

ProCommerce Bank Ltd.

(in 000 RUB)

ASSETS	July 31, 2019	June 30, 2019	May 31, 2019	Apr 30, 2019	March, 2019	February, 2019	January, 2019	Dec 31, 2018	Dec 31, 2017
Cash and cash equivalent	11 622	18 314	8 145	13 697	24 845	21 696	12 122	14 294	9 277
Correspondent accounts	102 967	79 249	74 013	73 027	97 269	82 663	141 959	58 184	54 404
Interbank placements	125 000	90 000	85 000	40 000	50 000	50 000	95 000	70 000	45 000
Loans to Customers									
Retail / Micro Loans	46 012	47 427	45 986	47 315	48 691	50 144	51 508	52 876	72 119
Small Business (SME) Loans	487 595	479 768	492 148	510 314	512 746	486 455	479 493	451 885	445 871
Total Loans (before Loan Loss Provisions)	533 607	527 195	538 134	557 629	561 437	536 599	531 001	504 761	517 990
Loan Loss Provisions	(60 178)	(61 465)	(60 707)	(57 291)	(61 733)	(61 977)	(61 535)	(61 561)	(22 767)
Total Loans Net	473 429	465 730	477 427	500 338	499 704	474 622	469 466	443 200	495 223
Property and equipment	3 252	3 245	3 188	3 011	3 158	3 258	3 207	3 239	3 745
Other assets	7 898	7 741	8 380	8 526	7 629	7 691	9 704	9 241	6 125
TOTAL ASSETS	724 168	664 279	656 153	638 599	682 605	639 930	731 458	598 158	613 774
LIABILITIES AND SHAREHOLDERS' EQUITY									
Customer balances	326 801	263 578	243 464	212 914	253 387	249 174	340 332	194 099	157 503
Time deposits	471	470	483	481	481	488	492	12 516	33 786
Interbank borrowings	60 000	60 000	60 000	60 000	60 000	60 000	60 000	60 000	60 000
Borrowings thru debt instruments	5 000	10 000	20 000	30 000	40 000	0	0	0	0
Other liabilities	6 519	7 258	7 412	6 656	6 482	7 593	8 478	8 967	8 279
Total Liabilities	398 791	341 306	331 359	310 051	360 350	317 255	409 302	275 582	259 568
Share Capital (incl.emission premium)	198 890	198 890	198 890	198 890	198 890	198 890	198 890	198 890	198 890
Retained Earnings, Last year profit	123 686	123 686	123 686	123 686	123 686	123 686	123 686	155 316	134 317
Current year profit	2 801	397	2 218	5 972	(321)	99	(420)	(31 630)	20 999
Shareholders' Equity	325 377	322 973	324 794	328 548	322 255	322 675	322 156	322 576	354 206
TOTAL LIABILITIES AND EQUITY	724 168	664 279	656 153	638 599	682 605	639 930	731 458	598 158	613 774
Commitments and Contingent Liabilities	22 770	30 619	27 267	29 303	27 430	34 409	49 300	28 050	193 214
Letter of Credit	6 655	6 308	0	5 185	5 188	5 270	5 298	5 568	0

INCOME STATEMENT

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