

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

Report on Financial Results  
(published form)  
for 2019

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 0409807  
Quarterly (Annual)  
(RUB '000)

Section 1. Profit and loss

No.	Item	note number	for the reporting period	for the corresponding reporting period of previous year
1	2	3	4	5
1	Total interest income, including:	5.1	150 425 493	141 633 092
1.1	Interest on placements with credit institutions		1 057 071	1 060 955
1.2	Interest on loans to other customers (non-credit institutions)		132 376 002	128 079 678
1.3	Interest on services under finance lease		0	0
1.4	Interest on securities portfolio		16 992 420	12 492 459
2	Total interest expense, including:	5.1	108 756 063	95 195 214
2.1	Interest on funds borrowed from credit institutions		24 456 027	31 727 358
2.2	Interest on customer accounts (non-credit institutions)		82 732 623	61 135 833
2.3	Interest on securities issued		1 567 413	2 332 023
3	Net interest income (negative interest margin)		41 669 430	46 437 878

4	Change in provision for possible losses on loans, loan and similar debt, funds placed on corresponding accounts and interest income accrued, total, including:	5.4	39 701 158	-13 635 390
4.1	Change in loss provisions and allowance for expected credit loss in respect of accrued interest income		-10 511 743	532 615
5	Net interest income (negative interest margin) after provisioning for possible losses		81 370 588	32 802 488
6	Net income from operations with financial assets at fair value through profit or loss		-5 448 767	-996 877
7	Net income from operations with financial liabilities at fair value through profit or loss		0	21 069
8	Net income from operations with securities evaluated at fair value through other comprehensive income		1 867 481	
8a	Net income from operations with securities available for sale		0	595 369
9	Net income from operations with securities evaluated at amortised cost		200 067	
9a	Net income from operations with securities held to maturity		0	0
10	Foreign exchange income, net	5.5	-20 929 753	15 574 610
11	Foreign exchange revaluation income, net	5.5	19 009 511	-22 021 448
12	Precious metal income, net		0	0
13	Income from shareholding in other legal entities		3 484	815 522
14	Commission income	5.2	12 023 634	12 537 946
15	Commission expense	5.2	3 688 324	2 913 504

16	Change in loss provisions and allowance for expected credit loss in respect of securities evaluated at fair value through other comprehensive income	5.4	-356 388	
16a	Change in provision for possible losses on securities available for sale	5.4	0	0
17	Change in loss provisions and allowance for expected credit loss in respect of securities evaluated at amortised cost	5.4	-99 113	
17a	Change in provision for possible losses on securities held to maturity	5.4	0	-16 536
18	Change in provision for other losses	5.4	915 125	-1 771 709
19	Other operating incomes	5.3	12 239 433	2 892 459
20	Net income (expense)		97 106 978	37 519 389
21	Operating expenses	5.3	46 038 302	22 286 278
22	Profit (loss) before taxation		51 068 676	15 233 111
23	Tax charged (paid)	5.6	10 068 923	3 108 198
24	Income (loss) from continuing operations		40 995 787	12 116 335
25	Income (loss) from discontinued operations		3 966	8 578
26	Income (loss) for the period		40 999 753	12 124 913

## Section 2. Other aggregate income

	Item	note number	for the reporting period	for the corresponding reporting period of previous year
1	2	3	4	5
1	Income (loss) for the period		40 999 753	12 124 913
2	Other aggregate income (loss)		X	X
3	Items not subject to reclassification to income or loss, total, of which:		-298 329	-229 740
3.1	Change in revaluation reserve for fixed assets and intangible assets		-298 329	-229 740

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		-41 413	-28 992
5	Other total income (loss) that cannot be reclassified to income or loss net of income tax		-256 916	-200 748
6	Items that can be reclassified to income or loss, total, of which:		2 570 181	-1 504 774
6.1	Change in accumulated revaluation of financial assets evaluated at fair value through other comprehensive income		2 661 831	
6.1a	Change in accumulated revaluation of financial assets available for sale		0	-1 504 774
6.2	Change in accumulated revaluation of financial liabilities evaluated at fair value through profit or loss		-91 650	
6.3	Change in cash flows hedging fund		0	
7	Income tax applicable to items that may be reclassified to income or loss		724 281	-462 660
8	Other aggregate income (loss) that may be reclassified to income or loss, net of income tax		1 845 900	-1 042 114
9	Other aggregate income (loss) net of income tax		1 588 984	-1 242 862
10	Financial result for the period		42 588 737	10 882 051

No operations to be booked under item 1.3. From Leasingy Services were made

No operations to be booked under item 7. Net Income from Operations with Financial Obligations at Fair Value through Profit or Loss were made

No operations to be booked under item 8a. Net Income from Operations with Securities Available for Sale were made

No operations to be booked under item 9a. Net Income from Operations with Securities Held to Maturity were made

No operations to be booked under item 12. Net Income from Operations with Precious Metals were made

No operations to be booked under item 16a. Change in Loss Provisions for Securities Available for Sale were made

No operations to be booked under item 17a. Change in Loss Provisions for Securities Held to Maturity were made

Chairman of the Management Board

[s]

Chubar V.A.

Chief Accountant

[s]

Sass S.V.

seal

25 February 2020