

ProCommerce Bank Ltd.

(in 000 RUB)

(for the period ending)

ASSETS	June 30, 2015	Mar 31, 2015	Dec 31, 2014	Dec 31, 2013	Dec 31, 2012
Cash and cash equivalent	16 358	16 643	10 116	13 646	3 760
Correspondent accounts	103 510	95 425	113 303	46 101	92 137
Interbank placements	75 000	85 000	100 000	125 000	205 000
Loans to Customers					
Retail / Micro Loans	134 221	144 032	158 356	162 219	146 494
Small Business (SME) Loans	423 985	354 164	375 138	401 047	325 502
Total Loans (before Loan Loss Provisions)	558 206	498 196	533 494	563 266	471 996
Loan Loss Provisions	(39 777)	(32 515)	(29 232)	(28 938)	(17 909)
Total Loans Net	518 429	465 681	504 262	534 328	454 087
Property and equipment	3 773	5 846	5 841	2 504	3 063
Other assets	8 810	7 756	7 668	9 725	6 366
TOTAL ASSETS	725 880	676 351	741 190	731 304	764 413
LIABILITIES AND SHAREHOLDERS' EQUITY					
Customer balances	270 654	210 541	233 677	249 324	355 410
Time deposits	117 603	130 840	159 525	108 417	67 809
Interbank borrowings	0	0	0	4 909	0
Borrowings thru debt instruments	1 500	2 352	18 447	52 079	37 409
Other liabilities	8 243	7 198	6 181	4 890	5 110
Total Liabilities	398 000	350 931	417 830	419 619	465 738
Share Capital (incl.emission premium)	198 890	198 890	198 890	198 890	198 890
Retained Earnings, Last year profit	124 470	124 470	112 796	99 784	90 813
Current year profit	4 520	2 060	11 674	13 011	8 972
Shareholders' Equity	327 880	325 420	323 360	311 685	298 675
TOTAL LIABILITIES AND EQUITY	725 880	676 351	741 190	731 304	764 413
Commitments and Contingent Liabilities	69 008	169 930	144 591	177 647	149 140

INCOME STATEMENT[Return to Financials page \(EN\)](#)