

## ProCommerce Bank Ltd.

(in 000 RUB)

|  | <u>Oct 31,</u><br><u>2023</u> | <u>Sept 30,</u><br><u>2023</u> | <u>Aug 31,</u><br><u>2023</u> | <u>July 31,</u><br><u>2023</u> | <u>June 30,</u><br><u>2023</u> | <u>May 31,</u><br><u>2023</u> | <u>Apr 30,</u><br><u>2023</u> | <u>March 31,</u><br><u>2023</u> | <u>Febr.28,</u><br><u>2023</u> | <u>Jan.31,</u><br><u>2023</u> | <u>Dec 31,</u><br><u>2022</u> | <u>Dec 31,</u><br><u>2021</u> | <u>Dec 31,</u><br><u>2020</u> |
|--|-------------------------------|--------------------------------|-------------------------------|--------------------------------|--------------------------------|-------------------------------|-------------------------------|---------------------------------|--------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| <b>ASSETS</b>                                    |                               |                                |                               |                                |                                |                               |                               |                                 |                                |                               |                               |                               |                               |
| Cash and cash equivalent                         | 7 537                         | 9 745                          | 13 762                        | 22 302                         | 8 948                          | 13 232                        | 16 443                        | 10 010                          | 16 561                         | 12 796                        | 5 721                         | 15 007                        | 23 623                        |
| Correspondent accounts                           | 288 616                       | 252 439                        | 298 285                       | 144 861                        | 977 220                        | 415 441                       | 199 979                       | 133 002                         | 99 257                         | 128 067                       | 78 699                        | 193 440                       | 143 136                       |
| Interbank placements                             | 820 000                       | 300 000                        | 350 000                       | 835 000                        | 925 000                        | 685 000                       | 350 000                       | 280 000                         | 425 000                        | 450 000                       | 470 000                       | 50 000                        | 100 000                       |
| <b>Loans to Customers</b>                        |                               |                                |                               |                                |                                |                               |                               |                                 |                                |                               |                               |                               |                               |
| Retail / Micro Loans                             | 27 797                        | 29 408                         | 31 647                        | 32 882                         | 34 083                         | 35 206                        | 35 936                        | 37 094                          | 38 284                         | 39 567                        | 40 762                        | 11 912                        | 20 666                        |
| Small Business (SME) Loans                       | 832 829                       | 828 795                        | 847 177                       | 819 528                        | 792 134                        | 817 045                       | 889 682                       | 872 154                         | 851 692                        | 847 192                       | 832 288                       | 695 490                       | 552 461                       |
| <b>Total Loans (before Loan Loss Provisions)</b> | <b>860 626</b>                | <b>858 203</b>                 | <b>878 824</b>                | <b>852 410</b>                 | <b>826 217</b>                 | <b>852 251</b>                | <b>925 618</b>                | <b>909 248</b>                  | <b>889 976</b>                 | <b>886 759</b>                | <b>873 050</b>                | <b>707 402</b>                | <b>573 127</b>                |
| Loan Loss Provisions                             | (143 035)                     | (138 494)                      | (135 301)                     | (101 838)                      | (92 947)                       | (90 613)                      | (91 248)                      | (91 817)                        | (80 352)                       | (82 751)                      | (83 319)                      | (61 659)                      | (49 107)                      |
| <b>Total Loans Net</b>                           | <b>717 591</b>                | <b>719 709</b>                 | <b>743 523</b>                | <b>750 572</b>                 | <b>733 270</b>                 | <b>761 638</b>                | <b>834 370</b>                | <b>817 431</b>                  | <b>809 624</b>                 | <b>804 008</b>                | <b>789 731</b>                | <b>645 743</b>                | <b>524 020</b>                |
| Property and equipment                           | 118 999                       | 120 330                        | 122 108                       | 120 055                        | 121 784                        | 123 604                       | 125 519                       | 126 936                         | 128 763                        | 130 378                       | 132 451                       | 58 494                        | 27 668                        |
| Other assets                                     | 31 900                        | 26 356                         | 26 476                        | 28 532                         | 22 215                         | 21 772                        | 24 234                        | 23 687                          | 10 310                         | 13 884                        | 24 009                        | 5 003                         | 5 715                         |
| <b>TOTAL ASSETS</b>                              | <b>1 984 643</b>              | <b>1 428 579</b>               | <b>1 554 154</b>              | <b>1 901 322</b>               | <b>2 788 437</b>               | <b>2 020 687</b>              | <b>1 550 545</b>              | <b>1 391 066</b>                | <b>1 489 515</b>               | <b>1 539 133</b>              | <b>1 500 611</b>              | <b>967 687</b>                | <b>824 162</b>                |
| <b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>      |                               |                                |                               |                                |                                |                               |                               |                                 |                                |                               |                               |                               |                               |
| Customer balances                                | 1 263 457                     | 723 884                        | 736 413                       | 1 134 654                      | 1 993 503                      | 1 164 971                     | 769 640                       | 552 217                         | 711 325                        | 768 143                       | 617 083                       | 381 541                       | 350 920                       |
| Time deposits                                    | 58 116                        | 58 146                         | 148 965                       | 106 227                        | 106 199                        | 145 572                       | 57 570                        | 113 985                         | 73 973                         | 78 662                        | 188 732                       | 53 530                        | 26 450                        |
| Interbank borrowings                             | 40 000                        | 40 000                         | 70 000                        | 60 000                         | 90 000                         | 130 000                       | 160 000                       | 160 000                         | 160 000                        | 160 000                       | 160 000                       | 120 000                       | 60 000                        |
| Other liabilities                                | 53 749                        | 54 806                         | 62 813                        | 70 449                         | 63 428                         | 58 621                        | 59 875                        | 62 636                          | 62 168                         | 59 645                        | 60 896                        | 21 713                        | 26 723                        |
| <b>Total Liabilities</b>                         | <b>1 415 322</b>              | <b>876 836</b>                 | <b>1 018 191</b>              | <b>1 371 330</b>               | <b>2 253 130</b>               | <b>1 499 164</b>              | <b>1 047 085</b>              | <b>888 838</b>                  | <b>1 007 466</b>               | <b>1 066 450</b>              | <b>1 026 711</b>              | <b>576 784</b>                | <b>464 093</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                       |
| Retained Earnings, Last year profit              | 275 010                       | 275 010                        | 275 010                       | 275 010                        | 275 010                        | 275 010                       | 275 010                       | 275 010                         | 275 010                        | 275 010                       | 192 013                       | 161 179                       | 147 039                       |
| Current year profit                              | 95 421                        | 77 843                         | 62 063                        | 56 092                         | 61 407                         | 47 623                        | 29 560                        | 28 328                          | 8 149                          | (1 217)                       | 82 997                        | 30 834                        | 14 140                        |
| <b>*Sources of the bank's own funds</b>          | <b>569 321</b>                | <b>551 743</b>                 | <b>535 963</b>                | <b>529 992</b>                 | <b>535 307</b>                 | <b>521 523</b>                | <b>503 460</b>                | <b>502 228</b>                  | <b>482 049</b>                 | <b>472 683</b>                | <b>473 900</b>                | <b>390 903</b>                | <b>360 069</b>                |
| <b>TOTAL LIABILITIES AND EQUITY</b>              | <b>1 984 643</b>              | <b>1 428 579</b>               | <b>1 554 154</b>              | <b>1 901 322</b>               | <b>2 788 437</b>               | <b>2 020 687</b>              | <b>1 550 545</b>              | <b>1 391 066</b>                | <b>1 489 515</b>               | <b>1 539 133</b>              | <b>1 500 611</b>              | <b>967 687</b>                | <b>824 162</b>                |
| Commitments and Contingent Liabilities           | 8 100                         | 8 100                          | 14 960                        | 49 021                         | 65 513                         | 65 513                        | 65 513                        | 65 513                          | 105 311                        | 101 460                       | 130 408                       | 25 435                        | 138 291                       |
| Letter of Credit                                 | 0                             | 0                              | 0                             | 0                              | 0                              | 0                             | 0                             | 0                               | 0                              | 0                             | 0                             | 13 539                        | 10 604                        |
| <b>*Shareholders' Equity</b>                     | <b>545 527</b>                | <b>527 185</b>                 | <b>512 376</b>                | <b>505 052</b>                 | <b>509 459</b>                 | <b>501 937</b>                | <b>478 466</b>                | <b>475 813</b>                  | <b>474 530</b>                 | <b>462 506</b>                | <b>452 654</b>                | <b>389 479</b>                | <b>358 646</b>                |

## INCOME STATEMENT

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