

ProCommerce Bank Ltd.

(B 000 RUB)

(for the period ending)

| | <u>2019</u> | <u>Sept 30, 2019</u> | <u>June 30, 2019</u> | <u>March, 2019</u> | <u>2018</u> | <u>2017</u> |
|--|------------------|----------------------|----------------------|--------------------|------------------|------------------|
| Interest on small business and corporate loans | 71 963 | 56 336 | 39 371 | 20 617 | 66 243 | 61 714 |
| Interest on retail loans | 5 332 | 4 146 | 2 835 | 1 454 | 6 648 | 6 657 |
| Interest on placements/promissory notes | 9 308 | 6 289 | 3 215 | 1 735 | 4 984 | 11 156 |
| Interest Income | 86 603 | 66 771 | 45 421 | 23 806 | 77 875 | 79 527 |
| Interest on deposits | (594) | (363) | (160) | (62) | (427) | (1 655) |
| Interest on promissory notes | 0 | 0 | (108) | (8) | 0 | 0 |
| Interest on funds borrowed from banks | (5 032) | (4 803) | (2 841) | (1 428) | (6 615) | (2 587) |
| Interest Expense | (5 626) | (5 166) | (3 109) | (1 498) | (7 042) | (4 242) |
| Net Interest Income | 80 977 | 61 605 | 42 312 | 22 308 | 70 833 | 75 285 |
| Fee and commission income | 49 880 | 36 933 | 25 739 | 13 392 | 52 633 | 57 235 |
| Fee and commission expense | (2 084) | (1 371) | (779) | (266) | (1 638) | (1 482) |
| Net Fee and Commission income | 47 796 | 35 562 | 24 960 | 13 126 | 50 995 | 55 753 |
| Net Foreign exchange result | 7 242 | 5 106 | 2 787 | 1 220 | 5 348 | 1 934 |
| Net Trading Income | 7 242 | 5 106 | 2 787 | 1 220 | 5 348 | 1 934 |
| Other operating income | 336 | 327 | 327 | 260 | 6 700 | 1 523 |
| Operating Income | 136 351 | 102 600 | 70 386 | 36 914 | 133 876 | 134 495 |
| Salaries and employee benefits | (76 113) | (57 160) | (38 819) | (18 483) | (73 944) | (65 023) |
| General and Administrative expenses | (30 538) | (22 680) | (14 853) | (7 200) | (34 387) | (37 395) |
| Depreciation and amortization expense | (1 138) | (847) | (545) | (270) | (1 141) | (1 160) |
| Taxes other than on income | (11 595) | (9 179) | (6 521) | (3 511) | (11 067) | (9 307) |
| Operating Expenses | (119 384) | (89 866) | (60 738) | (29 464) | (120 539) | (112 885) |
| Net Operating Income | 16 967 | 12 734 | 9 648 | 7 450 | 13 337 | 21 610 |
| Recoveries/(Provisions) for loan impairment | 8 961 | 7 229 | (8 681) | (7 771) | (44 967) | 3 385 |
| Income before taxation | 25 928 | 19 963 | 967 | (321) | (31 630) | 24 995 |
| Income tax expense | (2 575) | (896) | (570) | 0 | 0 | (3 996) |
| NET INCOME | 23 353 | 19 067 | 397 | (321) | (31 630) | 20 999 |

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