

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

REPORT ON CAPITAL ADEQUACY  
(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  
0409808  
Quarterly (Annual)  
(RUB '000)

Section 1. Capital adequacy

No	Item	Explanation No	Instrument value (indicator) as at the reporting date	Instrument value (indicator) as of the beginning of the	Reference to balance sheet (published form) items constituting sources of capital
1	2	3	4	5	6
Sources of base capital					
1	Charter capital and share premium, total, of which:	9	88 039 673	73 327 173	
	ordinary shares				
1.1	(participatory interests)		88 039 673	73 327 173	
1.2	preferred shares		0	0	
2	Retained income (loss):		46 779 141	32 562 954	
2.1	of the past years		38 531 574	29 385 445	
2.2	of the reporting year		8 247 567	3 177 509	
3	Reserve fund		4 313 214	4 313 214	
4	Participatory interests in the charter capital subject to gradual deletion from calculation of the equity (capital)		not applicable	not applicable	
5	Base capital instruments of subsidiaries held by third parties		not applicable	not applicable	
6	Base capital sources, total (Line 1 +/- Line 2 + Line 3 - Line 4 + Line 5)		139 132 028	110 203 341	
Indicators that reduce the base capital sources					
7	Financial instrument value adjustment		0	0	
8	Goodwill net of deferred tax liabilities		0	0	
9	Intangible assets (excluding goodwill and any amounts of the rights as to mortgage loan servicing) less deferred tax liabilities		588 935	285 154	
10	Deferred tax assets contingent upon future profits		0	0	
11	Cash flow hedging provisions		0	0	

No	Item	Explanation No	Instrument value (indicator) as at the reporting date	Instrument value (indicator) as of the beginning of the	Reference to balance sheet (published form) items constituting sources of capital
12	Incomplete provisions for possible losses		0	0	
13	Revenues from securitisation transactions		not applicable	not applicable	
14	Revenues and expenses associated with credit risk change under liabilities assessed at the fair value		not applicable	not applicable	
15	Pension plan assets with the agreed payments		not applicable	not applicable	
16	Investments in own shares (with participatory interests)		0	0	
17	Cross investments of credit institution and financial organisation in base capital instruments		0	0	
18	Immaterial investments in the base capital instruments of financial institutions		0	0	
19	Material investments in the base capital instruments of financial institutions		0	0	
20	Rights as to mortgage loan servicing		not applicable	not applicable	
21	Deferred tax assets not contingent upon future profits		0	0	
22	Aggregate of material investments and deferred tax assets to the extent exceeding 15% of the base capital amount, total, including:		0	0	
23	material investments in the base capital instruments of financial institutions		0	0	
24	rights as to mortgage loan servicing		not applicable	not applicable	
25	deferred tax assets not contingent upon future profits		0	0	
26	Other indicators that reduce the base capital sources set by the Bank of Russia:		0	0	
27	Negative value of the capital surplus		0	0	
28	Indicators that reduce the base capital sources, total (sum of Lines 7-22 and Lines 26 and 27)		588 935	285 154	
29	Base capital, total (Line 6 - Line 28)		138 543 093	109 918 187	

No	Item	Explanation No	Instrument value (indicator) as at the reporting date	Instrument value (indicator) as of the beginning of the	Reference to balance sheet (published form) items constituting sources of capital
Capital surplus sources					
30	Capital surplus sources and paid-in surplus, total, including:		37 870 750	46 690 280	
31	classified as the capital		0	0	
32	classified as the liabilities		37 870 750	46 690 280	
33	Capital surplus instruments subject to gradual deletion from calculation of the equity (capital)		0	0	
34	Capital surplus instruments of subsidiaries held by third parties, total, including:		not applicable	not applicable	
35	Capital surplus instruments of subsidiaries subject to gradual deletion from calculation of the equity (capital)		not applicable	not applicable	
36	Capital surplus sources, total (Line 30 + Line 33 + Line 34)		37 870 750	46 690 280	
Indicators that reduce the capital surplus sources					
37	Investments in own instruments of the capital surplus		0	0	
38	Cross investments of credit institution and financial organisation in capital surplus instruments		0	0	
39	Immaterial investments in the capital surplus instruments of financial institutions		0	0	
40	Material investments in the capital surplus instruments of financial institutions		0	0	
41	Other indicators that reduce the capital surplus sources set by the Bank of Russia:		0	0	
42	Negative value of the additional capital		0	0	
43	Indicators that reduce the capital surplus sources (sum of Lines 37-42)		0	0	
44	Capital surplus, total (Line 36 - Line 43)		37 870 750	46 690 280	
45	Core capital, total (Line 29 + Line 44)		176 413 843	156 608 467	

No	Item	Explanation No	Instrument value (indicator) as at the reporting date	Instrument value (indicator) as of the beginning of the	Reference to balance sheet (published form) items constituting sources of capital
Additional capital sources					
46	Additional capital sources and paid-in surplus		88 808 757	116 126 259	
47	Additional capital instruments subject to gradual deletion from calculation of the equity (capital)		0	0	
48	Additional capital instruments of subsidiaries held by third parties, total, including:		not applicable	not applicable	
49	Additional capital instruments of subsidiaries subject to gradual deletion from calculation of the equity (capital)		not applicable	not applicable	
50	Provisions for possible losses		0	0	
51	Additional capital sources, total (Line 46 + Line 47 + Line 48 + Line 50)		88 808 757	116 126 259	
Indicators that reduce the additional capital sources					
52	Investments in own instruments of the additional capital		0	0	
53	Cross investments of credit institution and financial organisation in additional capital instruments		0	0	
54	Immaterial investments in additional capital instruments and other instruments supporting general loss absorbing capacity of financial institutions		0	0	
54a	Investments in other instruments supporting general loss absorbing capacity of financial institutions		0	0	
55	Material investments in additional capital instruments and other instruments supporting general loss absorbing capacity of financial institutions		426 201	439 251	
56	Other indicators that reduce the additional capital sources set by the Bank of Russia, total, including:		0	0	
56.1	overdue accounts receivable for over 30 calendar days		0	0	
56.2	excess of an aggregate of loans, bank guarantees and sureties issued to own shareholders (participants) and insiders over its maximum amount		0	0	
56.3	investment in creation and acquisition of fixed assets and material stock		0	0	

No	Item	Explanation No	Instrument value (indicator) as at the reporting date	Instrument value (indicator) as of the beginning of the	Reference to balance sheet (published form) items constituting sources of capital
56.4	difference between the actual value of an ownership interest due to the exited participants and the value, at which the ownership interest was disposed of to another participant		0	0	
57	Indicators that reduce the additional capital sources, total (sum of Lines 52-56)		426 201	439 251	
58	Additional capital, total (Line 51 - Line 57)		88 382 556	115 687 008	
59	Equity (capital), total (Line 45 + Line 58)		264 796 399	272 295 475	
60	Risk-weighted assets:		X	X	X
60.1	required to determine the base capital adequacy		1 594 634 466	1 353 270 708	
60.2	required to determine the core capital adequacy		1 594 634 466	1 353 270 708	
60.3	required to determine the equity (capital) adequacy		1 595 121 716	1 353 959 729	
Indicators of adequacy of the equity (capital) and premiums to the equity (capital) adequacy ratios, %					
61	Base capital adequacy (Line 29 / Line 60.1)		8,688	8,122	
62	Core capital adequacy (Line 45 / Line 60.2)		11,063	11,573	
63	Equity (capital) adequacy (Line 59 / Line 60.3)		16,6	20,111	
64	Surcharges to base capital adequacy ratio, total, of which:		not applicable	not applicable	
65	capital adequacy		not applicable	not applicable	
66	maintenance premium		not applicable	not applicable	
66	anti-cyclic premium		not applicable	not applicable	
67	premium for the system relevance of banks		not applicable	not applicable	
68	Base capital available for allocation to maintain premiums to the equity (capital) adequacy ratios		not applicable	not applicable	
Equity (capital) adequacy ratios, %					
69	Base capital adequacy ratio		4,5	4,5	
70	Core capital adequacy ratio		6	6	
71	Equity (capital) adequacy ratio		8	8	
Indicators that do not exceed established materiality thresholds and are not taken to reduce capital source					
72	Immaterial investments in capital instruments and other instruments supporting general loss absorbing capacity of financial institutions		0	0	
73	Material investments in the base capital instruments of financial institutions		4 995 851	4 645 851	
74	Rights as to mortgage loan servicing		not applicable	not applicable	
75	Deferred tax assets not contingent upon future profits		0	1 400 000	

No	Item	Explanation No	Instrument value (indicator) as at the reporting date	Instrument value (indicator) as of the beginning of the	Reference to balance sheet (published form) items constituting sources of capital
Restrictions on inclusion of loss provisions in additional capital					
76	Provisions for possible losses to be included in calculation of the additional capital with regards any positions, where the standardised approach is applied to calculate credit risk on such positions		not applicable	not applicable	
77	Restrictions on inclusion of any amounts of provisions for possible losses in calculation of the additional capital by using the standardised approach		not applicable	not applicable	
78	Provisions for possible losses to be included in calculation of the additional capital with regards any positions, where the internal model-based approach is to calculate credit risk on such positions		not applicable	not applicable	
79	Restrictions on inclusion of any amounts of provisions for possible losses in calculation of the additional capital by using the internal model-based approach		not applicable	not applicable	
Instruments subject to gradual deletion from calculation of the equity (capital) (applicable from 01.01.2018 to 01.01.2022)					
80	Current restriction on inclusion in the base capital sources of any instruments subject to gradual deletion from calculation of the equity (capital)		0	0	
81	Part of instruments not included in the base capital sources due to restrictions		0	0	
82	Current restriction on inclusion in the capital surplus sources of any instruments subject to gradual deletion from calculation of the equity (capital)		0	0	
83	Part of instruments not included in the capital surplus sources due to restrictions		0	0	
84	Current restriction on inclusion in the additional capital sources of any instruments subject to gradual deletion from calculation of the equity (capital)		0	0	
85	Part of instruments not included in the additional capital sources due to restrictions		0	0	

The balance sheet data used to prepare section 1 of the Report are given in table N of section I "Equity (Capital) Structure" of the overview of risk and capital management procedures disclosed

[illegible]

No/ Instru- ment charac- teristic	Short company name of the capital instrument issuer	Instrument ID	Law applicable to capital instruments:	to other instruments of general loss absorbing capacity:	Level of the capital, in which an instrument is included during the Basel III transit period	Level of the capital, in which an instrument is included after the Basel III transit period	Consolidation level, at which an instrument is included in the capital	Type of instrument	Instrument value included in calculation of the capital	Par value of instrument
	1	2	3	3a	4	5	6	7	8	9
5	CBOM Finance p.l.c.	XS1601094755	826 (UNITED KINGDOM OF GREAT BRITAIN AND NORTHERN IRELAND)		not applicable	capital surplus	at individual and banking group level	Subordinated loan (deposit, credit)	32 870 750	USD 540 000 000
		US12504PAE07								
6	Deposit Insurance Agency	29010RMFS	643 (RUSSIAN FEDERATION)		not applicable	additional capital	at individual and banking group level	Subordinated loan (deposit, credit)	4 046 200	RUB 4 046 200 000
7	Deposit Insurance Agency	29009RMFS	643 (RUSSIAN FEDERATION)		not applicable	additional capital	at individual and banking group level	Subordinated loan (deposit, credit)	4 046 200	RUB 4 046 200 000
8	Deposit Insurance Agency	29008RMFS	643 (RUSSIAN FEDERATION)		not applicable	additional capital	at individual and banking group level	Subordinated loan (deposit, credit)	4 046 200	RUB 4 046 200 000
9	Deposit Insurance Agency	29007RMFS	643 (RUSSIAN FEDERATION)		not applicable	additional capital	at individual and banking group level	Subordinated loan (deposit, credit)	4 046 200	RUB 4 046 200 000
10	Deposit Insurance Agency	29006RMFS	643 (RUSSIAN FEDERATION)		not applicable	additional capital	at individual and banking group level	Subordinated loan (deposit, credit)	4 046 200	RUB 4 046 200 000
11	JSC SAMOTLORNEFTGAZ	w/n	643 (RUSSIAN FEDERATION)		not applicable	additional capital	at individual and banking group level	Subordinated loan (deposit, credit)	11 000 000	RUB 11 000 000 000



No/ Instru- ment charac- teristic	Short company name of the capital instrument issuer	Instrument ID	Law applicable to capital instruments:	to other instruments of general loss absorbing capacity:	Level of the capital, in which an instrument is included during the Basel III transit period	Level of the capital, in which an instrument is included after the Basel III transit period	Consolidation level, at which an instrument is included in the capital	Type of instrument	Instrument value included in calculation of the capital	Par value of instrument
	1	2	3	3a	4	5	6	7	8	9
12	JSC RN-NYAGANNEFTEGAZ	w/n	643 (RUSSIAN FEDERATION)		not applicable	additional capital	at individual and banking group level	Subordinated loan (deposit, credit)	11 000 000	RUB 11 000 000 000
13	CREDIT BANK OF MOSCOW	41501978B	643 (RUSSIAN FEDERATION)		not applicable	capital surplus	at individual and banking group level	Subordinated bond loan	5 000 000	RUB 5 000 000 000

Section 4. Continuation

No/ Instru- ment charac- teristic	Instrument classification for accounting purposes	Instrument (acquisition, offering) issue date	Instrument maturity	Instrument due date	Right of early buy-out (redemption) of instrument agreed with the Bank of Russia	Initial date(s) of possible exercise of the right of early buy-out (redemption) of instrument, conditions for such right and buy-out (redemption) amount	Subsequent date(s) of possible exercise of the right of early buy-out (redemption) of instrument	Type of rate for the instrument	Rate	Instrument-based conditions for cessation of dividend payment on ordinary shares	Mandatory nature of dividends	Conditions for increased payments under the instrument or other incentives to early buy- out (redemption) of the instrument
	10	11	12	13	14	15	16	17	18	19	20	21
1	Share capital	18.08.1999	no maturity	none	no	not applicable	not applicable	not applicable	not applicable	no	at sole discretion of parent company and/or participant in the bank group	no
		04.11.1999										
		23.05.2000										
		18.10.2001										
		12.11.2003										
		07.07.2005										
		22.05.2006										
		02.07.2007										
		17.06.2009										
		14.07.2011										
		24.08.2012										
		25.09.2013										
		26.02.2015										
		02.07.2015										
		25.12.2015										
		27.10.2017										

No/ instru- ment charac- teristic	Instrument classification for accounting purposes	Instrument (acquisition, issuance) date	Instrument maturity	Instrument due date	Right of early buy-out (redemption) of instrument agreed with the Bank of Russia	Initial date(s) of possible exercise of the right of early buy-out (redemption) of instrument, conditions for such right and buy-out (redemption) amount	Subsequent date(s) of possible exercise of the right of early buy-out (redemption) of instrument	Type of rate for the instrument	Rate	Instrument-based conditions for cessation of dividend payment on ordinary shares	Mandatory nature of dividends	Conditions for increased payments under the instrument or other incentives to early buy- out (redemption) of the instrument
	10	11	12	13	14	15	16	17	18	19	20	21
2	liability taken at the depreciated cost	30.12.2014	fixed maturity	26.05.2025	yes	early redemption is possible in 5.5 years (date of possible early redemption is 26.05.2020); special cases of early redemption are set: any changes in CBR	not applicable	fixed rate	16,5	not applicable	not applicable	no
						with regard to a loan approval as a subordinated loan for inclusion in the equity (capital) sources as an additional capital; in case of taxes or increased costs						
3	liability taken at the depreciated cost	29.12.2015	fixed maturity	24.12.2025	yes	Early repayment of a subordinated deposit (its part) is possible only in 5 years after inclusion of a subordinated deposit in the Bank's additional capital sources in line with Sub- clause 3.1.8.4 of Clause 3 of Regulation 395-P	see cl. 15	fixed rate	4,9	not applicable	not applicable	no

No/ Instru- ment charac- teristic	Instrument classification for accounting purposes	Instrument (acquisition, offering) issue date	Instrument maturity	Instrument due date	Right of early buy-out (redemption) of instrument agreed with the Bank of Russia	Initial date(s) of possible exercise of the right of early buy-out (redemption) of instrument, conditions for such right and buy-out (redemption) amount	Subsequent date(s) of possible exercise of the right of early buy-out (redemption) of instrument	Type of rate for the instrument	Rate	Instrument-based conditions for cessation of dividend payment on ordinary shares	Mandatory nature of dividends	Conditions for increased payments under the instrument or other incentives to early buy- out (redemption) of the instrument
	10	11	12	13	14	15	16	17	18	19	20	21
	liability taken at the 4 depreciated cost	13.04.2017	fixed maturity	05.10.2027	yes	prepayment – on early repayment date (later of 5 October 2022 or 5th anniversary of subordinated loan's inclusion in Tier 2 Capital); special prepayment events allowed:	after early repayment date – any subsequent interest payment date	fixed for first 5.5 years	7,5	not applicable	not applicable	no
						if CBR does not issue confirmation approving loan as additional capital, CBR's regulations are amended, laws are changed or other changes occur that may result in						
						additional financial liabilities related to subordinated loan (in case of taxes or increased costs)						

No/ Instru ment charac teristic	Instrument classification for accounting purposes	Instrument (acquisition, offering) issue date	Instrument maturity	Instrument due date	Right of early buy-out (redemption) of instrument agreed with the Bank of Russia	Initial date(s) of possible exercise of the right of early buy-out (redemption) of instrument, conditions for such right and buy-out (redemption) amount	Subsequent date(s) of possible exercise of the right of early buy-out (redemption) of instrument	Type of rate for the instrument	Rate	Instrument-based conditions for cessation of dividend payment on ordinary shares	Mandatory nature of dividends	Conditions for increased payments under the instrument or other incentives to early buy- out (redemption) of the instrument
	10	11	12	13	14	15	16	17	18	19	20	21
5	liability taken at the depreciated cost	19.05.2017	no fixed maturity	for unlimited period	yes	prepayment – on early repayment date (later of 10 November 2022 – date falling not later than in 5.5 years after closing date, and 5- <sup>th</sup> anniversary of subordinated loan's inclusion in additional Tier 1 capital);	after early repayment date – any subsequent interest payment date	fixed for first 5.5 years	8,875	yes	at sole discretion of credit institution (parent credit institution and/or banking group member)	no
						events allowed: if CBR does not provide consent to inclusion of subordinated loan in additional Tier 1 capital, CBR's regulations are						
						laws are changed or other changes occur that may result in additional financial liabilities related to subordinated loan (in case of taxes or increased costs).						

No/ Instru- ment charac- teristic	Instrument classification for accounting purposes	Instrument (acquisition, offering) issue date	Instrument maturity	Instrument due date	Right of early buy-out (redemption) of instrument agreed with the Bank of Russia	Initial date(s) of possible exercise of the right of early buy-out (redemption) of instrument, conditions for such right and buy-out (redemption) amount	Subsequent date(s) of possible exercise of the right of early buy-out (redemption) of instrument	Type of rate for the instrument	Rate	Instrument-based conditions for cessation of dividend payment on ordinary shares	Mandatory nature of dividends	Conditions for increased payments under the instrument or other incentives to early buy- out (redemption) of the instrument
	10	11	12	13	14	15	16	17	18	19	20	21
6	liability taken at the fair cost	18.06.2015	fixed maturity	29.11.2034	yes	early repayment only in 5 years after a contract is concluded	not applicable	fixed rate	not applicable	not applicable	not applicable	no
7	liability taken at the fair cost	18.06.2015	fixed maturity	28.04.2032	yes	early repayment only in 5 years after a contract is concluded	not applicable	fixed rate	not applicable	not applicable	not applicable	no
8	liability taken at the fair cost	18.06.2015	fixed maturity	26.09.2029	yes	early repayment only in 5 years after a contract is concluded	not applicable	fixed rate	not applicable	not applicable	not applicable	no

No/ instru- ment charac- teristic	Instrument classification for accounting purposes	Instrument (acquisition, offering) issue date	Instrument maturity	Instrument due date	Right of early buy-out (redemption) of instrument agreed with the Bank of Russia	Initial date(s) of possible exercise of the right of early buy-out (redemption) of instrument, conditions for such right and buy-out (redemption) amount	Subsequent date(s) of possible exercise of the right of early buy-out (redemption) of instrument	Type of rate for the instrument	Rate	Instrument-based conditions for cessation of dividend payment on ordinary shares	Mandatory nature of dividends	Conditions for increased payments under the instrument or other incentives to early buy- out (redemption) of the instrument
	10	11	12	13	14	15	16	17	18	19	20	21
9	liability taken at the fair cost	18.06.2015	fixed maturity	24.02.2027	yes	early repayment only in 5 years after a contract is concluded	not applicable	fixed rate	not applicable	not applicable	not applicable	no
10	liability taken at the fair cost	18.06.2015	fixed maturity	22.01.2025	yes	early repayment only in 5 years after a contract is concluded	not applicable	fixed rate	not applicable	not applicable	not applicable	no
11	liability taken at the depreciated cost	23.10.2017	fixed maturity	29.09.2066	yes	Early repayment of a subordinated deposit (its part) is possible only in 5 years after inclusion of a subordinated deposit in the Bank's additional capital sources in line with Sub- clause 3.1.8.4 of Clause 3 of Regulation 395-P	see cl. 15	fixed rate	8,75	not applicable	not applicable	no

No/ instru- ment charac- teristic	Instrument classification for accounting purposes	Instrument (acquisition, offering) issue date	Instrument maturity	Instrument due date	Right of early buy-out (redemption) of instrument agreed with the Bank of Russia	Initial date(s) of possible exercise of the right of early buy-out (redemption) of instrument, conditions for such right and buy-out (redemption) amount	Subsequent date(s) of possible exercise of the right of early buy-out (redemption) of instrument	Type of rate for the instrument	Rate	Instrument-based conditions for cessation of dividend payment on ordinary shares	Mandatory nature of dividends	Conditions for increased payments under the instrument or other incentives to early buy- out (redemption) of the instrument
	10	11	12	13	14	15	16	17	18	19	20	21
12	liability taken at the depreciated cost	23.10.2017	fixed maturity	29.09.2066	yes	Early repayment of a subordinated deposit (its part) is possible only in 5 years after inclusion of a subordinated deposit in the Bank's additional capital sources in line with Sub- clause 3.1.8.4 of Clause 3 of Regulation 395-P	see cl. 15	fixed rate	8,75	not applicable	not applicable	no
13	liability taken at the depreciated cost	31.07.2018	no fixed maturity	for unlimited period	yes	The Issuer may decide to call the bonds on the last day of the 11th (eleventh) coupon period or, starting from the 12th (twelfth) coupon period, on the last day of a Subsequent Circulation Term comprising 10 coupon periods (1820 days). The call price is 100% of the Bonds' face value. The Issuer may call the Bonds if after the state registration of the Bonds' issue closing	see cl. 15	from fixed to floating rate	12.0 From the 1st (first) to the 11th (eleventh) coupon period – 12.00. If the Bonds are not redeemed at the end of the last coupon period for which the Issuer's authorised management body set the rate, the interest rate for each further 10 (ten) coupon periods (a "Subsequent Circulation Term") shall be determined at least 7 (seven) business days in advance using the following formula: $C_j = R + 4.75\%$ , where: $C_j$ means the j-th coupon rate; R means the Bank of Russia's key rate	no	not applicable	yes

No/ Instru- ment charac- teristic	Instrument classification for accounting purposes	Instrument (acquisition, offering) issue date	Instrument maturity	Instrument due date	Right of early buy-out (redemption) of instrument agreed with the Bank of Russia	Initial date(s) of possible exercise of the right of early buy-out (redemption) of instrument, conditions for such right and buy-out (redemption) amount	Subsequent date(s) of possible exercise of the right of early buy-out (redemption) of instrument	Type of rate for the instrument	Rate	Instrument-based conditions for cessation of dividend payment on ordinary shares	Mandatory nature of dividends	Conditions for increased payments under the instrument or other incentives to early buy- out (redemption) of the instrument
	10	11	12	13	14	15	16	17	18	19	20	21
						report any Russian laws or regulations are amended in a way materially affecting the terms of issue for the Issuer and holder(s) of the Bonds, including without limitation where any change in Russian tax laws requires it to withhold any taxes not existing thereunder as at the approval date of this Securities Issue Resolution or apply higher rates for any taxes existing as at such date,			applicable 8 (eight) business days before the first day of the Subsequent Circulation Term (the "New Coupon Rate Determination Date") or, if not existing then, such other similar interest rate as is mainly used by it to regulate banking sector liquidity; The coupon rate for each Subsequent Circulation Term may not exceed the maximum interest rate set in the Bank of Russia's Regulation No. 395-P dated 28.12.2012 "On the Method of Calculating the Amount, and Assessing the			
						which would increase the cost of the Bonds to it.			Adequacy of, Credit Institutions' Equity (Capital) ("Basel III") for subordinated obligations or set by it otherwise as of the relevant New Coupon Rate Determination Date for instruments qualifying as a source of additional paid in capital.			



## Section 4. Continuation

No/ Instru- ment charac- teristic	Nature of payments	Instrument convertibility	Conditions, under which the instrument is convertible	Full or partial conversion	Conversion rate	Mandatory nature of conversion	Level of the capital, in whose instrument the instrument is converted	Short corporate name of the instrument, in which the instrument is converted	Possibility to write off an instrument for loss cover	Conditions, under which the instrument is written off	Full or partial writing-off	Permanent or temporary writing-off
	22	23	24	25	26	27	28	29	30	31	32	33
1	non-cumulative	inconvertible	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	no	not applicable	not applicable	not applicable
2	non-cumulative	inconvertible	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	yes	(i) The base capital adequacy than 2% as of the reporting date of CBR, or (b) the borrower received a notice from the Deposit Insurance Agency that a decision is made in relation to it to implement the action plan approved by CBR	in full or in part	permanent

No/ Instru ment charac teristic	Nature of payments	Instrument convertibility	Conditions, under which the instrument is convertible	Full or partial conversion	Conversion rate	Mandatory nature of conversion	Level of the capital, in whose instrument the instrument is converted	Short corporate name of the instrument, in which the instrument is converted	Possibility to write off an instrument for loss cover	Conditions, under which the instrument is written off	Full or partial writing-off	Permanent or temporary writing-off
	22	23	24	25	26	27	28	29	30	31	32	33
										to prevent the borrower's bankruptcy that provides for measures in line with Clauses 3) and 4) of Part 1 of Article 2 of the Law on Banking System Stability		
3	non-cumulative	inconvertible	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	yes	In case of either event: the base capital adequacy ratio calculated by the Bank in line with CBR Instruction 139-I has gone below 2% (two percent) in the aggregate for six and more	in full or in part	permanent

No/ Instru ment charac teristic	Nature of payments	Instrument convertibility	Conditions, under which the instrument is convertible	Full or partial conversion	Conversion rate	Mandatory nature of conversion	Level of the capital, in whose instrument the instrument is converted	Short corporate name of the instrument, in which the instrument is converted	Possibility to write off an instrument for loss cover	Conditions, under which the instrument is written off	Full or partial writing-off	Permanent or temporary writing-off
	22	23	24	25	26	27	28	29	30	31	32	33
										transaction days within any thirty (30) consecutive transaction days or – the Bank Supervision Committee of the Bank of Russia approved the plan for participation of the Deposit Insurance Agency in measures to prevent the Bank's bankruptcy,		
										such a plan providing for the Deposit Insurance Agency's financial assistance in line with the federal law "On Insolvency (Bankruptcy)"		

No/ Instru- ment charac- teristic	Nature of payments	Instrument convertibility	Conditions, under which the instrument is convertible	Full or partial conversion	Conversion rate	Mandatory nature of conversion	Level of the capital, in whose instrument the instrument is converted	Short corporate name of the instrument, in which the instrument is converted	Possibility to write off an instrument for loss cover	Conditions, under which the instrument is written off	Full or partial writing-off	Permanent or temporary writing-off
	22	23	24	25	26	27	28	29	30	31	32	33
4	non-cumulative	inconvertible	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	yes	(i) Base capital adequacy ratio falls below 2% for 6 or more operational days in aggregate during any consecutive period of 30 operational days, or (ii) Banking Supervision Committee of CBR approves plan for participation of Deposit	in whole or in part	permanent
										Insurance Agency in bankruptcy prevention measures in respect of borrower which contemplates provision of financial assistance by Deposit Insurance Agency in accordance with Insolvency Law.		

No/ Instru- ment charac- teristic	Nature of payments	Instrument convertibility	Conditions, under which the instrument is convertible	Full or partial conversion	Conversion rate	Mandatory nature of conversion	Level of the capital, in whose instrument the instrument is converted	Short corporate name of the instrument, in which the instrument is converted	Possibility to write off an instrument for loss cover	Conditions, under which the instrument is written off	Full or partial writing-off	Permanent or temporary writing-off
	22	23	24	25	26	27	28	29	30	31	32	33
5	non-cumulative	inconvertible	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	yes	(i) Base capital adequacy ratio falls below 5.125% for 6 or more operational days in aggregate during any consecutive period of 30 operational days, or (ii) Banking Supervision Committee of CBR approves plan for participation of Deposit	in whole or in part	permanent
										Insurance Agency in bankruptcy prevention measures in respect of borrower which contemplates provision of financial assistance by Deposit Insurance Agency in accordance with Insolvency Law.		

No/ Instru- ment charac- teristic	Nature of payments	Instrument convertibility	Conditions, under which the instrument is convertible	Full or partial conversion	Conversion rate	Mandatory nature of conversion	Level of the capital, in whose instrument the instrument is converted	Short corporate name of the instrument, in which the instrument is converted	Possibility to write off an instrument for loss cover	Conditions, under which the instrument is written off	Full or partial writing-off	Permanent or temporary writing-off
	22	23	24	25	26	27	28	29	30	31	32	33
6	non-cumulative	convertible	In case of either event occurring after issue of a subordinated loan: 1) base capital adequacy ratio (N1.1) calculated in line with CBR Instruction 139-I of 03.12.2012 "On Statutory Ratios of Banks" has gone below	in full or in part	not applicable	see cl. 24	base capital	CREDIT BANK OF MOSCOW	no	not applicable	not applicable	not applicable
			the level set in the Regulation on subordinated loan that, as of the Contract date, is 2% for a period set in the Regulation, or 2) the Bank Supervision Committee has approved the plan for participation of Lender in									
			measures to prevent the lending Bank's bankruptcy, such a plan providing for financial aid from the Lender as set in the federal law on insolvency (bankruptcy).									

No/ Instru- ment charac- teristic	Nature of payments	Instrument convertibility	Conditions, under which the instrument is convertible	Full or partial conversion	Conversion rate	Mandatory nature of conversion	Level of the capital, in whose instrument the instrument is converted	Short corporate name of the instrument, in which the instrument is converted	Possibility to write off an instrument for loss cover	Conditions, under which the instrument is written off	Full or partial writing-off	Permanent or temporary writing-off
	22	23	24	25	26	27	28	29	30	31	32	33
7	non-cumulative	convertible	In case of either event occurring after issue of a subordinated loan: 1) base capital adequacy ratio (N1.1) calculated in line with CBR Instruction 139-I of 03.12.2012 "On Statutory Ratios of Banks" has gone below	in full or in part	not applicable	see cl. 24	base capital	CREDIT BANK OF MOSCOW	no	not applicable	not applicable	not applicable
			the level set in the Regulation on subordinated loan that, as of the Contract date, is 2% for a period set in the Regulation, or 2) the Bank Supervision Committee has approved the plan for participation of Lender in									
			measures to prevent the lending Bank's bankruptcy, such a plan providing for financial aid from the Lender as set in the federal law on insolvency (bankruptcy).									

No/ Instru- ment charac- teristic	Nature of payments	Instrument convertibility	Conditions, under which the instrument is convertible	Full or partial conversion	Conversion rate	Mandatory nature of conversion	Level of the capital, in whose instrument the instrument is converted	Short corporate name of the instrument, in which the instrument is converted	Possibility to write off an instrument for loss cover	Conditions, under which the instrument is written off	Full or partial writing-off	Permanent or temporary writing-off
	22	23	24	25	26	27	28	29	30	31	32	33
8	non-cumulative	convertible	In case of either event occurring after issue of a subordinated loan: 1) base capital adequacy ratio (N1.1) calculated in line with CBR Instruction 139-I of 03.12.2012 "On Statutory Ratios of Banks" has gone below	in full or in part	not applicable	see cl. 24	base capital	CREDIT BANK OF MOSCOW	no	not applicable	not applicable	not applicable
			the level set in the Regulation on subordinated loan that, as of the Contract date, is 2% for a period set in the Regulation, or 2) the Bank Supervision Committee has approved the plan for participation of Lender in									
			measures to prevent the lending Bank's bankruptcy, such a plan providing for financial aid from the Lender as set in the federal law on insolvency (bankruptcy).									



No/ Instru- ment charac- teristic	Nature of payments	Instrument convertibility	Conditions, under which the instrument is convertible	Full or partial conversion	Conversion rate	Mandatory nature of conversion	Level of the capital, in whose instrument the instrument is converted	Short corporate name of the instrument, in which the instrument is converted	Possibility to write off an instrument for loss cover	Conditions, under which the instrument is written off	Full or partial writing-off	Permanent or temporary writing-off
	22	23	24	25	26	27	28	29	30	31	32	33
9	non-cumulative	convertible	In case of either event occurring after issue of a subordinated loan: 1) base capital adequacy ratio (N1.1) calculated in line with CBR Instruction 139-I of 03.12.2012 "On Statutory Ratios of Banks" has gone below	in full or in part	not applicable	see cl. 24	base capital	CREDIT BANK OF MOSCOW	no	not applicable	not applicable	not applicable
			the level set in the Regulation on subordinated loan that, as of the Contract date, is 2% for a period set in the Regulation, or 2) the Bank Supervision Committee has approved the plan for participation of Lender in									
			measures to prevent the lending Bank's bankruptcy, such a plan providing for financial aid from the Lender as set in the federal law on insolvency (bankruptcy).									

No/ Instru- ment charac- teristic	Nature of payments	Instrument convertibility	Conditions, under which the instrument is convertible	Full or partial conversion	Conversion rate	Mandatory nature of conversion	Level of the capital, in whose instrument the instrument is converted	Short corporate name of the instrument, in which the instrument is converted	Possibility to write off an instrument for loss cover	Conditions, under which the instrument is written off	Full or partial writing-off	Permanent or temporary writing-off
	22	23	24	25	26	27	28	29	30	31	32	33
10	non-cumulative	convertible	In case of either event occurring after issue of a subordinated loan: 1) base capital adequacy ratio (N1.1) calculated in line with CBR Instruction 139-I of 03.12.2012 "On Statutory Ratios of Banks" has gone below	in full or in part	not applicable	see cl. 24	base capital	CREDIT BANK OF MOSCOW	no	not applicable	not applicable	not applicable
			the level set in the Regulation on subordinated loan that, as of the Contract date, is 2% for a period set in the Regulation, or 2) the Bank Supervision Committee has approved the plan for participation of Lender in									
			measures to prevent the lending Bank's bankruptcy, such a plan providing for financial aid from the Lender as set in the federal law on insolvency (bankruptcy).									

No/ Instru- ment charac- teristic	Nature of payments	Instrument convertibility	Conditions, under which the instrument is convertible	Full or partial conversion	Conversion rate	Mandatory nature of conversion	Level of the capital, in whose instrument the instrument is converted	Short corporate name of the instrument, in which the instrument is converted	Possibility to write off an instrument for loss cover	Conditions, under which the instrument is written off	Full or partial writing-off	Permanent or temporary writing-off
	22	23	24	25	26	27	28	29	30	31	32	33
11	non-cumulative	inconvertible	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	yes	In case of either event: the base capital adequacy ratio calculated by the Bank in line with CBR Instruction 139-I has gone below 2% (two percent) in the aggregate for six and more	in full or in part	permanent
										transaction days within any thirty (30) consecutive transaction days or –Board of Directors of the Bank of Russia approved the plan for participation of Bank of Russia in measures to prevent Bank's bankruptcy or the Bank Supervision Committee		

No/ Instru- ment charac- teristic	Nature of payments	Instrument convertibility	Conditions, under which the instrument is convertible	Full or partial conversion	Conversion rate	Mandatory nature of conversion	Level of the capital, in whose instrument the instrument is converted	Short corporate name of the instrument, in which the instrument is converted	Possibility to write off an instrument for loss cover	Conditions, under which the instrument is written off	Full or partial writing-off	Permanent or temporary writing-off
	22	23	24	25	26	27	28	29	30	31	32	33
										of the Bank of Russia (but in case stipulated by paragraph 3 of article 189 of the Federal Law On Insolvency (Bankruptcy) – the Board of Directors) approved the plan for participation of the Deposit Insurance Agency in measures		
										to prevent the Bank's bankruptcy, such a plan providing for the Bank of Russia or Deposit Insurance Agency's financial assistance in line with the federal law №127- FZ as of 26.10.2002		
										"On Insolvency (Bankruptcy)"		

No/ Instru- ment charac- teristic	Nature of payments	Instrument convertibility	Conditions, under which the instrument is convertible	Full or partial conversion	Conversion rate	Mandatory nature of conversion	Level of the capital, in whose instrument the instrument is converted	Short corporate name of the instrument, in which the instrument is converted	Possibility to write off an instrument for loss cover	Conditions, under which the instrument is written off	Full or partial writing-off	Permanent or temporary writing-off
	22	23	24	25	26	27	28	29	30	31	32	33
12	non-cumulative	inconvertible	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	yes	In case of either event: the base capital adequacy ratio calculated by the Bank in line with CBR Instruction 139-I has gone below 2% (two percent) in the aggregate for six and more	in full or in part	permanent
										transaction days within any thirty (30) consecutive transaction days or –Board of Directors of the Bank of Russia approved the plan for participation of Bank of Russia in measures to prevent Bank's bankruptcy or the Bank Supervision Committee		

No/ Instru- ment charac- teristic	Nature of payments 22	Instrument convertibility 23	Conditions, under which the instrument is convertible 24	Full or partial conversion 25	Conversion rate 26	Mandatory nature of conversion 27	Level of the capital, in whose instrument the instrument is converted 28	Short corporate name of the instrument, in which the instrument is converted 29	Possibility to write off an instrument for loss cover 30	Conditions, under which the instrument is written off 31	Full or partial writing-off 32	Permanent or temporary writing-off 33
										of the Bank of Russia (but in case stipulated by paragraph 3 of article 189 of the Federal Law On Insolvency (Bankruptcy) – the Board of Directors) approved the plan for participation of the Deposit Insurance Agency in measures		
										to prevent the Bank's bankruptcy, such a plan providing for the Bank of Russia or Deposit Insurance Agency's financial assistance in line with the federal law №127- FZ as of 26.10.2002 "On		
										Insolvency (Bankruptcy)"		
13	non-cumulative	inconvertible	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	yes	In case of either event: the base capital adequacy ratio calculated by the Bank in line with CBR Instruction 180-I dated 28.06.2017 has gone below 5.125% in the aggregate for 6 and more	in full or in part	permanent
										transaction days within any thirty (30) consecutive transaction days or –Board of Directors of the Bank of Russia approved the plan for participation of Bank of Russia in measures to prevent Bank's bankruptcy or the Bank Supervision Committee		

No/ Instru- ment charac- teristic	Nature of payments	Instrument convertibility	Conditions, under which the instrument is convertible	Full or partial conversion	Conversion rate	Mandatory nature of conversion	Level of the capital, in whose instrument the instrument is converted	Short corporate name of the instrument, in which the instrument is converted	Possibility to write off an instrument for loss cover	Conditions, under which the instrument is written off	Full or partial writing-off	Permanent or temporary writing-off
	22	23	24	25	26	27	28	29	30	31	32	33
										of the Bank of Russia (but in case stipulated by paragraph 3 of article 189 of the Federal Law On Insolvency (Bankruptcy) – the Board of Directors) approved the plan for participation of the Deposit Insurance Agency in measures		
										to prevent the Bank's bankruptcy, such a plan providing for the Bank of Russia or Deposit Insurance Agency's financial assistance in line with the federal law №127- FZ as of 26.10.2002 "On		
										Insolvency (Bankruptcy)"		

## Section 4. Continuation

[illegible]



No/ Instru- ment charac- teristic	Recovery Mechanism	Type of subordination	Subordinated instrument	Compliance with requirements of CBR Regulation 646-P and CBR Regulation 509- P	Non-compliances
	34	34a	35	36	37
7	not applicable	not applicable	yes	yes	not applicable
8	not applicable	not applicable	yes	yes	not applicable
9	not applicable	not applicable	yes	yes	not applicable
10	not applicable	not applicable	yes	yes	not applicable
11	not applicable	not applicable	yes	yes	not applicable
12	not applicable	not applicable	yes	yes	not applicable
13	not applicable	not applicable	not defined	yes	not applicable

Chairman of the  
Management Board

[s]

Chubar V.A.

Chief Accountant

[s]

Sass S.V.

seal

25 February 2020