

ProCommerce Bank Ltd.

(in 000 RUB)

	<u>Dec 31.</u> <u>2017</u>	<u>Nov 30.</u> <u>2017</u>	<u>Oct 31.</u> <u>2017</u>	<u>Sept 30.</u> <u>2017</u>	<u>Aug 31.</u> <u>2017</u>	<u>July 31.</u> <u>2017</u>	<u>June 30.</u> <u>2017</u>	<u>May 31.</u> <u>2017</u>	<u>Apr 30.</u> <u>2017</u>	<u>Mar 31.</u> <u>2017</u>	<u>Feb 28.</u> <u>2017</u>	<u>Jan 31.</u> <u>2017</u>	<u>Dec 31.</u> <u>2016</u>	<u>Dec 31.</u> <u>2015</u>
ASSETS														
Cash and cash equivalent	9 277	10 204	14 644	20 974	12 350	13 376	18 608	1 123	7 347	11 324	5 856	8 472	4 864	4 076
Correspondent accounts	54 404	57 199	38 172	40 836	72 663	39 096	99 224	41 585	51 300	71 133	54 719	76 277	52 370	60 588
Interbank placements	45 000	150 000	155 000	145 000	135 000	145 000	85 000	140 000	210 000	110 000	60 000	105 000	104 500	145 000
<i>Loans to Customers</i>														
Retail / Micro Loans	72 119	72 205	64 926	63 914	64 442	65 276	65 057	64 732	65 548	66 531	67 104	68 133	69 055	121 208
Small Business (SME) Loans	445 871	338 796	354 638	415 054	453 147	395 977	453 895	458 068	428 364	460 702	434 965	387 936	370 998	314 875
Total Loans (before Loan Loss Provisions)	517 990	411 001	419 564	478 968	517 589	461 253	518 952	522 800	493 912	527 233	502 069	456 069	440 053	436 083
Loan Loss Provisions	(22 767)	(19 210)	(19 928)	(39 074)	(40 276)	(39 730)	(41 152)	(37 753)	(37 078)	(38 959)	(38 107)	(38 987)	(39 546)	(47 883)
Total Loans Net	495 223	391 791	399 636	439 894	477 313	421 523	477 800	485 047	456 834	488 274	463 962	417 082	400 507	388 200
Property and equipment	3 745	3 257	3 435	3 523	3 616	3 805	4 520	4 696	4 796	5 071	4 779	4 876	4 952	3 278
Other assets	6 125	7 112	7 442	7 594	8 286	8 343	8 538	9 239	8 138	8 866	9 328	10 427	8 303	13 258
TOTAL ASSETS	613 774	619 563	618 329	657 821	709 228	631 143	693 690	681 690	738 415	694 668	598 644	622 134	575 496	614 400
LIABILITIES AND SHAREHOLDERS' EQUITY														
Customer balances	157 503	235 434	226 087	274 178	301 330	226 066	283 174	246 036	295 522	254 198	222 638	245 264	184 424	139 000
Time deposits	33 786	22 340	32 172	22 377	20 015	18 107	26 256	20 709	29 006	28 990	25 505	24 744	46 743	47 107
Interbank borrowings	60 000	0	0	0	30 000	30 000	30 000	60 000	60 000	60 000	0	0	0	90 000
Borrowings thru debt instruments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other liabilities	8 279	6 662	5 434	8 677	6 647	6 806	8 732	9 417	10 057	8 321	10 869	14 971	11 122	3 723
Total Liabilities	259 568	264 436	263 693	305 232	357 992	280 979	348 162	336 162	394 585	351 509	259 012	284 979	242 289	279 830
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	134 317	134 317	134 317	134 317	134 317	134 317	134 317	134 317	134 317	134 317	134 317	136 134	132 323	124 470
Current year profit	20 999	21 920	21 429	19 382	18 029	16 957	12 321	12 321	10 623	9 952	6 425	2 131	1 994	11 210
Shareholders' Equity	354 206	355 127	354 636	352 589	351 236	350 164	345 528	345 528	343 830	343 159	339 632	337 155	333 207	334 570
TOTAL LIABILITIES AND EQUITY	613 774	619 563	618 329	657 821	709 228	631 143	693 690	681 690	738 415	694 668	598 644	622 134	575 496	614 400
Commitments and Contingent Liabilities	193 214	177 103	185 920	151 274	119 450	144 891	175 866	165 720	175 791	124 749	107 203	98 026	96 956	48 291
Letter of Credit	0	0	0	0	0	0	0	0	0	6 734	12 544	24 666	24 869	0

INCOME STATEMENT

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