

## ProCommerce Bank Ltd.

(in 000 RUB)

	<u>Dec 31,</u> <u>2019</u>	<u>Nov 30,</u> <u>2019</u>	<u>Oct 31,</u> <u>2019</u>	<u>Sept 30,</u> <u>2019</u>	<u>Aug 31,</u> <u>2019</u>	<u>July 31,</u> <u>2019</u>	<u>June 30,</u> <u>2019</u>	<u>May 31,</u> <u>2019</u>	<u>Apr 30,</u> <u>2019</u>	<u>March,</u> <u>2019</u>	<u>February,</u> <u>2019</u>	<u>January,</u> <u>2019</u>	<u>Dec 31,</u> <u>2018</u>	<u>Dec 31,</u> <u>2017</u>
<b>ASSETS</b>														
Cash and cash equivalent	11 522	9 882	16 055	13 327	8 489	11 622	18 314	8 145	13 697	24 845	21 696	12 122	14 294	9 277
Correspondent accounts	82 527	122 551	88 622	79 900	103 942	102 967	79 249	74 013	73 027	97 269	82 663	141 959	58 184	54 404
Interbank placements	150 000	120 000	190 000	260 000	225 000	125 000	90 000	85 000	40 000	50 000	50 000	95 000	70 000	45 000
<b>Loans to Customers</b>														
Retail / Micro Loans	38 892	40 332	41 755	43 193	44 595	46 012	47 427	45 986	47 315	48 691	50 144	51 508	52 876	72 119
Small Business (SME) Loans	394 279	412 554	421 267	390 292	456 487	487 595	479 768	492 148	510 314	512 746	486 455	479 493	451 885	445 871
<b>Total Loans (before Loan Loss Provisions)</b>	<b>433 171</b>	<b>452 886</b>	<b>463 022</b>	<b>433 485</b>	<b>501 082</b>	<b>533 607</b>	<b>527 195</b>	<b>538 134</b>	<b>557 629</b>	<b>561 437</b>	<b>536 599</b>	<b>531 001</b>	<b>504 761</b>	<b>517 990</b>
Loan Loss Provisions	(43 615)	(47 890)	(45 025)	(44 700)	(61 637)	(60 178)	(61 465)	(60 707)	(57 291)	(61 733)	(61 977)	(61 535)	(61 561)	(22 767)
<b>Total Loans Net</b>	<b>389 556</b>	<b>404 996</b>	<b>417 997</b>	<b>388 785</b>	<b>439 445</b>	<b>473 429</b>	<b>465 730</b>	<b>477 427</b>	<b>500 338</b>	<b>499 704</b>	<b>474 622</b>	<b>469 466</b>	<b>443 200</b>	<b>495 223</b>
Property and equipment	2 927	2 656	2 765	2 832	3 014	3 252	3 245	3 188	3 011	3 158	3 258	3 207	3 239	3 745
Other assets	3 990	5 248	2 335	4 426	6 493	7 898	7 741	8 380	8 526	7 629	7 691	9 704	9 241	6 125
<b>TOTAL ASSETS</b>	<b>640 522</b>	<b>665 333</b>	<b>717 774</b>	<b>749 270</b>	<b>786 383</b>	<b>724 168</b>	<b>664 279</b>	<b>656 153</b>	<b>638 599</b>	<b>682 605</b>	<b>639 930</b>	<b>731 458</b>	<b>598 158</b>	<b>613 774</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>														
Customer balances	269 176	310 586	363 126	370 198	367 284	326 801	263 578	243 464	212 914	253 387	249 174	340 332	194 099	157 503
Time deposits	18 785	6 714	6 713	479	495	471	470	483	481	481	488	492	12 516	33 786
Interbank borrowings	0	0	0	30 000	90 000	60 000	60 000	60 000	60 000	60 000	60 000	60 000	60 000	60 000
Borrowings thru debt instruments	0	0	0	0	0	5 000	10 000	20 000	30 000	40 000	0	0	0	0
Other liabilities	6 632	6 423	6 330	6 950	7 804	6 519	7 258	7 412	6 656	6 482	7 593	8 478	8 967	8 279
<b>Total Liabilities</b>	<b>294 593</b>	<b>323 723</b>	<b>376 169</b>	<b>407 627</b>	<b>465 583</b>	<b>398 791</b>	<b>341 306</b>	<b>331 359</b>	<b>310 051</b>	<b>360 350</b>	<b>317 255</b>	<b>409 302</b>	<b>275 582</b>	<b>259 568</b>
Share Capital (incl.emission premium)	198 890	198 890	198 890	198 890	198 890	198 890	198 890	198 890	198 890	198 890	198 890	198 890	198 890	198 890
Retained Earnings, Last year profit	123 686	123 686	123 686	123 686	123 686	123 686	123 686	123 686	123 686	123 686	123 686	123 686	155 316	134 317
Current year profit	23 353	19 034	19 029	19 067	(1 776)	2 801	397	2 218	5 972	(321)	99	(420)	(31 630)	20 999
<b>Shareholders' Equity</b>	<b>345 929</b>	<b>341 610</b>	<b>341 605</b>	<b>341 643</b>	<b>320 800</b>	<b>325 377</b>	<b>322 973</b>	<b>324 794</b>	<b>328 548</b>	<b>322 255</b>	<b>322 675</b>	<b>322 156</b>	<b>322 576</b>	<b>354 206</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>640 522</b>	<b>665 333</b>	<b>717 774</b>	<b>749 270</b>	<b>786 383</b>	<b>724 168</b>	<b>664 279</b>	<b>656 153</b>	<b>638 599</b>	<b>682 605</b>	<b>639 930</b>	<b>731 458</b>	<b>598 158</b>	<b>613 774</b>
Commitments and Contingent Liabilities	86 874	71 944	69 444	47 755	43 862	22 770	30 619	27 267	29 303	27 430	34 409	49 300	28 050	193 214
Letter of Credit	0	6 728	6 707	6 764	6 982	6 655	6 308	0	5 185	5 188	5 270	5 298	5 568	0

## INCOME STATEMENT

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