

## ProCommerce Bank Ltd.

(in 000 RUB)

(for the period ending)

	<u>Dec 31,</u> <u>2020</u>	<u>Nov 30,</u> <u>2020</u>	<u>Oct 31,</u> <u>2020</u>	<u>Sept 30,</u> <u>2020</u>	<u>Aug 31,</u> <u>2020</u>	<u>July 31,</u> <u>2020</u>	<u>June 30,</u> <u>2020</u>	<u>May 31,</u> <u>2020</u>	<u>Apr 30,</u> <u>2020</u>	<u>March 31,</u> <u>2020</u>	<u>Febr.29,</u> <u>2020</u>	<u>Jan.31,</u> <u>2020</u>	<u>Dec 31,</u> <u>2019</u>	<u>Dec 31,</u> <u>2018</u>
<b>ASSETS</b>														
Cash and cash equivalent	23 623	5 893	14 962	3 693	25 406	8 071	5 267	11 603	6 805	11 650	7 446	6 774	11 522	14 294
Correspondent accounts	143 136	147 756	130 913	126 612	107 206	88 913	106 889	109 595	110 172	82 194	71 602	93 606	82 527	58 184
Interbank placements	100 000	200 000	120 000	90 000	70 000	115 000	150 000	170 000	225 000	180 000	260 000	215 000	150 000	70 000
<b>Loans to Customers</b>														
Retail / Micro Loans	20 666	25 230	26 887	28 327	29 608	30 952	31 324	32 575	33 818	34 858	36 479	37 450	38 892	52 876
Small Business (SME) Loans	552 461	531 328	497 710	525 424	520 341	497 476	448 804	402 605	371 115	361 615	345 853	347 860	394 279	451 885
<b>Total Loans (before Loan Loss Provisions)</b>	<b>573 127</b>	<b>556 558</b>	<b>524 597</b>	<b>553 751</b>	<b>549 949</b>	<b>528 428</b>	<b>480 128</b>	<b>435 180</b>	<b>404 933</b>	<b>396 473</b>	<b>382 332</b>	<b>385 310</b>	<b>433 171</b>	<b>504 761</b>
Loan Loss Provisions	(49 107)	(49 524)	(48 851)	(49 574)	(48 401)	(46 841)	(45 195)	(44 976)	(45 946)	(46 266)	(46 293)	(46 501)	(43 615)	(61 561)
<b>Total Loans Net</b>	<b>524 020</b>	<b>507 034</b>	<b>475 746</b>	<b>504 177</b>	<b>501 548</b>	<b>481 587</b>	<b>434 933</b>	<b>390 204</b>	<b>358 987</b>	<b>350 207</b>	<b>336 039</b>	<b>338 809</b>	<b>389 556</b>	<b>443 200</b>
Property and equipment	27 668	28 465	29 446	30 395	31 467	32 128	33 710	34 610	28 194	29 173	30 042	30 949	2 927	3 239
Other assets	5 715	7 268	7 095	7 024	6 997	7 892	7 011	6 787	6 863	5 604	5 089	5 786	3 990	9 241
<b>TOTAL ASSETS</b>	<b>824 162</b>	<b>896 416</b>	<b>778 162</b>	<b>761 901</b>	<b>742 624</b>	<b>733 591</b>	<b>737 810</b>	<b>722 799</b>	<b>736 021</b>	<b>658 828</b>	<b>710 218</b>	<b>690 924</b>	<b>640 522</b>	<b>598 158</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>														
Customer balances	350 920	435 019	348 732	322 087	334 771	322 255	331 550	332 160	345 428	268 447	319 211	305 173	269 176	194 099
Time deposits	26 450	19 173	19 198	31 552	31 515	35 106	30 701	14 949	15 021	16 006	15 741	7 812	18 785	12 516
Interbank borrowings	60 000	60 000	30 000	30 000	0	0	0	0	0	0	0	0	0	60 000
Other liabilities	26 723	26 387	27 624	28 369	29 501	30 493	29 940	32 338	33 456	33 929	33 881	34 052	6 632	8 967
<b>Total Liabilities</b>	<b>464 093</b>	<b>540 579</b>	<b>425 554</b>	<b>412 008</b>	<b>395 787</b>	<b>387 854</b>	<b>392 191</b>	<b>379 447</b>	<b>393 905</b>	<b>318 382</b>	<b>368 833</b>	<b>347 037</b>	<b>294 593</b>	<b>275 582</b>
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	147 039	147 039	147 039	147 039	147 039	147 039	147 039	147 039	147 039	147 039	147 039	147 039	123 686	155 316
Current year profit	14 140	9 908	6 679	3 964	908	(192)	(310)	(2 577)	(3 813)	(5 483)	(4 544)	(2 042)	23 353	(31 630)
<b>Shareholders' Equity</b>	<b>360 069</b>	<b>355 837</b>	<b>352 608</b>	<b>349 893</b>	<b>346 837</b>	<b>345 737</b>	<b>345 619</b>	<b>343 352</b>	<b>342 116</b>	<b>340 446</b>	<b>341 385</b>	<b>343 887</b>	<b>345 929</b>	<b>322 576</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>824 162</b>	<b>896 416</b>	<b>778 162</b>	<b>761 901</b>	<b>742 624</b>	<b>733 591</b>	<b>737 810</b>	<b>722 799</b>	<b>736 021</b>	<b>658 828</b>	<b>710 218</b>	<b>690 924</b>	<b>640 522</b>	<b>598 158</b>
Commitments and Contingent Liabilities	138 291	103 927	120 851	150 565	183 483	214 360	92 928	107 678	134 828	124 746	98 123	67 500	86 874	28 050
Letter of Credit	10 604	20 457	27 946	28 070	26 292	16 851	5 050	0	0	0	0	0	0	5 568

## INCOME STATEMENT

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