

ProCommerce Bank Ltd.

(in 000 RUB)

(for the period ending)

	<u>2020</u>	<u>Sept 30, 2020</u>	<u>June 30, 2020</u>	<u>March 31, 2020</u>	<u>2019</u>	<u>2018</u>
Interest on small business and corporate loans	55 636	39 948	23 925	11 954	71 963	66 243
Interest on retail loans	3 343	2 702	1 911	1 031	5 332	6 648
Interest on placements/promissory notes	7 795	6 657	5 609	3 204	9 308	4 984
Interest Income	66 774	49 307	31 445	16 189	86 603	77 875
Interest on deposits	(1 069)	(851)	(486)	(193)	(594)	(427)
Interest on promissory notes	0	0	0	0	0	0
Interest on funds borrowed from banks	(821)	(149)	0	0	(5 032)	(6 615)
Interest Expense	(1 890)	(1 000)	(486)	(193)	(5 626)	(7 042)
Net Interest Income	64 884	48 307	30 959	15 996	80 977	70 833
Fee and commission income	52 356	36 824	21 375	10 364	49 880	52 633
Fee and commission expense	(2 581)	(1 648)	(920)	(430)	(2 084)	(1 638)
Net Fee and Commission income	49 775	35 176	20 455	9 934	47 796	50 995
Net Foreign exchange result	13 217	8 878	4 464	2 596	7 242	5 348
Net Trading Income	13 217	8 878	4 464	2 596	7 242	5 348
Other operating income	585	562	492	473	336	6 700
Operating Income	128 461	92 923	56 370	28 999	136 351	133 876
Salaries and employee benefits	(65 102)	(50 115)	(34 771)	(18 866)	(76 113)	(73 944)
General and Administrative expenses	(31 990)	(23 102)	(14 767)	(7 251)	(30 538)	(34 387)
Depreciation and amortization expense	(1 646)	(1 146)	(636)	(275)	(1 138)	(1 141)
Taxes other than on income	(8 078)	(6 365)	(4 729)	(3 585)	(11 595)	(11 067)
Operating Expenses	(106 816)	(80 728)	(54 903)	(29 977)	(119 384)	(120 539)
Net Operating Income	21 645	12 195	1 467	(978)	16 967	13 337
Recoveries/(Provisions) for loan impairment	(6 075)	(8 232)	(1 777)	(2 966)	8 961	(44 967)
Income before taxation	15 570	3 963	(310)	(3 944)	25 928	(31 630)
Income tax expense	(1 430)	0	0	(1 539)	(2 575)	0
NET INCOME	14 140	3 963	(310)	(5 483)	23 353	(31 630)

[BALANCE SHEET](#)

[Return to Financials page \(EN\)](#)