



ANNUAL REPORT 2014



**CENTROCREDIT BANK**

**БАНК ЦЕНТРОКРЕДИТ**



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## **ADDRESS OF THE CHAIRMAN OF THE BOARD OF DIRECTORS**

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Dear Friends,

Our performance in the reporting year was quite successful according to the entire range of indicators.

This has become possible due to readiness of our team to work in very complicated political and economic environment.

Nevertheless, I have to share certain sense of alarm: Russian financial system is going through a period of very high turbulence.

The next reporting period will require even more caution and even higher mobilization of all resources, primarily through even more concentrated work of our people.

I want to assure you that your interests, minimization of your risks, always were and will remain our number one priority.

I rely on your trust and partnership.

On behalf of shareholders,

Sincerely yours,

Andrey Tarasov

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## **ADDRESS OF THE CHAIRMAN OF THE MANAGEMENT BOARD**

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Dear clients and partners of CentroCredit Bank,

Another year of work is behind – the year was not easy from the point of view of many factors, determining climate in the Russian financial market. But despite all difficulties the results, we present today allow me to state that we overcame the difficulties and are ready to new challenges!

Solid capital base and high liquidity of our assets enable us to give adequate answers to the macroeconomic conditions and increases credit and market risks characterizing current situation, and, unfortunately affecting many sectors of economy, so we can with confidence keep our place among the competitive Russian banks.

Understanding and protecting interests of our clients, honest approach to risks and keeping our team in good professional shape – these are our priorities for the next year!

Kind regards,

Larisa Zimina,

Chairperson of the Management Board

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## **CENTROCREDIT BANK**

CentroCredit Bank General Information  
CentroCredit Bank Organization Structure



CentroCredit joint-stock commercial bank (CJSC) was founded in 1989 and has been successfully working in the Russian banking sector for 25 years operating as a bank under General License № 121 issued by the Central Bank of Russia. The Bank also has a license to operate with precious metals.

The Bank has a representative office in the United Kingdom (London) and has an extensive network of correspondent relationships with such large foreign banks as Raiffeisen Zentralbank Oesterreich AG (RZB), Vienna; Commerzbank AG, Frankfurt am Main; JPMorgan Chase Bank NA etc.

CentroCredit Bank is a member of the Association of Russian Banks, Moscow Banks Union, National Currency Association, National Stock Exchange Association. It is also a member of the St. Petersburg Stock Exchange, a participant in the Russian Trading System, a shareholder of “Moscow Exchange” and a member of the stock market, currency and futures market sections of the Moscow Interbank Currency Exchange (MICEX).

The Bank has a stock exchange intermediary license, № 1150 dated 25th of March 2008, issued by the Federal Service for Financial Markets, CentroCredit Bank has the right to undertake futures and options transactions in Russia.

CentroCredit Bank has a professional securities market participant’s license for indefinite period allowing the following activities: dealer activity (license 177-06344-010000 dated 19th of September 2003), brokerage activity (license 177-06333-100000 dated 19th of September 2003), securities management activity (license 177-06356-001000 dated 19th of September 2003), and a depository activity license (177-06413-000100 dated 26th of September 2003).

The State Customs Committee has included CentroCredit Bank in the Register of organizations authorized to act as a customs guarantor in transactions up to RUR 1,7 billion.

Since 11 November 2004, the State Deposit Insurance Agency has included CentroCredit Bank on its register of banks who participate in the mandatory insurance of deposits (Register No. 161).

The net assets of the Bank was in 2014 up to RUR 111 billion.  
The own capital of the Bank in 2014 was RUR 22 billion.  
According to 2014 results, the net profit of the Bank was RUR 7,7 billion.

As at 1st of January 2015, according to “Profil” magazine rating, CentroCredit Bank was one of the larger Russian banks – holding 50th place based on the volume of own capital and 63th place in terms of the volume of net assets.

CentroCredit Bank prepares its financial statements according to Russian and international standards. The Bank is audited to international standards by CJSC Deloitte & Touche CIS, while the Russian audit was conducted by LLC Kollegiya Nalogovikh Konsultantov.

# ORGANIZATIONAL STRUCTURE OF CENTROCREDIT BANK\*

At present, Bank shareholders include six individuals and 33 organizations resident in Russia and one non-resident. Shares of main shareholders except "CENTRORIVER HOLDINGS LTD" do not exceed 14%.

## THE BANK GOVERNING BODIES

### THE BANK'S GENERAL SHAREHOLDERS MEETING

### THE BOARD OF DIRECTORS

#### **ANDREY I. TARASOV**

*(born 1959)*

##### **Chairman of the Board of Directors**

Graduate of Ordzhonikidze Moscow Aviation Institute in 1982.

In 2006 graduated from the Russian Academy of

the National Economy with an MBA and Doctorate in Economics.

Married, has two children

#### **NIKOLAY A. ANOSHKO**

*(born 1950)*

##### **Member of the Board of Directors**

Graduate of Humboldt German University in 1993.

#### **JACQUES DER MEGREDITCHIAN**

*(born 1959)*

##### **Member of the Board of Directors**

Institut Europeen des Affaire (France, Paris), 1980-1985,

Centre de formation a l'Analyse Financiere (France, Paris), 1985-1987.

#### **ILYA YU. KORBASHOV**

*(born 1970)*

##### **Member of the Board of Directors**

Graduate of Lomonosov Moscow State University in 1993.

Graduate of Plekhanov Russian Economic Academy in 1998.

Married, has two children.

#### **ARTEM A. DILENYAN**

*(born 1956)*

##### **Member of the Board of Directors**

Graduate of Ordzhonikidze Moscow Aviation Institute in 1979.

In 1989 graduated from a special department for retraining in new promising areas of science, engineering and technology of Ordzhonikidze Moscow Aviation Institute.

### AUDITING COMMITTEE OF THE BANK

#### **IGOR A. AVILKIN**

#### **ZHANNA S. MATVEJEVA**

#### **OKSANA S. STRIGANINA**

\*As of 30 June 2015, in accordance with the motions of the Annual General Meeting of CentroCredit Bank shareholders for 2014.





## THE BANK MANAGEMENT BODIES

### EXECUTIVE CHAIRMAN OF THE MANAGEMENT BOARD

*(Individual management body)*

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**LARISA V. ZIMINA**

### MANAGEMENT BOARD

*(Collegial executive body)*

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**LARISA V. ZIMINA**

Chairman of the Board

**KIRILL YE. SHERSHUN**

First Deputy Chairman

**KIRILL V. SUKHOLET**

First Deputy Chairman

**ILYA Y. KORBASHOV**

Deputy Chairman

**IGOR V. KOSOLOBOV**

Deputy Chairman

**EDUARD Y. KOVELATOV**

Deputy Chairman

**NATALYA V. PEREPILITSYNA**

Member of the board,  
Chief Accountant

**ALEXANDER N. MAKAROV**

Member of the board,  
Head of Treasury trading department

**ANDREJ CH. MUZYKA**

Member of the board,  
Head of the Legal department

**ALEXANDER Y. SEMENOV**

Member of the board,  
Head of the Main financial department

### CREDIT COMMITTEE AT THE MANAGEMENT BOARD

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**I. KOSOLOBOV**

Chairman of the Committee

**I. KORBASHOV**

**E. KOVELATOV**

**A. KUDIMOV**

**K. LEBEDEV**

**A. MUZYKA**

**K. SUKHOLET**

**N. PEREPILITSYNA**

**O. SHEVCHENKO**

### THE COMMITTEE ON ASSET AND LIABILITY MANAGEMENT AT THE MANAGEMENT BOARD

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**L. ZIMINA**

Chairman of the Committee

**N. PEREPILITSYNA**

**A. SEMENOV**

**A. MAKAROV**

\*As of 30 June 2015, in accordance with the motions of the Annual General Meeting of CentroCredit Bank shareholders for 2014.

## ORGANIZATIONAL STRUCTURE OF CENTROCREDIT BANK\*

### COMMITTEE ON INFORMATION TECHNOLOGY (IT) AT THE MANAGEMENT BOARD

**I. AVILKIN**  
Chairman of the Committee

**A. SEMENOV**  
Deputy Chairman of the Committee

**N. GRECHANIK**  
**A. ZHURAVLEVA**  
**N. BELOUSOVA**  
**A. ZAGORODNIJ**

### FIRST DEPUTY CHAIRMEN OF THE MANAGEMENT BOARD

**KIRILL YE. SHERSHUN**  
**KIRILL V. SUKHOLET**

### CHIEF ACCOUNTANT

**NATALYA V. PEREPILITSYNA**

### CLIENT COMMITTEE AT THE MANAGEMENT BOARD

**K. SUKHOLET**  
Chairman of the Committee

**L. NOVIKOV**  
**M. ZAKIROV**  
**A. MANDRYKIN**  
**S. KAZAK**  
**B. FURKIN**  
**I. KOSOLOBOV**  
**A. ZAGORODNIJ**  
**E. KOVALETOV**

### DEPUTY CHAIRMEN OF THE MANAGEMENT BOARD

**ILYA YU. KORBASHOV**  
**IGOR V. KOSOLOBOV**  
**EDUARD Y. KOVALETOV**  
**MARAT K. ZAKIROV**

### REPRESENTATIVE OFFICE OF CENTROCREDIT BANK IN THE UNITED KINGDOM (LONDON)

**MR. ISRAFILOF FAIGK**  
Head of the Representative Office

\*As of 30 June 2015, in accordance with the motions of the Annual General Meeting of CentroCredit Bank shareholders for 2014.



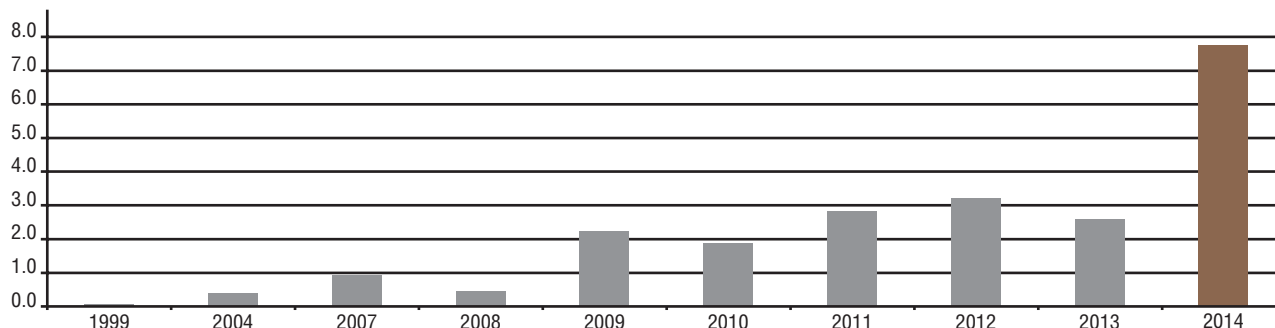
## **RESULTS OF 2014**

Summary of Bank's Performance in 2014



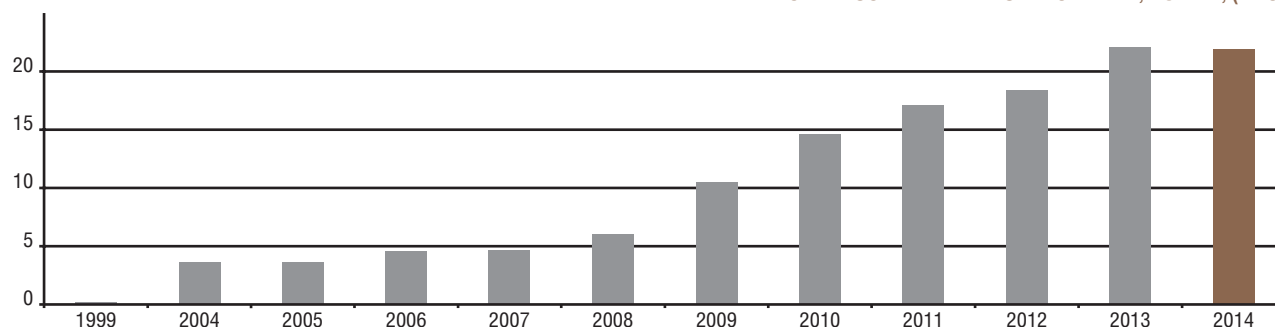
During the reporting year the Bank earned record high net profit under RAS for the entire history of its existence.

CENTROCREDIT NET PROFIT, RUB BN, (RAS)



Net profit under RAS for 2014 totaled RUB 7,756 mln against RUB 2,593 mln for 2013 and allowed the Bank to maintain high level of own capital. As of 01.01.2015 CentrocCredit own capital stood at RUB 21,867 mln.

CENTROCREDIT BANK OWN CAPITAL, RUB BN, (RAS)



During 2014 the Bank has maintained high level of capital sufficiency both under IFRS and RAS. Capital sufficiency level, under IFRS:

	2013	2014
CentroCredit, actual level	42.16%	33.12%
Normative level	8%	8%

In 2015 Standard & Poor's has confirmed our credit ratings: long-term and mid-term ratings B/B and rating on a national scale of ruBBB+.

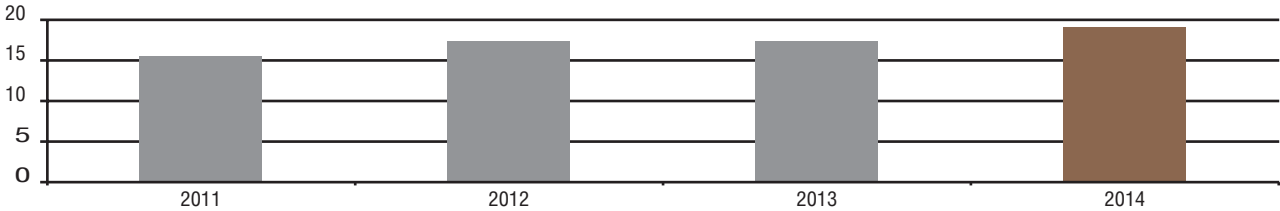
Maintaining high level of liquidity is an important element of CentrocCredit strategy. Current ratio and quick coverage ratio H2 and H3 are much higher than the normative threshold value.

	Normative valuee	Actual level	
		As of reporting date	As of prior reporting date
Quick liquidity ratio (H2)	15.0%	208.7%	77.8%
Current liquidity ratio (H3)	50.0%	116.4%	123.2%

# SUMMARY OF BANK'S PERFORMANCE IN 2014

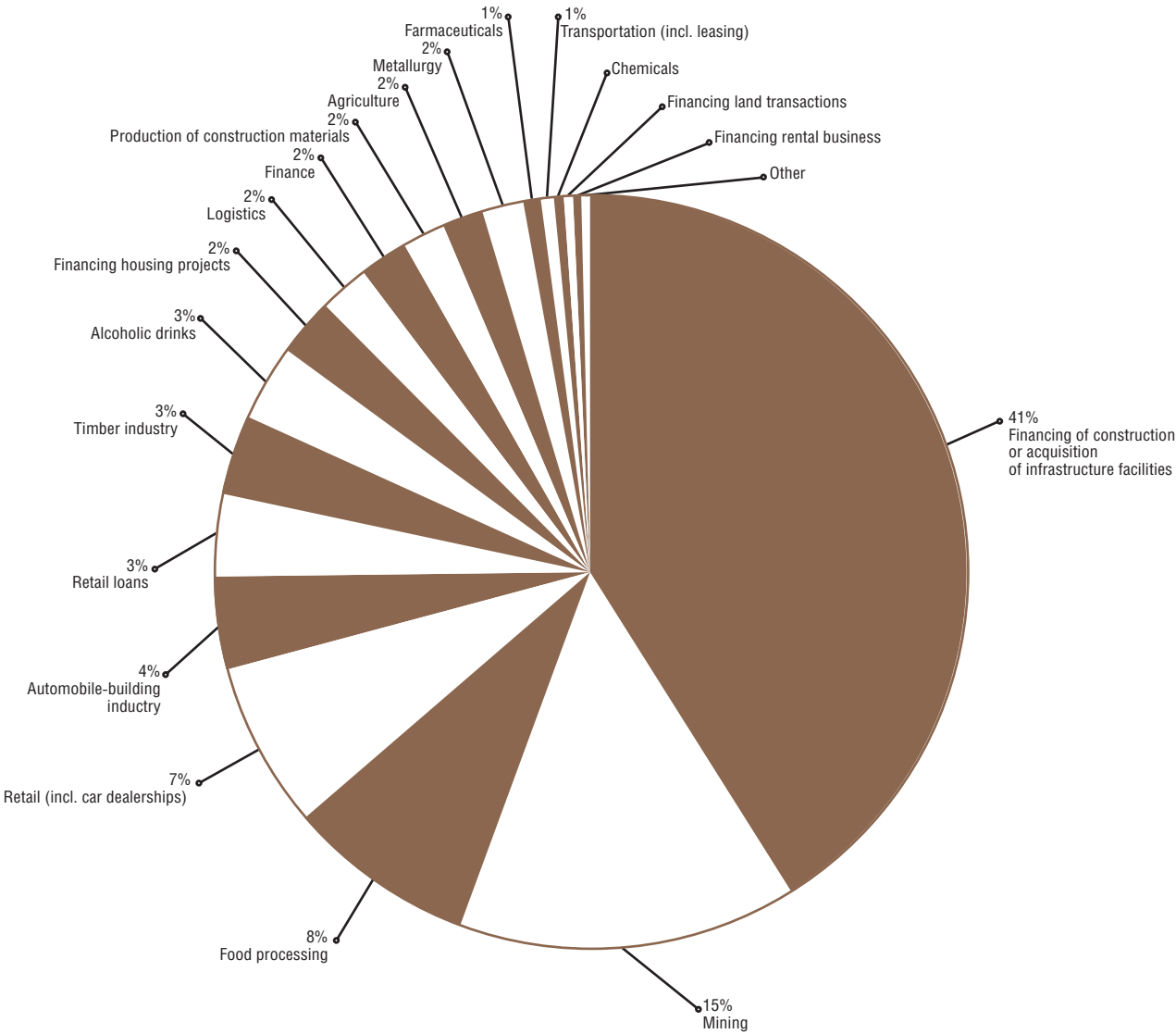
The loan portfolio of the Bank has increased 9.19% from RUB 17,438 mln last year and totaled Rub 19,041mln. This modest growth is explained by very selective approach to crediting and adequate management of credit risks.

**CENTROCREDIT LOAN PORTFOLIO, RUB BN**



The portfolio primarily consists of loans to legal entities – RUB 17,785 mln or 93.4% , while retail loans only represent 6.6% of the total portfolio volume.

The loan portfolio has a structure deeply diversified by sectors of economy:

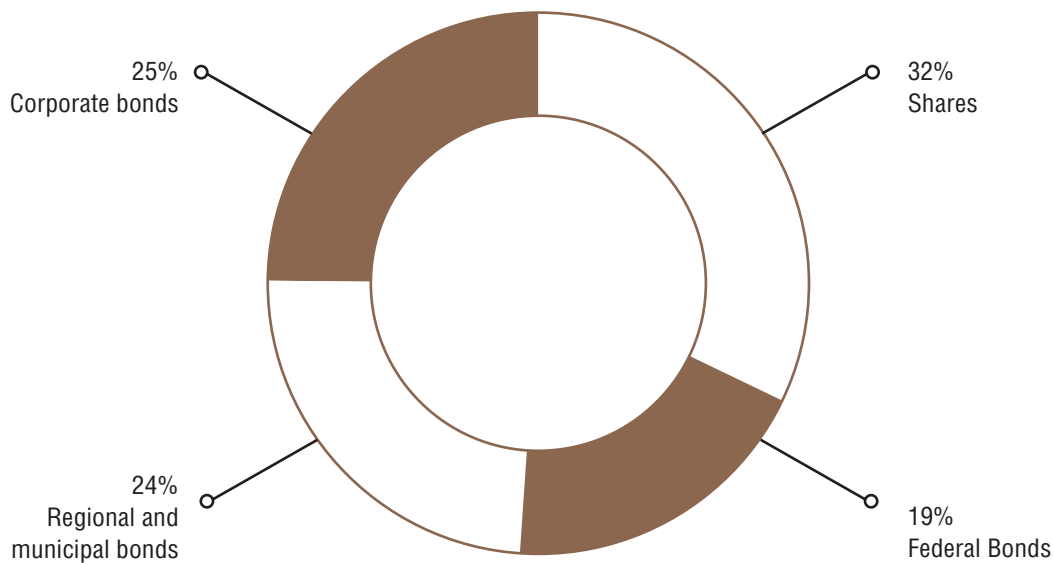




The securities portfolio has reduced by 28.56% against the end of 2013 and at the reporting date stood at RUB 31 bn. As of December 31, 2014 securities represented 23.3% of the total assets (against 48.17% as of December 31, 2013).

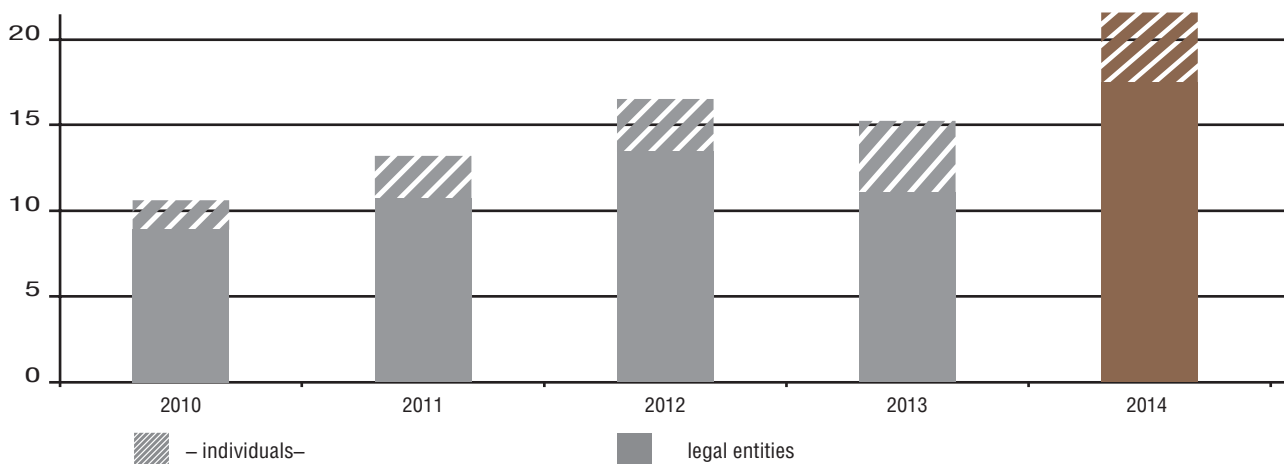
In 2014 the portfolio included federal, region, municipal and corporate bonds, as well as stocks: bonds represented larger part of the portfolio (68%), primarily corporate bonds (25% of the overall portfolio), followed by regional and municipal bonds (24%), with bonds issued by the Government of Moscow dominating, and Federal Bonds (19%).

STRUCTURE OF SECURITIES PORTFOLIO AS OF 01.01.2015



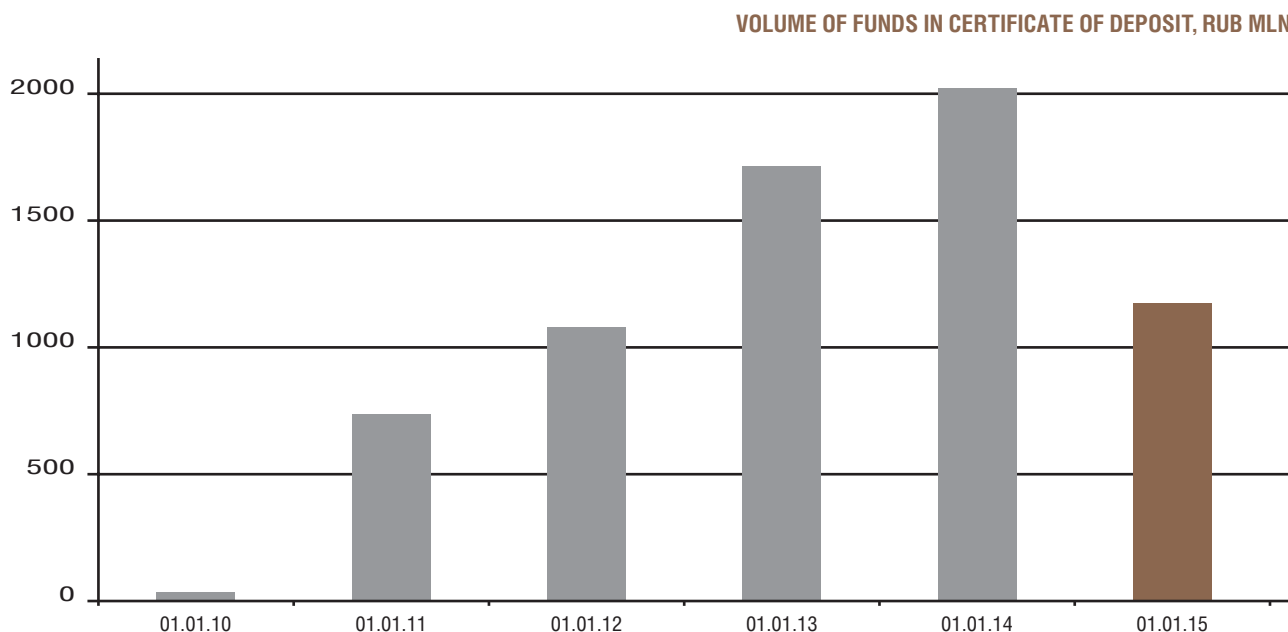
As of the end of 2014 funds on clients' accounts increased 56.44% against the level for the end of prior year and totaled RUB 23 bn. It should be mentioned that funds of retail clients have grown by 29.36% from RUB 3,686 mln to RUB 4,768 mln, and funds of legal entities have increased by 32.02% from RUB 13,901 mln to RUB 18,351 mln. Funds of legal entities represent larger part of clients' funds or 79.38%, while funds of retail clients are responsible for 20.26% or RUB 4,768 mln.

CLIENTS' FUNDS, RUB BN

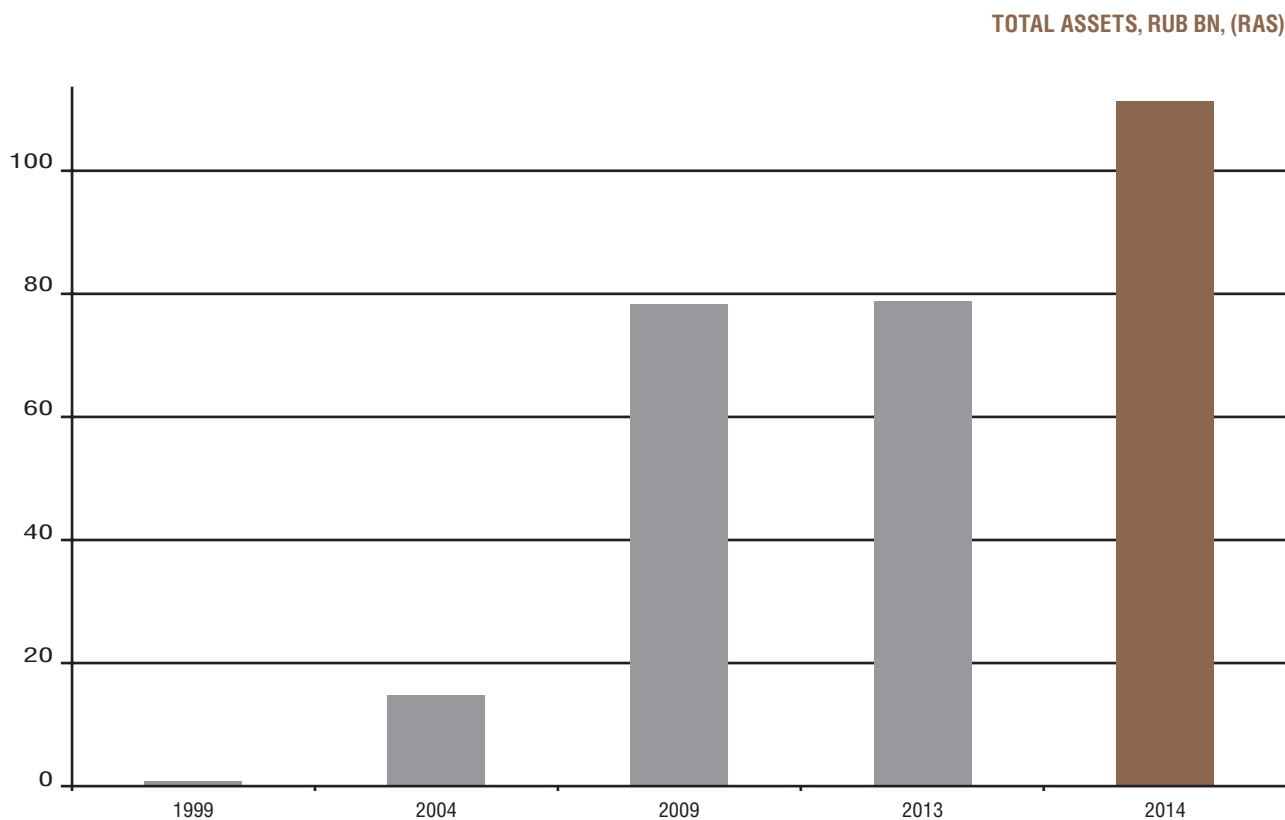


## SUMMARY OF BANK'S PERFORMANCE IN 2014

As of the year end the volume of issued certificates of deposit stood at RUB 1,181 mln.



Total asset as of December 31, 2014 stood at RUB 111,429 mln having increased 41.07% against the end of 2013.







## **FINANCIAL REPORTS**

Summary Financial Statements for 2014 (IAS)



# Deloitte.

## REPORT OF THE INDEPENDENT AUDITOR ON THE SUMMARY FINANCIAL STATEMENTS

To Shareholders and Board of Directors of Joint – Stock Commercial Bank CentroCredit (Joint – Stock Company):

The accompanying summary financial statements, which comprise the summary statement of financial position as at December 31, 2014, summary statement of profit or loss and other comprehensive income, summary statement of changes in equity and summary statement of cash flows for the year then ended are derived from the audited financial statements of Joint – Stock Commercial Bank CentroCredit (Closed Joint – Stock Company) for the year ended December 31, 2014. We expressed an unmodified audit opinion on those financial statements in our report dated June 04, 2014. Those financial statements, and the summary financial statements, do not reflect the effects of events that occurred subsequent to the date of our report on those financial statements.

The summary financial statements do not contain all the disclosures required by the International Financial Reporting Standards. Reading the summary financial statements, therefore, is not a substitute for reading the audited financial statements of Joint-Stock Commercial Bank CentroCredit (Closed Joint – Stock Company).

## MANAGEMENT'S RESPONSIBILITY FOR THE SUMMARY FINANCIAL STATEMENTS

Management is responsible for the preparation of a summary of the audited financial statements.

## AUDITOR'S RESPONSIBILITY

Our responsibility is to express an opinion on the summary financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810, "Engagements to Report on Summary Financial Statements."

## OPINION

In our opinion, the summary financial statements derived from the audited financial statements of Joint – Stock Commercial Bank CentroCredit (Closed Joint – Stock Company) for the year ended December 31, 2014 are consistent, in all material respects, with those financial statements.

19 June 2015

Moscow, Russian Federation

Anna Yuryevna Golovkova, Partner

(Qualification Certificate No.01-000102 of 17 October 2011)

ZAO Deloitte & Touche CIS

**SUMMARY STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2014  
(IN THOUSANDS OF RUSSIAN RUBLES)**

	31 December 2014	31 December 2013
<b>ASSETS</b>		
Cash and balances with the Central Bank of the Russian Federation	5,133,706	1,166,319
Financial assets at fair value through profit or loss	34,358,514	36,736,057
Due from banks and other financial institutions	29,409,178	7,649,204
Loans to customers	25,303,387	26,802,026
Investments available-for-sale	826,295	7,167,002
Property and equipment	266,861	254,622
Other assets	171,564	207,065
<b>TOTAL ASSETS</b>	<b>95,469,505</b>	<b>79,982,295</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>DUE TO BANKS AND THE CENTRAL BANK OF THE RUSSIAN FEDERATION</b>		
Customer accounts	18,984,180	9,974,850
Debt securities issued	4,280,354	5,110,532
Other provisions	812,143	385,851
Current income tax liabilities	18,640	76,066
Deferred tax liabilities	624,324	2,614,760
Other liabilities	140,701	133,599
Subordinated debt	–	2,556,396
<b>Total liabilities</b>	<b>67,015,953</b>	<b>53,618,202</b>
<b>EQUITY</b>		
Share capital	6,946,140	6,946,140
Investments available-for-sale revaluation reserve	548,201	2,990,446
Retained earnings	20,959,211	16,427,507
<b>Total equity</b>	<b>28,453,552</b>	<b>26,364,093</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>95,469,505</b>	<b>79,982,295</b>

On behalf of the Bank's Management Board:

Chairman of the Management Board  
L.V. Zimina



19 June 2015 Moscow

Chief Accountant  
N.V. Perepelitsyna



19 June 2015 Moscow

**SUMMARY PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2014  
(IN THOUSANDS OF RUSSIAN RUBLES)**

	Year ended 31 December 2014	Year ended 31 December 2013
Interest income	6,585,718	5,623,041
Interest expense	(3,134,652)	(2,818,087)
NET INTEREST INCOME BEFORE PROVISION FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	3,451,066	2,804,954
Provision for impairment losses on interest bearing assets	(12,954,729)	(596,773)
NET INTEREST (EXPENSE)/INCOME	(9,503,663)	2,208,181
Net gain/(loss) on financial assets and liabilities at fair value through profit or loss	6,564,814	(158,061)
Net foreign exchange gain	6,628,215	24,288
Net (loss)/gain on precious metals operations	(113,732)	134,363
Fee and commission income	331,009	369,176
Fee and commission expense	(48,033)	(37,020)
Net gain on investments available-for-sale	1,989,415	88,294
Dividends received	657,312	1,727,040
(Provisions)/recovery of other provisions	(426,292)	78,733
Other income	40,626	18,464
NET NON-INTEREST INCOME	15,623,334	2,245,277
OPERATING INCOME	6,119,671	4,453,458
OPERATING EXPENSES	(1,056,018)	(1,038,902)
PROFIT BEFORE TAX	5,063,653	3,414,556
Income tax expense	(531,949)	(477,212)
NET PROFIT	4, 531, 704	2,937,344

On behalf of the Bank's Management Board:

Chairman of the Management Board  
L.V. Zimina

19 June 2015 Moscow

Chief Accountant  
N.V. Perepelitsyna

19 June 2015 Moscow

**STATEMENT OF OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2014  
(IN THOUSANDS OF RUSSIAN RUBLES)**

	Year ended 31 December 2014	Year ended 31 December 2013
NET PROFIT	4,531,704	2,937,344
OTHER COMPREHENSIVE INCOME		
Net change in fair value of investments available-for-sale	(626,202)	2,713,910
Reclassification of fair value of investments available-for-sale	(2,426,604)	584,149
Deferred income tax attributable to other comprehensive income components for the period	610,561	(659,612)
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>2,089,459</b>	<b>5,575,791</b>

**SUMMARY STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2014  
(IN THOUSANDS OF RUSSIAN RUBLES)**

	Share capital	Investments available- for-sale revaluation reserve	Retained earnings	Total capital
31 December 2012	6,946,140	351,999	14,409,047	21,707,186
Comprehensive income	-	2,638,447	2,937,344	5,575,791
Dividends declared and paid	-	-	(918,844)	(918,884)
31 December 2013	6,946,140	2,990,446	16,427,507	26,364,093
Comprehensive income	-	(2,442,245)	4,531,704	2,089,459
31 December 2014	<b>6,946,140</b>	<b>548,201</b>	<b>20,959,211</b>	<b>28,453,552</b>

On behalf of the Bank's Management Board:

Chairman of the Management Board  
L.V. Zimina



19 June 2015 Moscow

Chief Accountant  
N.V. Perepelitsyna



19 June 2015 Moscow

**SUMMARY STATEMENTS OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2014  
(IN THOUSANDS OF RUSSIAN RUBLES)**

	Year ended 31 December 2014	Year ended 31 December 2013
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Profit before tax	5,063,653	3,414,556
Adjustments for:		
Provision for impairment losses on interest bearing assets	12,954,729	596,773
Provisions/(recovery of other provisions)	426,292	(78,733)
Net gain on investments available-for-sale	(1,989,415)	(88,294)
(Profit) loss from disposal of property and equipment and non-current assets held for sale	(50,578)	7,925
Depreciation of property and equipment	39,823	39,051
Change in interest accruals, net	(646,111)	257,699
Change in dividend accruals, net	657,312	1,109,122
Net change in fair value of financial assets at fair value through profit or loss	(5,997,034)	(1,012,383)
Foreign exchange differences	4,904,883	398,724
Accrued expenses	17,116	11,464
Cash inflow from operating activities before changes in operating assets and liabilities	15,380,670	4,655,905
Changes in operating assets and liabilities (Increase)/decrease in operating assets:		
Minimum reserve deposits with the Central Bank of the Russian Federation	(111,117)	(51,527)
Financial assets at fair value through profit or loss	4,574,715	6,208,258
Due from banks and other financial institutions	(1,040,841)	(2,507,779)
Loans to customers	(12,317,787)	(10,207,462)
Other assets	(55,767)	(151,632)
Increase/(decrease) in operating liabilities:		
Sale of debt securities issued, net	(443,802)	(1,586,571)
Due to banks and the Central Bank of the Russian Federation	8,912,713	9,699,944
Customer accounts	9,092,305	(599,904)
Other liabilities	55,291	(1,704)
Cash inflow from operating activities before taxation	24,046,380	5,457,528
Income tax paid	(313,730)	(337,350)
Cash inflow from operating activities	23,732,650	5,120,178
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchase of property and equipment	(88,254)	(131,708)
Proceeds from disposal of property and equipment	86,770	57,361
Change in investments available-for-sale:		
Disposal of investments available-for-sale	4,952,630	3,298,063
Purchase of investments available-for-sale	2,424	(3,708,107)
Cash inflow from investing activities	4,953,570	(484,391)

**SUMMARY STATEMENT OF CASH FLOWS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2014  
(IN THOUSANDS OF RUSSIAN RUBLES)**

	Year ended 31 December 2014	Year ended 31 December 2013
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Dividends paid	–	(918,884)
Subordinated debt repaid	(2,539,248)	
Net cash outflow from financing activities	(2,539,248)	(918,884)
Effect of foreign exchange rate changes	(498,788)	7,673
<b>NET CHANGE IN CASH AND CASH EQUIVALENTS</b>	<b>25,648,184</b>	<b>3,724,576</b>
CASH AND CASH EQUIVALENTS beginning of the period	8,571,704	4,847,128
CASH AND CASH EQUIVALENTS end of the period	<u>34,219,888</u>	<u>8,571,704</u>

Interest paid and received during the year ended 31 December 2014 was RUB 3,134,652 thousand and RUB 6,585,718 thousand, respectively.

Interest paid and received during the year ended 31 December 2013 amounted to RUB 2,818,087 thousand and RUB 5,623,041 thousand, respectively.

On behalf of the Bank's Management Board:

Chairman of the Management Board  
L.V. Zimina



19 June 2015 Moscow

Chief Accountant  
N.V. Perepelitsyna



19 June 2015 Moscow



**CONTACTS****MAIN OFFICE**

31/2, Building 1, Pyatnitskaya St.,  
Moscow, Russia, 119017  
Telephone +7 (495) 956-8626,  
+7 (495) 959-0280  
Fax +7 (495) 959-0285  
E-mail: info@ccb.ru

CentroCredit Bank  
has the following additional offices:

**BRANCH OFFICE «KUTUZOVSKIY»**

2-2 1812 Goda St., Moscow,  
Telephone +7 (495) 781-1762

**BRANCH OFFICE «CENTRALNIY»**

10 Stariy Tolmachevskiy Lane, Moscow,  
Telephone +7 (495) 780-3540

**BRANCH OFFICE «SEMOVSKIY»**

10 Build. 13 Bolshaya Semenovskaya St.,  
Moscow,  
Telephone +7 (495) 962-1594

**BRANCH OFFICE «NAHABINO»**

212 Leshkovo Village, Pavlovo-  
Slobodskoe Selskoe Poselenie,  
The Istrinskiy District,  
The Moscow Region,  
Telephone +7 (498) 715-7225

**OUTSIDE OFFICE****CASH COUNTER NO 2**

14 Build. 3 Kronshtadtskiy Avenue,  
Moscow,  
Telephone +7 (495) 459-1786

**OUTSIDE OFFICE****CASH COUNTER NO 4**

6 Build. 12 Kotlyakovskaya St., Moscow,  
Telephone +7 (495) 787-0063, ext. 194

**OUTSIDE OFFICE****CASH COUNTER NO 20**

15 Build. 1, Poselok Moscovskiy,  
47 km MKAD,  
The Moscow Region,  
Telephone +7 (495) 775-0405, ext. 2047

**OUTSIDE OFFICE****CASH COUNTER NO 25**

62 Dmitrovskoe Shosse,  
Moscow,  
Telephone +7 (499) 481-1033

**OUTSIDE OFFICE****CASH COUNTER NO 26**

19 Build. 1 Yaroslavo Shosse,  
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Telephone +7 (495) 984-2315

**OUTSIDE OFFICE****CASH COUNTER NO 27**

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Telephone: +7 (495) 661-1025

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Novoivanovskoe Rabochiy Poselok,  
The Odintsovskiy District,  
The Moscow Region,  
Telephone +7 (495) 664-4875

**OUTSIDE OFFICE****CASH COUNTER NO 35**

100-100 Shelkovskoe Shosse, Moscow,  
Telephone +7 (495) 984-8549

**OUTSIDE OFFICE****CASH COUNTER NO 37**

11 Novoryazanskoe shosse,  
Lyubertsy, The Moscow Region,  
Telephone +7 (495) 641-3333, ext. 130

**OUTSIDE OFFICE****CASH COUNTER NO 38**

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3-1, 8 km Outer side of MKAD  
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16-1 Build. 5, Nagatinskaya St., Moscow,  
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**OUTSIDE OFFICE****CASH COUNTER NO 42**

129-2 Warslawskoe Shosse, Moscow,  
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**OUTSIDE OFFICE****CASH COUNTER NO 43**

2-3, Ryazansky prosp.,  
Moscow,  
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**OUTSIDE OFFICE****CASH COUNTER NO 45**

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