

ProCommerce Bank Ltd.

(B 000 RUB)

(for the period ending)

	Nov. 30, 2020	Sept 30, 2020	June 30, 2020	March 31, 2020	2019	2018
Interest on small business and corporate loans	50 133	39 948	23 925	11 954	71 963	66 243
Interest on retail loans	3 159	2 702	1 911	1 031	5 332	6 648
Interest on placements/promissory notes	7 405	6 658	5 609	3 204	9 308	4 984
Interest Income	60 697	49 308	31 445	16 189	86 603	77 875
Interest on deposits	(994)	(851)	(486)	(193)	(594)	(427)
Interest on promissory notes	0	0	0	0	0	0
Interest on funds borrowed from banks	(490)	(149)	0	0	(5 032)	(6 615)
Interest Expense	(1 484)	(1 000)	(486)	(193)	(5 626)	(7 042)
Net Interest Income	59 213	48 308	30 959	15 996	80 977	70 833
Fee and commission income	46 153	36 824	21 375	10 364	49 880	52 633
Fee and commission expense	(2 196)	(1 648)	(920)	(430)	(2 084)	(1 638)
Net Fee and Commission income	43 957	35 176	20 455	9 934	47 796	50 995
Net Foreign exchange result	11 834	8 878	4 464	2 596	7 242	5 348
Net Trading Income	11 834	8 878	4 464	2 596	7 242	5 348
Other operating income	584	562	492	473	336	6 700
Operating Income	115 588	92 924	56 370	28 999	136 351	133 876
Salaries and employee benefits	(60 324)	(50 115)	(34 771)	(18 866)	(76 113)	(73 944)
General and Administrative expenses	(28 287)	(23 102)	(14 767)	(7 251)	(30 538)	(34 387)
Depreciation and amortization expense	(1 477)	(1 146)	(636)	(275)	(1 138)	(1 141)
Taxes other than on income	(7 520)	(6 365)	(4 729)	(3 585)	(11 595)	(11 067)
Operating Expenses	(97 608)	(80 728)	(54 903)	(29 977)	(119 384)	(120 539)
Net Operating Income	17 980	12 196	1 467	(978)	16 967	13 337
Recoveries/(Provisions) for loan impairment	(7 316)	(8 232)	(1 777)	(2 966)	8 961	(44 967)
Income before taxation	10 664	3 964	(310)	(3 944)	25 928	(31 630)
Income tax expense	(756)	0	0	(1 539)	(2 575)	0
NET INCOME	9 908	3 964	(310)	(5 483)	23 353	(31 630)

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