

ProCommerce Bank Ltd.

(in 000 RUB)

ASSETS	June 30, 2016	May 31, 2016	Apr 30, 2016	Mar 31, 2016	Feb 29, 2016	Jan 31, 2016	Dec 31, 2015	Dec 31, 2014	Dec 31, 2013
Cash and cash equivalent	18 973	8 678	8 773	6 203	10 757	4 594	4 076	10 116	13 646
Correspondent accounts	72 783	51 824	47 817	52 679	68 030	96 540	60 588	113 303	46 101
Interbank placements	40 000	35 000	60 000	75 000	115 000	60 000	145 000	100 000	125 000
Loans to Customers									
Retail / Micro Loans	107 568	110 418	113 042	113 500	115 811	119 389	121 208	158 356	162 219
Small Business (SME) Loans	333 661	339 651	311 736	338 167	309 062	316 445	314 875	375 138	401 047
Total Loans (before Loan Loss Provisions)	441 229	450 069	424 778	451 667	424 873	435 834	436 083	533 494	563 266
Loan Loss Provisions	(52 656)	(56 495)	(57 340)	(57 667)	(49 041)	(48 805)	(47 883)	(29 232)	(28 938)
Total Loans Net	388 573	393 574	367 438	394 000	375 832	387 029	388 200	504 262	534 328
Property and equipment	3 719	3 676	3 786	3 845	3 960	4 042	3 278	5 841	2 504
Other assets	14 650	14 021	14 348	11 979	9 313	7 531	13 258	7 668	9 725
TOTAL ASSETS	538 698	506 773	502 162	543 706	582 892	559 736	614 400	741 190	731 304
LIABILITIES AND SHAREHOLDERS' EQUITY									
Customer balances	143 009	121 707	119 600	139 034	135 633	120 364	139 000	233 677	249 324
Time deposits	56 742	50 002	49 112	45 953	49 998	42 373	47 107	159 525	108 417
Interbank borrowings	0	0	0	30 000	60 000	60 000	90 000	0	4 909
Borrowings thru debt instruments	0	0	0	0	0	0	0	18 447	52 079
Other liabilities	7 254	7 432	7 244	6 276	3 213	3 387	3 723	6 181	4 890
Total Liabilities	207 005	179 141	175 956	221 263	248 844	226 124	279 830	417 830	419 619
Share Capital (incl.emission premium)	198 890	198 890	198 890	198 890	198 890	198 890	198 890	198 890	198 890
Retained Earnings, Last year profit	132 323	132 323	132 323	132 323	134 120	134 088	124 470	112 796	99 784
Current year profit	480	(3 581)	(5 007)	(8 770)	1 038	634	11 210	11 674	13 011
Shareholders' Equity	331 693	327 632	326 206	322 443	334 048	333 612	334 570	323 360	311 685
TOTAL LIABILITIES AND EQUITY	538 698	506 773	502 162	543 706	582 892	559 736	614 400	741 190	731 304
Commitments and Contingent Liabilities	119 336	132 478	103 108	51 063	61 177	52 315	48 291	144 591	177 647

INCOME STATEMENT

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