

## ProCommerce Bank Ltd.

(in 000 RUB)

<u>ASSETS</u>	<u>Dec 31, 2013</u>	<u>Sept 30, 2013</u>	<u>June 30, 2013</u>	<u>Mar 31, 2013</u>	<u>Dec 31, 2012</u>	<u>Dec 31, 2011</u>
Cash and cash equivalent	13 646	29 244	27 019	4 718	3 760	2 574
Correspondent accounts	46 101	55 937	71 079	111 920	92 137	106 782
Interbank placements	125 000	100 000	180 000	305 000	205 000	150 000
<i>Loans to Customers</i>						
Retail / Micro Loans	162 219	155 597	147 584	143 275	146 494	169 260
Small Business (SME) Loans	401 047	397 904	382 453	348 525	325 502	289 985
<b>Total Loans (before Loan Loss Provisions)</b>	<b>563 266</b>	<b>553 501</b>	<b>530 037</b>	<b>491 800</b>	<b>471 996</b>	<b>459 245</b>
Loan Loss Provisions	(28 938)	(26 399)	(21 437)	(20 327)	(17 909)	(14 637)
<b>Total Loans Net</b>	<b>534 328</b>	<b>527 102</b>	<b>508 600</b>	<b>471 473</b>	<b>454 087</b>	<b>444 608</b>
Property and equipment	2 504	2 528	2 827	2 666	3 063	3 373
Other assets	8 593	6 394	6 565	6 562	6 366	6 782
<b>TOTAL ASSETS</b>	<b>730 172</b>	<b>721 205</b>	<b>796 090</b>	<b>902 339</b>	<b>764 413</b>	<b>714 119</b>
<u>LIABILITIES AND SHAREHOLDERS' EQUITY</u>						
Customer balances	249 324	292 694	385 465	514 595	355 410	297 769
Time deposits	108 417	61 000	34 474	33 335	67 809	111 637
Interbank borrowings	4 909	0	0	0	0	0
Borrowings thru debt instruments	52 079	52 789	62 202	45 424	37 409	62 274
Other liabilities	4 890	5 089	5 620	4 730	5 110	2 736
<b>Total Liabilities</b>	<b>419 619</b>	<b>411 572</b>	<b>487 761</b>	<b>598 084</b>	<b>465 738</b>	<b>474 416</b>
Share Capital (incl.emission premium)	198 890	198 890	198 890	198 890	198 890	148 890
Retained Earnings	99 784	99 784	99 785	99 785	90 813	84 994
Last year profit	0	0	0	0	0	0
Current year profit	11 879	10 959	9 654	5 580	8 972	5 819
<b>Shareholders' Equity</b>	<b>310 553</b>	<b>309 633</b>	<b>308 329</b>	<b>304 255</b>	<b>298 675</b>	<b>239 703</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>730 172</b>	<b>721 205</b>	<b>796 090</b>	<b>902 339</b>	<b>764 413</b>	<b>714 119</b>
Commitments and Contingent Liabilities	177 647	199 443	118 974	154 513	149 140	80 097

[INCOME STATEMENT](#)

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