

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

STATEMENT OF MANDATORY RATIOS, LEVERAGE RATIO AND
SHORT-TERM LIQUIDITY RATIO
(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
0409813

Section 1. Key performance indicators of the credit institution (Banking group)

Quarterly (Annual)

No	Item	note number	Actual value as at reporting date	Actual value as at one quarter before reporting date	Actual value as at two quarters before reporting date	Actual value as at three quarters before reporting date	Actual value as at four quarters before reporting date
1	2	3	4	5	6	7	8
CAPITAL, RUB'000							
1	Base capital	"7" regulatory information disclosure	138 543 093	115 694 965	115 696 681	118 810 672	109 918 187
1a	Base capital fully applying expected credit loss model and disregarding transitional measures		166 116 180	115 694 965	115 696 681	118 810 672	
2	Core capital		176 413 843	158 778 370	158 082 472	162 153 941	156 608 467
2a	Core capital fully applying expected credit loss model		203 986 930	158 778 370	158 082 472	162 153 941	
3	Equity (capital)		264 796 399	270 859 118	262 686 219	266 283 292	272 295 475
3a	Equity (capital) fully applying expected credit loss model		295 532 546	297 334 548	286 478 698	300 040 028	
RISK-WEIGHTED ASSETS, RUB'000							
4	Risk-weighted assets		1 595 121 716	1 379 275 868	1 311 941 745	1 296 749 620	1 353 959 729
CAPITAL ADEQUACY RATIOS, percentage							
5	Base capital adequacy ratio N1.1 (N20.1)		8,688	8,392	8,824	9,167	8,1
5a	Base capital adequacy ratio fully applying expected credit loss model		9,884	8,039	8,472	8,84	
6	Core capital adequacy ratio N1.2 (N20.2)		11,063	11,518	12,056	12,511	11,6
6a	Core capital adequacy ratio fully applying expected credit loss model		12,14	11,032	11,576	12,065	
7	Capital adequacy ratio N1.0 (N1ck, N1.3, N20.0)		16,6	19,638	20,023	20,535	20,1
7a	Capital adequacy ratio fully applying expected credit loss model		17,58	20,649	20,966	22,313	
SURCHARGES TO BASE CAPITAL (percentage of risk-weighted assets)							
8	Capital adequacy support surcharge						
9	Countercyclical surcharge						
10	Systemic importance surcharge						
11	Surcharges to capital adequacy ratios, total (line 8 + line 9 + line 10)						
12	Base capital available for allocation to surcharges to capital adequacy ratios						
LEVERAGE RATIO							
13	Balance sheet assets and off-balance sheet commitments at risk for leverage ratio calculation, RUB'000		3 267 871 110	2 816 790 009	2 717 009 885	2 843 052 600	2 747 999 703

No	Item	note number	Actual value as at reporting date	Actual value as at one quarter before reporting date	Actual value as at two quarters before reporting date	Actual value as at three quarters before reporting date	Actual value as at four quarters before reporting date
14	Leverage ratio of bank (N1.4), banking group (N20.4), percentage		5,398	5,637	5,818	5,704	5,7
14a	Leverage ratio fully applying expected credit loss model, percentage		6,102	5,537	5,726	5,726	
SHORT-TERM LIQUIDITY RATIO							
15	Highly liquid assets, RUB'000						
16	Net expected cash outflow, RUB'000						
17	Short-term liquidity ratio N26 (N27), percentage						
STRUCTURED LIQUIDITY RATIO (NET STABLE FUNDING RATIO)							
18	Available stable funding (ASF), RUB'000						
19	Required stable funding (RSF), RUB'000						
20	Structured liquidity ratio (net stable funding ratio) N28 (N29), percentage						
RATIOS LIMITING CERTAIN RISK TYPES, percentage							
21	Instant liquidity ratio N2		133,149	105,141	128,958	67,691	101,7
22	Current liquidity ratio N3		203,262	274,523	207,603	227,982	197,6
23	Long-term liquidity ratio N4		28,877	33,505	28,351	23,786	37,1
24	Maximum exposure to a single borrower or group of related borrowers N6 (N21)		Max 22,12	Max 20,28	Max 22,4	Max 20,4	Max 21,6
			Number of violations	Number of violations	Number of violations	Number of violations	Number of violations
			Period	Period	Period	Period	Period
25	Maximum size of large exposures N7 (N22)		262,894	230,121	235,698	226,608	234,3
26	Ratio of exposures to insiders N10.1		0,565	0,556	0,572	0,69	0,7
27	Ratio of equity utilisation for acquisition of equity interests in other legal entities N12 (N23)		7,475	7,343	5,292	0,983	1,1
28	Maximum permitted exposure to a related party (group of related parties) N25		Max 8,66	Max 8,78	Max 12,8	Max 9,3	Max 8,9
			Number of violations	Number of violations	Number of violations	Number of violations	Number of violations
			Period	Period	Period	Period	Period
29	Central counterparty aggregate resources adequacy ratio N2ck						
30	Central counterparty individual clearing collateral adequacy ratio N3ck						
31	Central counterparty liquidity ratio N4ck						
32	Maximum concentration risk ratio N5ck						
33	Liquidity ratio of a non-bank credit institution entitled to execute non-account money transfers and related banking operations N15.1						
34	Ratio of maximum aggregate loans to settlement customers for completion of settlements N16						
35	Ratio of loans made by a non-banking settlement credit institution on its own behalf and for its account other than to settlement customers N16.1						
36	Maximum promissory note liabilities of a non-banking settlement credit institution N16.2						
37	Minimum ratio of mortgage cover to mortgage-backed bond issue N18						

Section 2 Leverage ratio calculation (N1.4)

Sub-section 2.1 Calculation of balance sheet assets and off-balance sheet commitments for leverage ratio calculation (N1.4)

No	Item	note number	Amount, RUB thousand
1	2	3	4
1	Assets according to balance sheet (published form), total		2 435 487 492
2	Adjustment for equity investments in credit, financial, insurance or other organisations consolidated in the banking group's financial statements, but ignored in calculation of equity (capital), mandatory ratios and open currency positions (limits)		non-applicable for accountancy of credit institution as being legal entity
3	Adjustment for fiduciary assets booked according to accounting rules but not included in leverage ratio calculation		0
4	Adjustment for derivatives		6 196 309
5	Adjustment for securities lending transactions		46 446 750
6	Loan equivalent adjustment of credit-related commitments		178 166 585
7	Other adjustments		18 448 358
8	Balance sheet assets and off-balance sheet commitments at risk as adjusted for leverage ratio calculation, total:		2 647 848 778

Section 2.2 Leverage ratio calculation (N1.4)

No	Item	note number	Amount, RUB thousand
1	2	3	4
Balance sheet assets at risk			
1	Balance sheet assets, total:		1 161 526 838
2	Adjustment by deduction of items reducing core capital sources		588 935
3	Balance sheet assets at risk as adjusted for (line 1 minus line 2), total:		1 160 937 903
Derivatives transactions risk			
4	Current credit risk under derivatives (less variation margin received and/or after netting of positions, if applicable), total:		6 949 334
5	Counterparty risk under derivatives transactions, total:		6 961 800
6	Adjustment for nominal value of provided under derivatives transactions to be written-off of balance sheet according to accounting rules		non-applicable
7	Adjustment by deduction of remitted variable margin in certain cases		0
8	Adjustment for customer transactions due to be executed by central counterparty (applicable to clearing members)		0
9	Adjustment for credit risk related to underlying assets under issued credit derivatives		0
10	Adjustment by deduction of issued credit derivatives		0

No	Item	note number	Amount
11	Adjusted derivatives risk (sum of lines 4, 5, 9 minus lines 7, 8, 10), total:		13 911 134
Securities lending transactions risk			
12	Receivables under securities lending transactions (netted), total:		1 868 408 738
13	Adjustment for cash netting (receivables and obligations) under securities lending transactions		31 320 252
14	Counterparty risk under securities lending transactions		77 767 002
15	Risk under guarantee securities lending transactions		0
16	Adjusted receivables under securities lending transactions (sum of lines 12, 14, 15 minus line 13), total:		1 914 855 488
Credit-related commitments risk (CRV)			
17	Nominal value of credit- related commitments risk (CRV'), total:		240 460 080
18	Adjustment for loan equivalent ratios		62 293 495
19	Adjusted risk under credit- related commitments (CRV') (difference of lines 17 and 18), total:		178 166 585
Capital and risks			
20	Core capital		176 413 843
21	Balance sheet assets and off- balance sheet commitments at risk for leverage ratio calculation (sum of lines 3, 11, 16, 19), total:		3 267 871 110
Leverage ratio			
22	Leverage ratio of bank (N1.4), banking group (N20.4), percentage (line 20/ line 21)		5,4

Chairman of the Management Board [s] Chubar V.A.

Chief Accountant [s] Sass S.V.

seal

25 February 2020