

Banking Statements		
Code of territory by OKATO	by OKPO	Code of credit institution
45	09318941	1978

# Report on Financial Results

(published form)

for 2018

of the Credit Institution: CREDIT BANK OF  
MOSCOW (public joint-stock company) /

CREDIT BANK OF MOSCOW

Mailing Address: 2 (bldg. 1) Lukov

OKUD Form Code 0409807

Quarterly (Annual)

## Section 1. Profit and loss

(RUB '000)

No.	Item	note number	for the reporting period	for the corresponding reporting period of previous year
1	Total interest income, including:	5.1	141633092	124359550
1.1	Interest on placements with credit institutions		1060955	4492341
1.2	Interest on loans to other customers (non-credit institutions)		128079678	110404768
1.3	Interest on services under finance lease		0	0
1.4	Interest on securities portfolio		12492459	9462441
2	Total interest expense, including:	5.1	95195214	80917955
2.1	Interest on funds borrowed from credit institutions		31727358	23403642
2.2	Interest on customer accounts (non-credit institutions)		61135833	54105165
2.3	Interest on debt securities issued		2332023	3409148
3	Net interest income (negative interest margin)		46437878	43441595

4	Movement in provision for possible losses on loans, loan and similar debt, funds placed on corresponding accounts and interest income accrued, total, including:	5.4	-13635390	-16150671
4.1	Movement in provision for possible losses on interest income accrued		532615	-2275814
5	Net interest income (negative interest margin) after provisioning for possible losses		32802488	27290924
6	Net income from operations with financial assets at fair value through profit or loss		-996877	14872011
7	Net income from operations with financial liabilities at fair value through profit or loss		21069	-1321
8	Net income from operations with securities available for sale		595369	679189
9	Net income from operations with securities held to maturity		0	0
10	Foreign exchange income, net	5.5	15574610	4963203
11	Foreign exchange revaluation income, net	5.5	-22021448	-13923808
12	Precious metal income, net		0	0
13	Income from shareholding in other legal entities		815522	637080
14	Commission income	5.2	12537946	12550079
15	Commission expense	5.2	2913504	4288634
16	Movement in provision for possible losses on securities available for sale	5.4	0	0
17	Movement in provision for possible losses on securities held to maturity	5.4	-16536	0
18	Movement in provision for other losses	5.4	-1771709	-1981907
19	Other operating incomes		2892459	1472191
20	Net income (expense)		37519389	42269007
21	Operating expenses	5.3	22286278	29053633
22	Profit (loss) before taxation		15233111	13215374

23	Tax charged (paid)	5.6	3108198	2515514
24	Income (loss) from continuing operations		12116335	10721252
25	Income (loss) from discontinued operations		8578	-21392
26	Income (loss) for the period		12124913	10699860

## Section 2. Aggregate income

	Item	note number	for the reporting period	for the corresponding reporting period of previous year
1	Income (loss) for the period		12124913	10699860
2	Other aggregate income (loss)		X	X
3	Items not subject to reclassification to income or loss, total, of which:		-229740	-229891
3.2	Change in the revaluation fund of fixed assets		-229740	-229891
3.2	Change in accumulated revaluation of obligations (claims) under fixed payment pension programmes		0	0
4	Income tax applicable to items that cannot be reclassified to income or loss		-28992	-32409
5	Other total income (loss) that cannot be reclassified to income or loss net of income tax		-200748	-197482
6	Items that can be reclassified to income or loss, total, of which:		-1504774	-436216
6.2	Change in accumulated revaluation of financial assets available for sale		-1504774	-436216
6.2	Change in cash flows hedging fund		0	0
7	Income tax applicable to items that may be reclassified to income or loss		-462660	29653

8	Other aggregate income (loss) that may be reclassified to income or loss, net of income tax		-1042114	-465869
9	Other aggregate income (loss) net of income tax		-1242862	-663351
10	Financial result for the period		10882051	10036509

Chairman of the Management Board

[s]

Chubar V.A.

Chief Accountant

[s]

Sass S.V.

8 February 2019

seal