

RUB	2017 Jan-Jun
<b>Revenue</b>	<b>38 875 963</b>
Revenue from Cash before Delivery	23 481 717
incl. Interest revenue	24 889 023
Penalties	1 877 423
Reserves for NPLs	-3 284 729
Revenue from PimPay.Control service	4 875 928
Revenue from PimPay.Accounts service	7 446 913
Revenue fee from PimPay.Purpose Financing service	2 218 502
Other revenue	852 902
<b>SG&amp;A</b>	<b>-16 193 821</b>
Personnel expenses	-13 649 971
Office rent and maintenance	-1 414 630
IT expenses	- 129 061
Other expenses (incl. coporate, accounting, HR, courier and general expenses)	-1 000 159
<b>Operating profit before interest</b>	<b>22 682 142</b>
Interest expenses	-12 186 313
<b>Operating profit after interest</b>	<b>10 495 830</b>
Depreciation & Amortisation	- 376 959
<b>Profit before income tax</b>	<b>10 118 871</b>
Income tax	0
<b>Net profit</b>	<b>10 118 871</b>

RUB	2017 30.06.17
<b>Assets</b>	
Intangibles	5 692 380
Fixed assets	46 641
Inventory	- 346
Accounts receivable	17 764 114
Financial assets (Loan portfolio)	157 675 472
incl. gross loan portfolio	186 608 898
Accrued reserves for NPLs*	-28 933 426
Cash & cash equivalents	13 704 400
<b>Total assets</b>	<b>194 882 661</b>
<b>Equity &amp; liabilities</b>	
Accounts payable	55 865 465
Short-term debt	86 196 566
Long-term debt	90 230 000
Equity	-37 409 370
incl. Charter capital	53 300
Accumulated profit/(loss)	-37 462 670
<b>Total equity &amp; liabilities</b>	<b>194 882 661</b>