

ProCommerce Bank Ltd.

(in 000 RUB)

ASSETS	Sept 30, 2015	June 30, 2015	Mar 31, 2015	Dec 31, 2014	Dec 31, 2013
Cash and cash equivalent	3 899	16 358	16 643	10 116	13 646
Correspondent accounts	35 919	103 510	95 425	113 303	46 101
Interbank placements	100 000	75 000	85 000	100 000	125 000
Loans to Customers					
Retail / Micro Loans	129 340	134 221	144 032	158 356	162 219
Small Business (SME) Loans	427 822	423 985	354 164	375 138	401 047
Total Loans (before Loan Loss Provisions)	557 162	558 206	498 196	533 494	563 266
Loan Loss Provisions	(42 013)	(39 777)	(32 515)	(29 232)	(28 938)
Total Loans Net	515 149	518 429	465 681	504 262	534 328
Property and equipment	3 690	3 773	5 846	5 841	2 504
Other assets	11 853	8 810	7 756	7 668	9 725
TOTAL ASSETS	670 510	725 880	676 351	741 190	731 304
LIABILITIES AND SHAREHOLDERS' EQUITY					
Customer balances	159 051	270 654	210 541	233 677	249 324
Time deposits	77 343	117 603	130 840	159 525	108 417
Interbank borrowings	90 000	0	0	0	4 909
Borrowings thru debt instruments	1 500	1 500	2 352	18 447	52 079
Other liabilities	7 606	8 243	7 198	6 181	4 890
Total Liabilities	335 500	398 000	350 931	417 830	419 619
Share Capital (incl.emission premium)	198 890	198 890	198 890	198 890	198 890
Retained Earnings, Last year profit	124 470	124 470	124 470	112 796	99 784
Current year profit	11 650	4 520	2 060	11 674	13 011
Shareholders' Equity	335 010	327 880	325 420	323 360	311 685
TOTAL LIABILITIES AND EQUITY	670 510	725 880	676 351	741 190	731 304
Commitments and Contingent Liabilities	76 185	69 008	169 930	144 591	177 647

INCOME STATEMENT

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