

ProCommerce Bank Ltd.

(в 000 RUB)

2023

(for the period ending)

	Oct 31, 2023	Sept 30, 2023	June 30, 2023	March 31, 2023	2022	2021	2020
Interest on small business and corporate loans	89 498	80 382	53 942	26 902	100 077	75 712	55 636
Interest on retail loans	4 489	4 113	2 865	1 491	4 216	1 250	3 343
Interest on placements/promissory notes	35 570	30 466	16 225	6 311	30 856	10 686	7 795
Interest Income	129 557	114 961	73 032	34 704	135 149	87 648	66 774
Interest on deposits	(6 095)	(5 604)	(3 503)	(1 329)	(8 734)	(1 857)	(1 069)
Interest on promissory notes	0	0	0	0	0	0	0
Interest on funds borrowed from banks	(8 890)	(8 550)	(6 665)	(3 499)	(6 814)	(5 995)	(821)
Interest Expense	(14 985)	(14 154)	(10 168)	(4 828)	(15 548)	(7 852)	(1 890)
Net Interest Income	114 572	100 807	62 864	29 876	119 601	79 796	64 884
Fee and commission income	103 240	91 723	57 990	27 313	106 447	69 880	52 356
Fee and commission expense	(35 794)	(31 428)	(14 527)	(3 080)	(14 995)	(3 659)	(2 581)
Net Fee and Commission income	67 446	60 295	43 463	24 233	91 452	66 221	49 775
Net Foreign exchange result	192 642	173 837	87 015	29 043	99 610	19 976	13 218
Net Trading Income	192 642	173 837	87 015	29 043	99 610	19 976	13 218
Other operating income	558	492	3	0	105	325	584
Operating Income	375 218	335 431	193 345	83 152	310 768	166 318	128 461
Salaries and employee benefits	(84 459)	(75 530)	(51 701)	(22 151)	(74 203)	(64 304)	(65 102)
General and Administrative expenses	(94 802)	(86 652)	(50 900)	(22 788)	(88 212)	(39 669)	(31 990)
Depreciation and amortization expense	(5 425)	(4 862)	(3 220)	(1 605)	(4 177)	(2 090)	(1 646)
Taxes other than on income	(10 238)	(9 143)	(6 284)	(2 676)	(8 620)	(7 340)	(8 078)
Operating Expenses	(194 924)	(176 187)	(112 105)	(49 220)	(175 212)	(113 403)	(106 816)
Net Operating Income	180 294	159 244	81 240	33 932	135 556	52 915	21 645
Recoveries/(Provisions) for loan impairment	(63 811)	(57 391)	(9 337)	(2 998)	(35 579)	(16 044)	(6 075)
Income before taxation	116 483	101 853	71 903	30 934	99 977	36 871	15 570
Income tax expense	(21 062)	(24 010)	(10 496)	(2 606)	(16 980)	(6 037)	(1 430)
NET INCOME	95 421	77 843	61 407	28 328	82 997	30 834	14 140

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