

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

CASH FLOW STATEMENT
(PUBLISHED FORM)
AS OF 01.01.2020

of the Credit Institution: CREDIT
BANK OF MOSCOW (public joint-
stock company) / CREDIT BANK
OF MOSCOW
Address (corporate seat): 2
(bldg. 1) Lukov pereulok,
Moscow 107045

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

No	Item	Note number	Cash flows for the reporting period	Cash flows for the respective reporting period of the last year
1	2	3	4	5
1	Net cash from/used in operating activities			
1,1	Cash from/used in operating activities before changes in operating assets and liabilities, total, including:	7	-14 373 975	53 030 015
1.1.1	Interest received		139 734 353	138 910 555
1.1.2	Interest paid		-99 131 019	-90 120 155
1.1.3	Commissions received		12 023 634	12 537 946
1.1.4	Commissions paid		-3 688 324	-2 913 504
1.1.5	Net gains on financial assets evaluated at fair value through profit or loss, through other comprehensive income		-9 427 690	2 120 494
1.1.6	Net gains on securities evaluated at amortised cost		0	0
1.1.7	Gains less losses from trading in foreign currencies		-20 929 753	15 574 610
1.1.8	Other operating income received		10 212 166	1 324 977
1.1.9	Operating expense paid		-44 957 257	-21 411 766

1.1.10	Expense/refund on income tax paid		1 789 915	-2 993 142
1,2	Increase/decrease in net cash from operating assets and liabilities, total, including:		62 150 560	-23 505 689
1.2.1	Net increase/decrease in mandatory reserves with the Bank of Russia		-3 869 339	-4 206 576
1.2.2	Net increase/decrease in financial assets evaluated at fair value through profit or loss		-43 612 288	-56 124 562
1.2.3	Net increase/decrease in loans to customers		-261 606 667	-84 140 209
1.2.4	Net increase/decrease in other assets		16 858 942	-946 781
1.2.5	Net increase/decrease in loans, deposits and other funds of the Bank of Russia		0	0
1.2.6	Net increase/decrease in due to other banks		167 365 308	-151 757 865
1.2.7	Net increase/decrease in customer accounts (non-credit institutions)		184 091 756	279 507 070
1.2.8	Net increase/decrease in financial liabilities at fair value through profit or loss		-153 820	4 864 852
1.2.9	Net increase/decrease in promissory notes issued		14 471 789	-10 154 620
1.2.10	Net increase/decrease in other liabilities		-11 394 821	-546 998

1,3	Total (sum of items 1.1 and 1.2)		47 776 585	29 524 326
2	Net cash from/used in investment activities			
2,1	Acquisition of financial assets evaluated at fair value through other comprehensive income		-416 322 816	-167 081 433
2,2	Proceeds from sale and redemption of financial assets at fair value through other comprehensive income		404 401 514	149 077 244
2,3	Acquisition of securities evaluated at amortised cost		-15 788 439	-31 740 908
2,4	Proceeds from redemption of securities evaluated at amortised cost		5 829 273	2 071 622
2,5	Purchase of premises and equipment, intangible assets and material assets		-863 372	-1 167 765
2,6	Proceeds from sale of premises and equipment, intangible assets and material assets		1 376 409	1 828 157
2,7	Dividends received		0	815 207
2,8	Total (sum of items 2.1 to 2.7)		-21 367 431	-46 197 876
3	Net cash from/used in financing activities			
3,1	Contributions of shareholders (partners) to charter capital		14 712 500	0
3,2	Purchase of treasury shares		0	0
3,3	Sale of treasury shares		0	0
3,4	Dividends paid		-2 978 768	0
3,5	Total (sum of items 3.1 to 3.4)		11 733 732	0

4	Effect of changes in official exchange rates of foreign currencies to rouble set by the Bank of Russia on cash and cash equivalents		-756 910	2 015 491
5	Increase in/use of cash and cash equivalents		37 385 974	-14 658 059
5,1	Cash and cash equivalents at the beginning of the reporting year		79 339 481	93 997 540
5,2	Cash and cash equivalents at the end of the reporting year		116 725 457	79 339 481

Chairman of the Management
Board

[s]

Chubar V.A.

Chief Accountant

[s]

Sass S.V.

seal

25 February 2020