

ProCommerce Bank Ltd.

(in 000 RUB)

ASSETS	Sept 30, 2020	Aug 31, 2020	July 31, 2020	June 30, 2020	May 31, 2020	Apr 30, 2020	March 31, 2020	Febr.29, 2020	Jan.31, 2020	Dec 31, 2019	Dec 31, 2018
Cash and cash equivalent	3 693	25 406	8 071	5 267	11 603	6 805	11 650	7 446	6 774	11 522	14 294
Correspondent accounts	126 612	107 206	88 913	106 889	109 595	110 172	82 194	71 602	93 606	82 527	58 184
Interbank placements	90 000	70 000	115 000	150 000	170 000	225 000	180 000	260 000	215 000	150 000	70 000
Loans to Customers											
Retail / Micro Loans	28 327	29 608	30 952	31 324	32 575	33 818	34 858	36 479	37 450	38 892	52 876
Small Business (SME) Loans	525 424	520 341	497 476	448 804	402 605	371 115	361 615	345 853	347 860	394 279	451 885
Total Loans (before Loan Loss Provisions)	553 751	549 949	528 428	480 128	435 180	404 933	396 473	382 332	385 310	433 171	504 761
Loan Loss Provisions	(49 574)	(48 401)	(46 841)	(45 195)	(44 976)	(45 946)	(46 266)	(46 293)	(46 501)	(43 615)	(61 561)
Total Loans Net	504 177	501 548	481 587	434 933	390 204	358 987	350 207	336 039	338 809	389 556	443 200
Property and equipment	30 395	31 467	32 128	33 710	34 610	28 194	29 173	30 042	30 949	2 927	3 239
Other assets	7 024	6 997	7 892	7 011	6 787	6 863	5 604	5 089	5 786	3 990	9 241
TOTAL ASSETS	761 901	742 624	733 591	737 810	722 799	736 021	658 828	710 218	690 924	640 522	598 158
LIABILITIES AND SHAREHOLDERS' EQUITY											
Customer balances	322 087	334 771	322 255	331 550	332 160	345 428	268 447	319 211	305 173	269 176	194 099
Time deposits	31 552	31 515	35 106	30 701	14 949	15 021	16 006	15 741	7 812	18 785	12 516
Interbank borrowings	30 000	0	0	0	0	0	0	0	0	0	60 000
Other liabilities	28 369	29 501	30 493	29 940	32 338	33 456	33 929	33 881	34 052	6 632	8 967
Total Liabilities	412 008	395 787	387 854	392 191	379 447	393 905	318 382	368 833	347 037	294 593	275 582
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
Retained Earnings, Last year profit	147 039	147 039	147 039	147 039	147 039	147 039	147 039	147 039	147 039	123 686	155 316
Current year profit	3 964	908	(192)	(310)	(2 577)	(3 813)	(5 483)	(4 544)	(2 042)	23 353	(31 630)
Shareholders' Equity	349 893	346 837	345 737	345 619	343 352	342 116	340 446	341 385	343 887	345 929	322 576
TOTAL LIABILITIES AND EQUITY	761 901	742 624	733 591	737 810	722 799	736 021	658 828	710 218	690 924	640 522	598 158
Commitments and Contingent Liabilities	150 565	183 483	214 360	92 928	107 678	134 828	124 746	98 123	67 500	86 874	28 050
Letter of Credit	28 070	26 292	16 851	5 050	0	0	0	0	0	0	5 568

INCOME STATEMENT

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