

| Banking Statements            |          |  |
|-------------------------------|----------|--|
| Code of territory by<br>OKATO | by OKPO  | Code of credit institution<br>(branch) |
| 45                            | 09318941 | 1978                                   |

CASH FLOW STATEMENT  
(PUBLISHED FORM)  
AS OF 01.01.2019

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

Mailing Address: 2 (bldg. 1) Lukov  
pereulok, Moscow 107045

OKUD Form Code  
0409814  
Quarterly (Annual)  
(RUB '000)

| No     | Item  | Note number | Cash flows for the<br>reporting period | Cash flows for the<br>respective reporting<br>period of the last year |
|--------|---|-------------|--|---|
| 1      | <b>Net cash from/used in<br/>operating activities</b>   |             |  |   |
| 1,1    | <i>Cash from/used in<br/>operating activities<br/>before changes in<br/>operating assets and<br/>liabilities, total,<br/>including:</i> | 7           | 53030015                               | 43764869  |
| 1.1.1  | Interest received   |             | 138910555                              | 122719255   |
| 1.1.2  | Interest paid   |             | -90120155                              | -75764253   |
| 1.1.3  | Commissions received  |             | 12537946                               | 12550079  |
| 1.1.4  | Commissions paid  |             | -2913504                               | -4288634  |
| 1.1.5  | Gains less losses from<br>trading in financial<br>assets at fair value<br>through profit or loss<br>available for sale                  |             | 2120494                                | 14445051  |
| 1.1.6  | Gains less losses from<br>trading in securities<br>held to maturity   |             | 0                                      | 0   |
| 1.1.7  | Gains less losses from<br>trading in foreign<br>currencies  |             | 15574610                               | 4963203   |
| 1.1.8  | Other operating<br>income received  |             | 1324977                                | 2171885   |
| 1.1.9  | Operating expense paid  |             | -21411766                              | -28318350   |
| 1.1.10 | Expense/refund on<br>income tax paid  |             | -2993142                               | -4713367  |

|        |   |  |            |            |
|--------|---|--|------------|------------|
| 1,2    | <i>Increase/decrease in net cash from operating assets and liabilities, total, including:</i> |  | -23505689  | -121618913 |
| 1.2.1  | Net increase/decrease in mandatory reserves with the Bank of Russia                           |  | -4206576   | -1627508   |
| 1.2.2  | Net increase/decrease in trading in securities at fair value through profit or loss           |  | -56124562  | -33862909  |
| 1.2.3  | Net increase/decrease in loans to customers   |  | -84140209  | -508305303 |
| 1.2.4  | Net increase/decrease in other assets   |  | -946781    | -2820966   |
| 1.2.5  | Net increase/decrease in loans, deposits and other funds of the Bank of Russia                |  | 0          | -92977147  |
| 1.2.6  | Net increase/decrease in due to other banks   |  | -151757865 | 257134657  |
| 1.2.7  | Net increase/decrease in customer accounts (non-credit institutions)                          |  | 279507070  | 265225004  |
| 1.2.8  | Net increase/decrease in financial liabilities at fair value through profit or loss           |  | 4864852    | 251591     |
| 1.2.9  | Net increase/decrease in promissory notes issued  |  | -10154620  | -6405622   |
| 1.2.10 | Net increase/decrease in other liabilities  |  | -546998    | 1769290    |
| 1,3    | <i>Total for Section 1 (items 1.1 + item 1.2)</i>   |  | 29524326   | -77854044  |
| 2      | <b>Net cash from/used in investment activities</b>  |  |            |            |

|     |  |  |            |           |
|-----|--|--|------------|-----------|
| 2,1 | Purchase of securities and other financial assets classified as available for sale   |  | -167081433 | -86027709 |
| 2,2 | Proceeds from sale and repayment of securities and other financial assets classified as available for sale                                 |  | 149077244  | 128542350 |
| 2,3 | Purchase of securities classified as held to maturity  |  | -31740908  | 0         |
| 2,4 | Proceeds from sale of securities classified as held to maturity  |  | 2071622    | 0         |
| 2,5 | Purchase of premises and equipment, intangible assets and material assets  |  | -1167765   | -919493   |
| 2,6 | Proceeds from sale of premises and equipment, intangible assets and material assets  |  | 1828157    | 82613     |
| 2,7 | Dividends received   |  | 815207     | 0         |
| 2,8 | Total for Section 2 (sum of items 2.1 to 2.7)  |  | -46197876  | 41677761  |
| 3   | <b>Net cash from/used in financing activities</b>  |  |            |           |
| 3,1 | Contributions of shareholders (partners) to charter capital  |  | 0          | 14400000  |
| 3,2 | Purchase of treasury shares  |  | 0          | 0         |
| 3,3 | Sale of treasury shares  |  | 0          | 0         |
| 3,4 | Dividends paid   |  | 0          | 0         |
| 3,5 | Total for Section 3 (sum of items 3.1 to 3.4)  |  | 0          | 14400000  |
| 4   | <b>Effect of changes in official exchange rates of foreign currencies to rouble set by the Bank of Russia on cash and cash equivalents</b> |  | 2015491    | 1748471   |

|     |  |  |           |           |
|-----|--|--|-----------|-----------|
| 5   | <b>Increase in/use of cash and cash equivalents</b>              |  | -14658059 | -20027812 |
| 5,1 | Cash and cash equivalents at the beginning of the reporting year |  | 93997540  | 114025352 |
| 5,2 | Cash and cash equivalents at the end of the reporting year       |  | 79339481  | 93997540  |

Chairman of the Management  
Board

[s]

Chubar V.A.

Chief Accountant

[s]

Sass S.V.

8 February 2019

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