

The amendments are to be made effective as of April 02, 2026.

The following changes have been made to the "Banking Service Conditions" published on the website www.procreditbank.ge:

1. Paragraph 3 of Article 8² of the "Banking Service Conditions" shall be amended to read as follows:

“3. When applying the offset function, the interest charged on the mortgage loan will be calculated using the following method: during the repayment of the loan, the interest charged on the current loan will be adjusted by the amount accumulated according to the balance recorded on the offset account at the end of each calendar day, taking into account the minimum and maximum saving thresholds stipulated by the agreement, regarding the activation of the offset function. **Furthermore, the benefit received from the offset account shall be determined as the nominal interest rate of the loan minus 3% (three percentage points), and accordingly, the adjustment of the interest at the time of loan repayment shall be carried out based on the above-mentioned benefit rate.**”