

**Profit and loss statement
as of 1 July 2020**

Name of the bank: R-Bank JSC

(thousands of Belarusian rubles)

No	Item	Note	01.07.2020	01.07.2019
1	2	3	4	5
1	Interest income	2011	8 780	6 622
2	Interest expense	2012	3 929	2 870
3	Net interest income	201	4 851	3 752
4	Commission income	2021	5 084	3 535
5	Commission expense	2022	1 748	1 231
6	Net commission income	202	3 336	2 304
7	Net profit on transactions with precious metals and precious stones	203	-	-
8	Net profit on securities transactions	204	(35)	13
9	Net profit on foreign-exchange transactions	205	737	854
10	Net profit on derivative transactions	206	-	(37)
11	Net transfers to reserves	207	1 829	648
12	Other income	208	690	632
13	Operating expenses	209	6 242	5 983
14	Other expenses	210	299	250
15	Income (losses) before tax	211	1 209	637
16	Profit tax expense(income)	212	196	108
17	PROFIT (LOSS)	2	1 013	529

Chairperson of the Board /signed/

S.D. Budnikov

Chief accountant /signed/

V.S.Barycheuskaya

Date of signature "7" July__2020