

INDEPENDENT AUDITOR’S REPORT

on CREDIT BANK OF MOSCOW’s

Summary Annual

Accounting (Financial) Statements

for 2022

**MOSCOW
2023**

INDEPENDENT AUDITOR'S REPORT

TO SHAREHOLDERS

OF CREDIT BANK OF MOSCOW (public joint-stock company)

AUDITORS' OPINION

We have audited the accompanying 2022 summary annual accounting (financial) statements of CREDIT BANK OF MOSCOW (public joint-stock company) (the "Bank") (OGRN 1027739555282 issued by the Ministry for Taxes and Charges of the Russian Federation on 18 November 2002, of 2 (bldg. 1) Lukov Pereulok, Moscow 107045, Russian Federation):

1. Balance Sheet (disclosure form) for 2022;
2. Statement of Financial Results (disclosure form) for 2022;
3. Annexes to the Balance Sheet and Statement of Financial Results, including:
 - Capital Adequacy Statement (disclosure form) as at 01 January 2023;
 - Statement of Changes in Equity (disclosure form) as at 01 January 2023;
 - Mandatory Ratios, Leverage Ratio and Liquidity Coverage Ratio (disclosure form) as at 01 January 2023;
 - Note to the summary annual accounting (financial) statements, which describes the principles of preparation.

These statements are based on CREDIT BANK OF MOSCOW's audited annual accounting (financial) statements for 2022 comprising:

1. Balance Sheet (disclosure form) for 2022;
2. Statement of Financial Results (disclosure form) for 2022;
3. Annexes to the Balance Sheet and Statement of Financial Results, including:
 - Capital Adequacy Statement (disclosure form) as at 01 January 2023;
 - Statement of Changes in Equity (disclosure form) as at 01 January 2023;
 - Mandatory Ratios, Leverage Ratio and Liquidity Coverage Ratio (disclosure form) as at 01 January 2023;
 - Cash Flow Statement (disclosure form) as at 01 January 2023;
 - Explanatory notes to the annual accounting (financial) statements for 2022, including main provisions of the accounting policy.

In our opinion, the accompanying summary annual accounting (financial) statements correspond in all material respects to the Bank's audited annual (accounting) financial statements for 2022 and are

prepared in all material respects in accordance with the format set out in the Bank of Russia's Information Letter No. IN-03-23/158 dated 30 December 2022 "Information Letter on Requirements to the Disclosure of Statements and Information in 2023", based on the rules adopted by the Russian Federation for making such statements and subject to the disclosure restrictions contained in the Resolution of the Bank of Russia's Board of Directors dated 29 December 2022 "On Requirements to the Disclosure of Statements and Information by Credit Institutions (Banking Group Parents) in 2023".

SUMMARY ANNUAL ACCOUNTING (FINANCIAL) STATEMENTS

The summary annual accounting (financial) statements does not contain all information to be disclosed in accordance with the rules adopted by the Russian Federation for making annual accounting (financial) statements. Therefore, taking note of the summary annual accounting (financial) statements and the auditor's report thereon is not equivalent to taking note of the audited annual accounting (financial) statements and the auditor's report thereon. The summary annual accounting (financial) statements and the audited annual accounting (financial) statements do not reflect the impact of any events subsequent to our report on the latter.

AUDITED ANNUAL ACCOUNTING (FINANCIAL) STATEMENTS AND OUR OPINION THEREON

We expressed an unqualified opinion on the accuracy of the audited annual accounting (financial) statements of CREDIT BANK OF MOSCOW (public joint-stock company) in our report dated 29 March 2023. That report also includes the section "Other Information" and an overview of the key audit matters. The key audit matters are the matters which, in our professional judgment, were the most relevant for our audit of the annual accounting (financial) statements for the given period.

MANAGEMENT'S RESPONSIBILITY FOR THE ANNUAL ACCOUNTING (FINANCIAL) STATEMENTS

Management is responsible for the preparation of the summary annual accounting (financial) statements in accordance with the criteria described in the Note thereto.

AUDITOR'S RESPONSIBILITY

Our responsibility is to express an opinion as to whether the summary annual accounting (financial) statements correspond in all material respects to the audited annual accounting (financial) statements based on the procedures carried out by us in accordance with the International Standard on Auditing (ISA) 810 (revised) "Engagements to Report on Summary Financial Statements".

General Director of ACG RBS
(qualification certificate No. 024832 issued on 28.01.1999 for an indefinite term), (ORNZ 21206027632)

[S]

Maxim Grigoryevich Gorelov

seal

Head of the underlying audit project, acting under power of attorney No. 09 dated 09 January 2023
(qualification certificate No. 03-000437 issued on 04.12.2012 for an indefinite term), (ORNZ 22006073507)

[S]

Svetlana Eduardovna Bykova**29 March 2023**

Auditor:

Joint-Stock Company "Audit-Consulting Group "Business Systems Development (RBS)",
OGRN 1027739153430,
3B (bldg. 2), office 3, Kudrinsky Pereulok, Moscow 123242,
member of Self-Regulatory Organisation of Auditors "Association Sodruzhestvo",
ORNZ 11206027697.

Auditee:

CREDIT BANK OF MOSCOW (public joint-stock company),
OGRN 1027739555282,
2 (bldg. 1) Lukov Pereulok, Moscow 107045, Russian Federation

Code of territory by OKATO	Code of credit institution (branch)	
	by OKPO	registration number (/serial number)
45	09318941	1978

BALANCE SHEET
(disclosure form)
for 2022

Full and abbreviated corporate name of credit institution

CREDIT BANK OF MOSCOW (public joint-stock company) / CREDIT BANK OF MOSCOW

Address (registered office) of credit institution

2 (bldg. 1) Lukov Pereulok, Moscow 107045

OKUD Form Code 0409806
Quarterly (Annual)

No.	Item	Note number	For the reporting period, RUB'000	For the previous reporting year, RUB'000
1	2	3	4	5
	I. ASSETS			
1	Cash	x	6 337 780	7 231 094
2	Due from the Central Bank of the Russian Federation	x	143 410 039	110 521 087
2.1	Obligatory reserves	x	4 318 744	25 863 722
3	Due from credit institutions	x	46 237 747	36 122 866
4	Financial assets measured at fair value through profit or loss	x	176 008 914	209 299 623
4a	Derivative financial instruments for hedging purposes	x	x	x
5	Net loans at amortised cost	x	3 234 080 510	2 724 389 296
6	Net investments in financial assets at fair value through other comprehensive income	x	256 869 949	248 957 212
7	Net investments in securities and other financial assets at amortised cost (other than loans)	x	104 821 255	32 077 274
8	Investments in subsidiaries and dependent companies	x	x	x
9	Current income tax claims	x	722 326	847 779
10	Deferred tax asset	x	14 899 836	10 034 898
11	Fixed assets, rights of use and intangible assets	x	14 831 401	13 124 313
12	Long-term assets intended for sale	x	646 947	1 193 093
13	Other assets	x	x	x
14	Total assets	x	4 026 032 143	3 416 985 530
	II. LIABILITIES			
15	Due to the Central Bank of the Russian Federation	x	97 407 801	4 675 819
16	Due to customers at amortised cost	x	3 360 097 410	3 097 536 878
16.1	due to credit institutions	x	962 720 131	844 048 578
16.2	due to customers other than credit institutions	x	2 397 377 279	2 253 488 300
16.2.1	retail deposits, including those of sole proprietors	x	587 986 521	543 728 440
17	Financial liabilities measured at fair value through profit or loss	x	264 181 526	8 317 148
17.1	retail deposits, including those of sole proprietors	x	0	0
17a	Derivative financial instruments for hedging purposes	x	x	x
18	Debt securities issued	x	43 242 073	56 141 496
18.1	measured at fair value through profit or loss	x	6 926 984	9 173 472
18.2	measured at amortised cost	x	36 315 089	46 968 024
19	Current income tax liabilities	x	0	1
20	Deferred tax liability	x	14 185 778	13 673 225
21	Other liabilities	x	x	x
22	Loss provisions for credit contingencies, other contingent losses and operations with off-shore residents	x	x	x
23	Total liabilities	x	3 800 023 441	3 194 311 224
	III. SOURCES OF EQUITY			
24	Shareholders' (members') equity	x	33 429 710	33 429 710
25	Treasury shares (interests)	x	x	x
26	Share premium	x	77 289 963	77 289 963
27	Reserve fund	x	4 313 214	4 313 214
28	Revaluation of financial assets measured at fair value through other comprehensive income less deferred tax liability (or plus deferred tax asset)	x	-32 566 918	-25 245 153
29	Revaluation of fixed assets, rights of use and intangible assets, less deferred tax liability	x	633 235	620 627
30	Revaluation of liabilities (claims) for payment of long-term remunerations	x	0	0
31	Hedging instruments revaluation	x	x	x
32	Donations (equity contributions)	x	0	0
33	Movement in fair value of financial liability attributable to changes in the credit risk	x	49 190	87 797
34	Expected credit loss allowances	x	990 678	411 291
35	Unused profit (loss)	x	141 869 630	133 554 750
36	Total sources of equity	x	226 008 702	222 674 306
	IV. OFF-BALANCE SHEET LIABILITIES			
37	Irrevocable commitments	x	2 671 340 457	3 716 281 801
38	Guarantees and suretyships issued	x	243 526 175	192 622 287
39	Non-credit contingencies	x	381 398	2 643 090

Chairman of the Management Board

[S]

N.V. Katorzhnov

Chief Accountant

[S]

S.V. Sass

seal

10 February 2023

Code of territory by OKATO	Code of credit institution (branch)	
	by OKPO	registration number
45	09318941	1978

STATEMENT OF FINANCIAL RESULTS
(disclosure form)
for 2022

Full and abbreviated corporate name of
credit institution

CREDIT BANK OF MOSCOW (public joint-stock company) / CREDIT BANK OF MOSCOW

Address (registered office) of credit institution

2 (bldg. 1) Lukov Pereulok, Moscow 107045

OKUD Form Code 0409807
Quarterly (Annual)

Section 1. Profit and loss

No.	Item	Note number	For the reporting period, RUB'000	For the corresponding period of the previous year, RUB'000
1	2	3	4	5
1	Total interest income, including:	x	311 569 779	178 479 543
1.1	interest on deposits with credit institutions	x	15 425 306	1 795 180
1.2	interest on loans to customers (other than credit institutions)	x	255 103 469	153 558 145
1.3	interest on securities held	x	41 041 004	23 126 218
2	Total interest expense, including:	x	243 363 108	107 555 250
2.1	interest on borrowings from credit institutions	x	73 116 964	28 550 117
2.2	interest on customer accounts (other than credit institutions)	x	167 001 078	75 352 729
2.3	interest on securities issued	x	3 245 066	3 652 404
3	Net interest income (negative interest margin)	x	68 206 671	70 924 293
4	Movement in provision for possible losses on, and expected credit loss allowance for, loans, loan and similar debt, funds placed on corresponding accounts and interest income accrued, total, of which:	x	-34 800 939	-7 342 498
4.1	movement in provision for possible losses on, and expected credit loss allowance for, interest income accrued	x	119 574	2 091 003
5	Net interest income (negative interest margin) after provisioning for possible losses	x	33 405 732	63 581 795
6	Net gains on financial assets at fair value through profit or loss	x	63 072 822	-7 338 150
7	Net gains on financial liabilities at fair value through profit or loss	x	0	0
8	Net gains on securities at fair value through profit or loss	x	-3 860 729	-647 979
9	Net gains on securities measured at amortised cost	x	388 710	0
10	Net income from foreign exchange operations	x	x	x
11	Net income from revaluation of foreign currency	x	x	x
12	Net income from trades in precious metals	x	-126 592	804
13	Income from shareholding in other legal entities	x	x	x
14	Fee and commission income	x	17 061 738	16 857 484
15	Fee and commission expense	x	5 044 014	4 054 129
16	Movement in provision for possible losses on, and expected credit loss allowance for, securities at fair value through other comprehensive income	x	-698 549	276 516
17	Movement in provision for possible losses on, and expected credit loss allowance for, securities at amortised cost	x	-8 325	174 933
18	Movement in provision for other losses	x	-6 972 393	-4 699 528
19	Other operating income	x	45 778 280	14 728 419
20	Net income (expense)	x	59 830 030	65 092 459
21	Operating expense	x	49 841 781	34 886 396
22	Pre-tax profit (loss)	x	9 988 249	30 206 063
23	Tax refund (expense)	x	1 261 157	1 066 800
24	Profit (loss) from continuing operations	x	8 912 125	29 168 426
25	Profit (loss) from discontinued operations	x	-185 033	-29 163
26	Profit (loss) for the period	x	8 727 092	29 139 263

Section 2. Other comprehensive income

No.	Item	Note number	For the reporting period, RUB'000	For the corresponding period of the previous year, RUB'000
1	2	3	4	5
1	Profit (loss) for the period	x	8 727 092	29 139 263
2	Other comprehensive income (loss)	x	x	x
3	Items that will not be reclassified to profit or loss, total, of which:	x	-35 247	-176 580
3.1	movement in revaluation reserve for fixed assets and intangible assets	x	-35 247	-176 580
3.2	movement in revaluation reserve for liabilities (claims) under defined benefit pension plan	x	0	
4	Income tax related to items that may not be reclassified to profit or loss	x	11 780	-76 623
5	Other comprehensive income (expense) that may not be reclassified to profit or loss, net of income tax	x	-47 027	-99 957
6	Items that may be reclassified to profit or loss, total, of which:	x	-9 499 916	-22 986 973
6.1	movement in revaluation reserve for financial assets at fair value through other comprehensive income	x	x	x
6.2	movement in revaluation reserve for financial liabilities at fair value through profit or loss	x	x	x
6.3	movement in cash flow hedging fund	x	x	x
7	Income tax related to items that may be reclassified to profit or loss	x	-2 149 612	-205 909
8	Other comprehensive income (expense) that may be reclassified to profit or loss, net of income tax	x	-7 350 304	-22 781 064
9	Other comprehensive income (expense) net of income tax	x	-7 397 331	-22 881 021
10	Financial result for the reporting period	x	1 329 761	6 258 242

Chairman of the Management Board

[S]

N.V. Katorzhnov

Chief Accountant

[S]

S.V. Sass

seal

10 February 2023

Code of territory by OKATO	Code of credit institution (branch)	
	by OKPO	registration number
45	09318941	1978

CAPITAL ADEQUACY STATEMENT

(disclosure form)
as at 01.01.2023

Full and abbreviated corporate name of credit institution
(banking group's parent)

CREDIT BANK OF MOSCOW (public joint-stock company) / CREDIT BANK OF MOSCOW

Address (registered office) of credit institution (banking
group's parent)

2 (bldg. 1) Lukov Pereulok, Moscow 107045

OKUD Form Code 0409808
Quarterly (Annual)

Section 1. Capital adequacy

№	Item	Note number	Value as of the reporting date	Value as of the beginning of the reporting year	Reference to balance sheet (disclosure form) items constituting sources of capital elements
1	2	3	4	5	6
Sources of core capital					
1	Charter capital and share premium, total, of which:	x	110719673.0000	110719673.0000	x
1.1	ordinary shares (participatory interests)	x	110719673.0000	110719673.0000	x
1.2	preferred shares	x	0.0000	0.0000	x
2	Retained earnings (loss):	x	83783082.0000	82909623.0000	x
2.1	of the past years	x	83783082.0000	71220154.0000	x
2.2	of the reporting year	x	0.0000	11689469.0000	x
3	Reserve fund	x	4313214.0000	4313214.0000	x
4	Interests in the charter capital to be gradually excluded from equity (capital) calculation	x	non-applicable	non-applicable	x
5	Minority interests in subsidiaries	x	x	x	x
6	Sources of core capital, total: (line 1 +/- line 2 + line 3 - line 4 + line 5)	x	198815969.0000	197942510.0000	x
Items decreasing the sources of core capital					
7	Adjustment of financial instrument value	x	0.0000	0.0000	x
8	Goodwill net of deferred tax liabilities	x	0.0000	0.0000	x
9	Intangible assets (excluding goodwill and any mortgage loan service rights amounts) less deferred tax liabilities	x	2770638.0000	1977303.0000	x
10	Deferred tax assets contingent upon future profits	x	8875070.0000	8541661.0000	x
11	Cash flow hedging provisions	x	0.0000	0.0000	x
12	Shortage of loss provisions	x	0.0000	0.0000	x

13	Proceeds from securitisation transactions	x	non-applicable	non-applicable	x
14	Income and expense attributable to changes in credit risk of liabilities at fair value	x	non-applicable	non-applicable	x
15	Defined benefit pension plan assets	x	non-applicable	non-applicable	x
16	Treasury shares (participatory interests)	x	x	x	x
17	Cross shareholdings	x	x	x	x
18	Minor investments in core capital instruments of financial institutions	x	x	x	x
19	Major investments in core capital instruments of financial institutions	x	x	x	x
20	Mortgage loan service rights	x	non-applicable	non-applicable	x
21	Deferred tax assets not contingent upon future profits	x	0.0000	0.0000	x
22	Aggregate of major investments and deferred tax assets to the extent exceeding 15% of the core capital, total, including:	x	x	x	x
23	Major investments in core capital instruments of financial institutions	x	x	x	x
24	mortgage loan service rights	x	non-applicable	non-applicable	x
25	deferred tax assets not contingent upon future profits	x	0.0000	0.0000	x
26	Other items decreasing core capital sources as set forth by the Bank of Russia, total, including	x	0.0000	0.0000	x
27	Negative value of additional capital	x	0.0000	0.0000	x
28	Items decreasing core capital sources, total (sum of lines 7-22 and lines 26 and 27)	x	11645708.0000	12306857.0000	x
29	Core capital, total (lines 6-28)	x	187170261.0000	185635653.0000	x
Sources of additional capital					
30	Additional capital instruments and share premium, total, including:	x	53331283.0000	62626764.0000	x
31	those classified as capital	x	0.0000	0.0000	x
32	those classified as liabilities	x	53331283.0000	62626764.0000	x
33	Additional capital instruments to be gradually excluded from equity (capital) calculation	x	0.0000	0.0000	x
34	Minority interests in subsidiaries, total, including:	x	x	x	x
35	Subsidiaries' additional capital instruments to be gradually excluded from equity (capital) calculation	x	x	x	x
36	Sources of additional capital, total (line 30 + line 33 + line 34)	x	53331283.0000	62626764.0000	
Items decreasing additional capital sources					
37	Treasury instruments	x	x	x	x
38	Cross shareholdings	x	x	x	x
39	Minor investments in additional capital instruments of financial institutions	x	x	x	x
40	Major investments in additional capital instruments of financial institutions	x	x	x	x
41	Other items decreasing additional capital sources as set forth by the Bank of Russia, total, including:	x	0.0000	0.0000	x
42	Negative value of Tier 2 capital	x	0.0000	0.0000	x
43	Items decreasing additional capital sources (sum of lines 37-42)	x	0.0000	0.0000	x
44	Additional capital, total (lines 36 - 43)	x	53331283.0000	62626764.0000	x
45	Tier 1 capital, total (line 29 + line 44)	x	240501544.0000	248262417.0000	x
Sources of Tier 2 capital					
46	Tier 2 capital instruments and share premium	x	85398678.0000	90114958.0000	x
47	Tier 2 capital instruments to be gradually excluded from equity (capital) calculation	x	0.0000	0.0000	x
48	Minority interests in subsidiaries, total, including:	x	x	x	x
49	Subsidiaries' Tier 2 capital instruments to be gradually excluded from equity (capital) calculation	x	x	x	x
50	Loss provisions	x	0.0000	0.0000	x

51	Sources of Tier 2 capital, total:	x	85398678.0000	90114958.0000	x
Items decreasing Tier 2 capital sources					
52	Treasury instruments	x	0.0000	0.0000	x
53	Cross shareholdings	x	0.0000	0.0000	x
54	Minor investments in Tier 2 capital instruments and other instruments which ensure general ability to absorb losses of financial institutions	x	x	x	x
54a	investments in other instruments which ensure general ability to absorb losses of financial institutions	x	x	x	x
55	Minor investments in Tier 2 capital instruments and other instruments which ensure general ability to absorb losses of financial institutions	x	x	x	x
56	Other items decreasing Tier 2 capital sources as set forth by the Bank of Russia, total, including:	x	0.0000	0.0000	x
56.1	accounts receivable overdue for more than 30 calendar days	x	0.0000	0.0000	x
56.2	loans, bank guarantees and sureties issued to shareholders (members) and insiders in excess of the allowed maximum	x	0.0000	0.0000	x
56.3	investments in construction and acquisition of fixed assets and material stock	x	0.0000	0.0000	x
56.4	gain/loss from redistribution of retired members' participatory interests	x	0.0000	0.0000	x
57	Items decreasing Tier 2 capital sources, total (sum of lines 52-56)	x	0.0000	400000.0000	x
58	Tier 2 capital, total (lines 51 - 57)	x	85398678.0000	90114958.0000	x
59	Equity (capital), total (line 45 + line 58)	x	325900222.0000	337977375.0000	x
60	Risk-weighted assets:	x	X	X	X
60.1	determined to calculate the core capital adequacy	x	2678093272.0000	2065609616.0000	x
60.2	determined to calculate Tier 1 capital adequacy	x	2678093272.0000	2065609616.0000	x
60.3	determined to calculate the equity (capital) adequacy	x	2678821306.0000	2065888761.0000	x
Equity (capital) adequacy ratios and surcharges, %					
61	Core capital adequacy (line 29 : line 60.1)	x	6.9890	8.9870	x
62	Tier 1 capital adequacy (line 45 : line 60.2)	x	8.9800	12.0190	x
63	Equity (capital) adequacy (line 59 : line 60.3)	x	12.1660	16.3600	x
64	Equity (capital) adequacy surcharges, total, including:	x	non-applicable	non-applicable	x
65	capital adequacy maintenance surcharge	x	non-applicable	non-applicable	x
66	anti-cyclic surcharge	x	non-applicable	non-applicable	x
67	systemic importance surcharge	x	non-applicable	non-applicable	x
68	Core capital available to support equity (capital) adequacy surcharges	x	non-applicable	non-applicable	x
Equity (capital) adequacy ratios, %					
69	Core capital adequacy	x	4.5000	4.5000	x
70	Tier 1 capital adequacy	x	6.0000	6.0000	x
71	Equity (capital) adequacy	x	8.0000	8.0000	x
Items that do not exceed the set materiality thresholds and that would otherwise reduce capital sources					
72	Minor investments in capital instruments and other instruments which ensure general ability to absorb losses of financial institutions	x	x	x	x
73	Major investments in core capital instruments of financial institutions	x	x	x	x
74	Mortgage loan service rights	x	non-applicable	non-applicable	x
75	Deferred tax assets not contingent upon future profits	x	0.0000	0.0000	x

Restrictions on inclusion of loss provisions in calculation of the additional capital					
76	Loss provisions included in calculation of the additional capital in respect of the positions whose credit risk is calculated using the standardised approach	x	non-applicable	non-applicable	x
77	Restrictions on inclusion of loss provisions in calculation of the additional capital when using the standardised approach	x	non-applicable	non-applicable	x
78	Loss provisions included in calculation of the additional capital in respect of the positions whose credit risk is calculated using the IRB approach	x	non-applicable	non-applicable	x
79	Restrictions on inclusion of loss provisions in calculation of the additional capital when using the IRB approach	x	non-applicable	non-applicable	x
Instruments to be gradually excluded from calculation of the equity (capital) (applicable from 1 January 2018 to 1 January 2022)					
80	Current restriction on inclusion in core capital sources	x	0.0000	0.0000	x
81	Portion not included in core capital sources due to restrictions	x	0.0000	0.0000	x
82	Current restriction on inclusion in additional Tier 1 capital sources	x	0.0000	0.0000	x
83	Portion not included in additional Tier 1 capital sources due to restrictions	x	0.0000	0.0000	x
84	Current restriction on inclusion in additional capital sources	x	0.0000	0.0000	x
85	Portion not included in additional capital sources due to restrictions	x	0.0000	0.0000	x

Chairman of the Management Board [S] N.V. Katorzhnov

Chief Accountant [S] S.V. Sass

seal

10 February 2023

Banking Statements		
Code of territory by OKATO	Code of credit institution (branch)	
	by OKPO	registration number (/serial number)
45	09318941	1978

STATEMENT OF CHANGES IN EQUITY

(disclosure form)

as at 01.01.2023

Full and abbreviated corporate name of credit institution

CREDIT BANK OF MOSCOW (public joint-stock company) / CREDIT BANK OF MOSCOW

Address (registered office) of credit institution

2 (bldg. 1) Lukov Pereulok, Moscow 107045

OKUD Form Code 0409810
Quarterly (Annual)
RUB'000

No.	Item	Note number	Charter capital	Treasury shares (interests)	Share premium	Revaluation of securities available for sale at fair value less deferred tax liability (or plus deferred tax asset)	Revaluation of fixed assets and intangible assets less deferred tax liability	Increase (decrease) in liabilities (claims) for payment of long-term remunerations to retiring employees upon revaluation	Hedging instruments revaluation	Reserve fund	Donations (equity contribution)	Movement in fair value of financial liability attributable to changes in the credit risk	Expected credit loss allowances	Retained earnings (loss)	Total sources of equity
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	Opening value of the preceding reporting year	x	29829710.0000	x	58209963.0000	-2656895.0000	720586.0000		x	4313214.0000		280601.0000	725987.0000	104250203.0000	195673369.0000
2	Impact from changes in the accounting policy	x		x					x						
3	Impact from correction of mistakes	x		x					x						
4	Opening value of the preceding reporting year (adjusted)	x	29829710.0000	x	58209963.0000	-2656895.0000	720586.0000		x	4313214.0000		280601.0000	725987.0000	104250203.0000	195673369.0000
5	Comprehensive income for the preceding reporting period:	x		x		-22588258.0000			x			-192804.0000	-314696.0000	29304547.0000	6208789.0000
5.1	income (loss)	x		x					x					29304547.0000	29304547.0000
5.2	other comprehensive income	x		x		-22588258.0000			x				-192804.0000	-314696.0000	-23095758.0000
6	Issue of shares:	x	3600000.0000	x	19080000.0000				x						22680000.0000
6.1	par value	x	3600000.0000	x					x						3600000.0000
6.2	share premium	x		x	19080000.0000				x						19080000.0000
7	Treasury shares (interests):	x	x	x	x	x	x	x	x	x	x	x	x	x	x
7.1	acquisition	x	x	x	x	x	x	x	x	x	x	x	x	x	x
7.2	disposal	x	x	x	x	x	x	x	x	x	x	x	x	x	x
8	Change in value of fixed assets and intangible assets	x		x			-99959.0000		x						-99959.0000
9	Declared dividends and other distributions:	x		x					x						
9.1	on ordinary shares	x		x					x						
9.2	on preferred shares	x		x					x						
10	Other contributions from and distributions to shareholders (members)	x	x	x	x	x	x	x	x	x	x	x	x	x	x
11	Other movements	x		x					x						

12	For the corresponding reporting period of the previous year	x	33429710.0000	x	77289963.0000	-25245153.0000	620627.0000		x	4313214.0000		87797.0000	411291.0000	133554750.0000	222674306.0000
13	Opening value of the reporting year	x	33429710.0000	x	77289963.0000	-25245153.0000	620627.0000		x	4313214.0000		87797.0000	411291.0000	133554750.0000	222674306.0000
14	Impact from changes in the accounting policy	x		x					x						
15	Impact from correction of mistakes	x		x					x						
16	Opening value of the reporting year (adjusted)	x	33429710.0000	x	77289963.0000	-25245153.0000	620627.0000		x			-38607.0000	579387.0000	8314880.0000	1533895.0000
17	Comprehensive income for the reporting period:	x		x		-7321765.0000			x			-38607.0000	579387.0000	8314880.0000	1533895.0000
17.1	income (loss)	x		x					x					8314880.0000	8314880.0000
17.2	other comprehensive income	x		x		-7321765.0000			x			-38607.0000	579387.0000		-6780985.0000
18	Issue of shares:	x		x					x						
18.1	par value	x		x					x						
18.2	share premium	x		x					x						
19	Treasury shares (interests):	x	x	x	x	x	x	x	x	x	x	x	x	x	x
19.1	acquisition	x	x	x	x	x	x	x	x	x	x	x	x	x	x
19.2	disposal	x		x					x	x	x	x	x	x	x
20	Change in value of fixed assets and intangible assets	x		x			12608.0000		x						12608.0000
21	Declared dividends and other distributions:	x		x					x						
21.1	on ordinary shares	x		x					x						
21.2	on preferred shares	x		x					x						
22	Other contributions from and distributions to shareholders (members)	x	x	x	x	x	x	x	x	x	x	x	x	x	x
23	Other movements	x		x					x						
24	For the reporting period	x	33429710.0000	x	77289963.0000	-32566918.0000	633235.0000		x	4313214.0000		49190.0000	990678.0000	141869630.0000	226008702.0000

Chairman of the Management Board

[S]

N.V. Katorzhnov

[S]

S.V. Sass

Chief Accountant

seal

10 February 2023

Code of territory	Banking Statements	
	Code of credit institution (branch)	
	by OKPO	registration number
45	09318941	1978

**MANDATORY RATIOS, LEVERAGE RATIO
AND LIQUIDITY COVERAGE RATIO
(disclosure form)
as at 01.01.2023**

Full and abbreviated corporate name of credit institution
(banking group's parent)

CREDIT BANK OF MOSCOW (public joint-stock company) / CREDIT BANK OF MOSCOW

Address (registered office) of credit institution (banking group's parent)

2 (bldg. 1) Lukov Pereulok, Moscow 107045

OKUD Form Code 0409813
Quarterly (Annual)

Section 1. Credit institution's (banking group's) key performance indicators

No.	Indicator	Note number	Actual value					
			as at the reporting date	as at date one quarter away from the reporting date	as at date two quarters away from the reporting date	as at date three quarters away from the reporting date	as at date four quarters away from the reporting date	
1	2	3	4	5	6	7	8	
CAPITAL, RUB'000								
1	Core Capital	x	187170261	185484863	184300579	182606615	185635653	
1a	Core capital in case of the expected loan loss model being fully applied, but excluding the effect of transitional measures	x	x	x	x	x	x	x
2	Tier 1 capital	x	240501544	240736058	239551774	244953094	248262417	
2a	Tier 1 capital in case of the expected loan loss model being fully applied	x	x	x	x	x	x	x
3	Equity (capital)	x	325900222	347819756	363254758	335753861	337977375	
3a	Equity (capital) in case of the expected loan loss model being fully applied	x	x	x	x	x	x	x
RISK-WEIGHTED ASSETS, RUB'000								
4	Risk-weighted assets	x	2678821306	2620870701	2670921675	2400819986	2065888761	
CAPITAL ADEQUACY RATIOS, %								
5	Core capital adequacy ratio N1.1 (N20. 1)	x	6.989	7.079	6.902	7.607	8.987	
5a	Core capital adequacy ratio in case of the expected loan loss model being fully applied	x	x	x	x	x	x	x
6	Tier 1 capital adequacy ratio N1.2 (N20. 2)	x	8.980	9.188	8.971	10.204	12.019	
6a	Tier 1 capital adequacy ratio in case of the expected loan loss model being fully applied	x	x	x	x	x	x	x
7	Equity (capital) adequacy ratio N1.0 (N1cc, N1. 3, N20. 0)	x	12.166	13.271	13.600	13.985	16.360	
7a	Equity (capital) adequacy ratio in case of the expected loan loss model being fully applied	x	x	x	x	x	x	x
CORE CAPITAL SURCHARGES (as a percentage of risk-weighted assets), %								
8	Capital adequacy maintenance surcharge	x						
9	Countercyclical surcharge	x						
10	Systemic importance surcharge	x						
11	Surcharges to equity (capital) adequacy ratios, total (Line 8 + Line 9 + Line 10)	x						
12	Core capital available to be used to maintain surcharges to the equity (capital) adequacy ratio	x						
LEVERAGE RATIO								
13	Amount of balance sheet assets and off-balance sheet commitments at risk for leverage ratio calculation, RUB'000	x		x	x	x	x	x
14	Bank's leverage ratio (N1.4), banking group's leverage ratio (N20.4), %	x	x	x	x	x	x	x
14a	Leverage ratio in case of the expected loan loss model being fully applied, %	x	x	x	x	x	x	x
LIQUIDITY COVERAGE RATIO								
15	Highly liquid assets, RUB'000	x						
16	Net expected cash outflow, RUB'000	x						
17	Liquidity coverage ratio N26 (N27), %	x						
STRUCTURAL LIQUIDITY RATIO (NET STABLE FUNDING RATIO)								
18	Available stable funding (ASF), RUB'000	x						
19	Required stable funding (RSF), RUB'000	x						
20	Structural liquidity ratio (net stable funding ratio) N28 (N29), %	x						
RATIOS RESTRICTING CERTAIN TYPES OF RISKS, %								
21	Instant liquidity ratio N2	x	146.14	86.989	55.355	46.411	138.571	
22	Current ratio N3	x	70.401	85.654	57.205	84.245	110.588	
23	Long-term liquidity ratio N4	x	48.248	41.047	47.722	47.817		
24	Maximum exposure to one borrower or a group of related borrowers N6 (N21)	x	maximum ratio x	number of violations x	duration x	maximum ratio x	number of violations x	duration x

25	Maximum amount ratio of large credit risks N7 (N22)	x				x						x						x
26	Ratio of equity (capital) being used to acquire shares (stakes) of other legal entities N12 (N23)	x				x						x						x
27	Maximum exposure ratio to a person related to the bank (group of persons related to the bank) N25	x		maximum ratio	number of violations	duration	maximum ratio	number of violations	duration	maximum ratio	number of violations	duration	maximum ratio	number of violations	duration	maximum ratio	number of violations	duration
				x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
28	Total resources adequacy ratio for the central counterparty N2cc	x																
29	Individual clearing collateral adequacy ratio for the central counterparty N3cc	x																
30	Central counterparty liquidity ratio N4cc	x																
31	Maximum concentration risk ratio N5cc	x																
32	CNBCI's current ratio	x																
33	Liquidity ratio for non-bank credit institution entitled to make cash transfer without opening bank accounts and other related banking operations N15.1	x																
34	Maximum aggregate amount ratio of loans to customers - settlement participants for the completion of settlements N16	x																
35	Loan amount ratio provided by SNBCIs on its own behalf and at its own expense to borrowers, except for customers - settlement participants N16.1	x																
36	Maximum promissory notes amount ratio for settlement non-bank credit institutions N16.2	x																
37	Minimum ratio of mortgage collateral and issue volume of mortgage-secured bonds N18	x																

Chairman of the Management Board

[S] N.V. Katorzhnov

Chief Accountant

[S] S.V. Sass

seal

10 February 2023

Principles of preparation of disclosable annual accounting (financial) statements

These disclosable annual accounting (financial) statements of CREDIT BANK OF MOSCOW (Public Joint-Stock Company) for 2022 have been prepared by its management based on its annual accounting (financial) statements prepared under the rules adopted by the Russian Federation for making such statements and subject to the disclosure restrictions contained in the Resolution of the Bank of Russia's Board of Directors dated 29 December 2022 "On Requirements to the Disclosure of Statements and Information by Credit Institutions (Banking Group Parents) in 2023" and in accordance with the format set out in the Bank of Russia's Information Letter No. IN-03-23/158 dated 30 December 2022 "Information Letter on Requirements to the Disclosure of Statements and Information in 2023".

The disclosable statements include the following forms of annual accounting (financial) statements, with some of their lines left blank:

- 0409806 Balance Sheet (disclosure form) for 2022;
- 0409807 Statement of Financial Results (disclosure form) for 2022;
- 0409808 Capital Adequacy Statement (disclosure form) as at 1 January 2023;
- 0409810 Statement of Changes in Equity (disclosure form) as at 1 January 2023;
- 0409813 Mandatory Ratios, Leverage Ratio and Liquidity Coverage Ratio (disclosure form) as at 1 January 2023.

Chairman of the Management Board

[S]

N.V. Katorzhnov

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Chief Accountant

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S.V.Sass

10.02.2023