

Amendments shall be effective as of **January 28, 2025**

The following amendments/additions should be included in the document “Additional Contractual Conditions” published on the web page [www.procreditbank.ge](http://www.procreditbank.ge):

**1. The following subparagraphs 1.5 and 1.6 shall be added to the paragraph 1 of the Article 9:**

“1.5 to fully adhere to all applicable legislation governing Environmental, Social, and Governance ("ESG") matters in connection with obtaining a loan/credit facility and throughout the term of the loan/credit agreement. Furthermore, the Client agrees to implement all necessary corrective measures in the event of any identified non-compliance or violation of ESG legislation within the scope of its operations;”

“1.6 The Bank reserves the right, at its sole discretion, to conduct multiple reviews and verifications of the Client's ESG compliance history, both prior to the disbursement of the loan/credit facility, as well as throughout the duration of the loan/credit agreement. Consequently, the Client shall be obligated to fully cooperate with the Bank by providing any and all information or documentation requested in connection with such verifications and by granting the Bank's representatives access to the Client's premises for the purpose of conducting said verifications.”