

ProCommerce Bank Ltd.

(in 000 RUB)

(for the period ending)

	<u>Sept 30, 2020</u>	<u>June 30, 2020</u>	<u>March 31, 2020</u>	<u>2019</u>	<u>2018</u>
Interest on small business and corporate loans	39 948	23 925	11 954	71 963	66 243
Interest on retail loans	2 702	1 911	1 031	5 332	6 648
Interest on placements/promissory notes	6 658	5 609	3 204	9 308	4 984
Interest Income	49 308	31 445	16 189	86 603	77 875
Interest on deposits	(851)	(486)	(193)	(594)	(427)
Interest on promissory notes	0	0	0	0	0
Interest on funds borrowed from banks	(149)	0	0	(5 032)	(6 615)
Interest Expense	(1 000)	(486)	(193)	(5 626)	(7 042)
Net Interest Income	48 308	30 959	15 996	80 977	70 833
Fee and commission income	36 824	21 375	10 364	49 880	52 633
Fee and commission expense	(1 648)	(920)	(430)	(2 084)	(1 638)
Net Fee and Commission income	35 176	20 455	9 934	47 796	50 995
Net Foreign exchange result	8 878	4 464	2 596	7 242	5 348
Net Trading Income	8 878	4 464	2 596	7 242	5 348
Other operating income	562	492	473	336	6 700
Operating Income	92 924	56 370	28 999	136 351	133 876
Salaries and employee benefits	(50 115)	(34 771)	(18 866)	(76 113)	(73 944)
General and Administrative expenses	(23 102)	(14 767)	(7 251)	(30 538)	(34 387)
Depreciation and amortization expense	(1 146)	(636)	(275)	(1 138)	(1 141)
Taxes other than on income	(6 365)	(4 729)	(3 585)	(11 595)	(11 067)
Operating Expenses	(80 728)	(54 903)	(29 977)	(119 384)	(120 539)
Net Operating Income	12 196	1 467	(978)	16 967	13 337
Recoveries/(Provisions) for loan impairment	(8 232)	(1 777)	(2 966)	8 961	(44 967)
Income before taxation	3 964	(310)	(3 944)	25 928	(31 630)
Income tax expense	0	0	(1 539)	(2 575)	0
NET INCOME	3 964	(310)	(5 483)	23 353	(31 630)

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