Gain (Loss) on Sales of Fixed Assets	217,067.36	-	217,067.36	463,105.37	-	463,105.37
22	Non-Interest Income from other Banking Operations	1,611,980.76	329,180.92	1,941,161.68	1,690,644.77	335,084.73	2,025,729.50
23	Other Non-Interest Income	913,191.57	348,082.11	1,261,273.68	1,061,707.22	308,670.75	1,370,377.97
24	Total Non-Interest Income	8,663,906.65	2,564,767.55	11,228,674.21	8,902,246.44	3,909,634.30	12,811,880.74
		Non-Interest Expenses					
25	Non-Interest Expenses from other Banking Operations	1,423,337.52	6,725,695.24	8,149,032.76	1,394,078.23	6,858,150.08	8,252,228.31
26	Bank Development, Consultation and Marketing Expenses	3,166,366.37	2,105,623.76	5,271,990.13	2,198,298.73	2,787,013.52	4,985,312.25
27	Personnel Expenses	15,429,979.19	-	15,429,979.19	11,917,094.74	-	11,917,094.74
28	Operating Costs of Fixed Assets	72,095.78	-	72,095.78	21,519.86	-	21,519.86
29	Depreciation Expense	3,634,989.16	-	3,634,989.16	3,730,812.56	-	3,730,812.56
30	Other Non-Interest Expenses	2,661,413.88	1,820.76	2,663,234.64	2,532,947.96	23,018.08	2,555,966.04
31	Total Non-Interest Expenses	26,388,181.90	8,833,139.76	35,221,321.66	21,794,752.08	9,668,181.68	31,462,933.76
32	Net Non-Interest Income	(17,724,275.25)	(6,268,372.21)	(23,992,647.45)	(12,892,505.64)	(5,758,547.38)	(18,651,053.02)
33	Net Income before Provisions	18,112,268.31	16,941,981.78	35,054,250.10	15,895,165.11	19,212,910.53	35,108,075.64
34	Loan Loss Reserve	(3,266,184.06)	(2,169,327.58)	(5,435,511.64)	(15,751,987.54)	(4,860,523.38)	(20,612,510.92)
35	Provision for Possible Losses on Investments and Securities	-	-	-	-	-	-
36	Provision for Possible Losses on Other Assets	191,248.17	-	191,248.17	(87,850.53)	-	(87,850.53)
37	Total Provisions for Possible Losses	(3,074,935.89)	(2,169,327.58)	(5,244,263.47)	(15,839,838.07)	(4,860,523.38)	(20,700,361.45)
38	Net Income before Taxes and Extraordinary Items	21,187,204.20	19,111,309.36	40,298,513.57	31,735,003.18	24,073,433.91	55,808,437.09
39	Taxation	6,273,684.55	-	6,273,684.55	7,761,938.71	-	7,761,938.71
40	Net Income after Taxation	15,913,519.65	19,111,309.36	35,024,829.02	23,973,064.47	24,073,433.91	48,046,498.38
41	Extraordinary Items	-	-	-	-	-	-
42	Net Income	15,913,519.65	19,111,309.36	35,024,829.02	23,973,064.47	24,073,433.91	48,046,498.38

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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	77,611,312	61,802,177	139,413,488	95,144,023	67,484,489	162,628,512
1.1	Guarantees Issued	46,006,455	16,254,987	62,261,441	52,808,882	14,271,257	67,080,139
1.2	Letters of credit Issued	0	333,887	333,887	0	273,635	273,635
1.3	Undrawn loan commitments	31,604,857	45,213,303	76,818,160	42,335,141	52,939,597	95,274,738
1.4	Other Contingent Liabilities	0	0	0	0	0	0
2	Guarantees received as security for liabilities of the bank	48,047,858	359,115,046	407,162,905	30,614,358	471,936,054	502,550,412
3	Assets pledged as security for liabilities of the bank	8,506,000	0	8,506,000	11,419,000	0	11,419,000
3.1	Financial assets of the bank	8,506,000	0	8,506,000	11,419,000	0	11,419,000
3.2	Non-financial assets of the bank	0	0	0	0	0	0
4	Guarantees received as security for receivables of the bank	391,486,760	664,588,564	1,056,075,324	376,561,039	675,372,352	1,051,933,392
4.1	Surety, joint liability	334,417,946	600,660,982	935,078,928	315,467,238	585,532,014	900,999,252
4.2	Guarantees	57,068,814	63,927,582	120,996,396	61,093,801	89,840,339	150,934,140
5	Assets pledged as security for receivables of the bank	368,145,943	1,054,577,199	1,422,723,142	368,251,770	962,951,438	1,331,203,208
5.1	Cash	11,020,457	2,852,794	13,873,250	9,130,956	3,042,129	12,173,084
5.2	Precious metals and stones	0	0	0	0	0	0
5.3	Real Estate:	314,391,102	993,685,417	1,308,076,520	320,926,770	897,354,560	1,218,281,330
5.3.1	Residential Property	73,538,308	226,993,410	300,531,718	93,464,321	239,660,441	333,124,762
5.3.2	Commercial Property	75,565,507	466,834,648	542,400,155	63,704,261	333,474,761	397,179,022
5.3.3	Complex Real Estate	0	0	0	0	0	0
5.3.4	Land Parcel	62,707,042	115,996,969	178,704,011	81,388,280	140,567,416	221,955,696
5.3.5	Other	102,580,245	183,860,391	286,440,636	82,369,908	183,651,942	266,021,850
5.4	Movable Property	38,244,565	52,711,926	90,956,492	33,652,594	55,869,924	89,522,518
5.5	Shares Pledged	4,489,818	5,327,062	9,816,880	4,541,450	5,755,983	10,297,433
5.6	Securities	0	0	0	0	928,843	928,843
5.7	Other	0	0	0	0	0	0
6	Derivatives	0	56,793,326	56,793,326	0	207,051,045	207,051,045
6.1	Receivables through FX contracts (except options)	0	28,352,000	28,352,000	0	104,613,800	104,613,800
6.2	Payables through FX contracts (except options)	0	28,441,326	28,441,326	0	102,437,245	102,437,245
6.3	Principal of interest rate contracts (except options)	0	0	0	0	0	0
6.4	Options sold	0	0	0	0	0	0
6.5	Options purchased	0	0	0	0	0	0
6.6	Nominal value of potential receivables through other derivatives	0	0	0	0	0	0
6.7	Nominal value of potential payables through other derivatives	0	0	0	0	0	0
7	Receivables not recognized on-balance	0	0	0	0	0	0
7.1	Principal of receivables derecognized during last 3 month	870,404	725,786	1,596,189	21,675	4,397,154	4,418,828
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	321,028	113,724	434,752	418,358	559,068	977,426
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	5,090,902	16,583,852	21,674,754	4,612,455	27,584,759	32,197,215
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	2,335,454	6,421,265	8,756,719	2,306,816	9,137,173	11,443,989
8	Non-cancelable operating lease	5,250	230,420	235,669	5,507	255,462	260,970
8.1	Through indefinit term agreement	0	0	0	0	0	0
8.2	Within one year	5,250	230,420	235,669	5,507	255,462	260,970
8.3	From 1 to 2 years	0	0	0	0	0	0
8.4	From 2 to 3 years	0	0	0	0	0	0
8.5	From 3 to 4 years	0	0	0	0	0	0
8.6	From 4 to 5 years	0	0	0	0	0	0
8.7	More than 5 years	0	0	0	0	0	0
9	Capital expenditure commitment	0	0	0	0	0	0

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Table 5

Risk Weighted Assets

in Lari

N		3Q-2022	2Q-2022	1Q-2022	4Q-2021	3Q-2021
1	Risk Weighted Assets for Credit Risk	1,240,422,043	1,292,821,141	1,362,223,610	1,374,603,345	1,369,784,060
1.1	Balance sheet items *	1,170,582,821	1,216,596,553	1,282,067,198	1,287,126,253	1,292,915,831
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)					
1.2	Off-balance sheet items	69,725,814	76,033,624	80,032,359	87,130,161	76,449,774
1.3	Counterparty credit risk	113,408	190,964	124,052	346,931	418,455
2	Risk Weighted Assets for Market Risk	17,005,977	14,503,769	19,236,456	21,315,247	23,792,544
3	Risk Weighted Assets for Operational Risk	151,987,467	151,987,467	151,987,467	151,987,467	138,947,233
4	Total Risk Weighted Assets	1,409,415,488	1,459,312,377	1,533,447,533	1,547,906,059	1,532,523,837

Bank: JSC ProCredit Bank

Date: 30-09-22

Information about supervisory board, directorate, beneficiary owners and shareholders

Table 6

Members of Supervisory Board		Independence status
1	Marcel Sebastian Zeiting	Non-Independent Chairperson
2	Gian Marco Felice	Non-Independent member
3	Rainer Peter Ottenstein	Independent member
4	Sandrine Massiani	Non-Independent member
5	Nino Dadunashvili	Independent member
6		
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	Marita Sheshaberidze	Director/ Private clients, Small business Development
4		
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	Zeiting 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

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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 standardized 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	37,773,036		37,773,036
2	Due from NBG	251,944,704	0	251,944,704
3	Due from Banks	118,240,560		118,240,560
4	Dealing Securities	0		
5	Investment Securities	84,527,807		84,527,807
6.1	Loans	1,171,948,909		1,171,948,909
6.2	Less: Loan Loss Reserves	-41,223,533		-41,223,533
6	Net Loans	1,130,725,376		1,130,725,376
7	Accrued Interest and Dividends Receivable	4,870,387		4,870,387
8	Other Real Estate Owned & Repossessed Assets	173,607		173,607
9	Equity Investments	6,343,917	6,194,572	149,345
10	Fixed Assets and Intangible Assets	47,775,830	1,380,575	46,395,255
11	Other Assets	23,252,611		23,252,611
	Total exposures subject to credit risk weighting before adjustments	1,705,627,836	7,575,147	1,698,052,688

Bank: JSC ProCredit Bank

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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	1,698,052,688
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	139,328,402
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	28,352,000
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	1,865,733,090
4	Effect of provisioning rules used for capital adequacy purposes	19,725,238
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-68,355,234
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-27,784,960
6	Effect of other adjustments *	
7	Total exposures subject to credit risk weighting	1,789,318,134

Bank: JSC ProCredit Bank

Date:

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Table 9

Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	284,978,989
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)	100,378,614
7	Regulatory Adjustments of Common Equity Tier 1 capital	7,575,147
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	1,380,575
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	277,403,842
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	32,081,476
37	Instruments that comply with the criteria for Tier 2 capital	16,576,200
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	15,505,276
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	32,081,476

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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%	63,423,697
1.2	Minimum Tier 1 Requirement	6.00%	84,564,929
1.3	Minimum Regulatory Capital Requirement	8.00%	112,753,239
2	Combined Buffer		
2.1	Capital Conservation Buffer *	2.50%	35,235,387
2.2	Countercyclical Buffer	0.00%	-
2.3	Systemic Risk Buffer	0.00%	-
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	2.57%	36,168,305
3.2	Tier 1 Pillar2 Requirement	3.43%	48,376,051
3.3	Regulatory capital Pillar 2 Requirement	4.91%	69,253,399
Total Requirements		Ratios	Amounts (GEL)
4	CET1	9.57%	134,827,389
5	Tier 1	11.93%	168,176,368
6	Total regulatory Capital	15.41%	217,242,025

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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	37,773,036	
2	Due from NBG	251,944,704	
3	Due from Banks	118,240,560	
4	Dealing Securities	0	
5	Investment Securities	84,527,807	
6.1	Loans	1,171,948,909	
6.2	Less: Loan Loss Reserves	-41,223,533	
6.2.1	Of which: General Reserves	-15,505,276	
6.2.2	Of which: COVID-19 Related Reserves	0	
6	Net Loans	1,130,725,376	
7	Accrued Interest and Dividends Receivable	4,870,387	
8	Other Real Estate Owned & Repossessed Assets	173,607	
9	Equity Investments	6,343,917	
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	47,775,830	
10.1	Of which intangible assets	1,380,575	table 9 (Capital), N10
11	Other Assets	23,252,611	
12	Total assets	1,705,627,836	
13	Due to Banks	0	
14	Current (Accounts) Deposits	250,440,285	
15	Demand Deposits	391,733,305	
16	Time Deposits	306,565,144	
17	Own Debt Securities	0	
18	Borrowings	419,032,195	
19	Accrued Interest and Dividends Payable	7,836,996	
20	Other Liabilities	24,211,922	
20.1	Of which general reserves on other liabilities	1,243,055	
21	Subordinated Debentures	20,829,000	
21.1	Of which tier 2 capital qualifying instruments	16,576,200	
22	Total liabilities	1,420,648,847	
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	100,378,614	
29	Asset Revaluation Reserves	0	
30	Total Equity Capital	284,978,989	

Bank: JSC ProCredit Bank
Date:

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Table 11

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

Risk weights Exposure classes		0%		20%		35%		50%		75%		100%		150%		250%		Risk Weighted Exposures before Credit Risk Mitigation
		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	131,688,813										204,789,754						204,789,754
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 organisations/institutions																	-
6	Claims or contingent claims on commercial banks			168,278,607				9,765,835				1		207,005				26,849,147
7	Claims or contingent claims on corporates					0		0		0		780,031,105	70,073,167	0				831,004,300
8	Retail claims or contingent retail claims					0		0		365,717,733		0		0				268,789,300
9	Claims or contingent claims secured by mortgages on residential property					0		0		0		0		0				-
10	Peel due items					0		0		0		8,844,443		0				8,844,443
11	Items belonging to regulatory high-risk categories					0		0		0		0		30,649,577		4,407,568		56,064,247
12	Short-term claims on commercial banks and corporates																	-
13	Claims in the form of collective investment undertakings (CIU)																	-
14	Other items	37,773,036		0		0		0		0		65,624,084		0		0		65,624,084
Total		169,461,849	0	168,278,607	0	0	0	9,765,835	0	365,717,733	0	1,039,289,369	70,073,167	30,654,577	0	4,407,568	0	1,460,864,229

[illegible]

Bank: JSC ProCredit Bank
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Table 13 Standardized approach - Effect of credit risk mitigation

	a	b	c	d	e	f
	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)
Asset Classes						
1 Claims or contingent claims on central governments or central banks	336,478,517			204,789,704	74,250,204	22%
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	118,251,448			26,849,147	26,849,147	23%
7 Claims or contingent claims on corporates	760,031,135	139,328,402	70,973,167	831,004,302	749,316,630	90%
8 Retail claims or contingent retail claims	355,717,733			266,788,300	259,296,729	73%
9 Claims or contingent claims secured by mortgages on residential property	0			0	0	
10 Past due items	8,844,443			8,844,443	8,608,899	97%
11 Items belonging to regulatory high-risk categories	35,057,528			56,994,247	56,362,941	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	103,397,120			65,624,084	65,624,084	63%
Total	1,717,777,926	139,328,402	70,973,167	1,460,894,229	1,240,308,635	69%

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Date:

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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				151,663,520	314,163,767	465,827,287	150,139,028	222,907,079	373,046,106
Cash outflows										
2	Retail deposits	42,920,397	394,823,313	437,743,710	7,492,468	71,782,888	79,275,356	1,815,612	16,631,391	18,447,003
3	Unsecured wholesale funding	220,878,625	730,065,337	950,943,962	56,465,942	92,721,727	149,187,669	49,406,520	79,516,331	128,922,851
4	Secured wholesale funding									
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	83,363,214	71,456,186	154,819,400	15,002,537	18,295,026	33,297,563	5,317,166	5,423,443	10,740,609
6	Other contractual funding obligations			-			-			-
7	Other contingent funding obligations	16,576,245	16,195,971	32,772,217	4,528,022	9,083,283	13,611,305	2,700,248	10,978,195	13,678,443
8	TOTAL CASH OUTFLOWS	363,738,482	1,212,540,807	1,576,279,289	83,488,969	191,882,924	275,371,893	59,239,545	132,549,360	171,788,906
Cash inflows										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	351,200,897	852,127,836	1,203,328,733	6,111,434	14,814,638	20,926,072	20,777,168	113,502,569	134,279,737
11	Other cash inflows	4,674,685	30,009,669	34,684,354	1,212,536	640,237	1,961,773	486,925		486,925
12	TOTAL CASH INFLOWS	355,875,582	882,137,505	1,238,013,087	7,432,970	15,454,875	22,887,845	21,264,093	113,502,569	134,766,662
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				151663520	314163767.5	465827287.4	150139027.5	222907078.7	373046106.3
14	Net cash outflow				76055998.97	176428049.4	252484048.3	37975451.85	28137340.12	42947226.39
15	Liquidity coverage ratio (%)				199%	178%	184%	395%	792%	869%

* 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 illustrative purposes.

Table 15 Counterparty credit risk

[illegible]

Bank: JSC ProCredit Bank

Date:

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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) *	1,725,353,073
2	(Asset amounts deducted in determining Tier 1 capital)	(7,575,147)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	1,717,777,926
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	
EU-5a	Exposure determined under Original Exposure Method	567,040
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)	567,040
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	277,403,842
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	1,718,344,966
Leverage ratio		
22	Leverage ratio	16%
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

Bank: JSC ProCredit Bank

Date:

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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:	277,403,842	-	-	488,613,012	766,016,853
2	Regulatory capital	277,403,842	-	-	16,576,200	293,980,042
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				472,036,812	472,036,812
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	275,596,063	63,970,334	42,308,803	20,493,365	365,496,829
5	Residents' deposits	252,441,966	61,213,539	34,811,648	16,671,839	346,882,042
6	Non-residents' deposits	23,154,097	2,756,796	7,497,156	3,821,526	18,614,787
7	Wholesale funding	378,089,528	66,758,373	52,688,850	283,520	237,759,156
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	355,787,568	66,758,373	36,246,278	283,520	229,537,870
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	22,301,960	-	16,442,572	-	8,221,286
10	Liabilities with matching interdependent assets					
11	Other liabilities:	15,303,355	28,118,794	1,771,428	2,248,022	-
12	Liabilities related to derivatives	-	89,326	-	-	-
13	All other liabilities and equity not included in the above categories	15,303,355	28,029,469	1,771,428	2,248,022	-
14	Total available stable funding					1,369,272,838
Required stable funding						
15	Total high-quality liquid assets (HQLA)	494,953,165	-			10,261,771
16	Performing loans and securities:	207,005	233,341,422	213,212,222	614,420,035	745,221,902
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	207,005	980,000	1,323,000	-	839,551
19	Loans to non-financial institutions and retail customers, of which:	-	229,833,007	211,309,746	613,301,535	741,877,681
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	-	2,528,414	579,476	1,118,500	2,504,670
24	Assets with matching interdependent liabilities					
25	Other assets:	47,228,954	25,053,385	6,203,984	63,770,268	126,627,906
26	Assets related to derivatives	-	-	-	-	-
27	All other assets not included in the above categories	47,228,954	25,053,385	6,203,984	63,770,268	126,627,906
28	Off-balance sheet items	76,818,160	13,065,035	37,402,654	10,799,499	10,507,602
29	Total required stable funding					892,619,181
30	Net stable funding ratio					153.40%

*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:

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Table 17

Risk classes		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	251,950,710	62,157,807	-	22,370,000		336,478,517
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	80,026,257	37,714,445			510,747	118,251,448
7	Claims or contingent claims on corporates	538,768	222,834,037	226,372,437	315,795,143	137,410	765,677,795
8	Retail claims or contingent retail claims	985,580	72,871,646	134,535,689	150,435,999	86,603	358,915,517
9	Claims or contingent claims secured by mortgages on residential property	-	-	-	-	-	-
10	Past due items*	-	623,881	4,388,777	3,609,092	222,693	8,844,443
11	Items belonging to regulatory high-risk categories	835,380	1,108,888	3,657,421	25,033,590	4,422,249	35,057,528
12	Short-term claims on commercial banks and corporates						-
13	Claims in the form of collective investment undertakings ("CIU")						-
14	Other items	37,773,036	20,178,782	4,388,625	287,028	40,769,650	103,397,121
15	Total	372,109,732	416,865,604	368,954,171	513,921,761	45,926,659	1,717,777,926

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 items". An overdue loan line is not included in the formula for eliminating double counting.

Bank: JSC ProCredit Bank

Date: **Table 18**

30-09-22

On Balance Assets	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)
Risk classes							
1 Claims or contingent claims on central governments or central banks		336,478,517	-	-	-	-	336,478,517
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		118,251,448	-	-	-	-	118,251,448
7 Claims or contingent claims on corporates	26,445,689	751,138,743	11,906,638	12,861,206	-	-	752,816,589
8 Retail claims or contingent retail claims	16,356,646	352,162,458	9,603,587	6,253,358	-	1,597,269	352,661,959
9 Claims or contingent claims secured by mortgages on residential property	-	-	-	-	-	-	-
10 Past due items*	17,789,776	-	8,945,323	-	-	1,597,269	8,844,543
11 Items belonging to regulatory high-risk categories	16,642	35,043,382	2,496	610,474	-	-	34,447,953
12 Short-term claims on commercial banks and corporates	-	-	-	-	-	-	-
13 Claims in the form of collective investment undertakings ("CIU")	-	-	-	-	-	-	-
14 Other items	216,240	110,769,839	113,620	189	-	4,993	110,972,369
15 Total	48,135,317	1,705,844,367	21,626,341	19,725,438	-	1,601,319	1,705,627,895
16	Of which: loans	42,790,126	1,133,936,627	21,498,295	-	1,597,269	1,135,503,219
17	Of which: securities	-	84,527,807	-	-	-	84,527,807

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 items". An overdue loan line is not included in the formula for eliminating double counting.

Bank: JSC ProCredit Bank

30-09-22

Table 19

Table 12			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
	Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing	(a+b-c-d-e)						
	Sector of repayment source / counterparty type								
1 State, state organizations	-	-	337,196,119	-	-	14,336	-	-	337,181,783
2 Financial Institutions	-	-	124,385,042	-	-	122,539	-	-	124,262,503
3 Pawn shops	-	-	-	-	-	-	-	-	-
4 Construction Development, Real Estate Development and other Land Loans	-	-	27,188,893	-	-	542,451	-	-	26,646,442
5 Real Estate Management	463,847	-	102,444,120	692,769	-	1,917,450	-	-	100,297,748
6 Construction Companies	290,302	-	66,106,099	104,669	-	1,201,233	-	-	65,090,500
7 Production and Trade of Construction Materials	1,232,245	-	121,145,816	1,373,821	-	2,157,456	-	-	118,866,702
8 Trade of Consumer Goods and Goods	1,447,363	-	99,466,892	989,979	-	1,685,410	-	-	98,533,875
9 Production of Consumer Goods and Goods	7,405,947	-	97,274,684	2,834,347	-	1,605,118	-	975,420	100,239,167
10 Production and Trade of Durable Goods	-	-	84,620,398	4,309	-	1,500,608	-	-	83,115,481
11 Production and Trade of Clothes, Shoes and Textiles	199,180	-	10,228,926	49,082	-	185,058	-	-	10,175,887
12 Trade (Other)	3,026,397	-	70,532,188	1,543,139	-	1,249,608	-	15,134	70,766,438
13 Other Production	64,179	-	63,199,355	227,896	-	1,015,417	-	1,492	62,020,221
14 Hotels, Tourism	15,578,218	-	66,730,645	6,142,588	-	817,553	-	-	75,348,722
15 Restaurants	757,189	-	12,203,431	249,342	-	224,255	-	50,099	12,487,024
16 Industry	-	-	2,137,126	-	-	34,551	-	-	2,102,575
17 Oil Importers, Filling stations, gas stations and Retailers	-	-	1,377,455	5,984	-	26,343	-	-	1,341,128
18 Energy	-	-	2,361,007	-	-	46,556	-	-	2,314,451
19 Auto Dealers	-	-	7,711,571	-	-	152,659	-	-	7,558,912
20 HealthCare	-	-	24,000,144	177,044	-	475,458	-	-	23,407,643
21 Pharmacy	718,833	-	44,251,887	727,361	-	846,801	-	-	43,375,559
22 Telecommunication	-	-	5,180,753	28,106	-	66,771	-	-	5,085,875
23 Service	8,271,603	-	125,814,985	5,002,564	-	2,149,781	-	-	126,934,243
24 Agriculture	1,710,504	-	30,953,010	906,497	-	693,824	-	591,172	28,480,232
25 Other	28,852	-	5,465,868	10,010	-	109,508	-	-	5,497,201
26 Assets on which the Sector of repayment source is not accounted for	1,603,800	-	49,221,523	777,262	-	944,614	-	3,951	49,103,447
27 Other assets	316,240	-	115,206,646	113,620	-	189	-	4,050	115,439,076
28 Total	49,185,317	-	1,708,844,387	21,636,541	-	19,725,438	-	1,601,219	1,705,627,483

Bank: JSC ProCredit Bank

Date:

30-09-22

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	42,966,301	
2	An increase in the reserve for possible losses on assets	6,745,120	-
2.1	As a result of the origination of the new assets	2,548,268	
2.2	As a result of classification of assets as a low quality	4,196,852	
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	8,487,887	-
3.1	As a result of write-off of assets	1,597,269	
3.2	As a result of partial or total payment of standard assets	2,720,908	
3.3	As a result of partial or total payment of adversely classified assets	1,294,051	
3.4	As a result of classification of assets as a high quality	580,694	
3.5	Decrease reserve of foreign currency assets as a result of currency exchange rate changes	2,294,965	
3.6	As a result of an decrease in "additional general reserves"		
4	Closing balance	41,223,534	-

Bank: JSC ProCredit Bank

Date:

30-09-22

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	42,541,434	
2	Inflows to non-performing portfolios	8,998,630	
3	Inflows to non-performing portfolios, as a result of currency exchange rate changes	-	
4	Outflows from non-performing portfolios	8,749,938	
5	Outflow to standard loan portfolio	-	
6	Outflow to watch loan portfolio	1,301,101	
7	Outflow due to loan repayment, partial or total	2,708,614	
8	Outflow due to taking possession of collateral	-	
9	Outflow due to sale of portfolios	-	
10	Outflows due to write-offs	1,597,269	
11	Outflows due to other situations	-	
12	Outflows from non-performing portfolios, as a result of currency exchange rate changes	3,142,954	
13	Closing balance	42,790,126	

Bank: JSC ProCredit Bank

Date: **Table 24**

30-09-22

repayment source	Sector of	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	716,820	716,820	-	-	-	14,208	14,208	-	-	-	-
2	Financial Institutions	6,126,972	6,126,972	-	-	-	122,539	122,539	-	-	-	-
3	Pawn-shops	-	-	-	-	-	-	-	-	-	-	-
4	Construction/Development, Real Estate Development and other Land Loans	27,122,539	27,122,539	-	-	-	542,451	542,451	-	-	-	-
5	Real Estate Management	102,723,232	96,723,232	5,536,149	463,847	-	2,610,219	1,917,450	553,615	139,154	-	-
6	Construction Companies	45,559,567	45,559,567	175,781	290,382	-	1,305,902	1,201,233	17,578	87,091	-	-
7	Production and Trade of Construction Materials	122,956,197	118,346,634	2,457,521	115,684	-	1,138,559	3,531,157	2,157,536	201,157	34,105	1,138,559
8	Trade of Consumer Foods and Goods	100,941,315	97,139,595	2,352,448	1,055,768	-	393,594	2,625,280	1,685,410	229,645	316,731	393,594
9	Production of Consumer Foods and Goods	104,243,044	92,173,924	4,665,173	6,314,245	805,483	284,219	4,439,465	1,695,118	466,517	1,794,390	284,219
10	Production and Trade of Durable Goods	84,295,871	84,252,778	43,092	-	-	1,504,917	1,500,608	4,309	-	-	-
11	Production and Trade of Clothes, Shoes and Textiles	10,400,206	10,127,584	73,521	199,100	-	252,140	185,658	7,352	99,780	-	-
12	Trade (Other)	73,356,451	69,359,686	969,568	645,095	2,220,584	161,308	2,750,747	1,249,608	96,997	174,537	1,110,297
13	Other Production	63,021,077	60,870,475	2,086,423	64,179	-	1,243,313	1,015,417	208,642	19,254	-	-
14	Hotels, Tourism	81,759,254	45,087,489	21,093,547	14,412,204	-	1,166,014	6,960,141	817,553	2,038,047	2,938,527	1,166,014
15	Restaurants	12,926,395	11,657,507	511,699	561,709	185,553	9,927	473,597	224,255	40,847	105,792	9,927
16	Industry	2,131,553	2,131,553	-	-	-	34,551	34,551	-	-	-	-
17	Oil Importers/Filling stations,gas stations and Retailers	1,376,982	1,317,140	59,842	-	-	32,327	26,343	5,984	-	-	-
18	Energy	2,327,822	2,327,822	-	-	-	46,556	46,556	-	-	-	-
19	Auto Dealers	7,632,956	7,632,956	-	-	-	152,659	152,659	-	-	-	-
20	HealthCare	23,939,446	22,169,808	1,770,438	-	-	592,502	415,458	177,044	-	-	-
21	Pharmacy	44,799,397	43,697,297	383,269	42,571	-	676,263	1,574,162	846,801	38,327	12,771	676,263
22	Telecommunication	5,171,827	4,890,762	281,065	-	-	94,877	66,771	28,106	-	-	-
23	Service	133,754,946	115,654,940	9,828,412	991,841	7,110,190	169,572	7,152,345	2,149,781	982,841	295,056	3,555,095
24	Agriculture	39,407,474	36,963,907	753,062	1,710,504	-	1,280,282	693,824	73,306	513,151	-	-
25	Other	5,611,241	5,475,397	135,844	0	-	123,092	109,508	13,584	0	-	-
26	Assets on which the Sector of repayment source is not accounted for	50,546,325	47,230,719	1,711,806	1,161,884	369,360	72,956	1,721,878	944,614	171,181	348,445	184,680
27	Total	1,171,948,909	1,074,289,922	54,868,861	28,026,534	10,691,179	4,072,412	41,223,533	19,725,238	5,555,079	6,838,734	5,232,069

4,072,412

Bank: JSC ProCredit Bank

30-09-22

Table 22

Gross carrying values/nominal values - distribution according to Collateral type									
	a	b	c	d	e	f	g	h	i
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	8,914,778	11,075,585	95,405,627	-	923,699,153	-	58,238,962	57,697,247	16,917,556
2 Corporate debt securities	-	-	-	-	-	-	-	-	-
3 Off-balance-sheet items	2,472,481	-	-	-	64,288,796	-	11,496,884	21,559,398	39,798,139
4 Of which: Non-Performing Loans	-	225,000	5,691,694	-	25,514,814	-	7,201,538	2,637,884	1,499,195
5 Of which: Non-Performing Corporate debt securities	-	-	-	-	-	-	-	-	-
6 Of which: Non-Performing Off-balance-sheet items	-	-	-	-	204,134	-	-	-	-

