



ANNUAL REPORT 2015



CENTROCREDIT BANK

БАНК ЦЕНТРОКРЕДИТ

WHAT IS IMPOSSIBLE TODAY
WILL BECOME POSSIBLE TOMORROW

K. Tsiolkovsky





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ADDRESS OF THE CHAIRMAN OF THE BOARD OF DIRECTORS

Dear colleagues,

It is my pleasure to present annual report of CentroCredit Bank for 2015. We think that our performance is a better prove of financial stability of the bank, than any words. We also hope that in future we will be capable of successful solution of the tasks, set before us by our clients and partners!

We wish you happiness and prosperity. You may keep relying on stability and transparency of our business relations.

On behalf of shareholders and employees of CentroCredit Bank,

Andrey Tarasov

ADDRESS OF THE CHAIRMAN OF THE MANAGEMENT BOARD

Dear clients and partners of CentroCredit Bank,

I think that it is fair to say that 2015 was devoted to taking stock of risks, immanent to business of our clients and inevitably affecting our joint work. I'm sure that we were honest in our estimates and the steps, undertaken by us are very well thought-through, clear and enabling better service.

Our financial results demonstrate that in the time of high volatility of markets and exchange rates we have managed to maintain balanced and well hedged portfolio of assets and, as consequence, have built sufficiently robust capital and liquidity cushion for future, albeit future doesn't promise to be simple for Russian financial market.

I'm sure that going forward we will maintain very conservative approach to assessment of credit, market, and other risks, and chose transaction carefully in order to maintain quality asset base and strong balance sheet.

I hope that in the coming year we will remain reliable and professional partner for all our clients!

With warmest regards,

Larisa Zimina,
Chairman of the Management board





CENTROCREDIT BANK

CentroCredit Bank General Information
Organizational Structure of CentroCredit Bank

CENTROCREDIT BANK

GENERAL INFORMATION

CentroCredit joint-stock commercial bank (CJSC) was founded in 1989 and has been successfully working in the Russian banking sector for 27 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 man-

agement 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 2015 up to RUR 94 billion.

The own capital of the Bank in 2015 was RUR 27 billion.

According to 2015 results, the net profit of the Bank was RUR 4,3 billion.

As at 1st of January 2016, according to “Profil” magazine rating, CentroCredit Bank was one of the larger Russian banks – holding 22nd place based on the volume of own capital and 60th 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 Ernst & Young LLC, while the Russian audit was conducted by LLC Kollegiya Nalogovikh Konsultantov.

ORGANIZATIONAL STRUCTURE OF CENTROCREDIT BANK*

THE BANK GOVERNING BODIES

The Bank's General Shareholder 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 1977.

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. Dilenyanyan

(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 28th of June 2016, in accordance with the motions of the Annual General Meeting of CentroCredit Bank shareholders for 2015.

THE BANK MANAGEMENT BODIES

Executive Chairman of the Management Board (Individual management body)

Larisa V. Zimina

Management Board (Collegial executive body)

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

I. Kosolobov – Chairman of the Committee
I. Korbashov
E. Kovelatov
A. Kudimov
A. Muzyka
K. Sukholet
N. Perepilitsyna
O. Shevchenko

The Committee on Asset and Liability Management at the Management Board

L. Zimina – Chairman of the Committee
N. Perepilitsyna
A. Semenov
A. Makarov

Committee on Information Technology (IT) at the Management Board

I. Avilkin – Chairman of the Committee
A. Semenov – Deputy Chairman of the Committee
N. Grechanik
N. Belousova
A. Zagorodnij

*As of 28th of June 2016, in accordance with the motions
of the Annual General Meeting of CentroCredit Bank shareholders for 2015.

Client Committee at the Management Board

K. Sukholet - Chairman of the Committee

A. Mandrykin

M. Zakirov

S. Kazak

B. Furkin

I. Kosolobov

A. Zagorodnij

E. Kovaletov

Chief Accountant

Natalya V. Perepilitsyna

Representative office of CentroCredit Bank in the United Kingdom (London)

Mr. Mazgelis Mantas

Head of the Representative Office

First Deputy Chairmen of the Management Board

Kirill Ye. Shershun

Kirill V. Sukholet

There were 490 employees at the end 2015.

Around 68% of employees have had a higher education, 36 employees have a second higher economic education and four employees have an academic degree in economics. Most Bank specialists have had an education in the fields of economics, finance or mathematics which is particularly useful to the Bank.

Deputy Chairmen of the Management Board

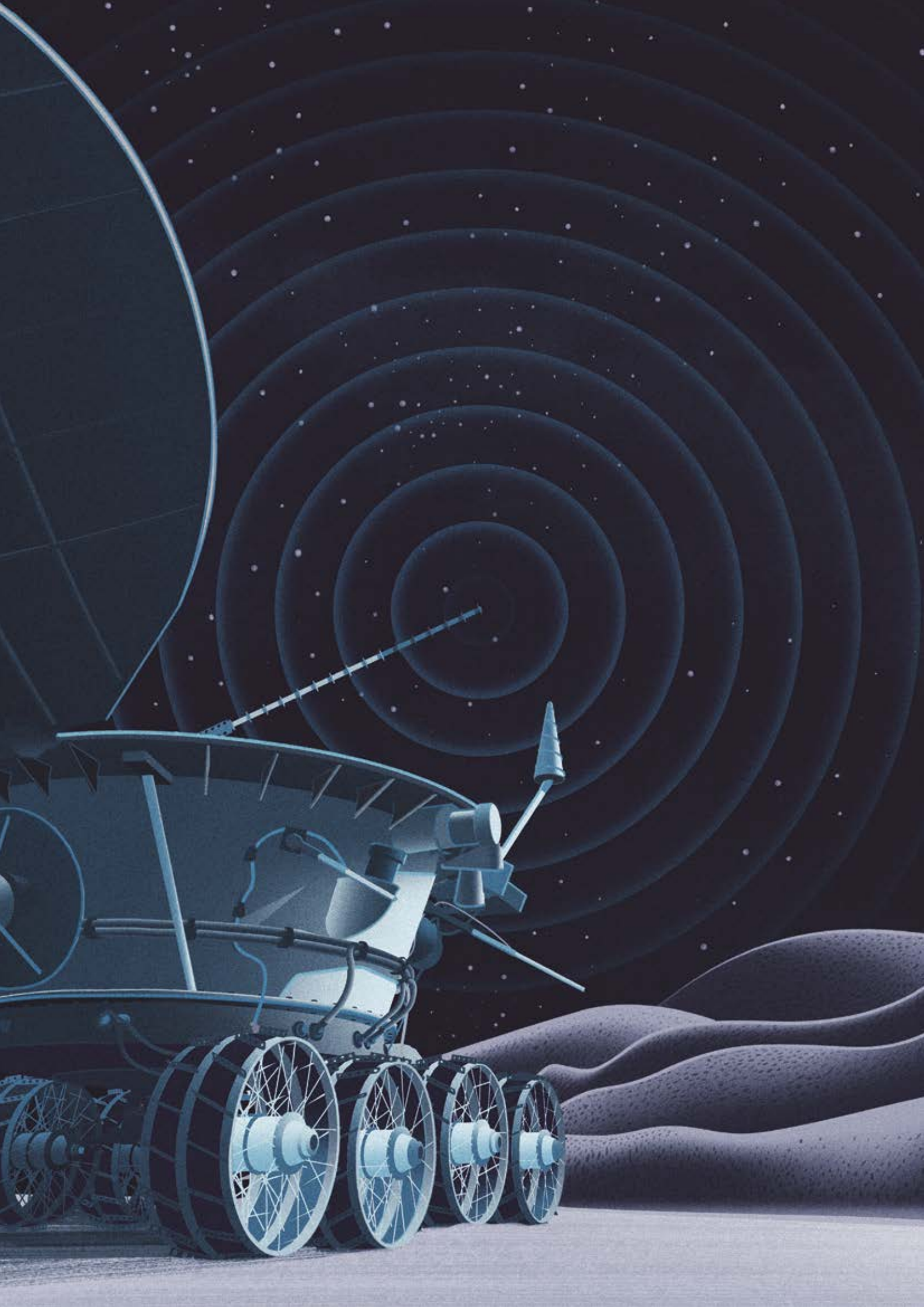
Ilya Yu. Korbashov

Igor V. Kosolobov

Eduard Y. Kovaletov

Marat K. Zakirov

35% of employees have worked for the Bank for over 10 years, 28% have worked for the Banks for between five and ten years and the remaining 37% of employees have worked for the Bank for up to 5 years.





RESULTS OF 2015

Summary of Bank's performance in 2015

SUMMARY OF BANK'S PERFORMANCE IN 2015

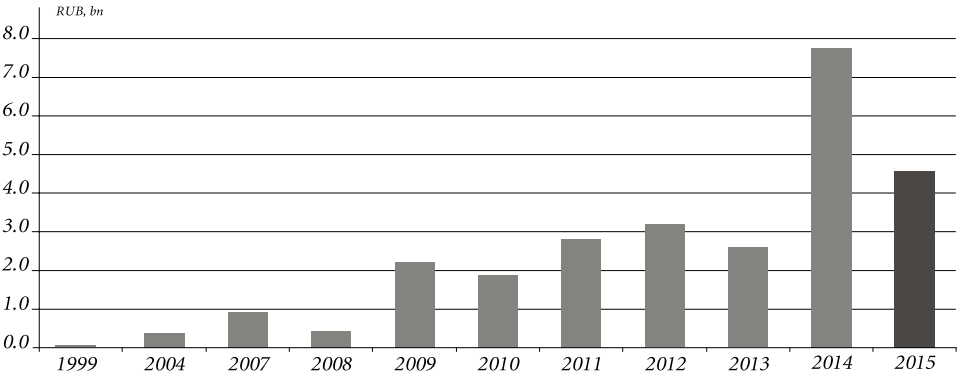
During the year 2015 key financial indicators of CentroCredit Bank according to RAS yet again affirmed the positive dynamics of Bank's development.

Thus net profit according to RAS amounted to RUB 4,570 million (against RUB 7,755 million in 2014), which allowed to maintain stable capital adequacy. As of 01.01.2016 CentroCre-

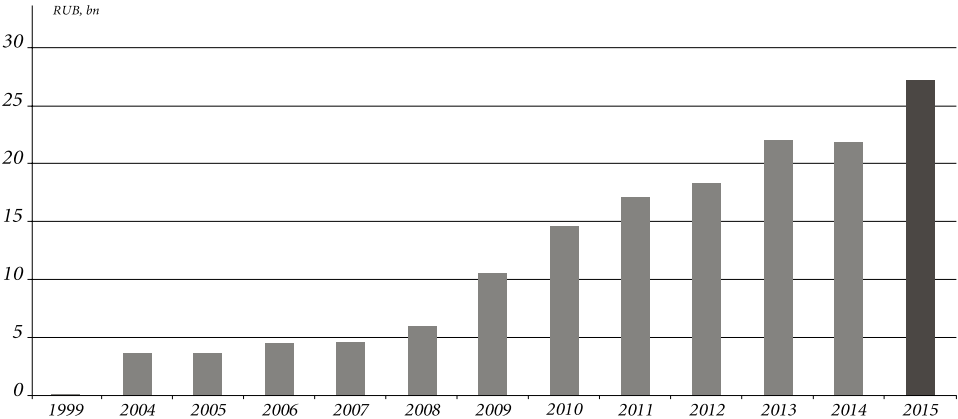
dit own capital stood at 27,247 million rubles.

In 2015 the Bank maintained high level of capital adequacy both according to IFRS and RAS. According to data of NRA ("National Rating Agency) as of 04.03.2016 the stand-alone credit rating of CentroCredit Bank is AA- very high solvency, third level.

CentroCredit net profit dynamics (RAS)



CentroCredit Bank own capital dynamics



Maintaining high level of liquidity is an important element of CentroCredit strategy. Quick liquidity ratio and current ratio H2 and H3 of the Bank are much higher than the normative threshold values.

The loan portfolio of the Bank amounted to 19,924 million rubles in 2015, against 19,041 million rubles during the previous year, having increased by 4.64%. The moderate growth of

the loan portfolio is due to very selective approach to crediting and adequate management of credit risks.

The portfolio primarily consists of loans to legal entities - 94.34%, which amount to 18,828 million rubles, the retail loans represent 5.66% of the loan portfolio. The structure of loan portfolio has is deeply diversified by sectors of economy.

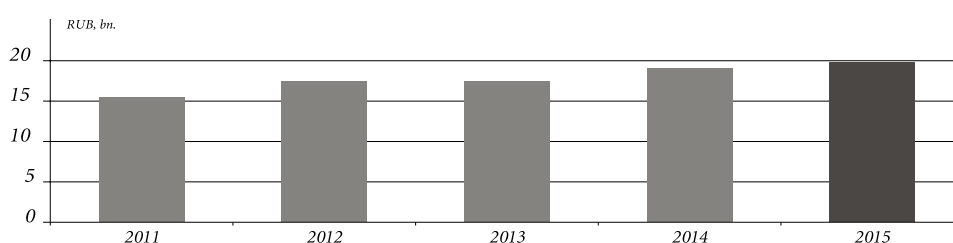
Capital adequacy level according to RAS

	2015	2014
CentroCredit, actual level	26.84%	19.7%
Normative level	10%	10%

Quick and current liquidity ratios

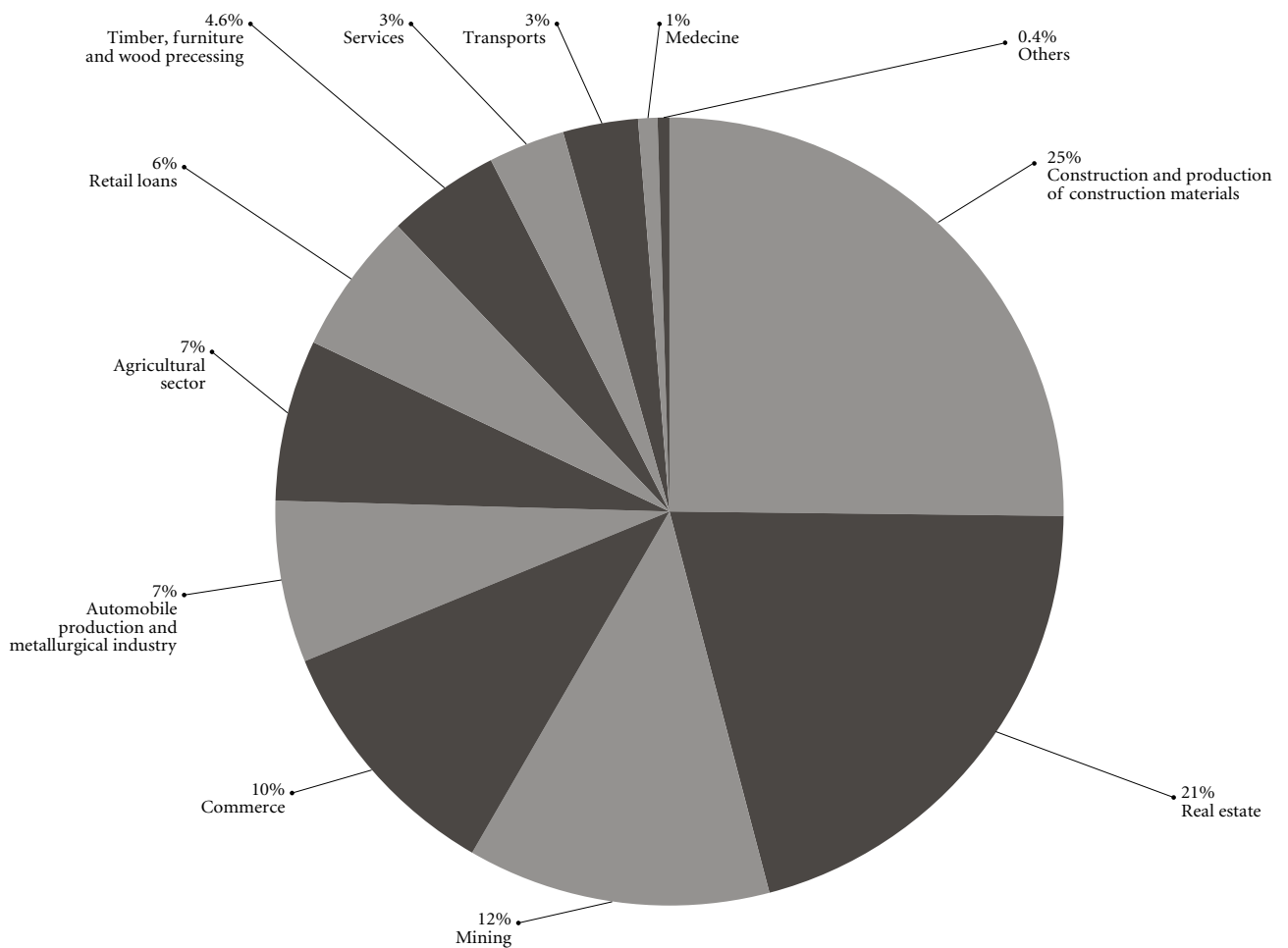
	Normative value	Actual level	
		31.12.2015	31.12.2014
Quick liquidity ratio (H2)	15.0%	104.1%	208.7%
Current liquidity ratio (H3)	50.0%	124.3%	116.4%

CentroCredit loan portfolio dynamics



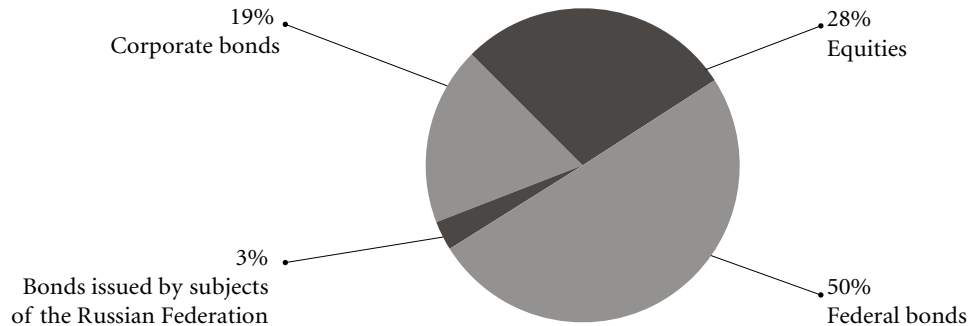
The securities portfolio has increased by 59.32% in comparison with end 2014 and amounted to 50 billion rubles. As of December 31, 2015 the share of securities in Bank's assets amounted to 43.01% (against 23.30% as of December 31, 2014). In 2015 the portfolio included bonds of Russian Federal, corporate and municipal issuers and had the following

structure: the basis of the securities portfolio (71.63%) was represented by bonds, among which the most part (50.15% of the portfolio) were Federal bonds, corporate bonds accounted for 18.47% of the portfolio and 3.01% of the portfolio was represented by the bonds of various subjects of the Russian Federation, primarily the Government of the City of Moscow.



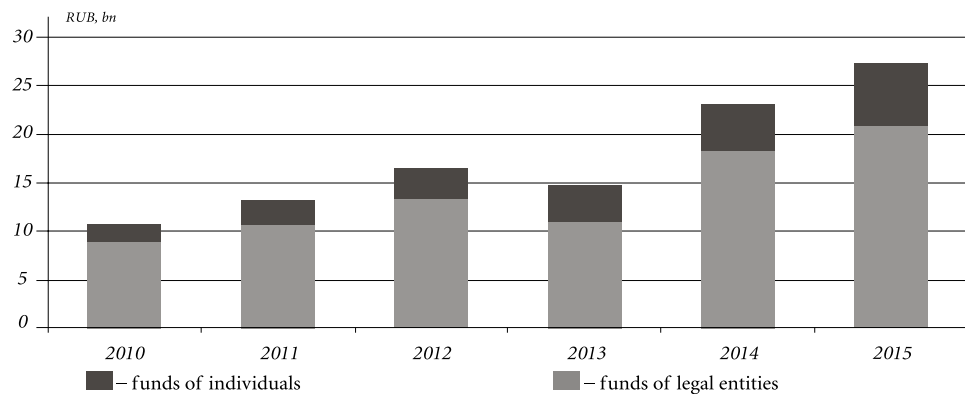
As of end 2015 the volume of funds on clients' accounts increased against end 2014 and amounted to 27 billion rubles. It should be mentioned that funds of retail clients demonstrate a 36.73% increase from 4,767 million rubles to 6,518 million rubles, while the funds of legal entities increased by 13.95% from 18,351 million rubles to 20,910 million rubles.

Structure of securities portfolio as of 01.01.2016



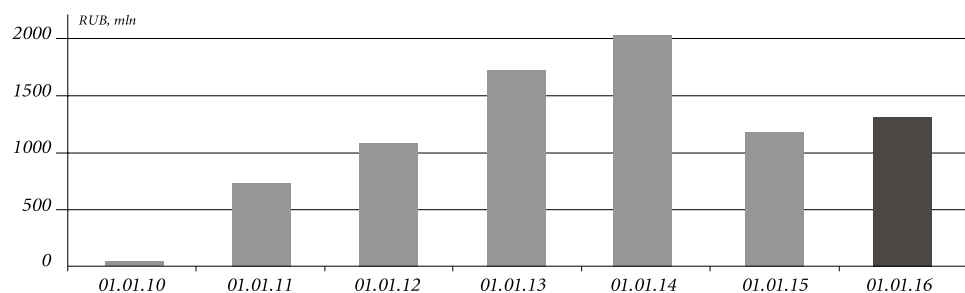
The major part of the attracted funds was represented by funds of legal entities – 76.23%, funds of individuals constituted 23.77% of total or 6,518 million rubles.

Dynamics of client funds of CentroCredit



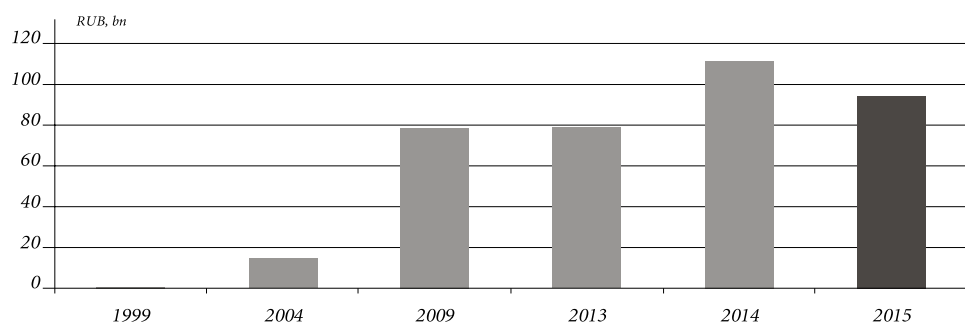
As of the year end the volume of issued certificates of deposit amounted to 1,319 million rubles.

Dynamics for funds in certificates of deposit of CentroCredit



As of December 31, 2015 the Bank's assets amounted to 94,279 million rubles and decreased by 15.39% against end 2014.

Asset dynamics of CentroCredit (RAS)







FINANCIAL REPORTS

Extracts from Financial statements for 2015 (IAS)



**Совершенство бизнеса,
улучшаем мир**

INDEPENDENT AUDITORS' REPORT

To the shareholders and Board of Directors
of CentroCredit Bank

We have audited the accompanying financial statements of CentroCredit joint-stock commercial bank (joint-stock company) (the "Bank"), which comprise the statement of financial position as at 31 December 2015, and the statement of profit or loss, statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's responsibility for the financial statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' responsibility

Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on

the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position of the Bank as at 31 December 2015, and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards.

Other matters

The financial statements of the Bank for the year ended 31 December 2014 were audited by another auditor, which issued an auditor's report with an unqualified audit opinion dated 4 June 2015.

Ernst & Young LLC

29 April 2016
Moscow, Russia

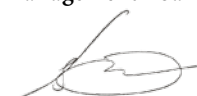

STATEMENT OF FINANCIAL POSITION

as at 31 December 2015
(thousands of Russian rubles)

	2015	2014
Assets		
Cash and accounts with the CBR	6 267 134	5 133 706
Financial assets at fair value through profit or loss, including:	52 030 206	34 358 514
– financial assets at fair value through profit or loss pledged under repurchase agreements	27 777 248	26 660 077
Amounts due from credit institutions	18 342 767	29 409 178
Loans to customers	23 277 858	25 303 387
Available-for-sale investments, including:	47 709	826 295
- available-for-sale investments pledged under repurchase agreements	–	488 415
Property and equipment	107 000	257 990
Other assets	1 320 923	180 435
Total assets	101 393 597	95 469 505
Liabilities		
Amounts due to the CBR	8 990 258	38 367 490
Amounts due to credit institutions	27 619 407	267 948
Financial liabilities at fair value through profit or loss	–	3 520 173
Amounts due to customers	23 534 957	18 984 180
Debt securities issued	4 020 849	4 280 354
Other provisions	1 571 132	812 143
Current income tax liabilities	7 856	18 640
Deferred income tax liabilities	1 957 296	624 324
Other liabilities	156 421	140 701
Total liabilities	67 858 176	67 015 953
Equity		
Share capital	6 946 140	6 946 140
Revaluation reserve for available-for-sale investments	(4 969)	548 201
Retained earnings	26 594 250	20 959 211
Total equity	33 535 421	28 453 552
Total equity and liabilities	101 393 597	95 469 505

Signed and authorized for release on behalf of the Management Board of the Bank

Chairman of the Management Board
L.V. Zimina

Chief Accountant –
Head of the Accounting and Reporting Department
N.V. Perepilitsyna

29 April 2016

STATEMENT OF PROFIT OR LOSS

for the year ended 31 December 2015
(thousands of Russian rubles)

	2015	2014
Interest income	7 559 315	6 585 718
Interest expense	(3 516 189)	(3 134 652)
Net interest income	4 043 126	3 451 066
Reversal of allowances/(allowances) for impairment of interest earning assets	863 376	(12 954 729)
Net interest income/(expense) after allowances for impairment of interest earning assets	4 906 502	(9 503 663)
Fee and commission income	306 442	331 009
Fee and commission expense	(117 932)	(48 033)
Net (losses)/gains from financial instruments at fair value through profit or loss	(3 353 952)	6 564 814
Net gains from available-for-sale investments	694 739	1 989 415
Net (losses) from precious metals	(534 333)	(113 732)
Net gains from foreign currencies:		
- dealing	121 725	836 801
- translation differences	7 390 940	5 791 414
Dividends received	1 132 239	657 312
Other income	97 621	40 626
Non-interest income	5 737 489	16 049 626
Personnel expenses	(678 798)	(610 183)
Depreciation and amortization	(24 154)	(39 823)
Other operating expenses	(382 465)	(406 012)
Other impairment and provisions	(767 732)	(426 292)
Non-interest expense	(1 853 149)	(1 482 310)
Profit before income tax expense	8 790 842	5 063 653
Income tax expense	(1 743 146)	(531 949)
Profit for the year	7 047 696	4 531 704

STATEMENT OF COMPREHENSIVE INCOME

for the year ended 31 December 2015
(thousands of Russian rubles)

	2015	2014
Profit for the year	7 047 696	4 531 704
Other comprehensive income		
Net change in fair value of available-for-sale investments	4 519	(626 202)
Reclassification of fair value of available-for-sale investments to profit or loss due to disposal	(694 739)	(2 426 604)
Deferred income tax attributable to components of other comprehensive income for the year	137 050	610 561
Total comprehensive income for the year	6 494 526	2 089 459

STATEMENT OF CHANGES IN EQUITY

for the year ended 31 December 2015
(thousands of Russian rubles)

	Share capital	Revaluation reserve for available-for-sale investments	Retained earnings	Total equity
31 December 2013	6 946 140	2 990 446	16 427 507	26 364 093
Profit for the year	–	–	4 531 704	4 531 704
Other comprehensive income for the year	–	(2 442 245)	–	(2 442 245)
Total comprehensive income for the year	–	(2 442 245)	4 531 704	(2 089 459)
31 December 2014	6 946 140	548 201	20 959 211	28 453 552
Profit for the year	–	–	7 047 696	7 047 696
Other comprehensive income for the year	–	(553 170)	–	(553 170)
Total comprehensive income for the year	–	(553 170)	7 047 696	6 494 526
Dividends to shareholders of the Bank	–	–	(1 412 657)	(1 412 657)
31 December 2015	6 946 140	(4 969)	26 594 250	33 535 421

STATEMENT OF CASH FLOWS

for the year ended 31 December 2015
(thousands of Russian rubles)

	2015	2014
Cash flows from operating activities		
Interest received	7 625 281	6 585 718
Interest paid	(3 544 768)	(3 134 652)
Fees and commissions received	306 442	331 009
Fees and commissions paid	(117 932)	(48 033)
Gains less losses from financial assets at fair value through profit or loss	(9 844 793)	11 241 918
Gains less losses from precious metals	(249 738)	(113 732)
Realized gains less losses from dealing in foreign currencies	121 731	836 801
Dividends received	962 073	657 312
Other income received	97 621	40 626
Personnel expenses paid	(661 302)	(610 285)
Other operating expenses paid	(322 231)	(406 012)
Cash flows from operating activities before changes in operating assets and liabilities	(5 627 616)	15 380 670
Net (increase)/decrease in operating assets		
Obligatory reserve with the CBR	168 574	(111 117)
Financial assets at fair value through profit or loss	(3 952 464)	4 574 715
Amounts due from credit institutions	(61 369)	(1 040 841)
Loans to customers	2 481 375	(12 317 787)
Other assets	(809 280)	(55 767)
Net increase/(decrease) in operating liabilities		
Amounts due to the CBR	(29 377 232)	6 757 074
Amounts due to credit institutions	27 318 589	(1 364 534)
Financial liabilities at fair value through profit or loss	(3 520 173)	3 520 173
Amounts due to customers	3 230 731	9 092 305
Debt securities issued	(353 274)	(443 802)
Other liabilities	22 010	55 291
Net cash flows from operating activities before income tax	(10 480 129)	24 046 380
Income tax paid	(141 070)	(313 730)
Net cash (used in) / from operating activities	(10 621 199)	23 732 650

	2015	2014
Cash flows from investing activities		
Purchase of securities classified as available for sale	(6 525)	2 424
Proceeds from sale and redemption of securities classified as available for sale	788 209	4 952 630
Purchase of property and equipment	(31 454)	(88 254)
Proceeds from sale of property and equipment	44 832	86 770
Net cash from investing activities	795 062	4 953 570
Cash flows from financing activities		
Dividends paid to shareholders of the Bank	(1 412 489)	
Subordinated loans		(2 539 248)
Net cash (used in) financing activities	(1 412 489)	(2 539 248)
Effect of exchange rates changes on cash and cash equivalents	1 412 848	(498 788)
Net (decrease)/increase in cash and cash equivalents	(9 825 778)	25 648 184
Cash and cash equivalents, beginning	34 219 888	8 571 704
Cash and cash equivalents, ending	24 394 110	34 219 888



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,
ext. 168

Branch office

«Centralniy»

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

Branch office

«Semenovskiy»

10 Build. 13 Bolshaya
Semenovskaya St., Moscow
Telephone +7 (495) 780-3306

Branch office

«Nahabino»

212 Leshkovo Village,
The Istrinskiy District,
The Moscow Region
Telephone +7 (498) 715-7224

Outside Office

Cash Counter No. 2

14 Build. 3 Kronshtadtskiy
Avenue, Moscow
Telephone +7 (495) 380-3605

Outside Office

Cash Counter No 4

6 Build. 13 Kotlyakovskaya St.,
Moscow
Telephone +7 (495) 787-0070,
ext. 194

Outside Office

Cash Counter No 20

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Outside Office

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Outside Office

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The Moscow Region,
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Outside Office

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Moscow,
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Outside Office

Cash Counter No 37

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Cash Counter No 38

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Telephone +7 (495) 380-1776

Outside Office

Cash Counter No 41

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Moscow,
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ext. 131

Outside Office

Cash Counter No 42

129-2 Warshavskoe Shosse,
Moscow,
Telephone +7 (495) 380-1772

Outside office

cash counter no 43

2-3, Ryazansky prosp.,
Moscow,
Telephone +7 (495) 380-3608

Outside office

cash counter no 45

10b Build 2, Vostryakovsky
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Outside office

cash counter no 48

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Moscow,
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Telephone +(44) 2073 499 566

