

Bank: JSC ProCredit Bank
Date: 30/09/2017

Table 1 Key metrics

N		September-17	June-17	March-17	December-16	September-16
	Regulatory capital (amounts, GEL)					
	<i>Based on Basel III framework</i>					
1	Common Equity Tier 1 (CET1)	164,493,368	157,220,301	174,643,979	171,167,842	156,036,052
2	Tier 1	164,493,368	157,220,301	174,643,979	171,167,842	156,036,052
3	Total regulatory capital	220,449,415	212,241,188	229,828,333	230,008,805	215,521,745
	Risk-weighted assets (amounts, GEL)					
4	Risk-weighted assets (RWA) (Based on Basel III framework)	1,445,514,379	1,455,304,670	1,424,998,876	1,529,646,299	1,452,195,653
5	Risk-weighted assets (RWA) (Based on Basel I frameworks)	1,452,366,604	1,366,304,571	1,342,239,352	1,405,457,752	1,363,567,820
	Capital ratios as a percentage of RWA					
	<i>Based on Basel III framework</i>					
6	Common equity Tier 1 ratio (≥ 7.0 %)	11.38%	10.80%	12.26%	11.19%	10.74%
7	Tier 1 ratio (≥ 8.5 %)	11.38%	10.80%	12.26%	11.19%	10.74%
8	Total regulatory capital ratio (≥ 10.5 %)	15.25%	14.58%	16.13%	15.04%	14.84%
	<i>Based on Basel I framework</i>					
9	Common equity Tier 1 ratio (≥ 6.4 %)	10.81%	11.48%	13.22%	10.29%	10.60%
10	Total regulatory capital ratio (≥ 9.6 %)	15.25%	15.52%	17.08%	16.33%	15.78%
	Income					
11	Total Interest Income / Average Annual Assets	6.27%	6.19%	6.00%	8.05%	8.08%
12	Total Interest Expense / Average Annual Assets	2.40%	2.46%	2.52%	2.79%	2.84%
13	Earnings from Operations / Average Annual Assets	2.07%	1.94%	1.64%	3.36%	3.42%
14	Net Interest Margin	3.88%	3.73%	3.48%	5.26%	5.24%
15	Return on Average Assets (ROAA)	1.43%	1.01%	1.01%	2.66%	1.97%
16	Return on Average Equity (ROAE)	10.36%	7.29%	7.46%	20.58%	15.18%
	Asset Quality					
17	Non Performed Loans / Total Loans	3.41%	3.79%	4.22%	4.33%	7.45%
18	LLR/Total Loans	3.59%	3.72%	3.93%	4.08%	5.42%
19	FX Loans/Total Loans	79.80%	80.00%	81.60%	85.02%	82.05%
20	FX Assets/Total Assets	72.15%	70.93%	72.51%	73.94%	71.33%
21	Loan Growth-YTD	7.02%	2.45%	-2.08%	-5.37%	-3.20%
	Liquidity					
22	Liquid Assets/Total Assets	22.23%	22.74%	28.10%	32.19%	24.70%
23	FX Liabilities/Total Liabilities	84.69%	83.88%	86.34%	86.41%	84.65%
24	Current & Demand Deposits/Total Assets	32.87%	35.93%	31.75%	31.77%	30.50%

Pillar 3 quarterly report		
1	Name of a bank	JSC ProCredit Bank
2	Chairman of the Supervisory Board	Iliir I. Aliu
3	CEO of a bank	David Gabelashvili
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 NN 92/04 of the President of the National Bank of Georgia on "Disclosure requirements for commercial banks within Pillar 3" and other relevant decrees and regulations of NBG.

Table of contents	
1	Key ratios
2	Balance Sheet
3	Income statement
4	Off-balance sheet
5	Risk-Weighted Assets (RWA)
6	Information about supervisory board, senior management and shareholders
7	Linkages between financial statement assets and balance sheet items subject to credit risk weighting
8	Differences between carrying values of balance sheet items and exposure amounts subject to credit risk weighting
9	Regulatory Capital
10	Reconciliation of regulatory capital to balance sheet
11	Credit risk weighted exposures
12	Credit risk mitigation
13	Standardized approach - effect of credit risk mitigation
14	Currency induced credit risk (CICR)
15	Counterparty credit risk

Bank: JSC ProCredit Bank
Date: 30/09/2017

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

N	Assets	Reporting Period			Respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Cash	26,043,347	28,652,060	54,695,408	35,194,399	32,828,536	68,022,935
2	Due from NBG	16,566,883	119,089,629	135,656,512	10,274,846	114,275,794	124,550,640
3	Due from Banks	24,169,066	41,280,918	65,449,983	15,723,796	32,581,532	48,305,328
4	Dealing Securities	0	0	0	0	0	0
5	Investment Securities	13,739,240	0	13,739,240	40,355,160	0	40,355,160
6.1	Loans	188,444,131	744,471,809	932,915,939	160,076,707	731,654,616	891,731,323
6.2	Less: Loan Loss Reserves	-5,029,112	-28,446,150	-33,475,261	-6,275,458	-42,024,361	-48,299,819
6	Net Loans	183,415,019	716,025,659	899,440,678	153,801,249	689,630,255	843,431,504
7	Accrued Interest and Dividends Receivable	1,310,241	3,422,510	4,732,750	1,493,160	3,759,258	5,252,418
8	Other Real Estate Owned & Repossessed Assets	0	0	0	0	X	0
9	Equity Investments	6,298,572	48,266	6,346,838	6,298,572	43,118	6,341,690
10	Fixed Assets and Intangible Assets	72,640,866	0	72,640,866	78,647,393	X	78,647,393
11	Other Assets	9,618,418	7,848,070	17,466,489	11,888,960	6,759,618	18,648,578
12	Total assets	353,801,651	916,367,112	1,270,168,764	353,677,535	879,878,112	1,233,555,647
	Liabilities						
13	Due to Banks	745,200	59,966,671	60,711,871	150,000	0	150,000
14	Current (Accounts) Deposits	88,047,132	110,243,239	198,290,371	78,411,030	78,282,416	156,693,447
15	Demand Deposits	44,678,627	174,484,076	219,162,703	43,416,802	176,103,904	219,520,706
16	Time Deposits	24,435,535	188,136,566	212,572,101	29,456,992	224,045,311	253,502,303
17	Own Debt Securities	0	0	0	0	0	0
18	Borrowings	0	315,313,241	315,313,241	4,800,040	351,919,643	356,719,683
19	Accrued Interest and Dividends Payable	896,671	8,726,787	9,623,459	1,197,639	9,858,917	11,056,556
20	Other Liabilities	9,310,299	11,230,841	20,541,140	6,708,381	6,911,078	13,619,459
21	Subordinated Debentures	0	61,917,500	61,917,500	0	58,242,500	58,242,500
22	Total liabilities	168,113,464	930,018,921	1,098,132,386	164,140,885	905,363,769	1,069,504,654
	Equity Capital						
23	Common Stock	88,914,815	0	88,914,815	88,914,815	0	88,914,815
24	Preferred Stock	0	0	0	0	0	0
25	Less: Repurchased Shares	0	0	0	0	0	0
26	Share Premium	36,388,151	0	36,388,151	36,388,151	0	36,388,151
27	General Reserves	0	0	0	0	0	0
28	Retained Earnings	46,733,412	0	46,733,412	38,748,026	0	38,748,026
29	Asset Revaluation Reserves	0	0	0	0	0	0
30	Total Equity Capital	172,036,378	0	172,036,378	164,050,993	0	164,050,993
31	Total liabilities and Equity Capital	340,149,842	930,018,921	1,270,168,764	328,191,878	905,363,769	1,233,555,647

Bank: JSC ProCredit Bank
Date: 30/09/2017

Table 3

Income statement

in Lari

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	2,322,089	251,153	2,573,242	2,030,465	16,352	2,046,817
2	Interest Income from Loans	13,434,489	42,029,677	55,464,166	14,417,458	53,366,846	67,784,304
2.1	from the Interbank Loans	690,252	-	690,252	278,086	-	278,086
2.2	from the Retail or Service Sector Loans	9,474,243	28,462,051	37,936,293	9,038,623	35,595,242	44,633,865
2.3	from the Energy Sector Loans	290	61,499	61,789	3,313	57,737	61,050
2.4	from the Agriculture and Forestry Sector Loans	203,843	910,124	1,113,967	430,385	963,037	1,393,421
2.5	from the Construction Sector Loans	490,234	1,356,458	1,846,692	295,887	1,297,509	1,593,396
2.6	from the Mining and Mineral Processing Sector Loans	102,976	444,963	547,939	164,115	417,883	581,998
2.7	from the Transportation or Communications Sector Loans	141,214	862,418	1,003,632	170,042	1,284,907	1,454,949
2.8	from Individuals Loans	1,680,593	7,415,372	9,095,965	3,237,058	10,419,393	13,656,451
2.9	from Other Sectors Loans	650,845	2,516,792	3,167,637	799,949	3,331,138	4,131,087
3	Fees/penalties income from loans to customers	178,686	615,143	793,829	363,201	1,131,249	1,494,450
4	Interest and Discount Income from Securities	1,373,107	-	1,373,107	1,314,310	-	1,314,310
5	Other Interest Income	-	-	-	-	-	-
6	Total Interest Income	17,308,371	42,895,972	60,204,343	18,125,434	54,514,447	72,639,880
	Interest Expense						
7	Interest Paid on Demand Deposits	1,323,059	2,139,564	3,462,623	1,311,518	2,597,949	3,909,467
8	Interest Paid on Time Deposits	1,831,369	5,277,347	7,108,716	2,330,888	6,965,538	9,296,425
9	Interest Paid on Banks Deposits	191	79,748	79,940	1,522	22,547	24,069
10	Interest Paid on Own Debt Securities	-	-	-	-	-	-
11	Interest Paid on Other Borrowings	-	12,348,760	12,348,760	666,480	11,603,223	12,269,703
12	Other Interest Expenses	-	-	-	-	-	-
13	Total Interest Expense	3,154,619	19,845,420	23,000,039	4,310,408	21,189,257	25,499,664
14	Net Interest Income	14,153,753	23,050,552	37,204,305	13,815,026	33,325,190	47,140,216
	Non-Interest Income						
15	Net Fee and Commission Income	(707,021)	2,275,847	1,568,826	1,046,880	3,420,654	4,467,534
15.1	Fee and Commission Income	3,458,835	3,797,145	7,255,980	4,572,479	5,339,957	9,912,436
15.2	Fee and Commission Expense	4,165,856	1,521,298	5,687,154	3,525,599	1,919,303	5,444,902
16	Dividend Income	-	11,252	11,252	3,693,194	12,803	3,705,997
17	Gain (Loss) from Dealing Securities	-	-	-	-	-	-
18	Gain (Loss) from Investment Securities	-	-	-	-	-	-
19	Gain (Loss) from Foreign Exchange Trading	7,426,101	-	7,426,101	5,978,099	-	5,978,099
20	Gain (Loss) from Foreign Exchange Translation	(4,134,333)	-	(4,134,333)	(1,942,859)	-	(1,942,859)
21	Gain (Loss) on Sales of Fixed Assets	1,222,382	-	1,222,382	(303,285)	-	(303,285)
22	Non-Interest Income from other Banking Operations	1,150,621	472,086	1,622,707	954,479	436,457	1,390,937
23	Other Non-Interest Income	326,127	84,754	410,881	264,339	72,898	337,237
24	Total Non-Interest Income	5,283,877	2,843,939	8,127,816	9,690,847	3,942,812	13,633,660
	Non-Interest Expenses						
25	Non-Interest Expenses from other Banking Operations	2,431,459	3,169,852	5,601,311	2,752,201	2,768,360	5,520,561
26	Bank Development, Consultation and Marketing Expenses	2,395,402	1,127,645	3,523,047	2,344,455	1,238,726	3,583,181
27	Personnel Expenses	11,264,250	-	11,264,250	13,816,572	-	13,816,572
28	Operating Costs of Fixed Assets	129,413	-	129,413	505,838	-	505,838
29	Depreciation Expense	4,714,074	-	4,714,074	4,938,909	-	4,938,909
30	Other Non-Interest Expenses	3,170,695	15,337	3,186,032	3,755,083	105,345	3,860,428
31	Total Non-Interest Expenses	24,105,293	4,312,834	28,418,127	28,113,058	4,112,431	32,225,489
32	Net Non-Interest Income	(18,821,416)	(1,468,895)	(20,290,312)	(18,422,211)	(169,619)	(18,591,830)
33	Net Income before Provisions	(4,667,664)	21,581,657	16,913,993	(4,607,185)	33,155,572	28,548,386
34	Loan Loss Reserve	2,540,486	X	2,540,486	8,046,279	X	8,046,279
35	Provision for Possible Losses on Investments and Securities	-	X	-	-	X	-
36	Provision for Possible Losses on Other Assets	(1,251,598)	X	(1,251,598)	(320,241)	X	(320,241)
37	Total Provisions for Possible Losses	1,288,888	-	1,288,888	7,726,037	-	7,726,037
38	Net Income before Taxes and Extraordinary Items	(5,956,552)	21,581,657	15,625,105	(12,333,222)	33,155,572	20,822,349
39	Taxation	1,810,676	-	1,810,676	3,123,352	-	3,123,352
40	Net Income after Taxation	(7,767,228)	21,581,657	13,814,429	(15,456,574)	33,155,572	17,698,997
41	Extraordinary Items	(101,746)	-	(101,746)	-	-	-
42	Net Income	(7,868,974)	21,581,657	13,712,683	(15,456,574)	33,155,572	17,698,997

Bank: JSC ProCredit Bank
Date: 30/09/2017

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	28,695,212	49,085,028	77,780,241			0
1.1	Guarantees Issued	16,924,081	23,623,298	40,547,379			0
1.2	Letters of credit Issued	-	602,496	602,496			0
1.3	Undrawn loan commitments	11,771,131	24,859,234	36,630,366			0
1.4	Other Contingent Liabilities	-	16,842	16,842			0
2	Guarantees received as security for liabilities of the bank	-	146,015,335	146,015,335			0
3	Assets pledged as security for liabilities of the bank	6,393,000	-	6,393,000			0
3.1	Financial assets of the bank	6,393,000	-	6,393,000			0
3.2	Non-financial assets of the bank	-	-	-			0
4	Guarantees received as security for receivables of the bank	42,221,876	280,887,318	323,109,194			0
4.1	Surety, joint liability	42,221,876	134,871,984	177,093,860			0
4.2	Guarantees	-	-	-			0
5	Assets pledged as security for receivables of the bank	258,430,298	1,006,639,678	1,265,069,975			0
5.1	Cash	3,096,925	8,612,460	11,709,384			0
5.2	Precious metals and stones	-	-	-			0
5.3	Real Estate:	222,061,342	959,486,113	1,181,547,455			0
5.3.1	Residential Property	81,839,710	302,221,277	384,060,987			0
5.3.2	Commercial Property	98,469,609	524,051,110	622,520,718			0
5.3.3	Complex Real Estate	-	-	-			0
5.3.4	Land Parcel	41,485,264	132,151,835	173,637,099			0
5.3.5	Other	266,759	1,061,891	1,328,651			0
5.4	Movable Property	22,573,421	37,048,802	59,622,223			0
5.5	Shares Pledged	38,316	1,081,405	1,119,721			0
5.6	Securities	10,030,896	-	10,030,896			0
5.7	Other	629,398	410,898	1,040,297			0
6	Derivatives	-	117,813,411	117,813,411			0
6.1	Receivables through FX contracts (except options)	-	58,504,000	58,504,000			0
6.2	Payables through FX contracts (except options)	-	59,309,411	59,309,411			0
6.3	Principal of interest rate contracts (except options)	-	-	-			0
6.4	Options sold	-	-	-			0
6.5	Options purchased	-	-	-			0
6.6	Nominal value of potential receivables through other derivatives	-	-	-			0
6.7	Nominal value of potential payables through other derivatives	-	-	-			0
7	Receivables not recognized on-balance						0
7.1	Principal of receivables derecognized during last 3 month	117,746	3,370,469	3,488,214			0
7.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	57,943	565,282	623,225			0
7.3	Principal of receivables derecognized during 5 years month (including last 3 month)	7,390,349	32,789,282	40,179,631			0
7.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	2,636,346	11,495,455	14,131,801			0
8	Non-cancelable operating lease	324,779	737,325	1,062,104			0
8.1	Through indefinit term agreement	-	-	-			0
8.2	Within one year	4,699	737,325	742,024			0
8.3	From 1 to 2 years	320,080	-	320,080			0
8.4	From 2 to 3 years	-	-	-			0
8.5	From 3 to 4 years	-	-	-			0
8.6	From 4 to 5 years	-	-	-			0
8.7	More than 5 years	-	-	-			0
9	Capital expenditure commitment			0			0

Bank: JSC ProCredit Bank
Date: 30/09/2017

Table 5

Risk Weighted Assets

in Lari

N		30/09/2017	30/06/2017
1	Risk Weighted Assets for Credit Risk	1,306,307,720	1,312,297,838
1.1	Balance sheet items	891,875,472	929,063,231
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)		
1.2	Off-balance sheet items	46,438,198	28,628,245
1.3	Currency induced credit risk	367,756,812	354,448,837
1.4	Counterparty credit risk	237,238	157,525
2	Risk Weighted Assets for Market Risk	14,584,402	17,035,180
3	Risk Weighted Assets for Operational Risk	124,622,258	122,862,635
4	Total Risk Weighted Assets	1,445,514,379	1,452,195,653

Bank: JSC ProCredit Bank
 Date: 30/09/2017

Table 6 **Information about supervisory board, directorate, beneficiary owners and shareholders**

Members of Supervisory Board	
1	Ilir I. Aliu
2	Jovanka Joleska
3	Sandrine Massiani
4	Wolfgang Bertelsmeier
5	Marcel Sebastian Zeitinger
Members of Board of Directors	
1	Ketevan Khuskivadze
2	Alex Matua
3	Davit Gabelashvili
4	Natia Tkhilaishvili
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 From 15% to 20%
2	KfW - Kreditanstalt für Wiederaufbau From 10% to 15%
3	DOEN Foundation From 10% to 15%
4	IFC - International Finance Corporation From 10% to 15%
5	TIAA-CREF - Teachers Insurance and Annuity Association From 5% to 10%

Bank: JSC ProCredit Bank
Date: 30/09/2017

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

	Account name of standardized supervisory balance sheet item	a Carrying values as reported in published stand-alone financial statements per local accounting rules	Carrying values of items			e = c + d Total carrying value of balance sheet items subject to credit risk weighting before adjustments
			b Not subject to capital requirements or subject to deduction from capital	c Subject to credit risk weighting	d Subject to Currency Induced Credit Risk Framework	
1	Cash	54,695,408		54,695,408		54,695,408
2	Due from NBG	135,656,512		135,656,512		135,656,512
3	Due from Banks	65,449,983		65,449,983		65,449,983
4	Dealing Securities	0				0
5	Investment Securities	13,739,240		13,739,240		13,739,240
6.1	Loans	932,915,939		932,915,939	744,471,809	1,677,387,748
6.2	Less: Loan Loss Reserves	-33,475,261		-33,475,261	-28,446,150	-61,921,411
6	Net Loans	899,440,678		899,440,678	716,025,659	1,615,466,337
7	Accrued Interest and Dividends Receivable	4,732,750		4,732,750	3,388,658	8,121,408
8	Other Real Estate Owned & Repossessed Assets	0				0
9	Equity Investments	6,346,838	6,194,572	152,266		152,266
10	Fixed Assets and Intangible Assets	72,640,866	1,348,438	71,292,428		71,292,428
11	Other Assets	17,466,489		17,466,489	7,418,304	24,884,792
	Total exposures subject to credit risk weighting before adjustments	1,270,168,764	7,543,010	1,262,625,754	726,832,621	1,989,458,375

Bank: JSC ProCredit Bank
Date: 30/09/2017

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	1,989,458,375
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	77,661,551
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	59,309,411
3	Total nominal values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	2,126,429,337
4	Effect of provisioning rules used for capital adequacy purposes	31,005,086
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-29,327,969
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-58,123,223
6	Effect of other adjustments	-5,098,813
7	Total exposures subject to credit risk weighting	2,064,884,418

Bank: JSC ProCredit Bank
Date: 30/09/2017

Table 9 **Regulatory capital**

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	172,036,378
2	Common shares that comply with the criteria for Common Equity Tier 1	88,914,815
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	36,388,151
4	Accumulated other comprehensive income	0
5	Other disclosed reserves	0
6	Retained earnings (loss)	46,733,412
7	Regulatory Adjustments of Common Equity Tier 1 capital	7,543,010
8	Revaluation reserves on assets	0
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	0
10	Intangible assets	1,348,438
11	Shortfall of the stock of provisions to the provisions based on the Asset Classification	0
12	Investments in own shares	0
13	Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions	0
14	Cash flow hedge reserve	0
15	Deferred tax assets not subject to the threshold deduction (net of related tax liability)	0
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	0
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	164,493,368
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	
31	Reciprocal cross-holdings in Additional Tier 1 instruments	
32	Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	
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)	
34	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	
35	Additional Tier 1 Capital	0
36	Tier 2 capital before regulatory adjustments	55,956,046
37	Instruments that comply with the criteria for Tier 2 capital	39,627,200
38	Stock surplus (share premium) that meet the criteria for Tier 2 capital	0
39	General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures	16,328,846
40	Regulatory Adjustments of Tier 2 Capital	0
41	Investments in own shares that meet the criteria for Tier 2 capital	
42	Reciprocal cross-holdings in Tier 2 capital	
43	Significant investments in the Tier 2 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	
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)	
45	Tier 2 Capital	55,956,046

Bank: JSC ProCredit Bank
Date: 30/09/2017

Table 10 **Reconciliation 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	54,695,408	
2	Due from NBG	135,656,512	
3	Due from Banks	65,449,963	
4	Dealing Securities	0	
5	Investment Securities	13,739,240	
6.1	Loans	932,915,939	
6.2	Less: Loan Loss Reserves	-33,475,261	
6.2.1	<i>Of which general loan loss reserves</i>	-16,329,846	table 9 (Capital), N39
6	Net Loans	899,440,678	
7	Accrued Interest and Dividends Receivable	4,732,750	
8	Other Real Estate Owned & Repossessed Assets	0	
9	Equity Investments	6,346,838	
9.1	<i>Of which above 10% of the share capital of other commercial entities</i>	6,194,572	table 9 (Capital), N17
9.2	<i>Of which significant investments subject to limited recognition</i>	0	
9.3	<i>Of which below 10% equity holdings subject to limited recognition</i>	0	
10	Fixed Assets and Intangible Assets	72,640,866	
10.1	<i>Of which intangible assets</i>	1,348,438	table 9 (Capital), N10
11	Other Assets	17,466,489	
12	Total assets	1,270,168,764	
13	Due to Banks	60,711,871	
14	Current (Accounts) Deposits	198,290,371	
15	Demand Deposits	219,162,703	
16	Time Deposits	212,572,101	
17	Own Debt Securities	0	
18	Borrowings	315,313,241	
19	Accrued Interest and Dividends Payable	9,623,459	
20	Other Liabilities	20,541,140	
20.1	<i>Of which general reserves on off-balance items</i>	947,274	
21	Subordinated Debentures	61,917,500	
21.1	<i>Of which tier II capital qualifying instruments</i>	39,627,200	table 9 (Capital), N37
22	Total liabilities	1,098,132,386	
23	Common Stock	88,914,815	table 9 (Capital), N2
24	Preferred Stock	0	
25	Less: Repurchased Shares	0	
26	Share Premium	36,388,151	table 9 (Capital), N39
27	General Reserves	0	
28	Retained Earnings	46,733,412	table 9 (Capital), N6
29	Asset Revaluation Reserves	0	
30	Total Equity Capital	172,036,378	

Bank:
Date:

JSC ProCredit Bank
30/09/2017

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

Table 11

Exposure classes	Risk	weights																Risk Weighted Exposures before Credit Risk Mitigation
		0%		20%		35%		50%		75%		100%		150%		250%		
		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	19,904,615	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	119,093,623
2	Claims or contingent claims on regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims or contingent claims on public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Claims or contingent claims on multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Claims or contingent claims on international organizations/institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14,229,929
6	Claims or contingent claims on commercial banks	0	62,461,867	0	0	0	3,488,914	0	0	0	0	0	0	0	0	0	0	411,813,793
7	Claims or contingent claims on corporates	0	0	0	0	0	0	0	0	0	363,483,209	48,333,582	0	0	0	0	0	606,653,196
8	Retail claims or contingent retail claims	0	0	0	0	0	0	0	637,070,614	0	0	0	0	0	0	0	0	0
9	Claims or contingent claims secured by mortgages on residential property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Other risk items	0	0	0	0	0	0	0	0	0	6,176,363	0	0	0	0	0	0	6,176,363
11	Items sekulovana uzakolatnyu hulyu-risk categories	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Short-term claims on commercial banks and corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Claims in the form of collective investment undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Other items	54,659,408	0	0	0	0	0	0	0	82,980,190	0	0	0	6,650,926	0	0	0	96,857,504
Total		94,600,022	0	62,461,867	0	0	0	3,488,914	0	542,070,804	0	671,728,391	48,333,582	0	0	0	6,650,926	1,094,725,301

Line	Description	Partnership Income										Total	Total	Total			
		1	2	3	4	5	6	7	8	9	10				11	12	
1	Partnership income																
2	Partnership capital gain																
3	Partnership capital loss																
4	Partnership ordinary income																
5	Partnership capital gain																
6	Partnership capital loss																
7	Partnership ordinary income																
8	Partnership capital gain																
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112	Partnership ordinary income																
113	Partnership capital gain																
114	Partnership capital loss																
115	Partnership ordinary income																

Bank: JSC ProCredit Bank
Date: 30/09/2017

Table 13 Standardized approach - Effect of credit risk mitigation

N	Asset Classes	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)	
1	Claims or contingent claims on central governments or central banks	158,994,244				119,089,629	11,283,243	7%
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	65,900,771				14,229,828	14,229,828	22%
7	Claims or contingent claims on corporates	363,482,209	77,661,551	48,333,582		546,982,655	539,062,636	131%
8	Retail claims or contingent retail claims	542,070,915				632,652,223	631,969,997	117%
9	Claims or contingent claims secured by mortgages on residential property	0				0	0	
10	Past due items	6,176,363				8,958,122	8,958,122	145%
11	Items belonging to regulatory high-risk categories	0				0	0	
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	143,226,523				100,566,656	100,566,656	70%
	Total	1,279,851,024	77,661,551	48,333,582		1,422,479,113	1,306,070,482	98%

Bank JSC ProCredit Bank
 Date 30/09/2017

Table 14 **Currency induced credit risk**

		a	b
N	Risk Exposure	Unhedged claims (Claims where the source of repayment is denominated in the different currency from the exposure's currency)	Currency induced credit risk weighted exposures
1	Claims or contingent claims on corporates	274,750,741	135,166,864
2	Retail claims or contingent retail claims	452,879,875	226,099,037
3	Claims or contingent claims secured by mortgages on residential property	0	0
4	Past due items	5,563,517	2,781,758
5	Items belonging to regulatory high-risk categories	0	0
6	Claims in the form of collective investment undertakings ('CIU')*	0	0
7	Claims in the form of collective investment undertakings	0	0
8	Other claims	7,418,310	3,709,152
9	Total	740,612,443	367,756,812

