CREDIT BANK OF MOSCOW
(public joint-stock company)

Special Purpose Interim Condensed
Consolidated Financial Statements
for the nine-month period
ended 30 September 2026

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(Unaudited) *in millions of Russian roubles*	Notes	Nine-month period ended 30 September 2026	 2025	Three-month period ended 30 September 2026	 2025
Interest income calculated using the EIR method	4	449 616	572 963	145 731	184 194
Other interest income	4	8 314	7 878	2 800	2 769
Interest expense	4	(373 134)	(505 263)	(121 462)	(155 777)
Deposit insurance costs	4	(3 625)	(3 551)	(1 229)	(1 137)
Net interest income	4	**81 171**	**72 027**	**25 840**	**30 049**
Charge for credit losses on debt financial assets	8,9,10,11	(21 755)	(199 004)	(7 623)	(187 595)
Net interest income after credit loss allowance on debt financial assets		**59 416**	**(126 977)**	**18 217**	**(157 546)**
Fee and commission income	5	12 079	14 936	4 222	4 910
Fee and commission expense	5	(2 700)	(4 234)	(940)	(1 227)
Expenses less income from changes in FV of loans to customers at FVTPL		(271)	(2 822)	(45)	(2 902)
Expenses less income on securities at FVTPL and DFI for securities		(7 217)	(271)	(3 152)	(1 129)
Expenses less income from sale and redemption of securities at FVOCI		(1 043)	(835)	(315)	(136)
Income less expenses / (expenses less income) from transactions with foreign currency and precious metals		1 326	(3 378)	2 527	3 009
Income less expenses / (expenses less income) from transactions with financial liabilities at FVTPL		428	(2 278)	118	(169)
Net charge credit loss allowances on other financial assets and credit related commitments	7	(337)	(8 864)	(65)	(5 453)
Net (charge) / recovery impairment of other non-financial assets and other provisions	7	(293)	(45)	(290)	113
Other (expense) / income		(352)	196 295	233	194 924
Non-interest income		**1 620**	**188 504**	**2 293**	**191 940**
Operating income		**61 036**	**61 527**	**20 510**	**34 394**
Salaries and employment benefits	6	(14 975)	(17 427)	(5 535)	(3 974)
Administrative expenses	6	(5 660)	(8 383)	(2 034)	(2 567)
Depreciation of premises and equipment and ROU		(2 458)	(2 311)	(816)	(780)
Operating expense		**(23 093)**	**(28 121)**	**(8 385)**	**(7 321)**
Profit before income tax		**37 943**	**33 406**	**12 125**	**27 073**
Income tax expense		(15 736)	(4 551)	(5 560)	(5 162)
Profit for the period		**22 207**	**28 855**	**6 565**	**21 911**
Basic and diluted earnings per share (RUB per share)	24	**0.58**	**0.78**	**0.17**	**0.62**

(Unaudited) *in millions of Russian roubles*	Notes	Nine-month period ended 30 September 2026	 2025	Three-month period ended 30 September 2026	 2025
Profit for the period		**22 207**	**28 855**	**6 565**	**21 911**
Other comprehensive income					
Items that will not be reclassified subsequently to profit or loss:					
Revaluation of the office real estate					
- accumulated income from revaluation of the office real estate		-	16	-	16
- income tax for revaluation of the office real estate		-	(4)	-	(4)
Items that are or may be reclassified subsequently to profit or loss:					
Debt financial instruments at FVOCI					
- net change in FV and other changes		5 007	8 195	1 490	3 993
- accumulated expenses from revaluation transferred to profit or loss on sale or repayment		1 043	835	315	136
- income tax		(1 513)	(2 259)	(451)	(1 031)
Other comprehensive income for the period, net of income tax		**4 537**	**6 783**	**1 354**	**3 110**
Total comprehensive income for the period		**26 744**	**35 638**	**7 919**	**25 021**

in millions of Russian roubles	Notes	30 September 2026 (Unaudited)	31 December 2025
ASSETS			
Cash and cash equivalents	8	302 862	391 551
Obligatory reserves with the CBR		15 375	18 488
Accounts and due from banks and other financial organisations	9	1 245 200	1 160 017
Loans to customers	10	2 359 932	2 352 372
- loans to corporate clients	*10*	*2 112 152*	*2 125 587*
- loans to individuals	*10*	*247 780*	*226 785*
Securities	11	793 384	856 649
- held by the Group	*11*	*309 512*	*323 609*
- pledged under sale and repurchase agreements	*11*	*483 872*	*533 040*
Derivative financial assets	12	5 537	8 494
Property and equipment and right-of-use assets		17 586	17 724
Deferred tax asset		20 885	21 464
Assets held for sale		157	873
Other assets		50 377	46 085
Total assets		**4 811 295**	**4 873 717**
LIABILITIES AND EQUITY			
Accounts and due to banks and other financial organisations	13	1 404 004	1 515 866
Due to customers	14	2 854 783	2 811 263
- corporate clients	*14*	*1 833 367*	*1 825 830*
- individuals	*14*	*1 021 416*	*985 433*
Liabilities at FVTPL		22	3 513
Derivative financial liabilities	12	8 149	8 280
Debt securities issued	15	31 550	90 006
Deferred tax liability		555	378
Other liabilities		102 886	72 505
Total liabilities		**4 401 949**	**4 501 811**
Equity			
Share capital	16	35 768	34 292
Additional paid-in capital		89 474	77 290
Perpetual debt issued	17	51 715	48 284
Treasury shares		(1 070)	-
FV reserve for financial assets through OCI		(11 964)	(16 501)
Revaluation reserve for buildings		844	844
Retained earnings		244 579	227 697
Total equity		**409 346**	**371 906**
Total liabilities and equity		**4 811 295**	**4 873 717**

in millions of Russian roubles	Share capital	Treasury shares	Additional paid-in capital	Perpetual debt issued	FV reserve for financial assets through OCI	Revaluation for buildings	Retained earnings	Total equity
Balance as at 1 January 2025	**34 292**	**-**	**77 290**	**61 261**	**(23 267)**	**766**	**198 959**	**349 301**
Total comprehensive income for the period (Unaudited)	-	-	-	-	6 771	12	28 855	**35 638**
Interest accrued on perpetual debt issued (Unaudited)	-	-	-	-	-	-	(3 911)	**(3 911)**
Foreign exchange translation of perpetual debt issued (Unaudited)	-	-	-	(10 409)	-	-	10 409	**-**
Tax effect on perpetual debt issued (Unaudited)	-	-	-	-	-	-	(1 625)	**(1 625)**
Transfer of revaluation reserve upon disposal (Unaudited)	-	-	-	-	-	(23)	23	**-**
Balance as at 30 September 2025 (Unaudited)	**34 292**	**-**	**77 290**	**50 852**	**(16 496)**	**755**	**232 710**	**379 403**
Balance as at 1 January 2026	**34 292**	**-**	**77 290**	**48 284**	**(16 501)**	**844**	**227 697**	**371 906**
Total comprehensive income for the period (Unaudited)	-	-	-	-	4 537	-	22 207	**26 744**
Issue of shares (Unaudited)	1 476	-	12 184	-	-	-	-	**13 660**
Net result from treasury shares transactions (Unaudited)	-	(1 070)	-	-	-	-	48	**(1 022)**
Interest accrued on perpetual debt issued (Unaudited)	-	-	-	-	-	-	(3 733)	**(3 733)**
Foreign exchange translation of perpetual debt issued (Unaudited)	-	-	-	3 431	-	-	(3 431)	**-**
Tax effect on perpetual debt issued (Unaudited)	-	-	-	-	-	-	1 791	**1 791**
Balance as at 30 September 2026 (Unaudited)	**35 768**	**(1 070)**	**89 474**	**51 715**	**(11 964)**	**844**	**244 579**	**409 346**

Notes 1-25 form an integral part of these special purpose interim condensed consolidated financial statements.

1 Background

Principal activities

These special purpose interim condensed consolidated financial statements include the financial statements of CREDIT BANK OF MOSCOW (public joint stock company) (the «Bank») and its subsidiaries (together referred to as the «Group»).

The Bank was formed on 5 August 1992 as an open joint-stock company, then re-registered as a limited liability company under the legislation of the Russian Federation. On 18 August 1999 the Bank was reorganised as an open joint-stock company. On 16 May 2016 the Bank was re-registered as a public joint-stock company under the legislation of the Russian Federation. The Bank's registered legal address is 2 (bldg. 1), Lukov pereulok, Moscow, Russian Federation. The Bank operates under a general banking license from the Central Bank of the Russian Federation (the «CBR»), renewed on 6 May 2016. In December 2004 the Bank was admitted to the state programme for individual deposit insurance.

The Bank is a universal commercial bank providing a wide range of financial services for corporate and private clients, as well as financial and credit organisations.

The Group's main activity is corporate and retail banking. These operations include (but are not limited to) raising funds on deposit and providing commercial loans, providing services to clients when carrying out export/import transactions, conversion transactions, trading in securities and derivative financial instruments, as well as conducting other transactions with securities, including brokerage, dealer and depository activities.

The Bank is among the 10 largest banks in the Russian Federation by assets and conducts its business in Russia with a branch network comprising 104 additional offices, 791 ATMs and 700 payment terminals (31 December 2025: 85 additional offices, 682 ATMs and 781 payment terminals).

The number of employees of the Group as at 30 September 2026 (unaudited) was 6 227 people (31 December 2025: 6 338 people).

In order to expand the geographical reach and increase the accessibility of financial products on 1 August 2026 the Bank gained control over JSC «Far Eastern Bank» as part of a reorganisation in the form of a merger. As a result of the reorganisation, all the rights and obligations of JSC «Far Eastern Bank» were transferred to the Bank. During the reorganisation, the ordinary and preferred shares of the shareholders of JSC «Far Eastern Bank» were converted into ordinary shares of PJSC CREDIT BANK OF MOSCOW based on a conversion ratio of 1 share of JSC «Far Eastern Bank» into 141.3 shares of PJSC CREDIT BANK OF MOSCOW. As part of the merger transaction, the Bank announced an additional issue of ordinary shares of PJSC CREDIT BANK OF MOSCOW in the amount of 1 475 878 500 shares, with a par value of 1 rouble each.

At the time of preparation of this special purpose interim condensed consolidated financial statements, the fair value assessment of the identifiable assets and liabilities of JSC «Far Eastern Bank» within the framework of a business acquisition transaction for IFRS reporting purposes has not been completed.

The preliminary estimated fair values of the assets and liabilities of JSC «Far Eastern Bank» are presented as follows:

(Unaudited) *in millions of Russian roubles*	**Purchase Amount**
ASSETS	
Cash and cash equivalents	2 298
Obligatory reserves with the CBR	141
Accounts and due from banks and other financial organisations	459
Loans to customers	28 690
Securities	11 917
Property and equipment and right-of-use assets	1 498
Other assets	224
LIABILITIES	
Accounts and due to banks and other financial organisations	13 473
Due to customers	17 797
Other liabilities	298
Identifiable net assets	**13 659**
Issued shares at fair value	13 659
less fair value of identifiable net assets acquired	(13 659)
Excess of acquisition cost over fair value of net assets acquired	**-**

1 Background (continued)

Due to the acquisition, the operations of JSC «Far Eastern Bank» have been integrated into the Bank's operating activities and are not recorded in separate analytical accounting, which makes it virtually impossible to calculate and disclose the amount of revenue, as well as profit or loss of JSC «Far Eastern Bank» from the date of acquisition.

If the acquisition date of JSC «Far Eastern Bank» had been the beginning of the reporting period, the Group's profit for the nine months ended on 30 September 2026, would have amounted to RUB 22 226 million.

As at 30 September 2026 (unaudited), the shareholders of the Bank and their ownership interests, as well as the ultimate controlling party of the Group, remained unchanged compared to the information disclosed in the consolidated financial statements of the Bank for the year ended 31 December 2025. The shares of the controlling shareholder and the ultimate controlling party in the Bank's authorized capital have changed insignificantly due to the acquisition transaction involving JSC «Far Eastern Bank».

Detailed information on related party transactions is disclosed in Note 20.

Russian business environment

The Group operates in the Russian Federation.

In 2026, sanctions pressure remains on the Russian economy, which arose as a result of the escalation of the conflict between the Russian Federation and Ukraine in 2022.

Below are the main macroeconomic trends for nine months ended 30 September 2026[*].

The average price of Urals crude oil in the third quarter of 2026 increased compared to the same period in 2025, amounting to USD 72.74 per barrel against USD 58.25 per barrel in the third quarter of 2025. Oil and gas revenues for the nine-month period ended 30 September 2026 compared to the same period last year decreased by 17% to 5.5 trillion roubles.

The average exchange rate of the rouble against the dollar over the nine months of 2026 fell to 78.35 roubles per USD from 84.40 roubles per USD in the same period in 2025 amid a tightening of the sanctions regime for the export of goods from Russia. The strengthening of the rouble was facilitated by a combination of high real interest rates, expanding export opportunities and rising world commodity prices.

During the first nine months of 2026 inflation accelerated. Inflation in September 2026 was 6.4%. During the nine months of 2026 the CBR gradually reduced the key rate from 16% to 14%. At the same time, the CBR continued to maintain tight monetary conditions in order to reduce inflation.

In September 2026 the growth rate of consumer activity continued to accelerate. Retail turnover in September grew by 3.9%. The volume of paid services to the population increased by 1.9%. Real disposable income of the population in the third quarter 2026 increased by 3.4%.

The average unemployment rate over the first nine months of 2026 was 2.2%.

The special purpose interim condensed consolidated financial statements reflect management's assessment of the impact of the Russian business environment on the operations and the financial position of the Group. The future business environment may differ from management's assessment. The Group's operations are not seasonal or cyclical.

[*] Statistical data is presented on the official web-sites of the Ministry of Finance of Russian Federation and of the Ministry of Economic Development of Russian Federation

2 Principles of preparation and presentation of special purpose interim condensed consolidated financial statements

Statement of compliance

These special purpose interim condensed consolidated financial statements are based on the Group's interim condensed consolidated financial statements as at 30 September 2026 and for the nine-month period ended 30 September 2026, prepared in accordance with IAS 34 «Interim Financial Reporting» and comprise:

- the special purpose interim consolidated statement of profit or loss for three-month and nine-month period ended 30 September 2026;
- the special purpose interim consolidated statement of other comprehensive income for three-month and nine-month period ended 30 September 2026;
- the special purpose interim consolidated statement of financial position as at 30 September 2026;
- the special purpose interim consolidated statement of changes in equity for nine-month period ended 30 September 2026;
- the related notes.

The special purpose interim condensed consolidated financial statements of the Group contain all information subject to disclosure in accordance accordance with IAS 34 «Interim Financial Reporting», except for information in respect of which the Management has decided not to disclose, and information specified in Appendix 1 to the decision of the Board of Directors of the CBR dated 19 December 2025 “On the requirements for disclosure by credit institutions (parent credit institutions of banking groups) of reporting and information in 2026” (hereinafter, the “Decision”), namely information relating to:

- investments in associated companies;
- transactions (volume of transactions / funds) in foreign currency;
- income and expenses (net income) from operations with foreign currency and its revaluation;
- income from participation in the capital of other legal entities;
- cash flows for the reporting period and the comparable period;
- the shareholders (participants), as well as about the persons controlling the shareholders (participants);
- the persons under whose control the Bank is located;
- subsidiaries of the Bank (Group);
- the operations (transactions) of the Bank, its controlling persons and persons controlled by it;
- blocked assets.

2 Principles of preparation and presentation of special purpose interim condensed consolidated financial statements (continued)

In accordance with the Decision, the Bank does not publish the Group's interim condensed consolidated financial statements prepared in accordance with IAS 34 «Interim Financial Reporting», and containing the information set out in Appendix 1 to the Decision as at 30 September 2026 and for the nine months ended 30 September 2026.

The special purpose interim condensed consolidated financial statements are prepared for the purpose of presenting the Group's consolidated financial position as at 30 September 2026 and the consolidated financial results for the nine months ended 30 September 2026, the disclosure of which on publicly available information resources would not cause damage to the Group and (or) its counterparties. Accordingly, these special purpose interim condensed consolidated financial statements may not be applicable for other purposes.

In preparing these special purpose interim condensed consolidated financial statements, the Group has followed the principles of aggregated presentation, where appropriate. In particular:

- «Other assets» in the special purpose interim condensed consolidated financial statements position includes «Investments in associated companies» and «Other assets».

Principles of measurement

The special purpose interim condensed consolidated financial statements have been prepared in accordance with the cost accounting principle, with the exception of financial instruments and investment property measured at fair value, changes in which are reflected in profit or loss or in other comprehensive income, as well as buildings recorded at revalued amounts.

Functional and presentation currency

The functional currency of the Bank and of its subsidiaries is the Russian Rouble (RUB) as, being the national currency of the Russian Federation, it reflects the economic substance of the majority of underlying events and circumstances relevant to them.

The RUB is also the presentation currency for the purposes of these special purpose interim condensed consolidated financial statements.

Data in the special purpose interim condensed consolidated financial statements is rounded to the nearest million, unless otherwise stated.

Below is information on the exchange rates of the main currencies that are used to convert the Group's monetary assets and liabilities into the presentation currency:

	30 September 2026	31 December 2025
USD	84.4283	78.2267
EUR	96.0625	92.0938
CNY	12.5764	11.1592

Use of estimates and judgments

Preparation of special purpose interim condensed consolidated financial statements in conformity with IFRS Accounting Standards requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results could differ from those estimates.

Estimates and underlying assumptions are reviewed on a regular basis. Adjustments to accounting estimates are recognised in the period in which the estimates are revised and in any future periods affected.

In preparing these interim condensed consolidated financial statements the critical judgments made by management in applying the accounting policies and the key sources of estimation uncertainty are the same as those that applied to the consolidated financial statements for the year ended 31 December 2025, except for the changes listed below.

Changes in judgment and estimates

The main professional judgments are disclosed in the consolidated financial statements for the year ended 2025. The management has not identified any new areas for applying new estimates and professional judgments.

2 Principles of preparation and presentation of special purpose interim condensed consolidated financial statements (continued)

Abbreviations used

Below is the list of standard abbreviations used in these special purpose interim condensed consolidated financial statements:

DFI	Derivative financial instruments
ECL	Expected credit losses
EIR	Effective interest rate
EU	The European Union
FV	Fair value
FVOCI	Fair value through other comprehensive income
FVTPL	Fair value through profit or loss
IAS	International Accounting Standards
IFRS	International Financial Reporting Standards
NCO JSC NSD	National Settlement Depository
OCI	Other comprehensive income
ROU	Right-of-use assets
RUB	Russian Rouble
The Bank	CREDIT BANK OF MOSCOW (public joint-stock company)
The CBR	The Central Bank of the Russian Federation
The Group	CREDIT BANK OF MOSCOW (public joint-stock company) and its subsidiaries

3 Material accounting policies

The accounting policies applied in these special purpose interim condensed consolidated financial statements are the same as those applied in the consolidated financial statements for the year ended 31 December 2025.

A number of new amendments to the IFRS Accounting Standards entered into force for the annual reporting periods beginning on 1 January 2026. These amendments to the standards did not have a significant impact on the Group's special purpose interim condensed consolidated financial statements.

4 Net interest income

(Unaudited)	Nine-month period ended 30 September		Three-month period ended 30 September	
in millions of Russian roubles	**2026**	**2025**	**2026**	**2025**
Interest income calculated using the EIR method				
Financial assets measured at amortised cost				
Loans to customers	268 724	356 293	88 584	112 151
Accounts and due from banks and other financial organisations and the CBR	106 225	137 053	34 245	44 370
Debt securities measured at amortised cost	38 618	18 362	12 509	10 240
Total interest income on financial assets measured at amortised cost	**413 567**	**511 708**	**135 338**	**166 761**
Financial assets measured at FVOCI				
Debt securities measured at FVOCI	36 049	61 255	10 393	17 433
Total interest income on financial assets measured at FVOCI	**36 049**	**61 255**	**10 393**	**17 433**
Total interest income calculated using the EIR method	**449 616**	**572 963**	**145 731**	**184 194**
Other interest income				
Securities at FVTPL	6 570	5 636	2 312	1 943
Loans to customers at FVTPL	1 744	2 242	488	826
Total other interest income	**8 314**	**7 878**	**2 800**	**2 769**
Total interest income	**457 930**	**580 841**	**148 531**	**186 963**
Interest expense calculated using the EIR method				
Due to customers	(211 669)	(324 013)	(69 788)	(95 639)
Accounts and due to banks and other financial organisations	(157 333)	(175 072)	(50 273)	(58 352)
Debt securities issued	(3 393)	(5 318)	(1 161)	(1 508)
Lease liabilities	(739)	(860)	(240)	(278)
Total interest expense	**(373 134)**	**(505 263)**	**(121 462)**	**(155 777)**
Deposit insurance costs	(3 625)	(3 551)	(1 229)	(1 137)
Net interest income	**81 171**	**72 027**	**25 840**	**30 049**

5 Net fee and comission income

(Unaudited) *in millions of Russian roubles*	Nine-month period ended 30 September		Three-month period ended 30 September	
	2026	**2025**	**2026**	**2025**
Fee and commission income				
Guarantees and letters of credit	5 119	7 117	1 658	2 251
Bank cards	1 739	2 497	593	709
Agency fees	1 612	639	881	264
Settlements and wire transfers	898	1 613	360	505
Financial services fees, trust management and brokerage commission	840	1 055	134	419
Opening and maintenance of bank accounts	629	600	291	146
Cash operations	272	368	92	135
Currency exchange commission	195	388	67	105
Other	775	659	146	376
Total fee and commission income	**12 079**	**14 936**	**4 222**	**4 910**
Fee and commission expense				
Bank cards	(1 533)	(2 146)	(561)	(504)
Guarantees and other credit related facilities received	(507)	(1 049)	(163)	(338)
Settlements and wire transfers	(307)	(426)	(105)	(159)
Agency fees	(183)	(507)	(60)	(141)
Other	(170)	(106)	(51)	(85)
Total fee and commission expense	**(2 700)**	**(4 234)**	**(940)**	**(1 227)**
Net fee and commission income	**9 379**	**10 702**	**3 282**	**3 683**

Depending on the type of the service commission income when not an integral part of the EIR on a financial asset or liability is recognised either at a point of time or over time according to the pattern the Group fulfils a performance obligation under the contract:

- commission fee for settlement transactions and wire transfers, cash operations, payment transactions with plastic cards, loan insurance contracts processing, cash handling, currency exchange and brokerage commission, opening and maintenance of bank accounts commission are charged for the execution of payment order in accordance with tariffs depending on the type of the transaction and recognised as income at the moment of the transaction execution;
- commission fee on guarantees and letters of credit issued is recognised as income over the time of the relevant guarantee or letter of credit.

6 Salaries, employment benefits and administrative expenses

(Unaudited) *in millions of Russian roubles*	Nine-month period ended 30 September		Three-month period ended 30 September	
	2026	**2025**	**2026**	**2025**
Salaries	12 007	13 934	4 479	3 187
Social security costs	2 968	3 493	1 056	787
Salaries and employment benefits	**14 975**	**17 427**	**5 535**	**3 974**
Computer maintenance and software expenses	2 033	3 135	743	916
Operating taxes	1 074	1 278	388	422
Property maintenance	752	1 224	269	416
Communications	521	622	181	244
Advertising and business development	399	956	153	177
Legal and consulting services	227	411	94	129
Write-off of low-value fixed assets	177	217	27	111
Security	163	102	64	46
Insurance	160	153	54	56
Occupancy	63	159	26	28
Transport	60	90	27	13
Other	31	36	8	9
Administrative expenses	**5 660**	**8 383**	**2 034**	**2 567**

7 Provisions for impairment of other non-financial assets, other financial assets and credit related commitments and other provisions

Changes in the allowance for impairment and the allowance for ECL for the nine-month period ended 30 September 2026 are presented below:

(Unaudited) *in millions of Russian roubles*	Other financial assets and credit related liabilities	Other non-financial assets and other reserves
Balance at 1 January 2026	**14 486**	**554**
Net charge	337	293
Foreign exchange	727	-
Write-offs and other movements	(280)	(201)
Balance at 30 September 2026	**15 270**	**646**

Changes in the allowance for impairment and the allowance for ECL for the nine-month period ended 30 September 2025 are presented below:

(Unaudited) *in millions of Russian roubles*	Other financial assets and credit related liabilities	Other non-financial assets and other reserves
Balance at 1 January 2025	**12 219**	**320**
Net charge	8 864	45
Foreign exchange	(1 106)	-
Write-offs and other movements	(1 561)	-
Balance at 30 September 2025	**18 416**	**365**

8 Cash and cash equivalents

in millions of Russian roubles	30 September 2026 (Unaudited)	31 December 2025
Cash on hand	14 513	16 193
Correspondent account with the CBR	238 220	192 930
Correspondent accounts with other banks and financial organisations		
Minimum credit risk	12 287	151 189
Low credit risk	111	265
Moderate credit risk	25 009	7 550
Total correspondent accounts with other banks and financial organisations	**37 407**	**159 004**
Placements with banks and other financial organisations with maturity of less than 1 month		
Minimum credit risk	591	16 013
Moderate credit risk	12 266	7 575
Total placements with banks and other financial organisations with maturity of less than 1 month	**12 857**	**23 588**
Total gross cash and cash equivalents	**302 997**	**391 715**
ECL allowance	**(135)**	**(164)**
Total cash and cash equivalents	**302 862**	**391 551**

As at 30 September 2026 (unaudited), receivables under reverse sale and repurchase agreements included in cash and cash equivalents are RUB 12 557 million (31 December 2025: RUB 22 904 million), secured by liquid securities: bonds (99.6%), stocks (0.4%) (31 December 2025: bonds (94.7%), stocks (5.3%)).

As at 30 September 2026 (unaudited), the fair value of securities that serve as collateral under reverse sale and repurchase agreements is RUB 14 879 million (31 December 2025: RUB 25 085 million).

As at 30 September 2026 (unaudited), securities received under reverse REPO operations in the amount of RUB 675 million were on the Lombard List published by the CBR (31 December 2025: RUB 14 550 million).

Movements in cash and cash equivalents ECL allowance for the nine-month period ended 30 September 2026 and 30 September 2025 are as follows:

(Unaudited) *in millions of Russian roubles*	Nine-month period ended 30 September 2026	2025
Balance at 1 January	**164**	**659**
Net recovery of loss allowance	(21)	(33)
Write-offs	(8)	-
Balance at 30 September	**135**	**626**

As at 30 September 2026 (unaudited) and 31 December 2025 the Group recognises ECL allowance for cash and cash equivalents in the amount of 12-month ECL (Stage 1).

9 Accounts and due from banks and other financial organisations

in millions of Russian roubles	30 September 2026 (Unaudited)	31 December 2025
Minimum credit risk	34 636	28 442
Moderate credit risk	1 221 381	1 142 521
Distressed assets	423	-
Total gross accounts and due from banks and other financial organisations	**1 256 440**	**1 170 963**
ECL allowance	**(11 240)**	**(10 946)**
Total net accounts and due from banks and other financial organisations	**1 245 200**	**1 160 017**

As at 30 September 2026 (unaudited), receivables under reverse sale and repurchase agreements included in accounts and due from banks and other financial organisations are RUB 1 183 381 million, secured by liquid securities: bonds (100%) (31 December 2025: RUB 1 104 820 million, secured by liquid securities: bonds (100%)).

As at 30 September 2026 (unaudited), the fair value of securities that serve as collateral under reverse sale and repurchase agreements is RUB 1 146 678 million (31 December 2025: RUB 1 055 852 million).

As at 30 September 2026 (unaudited), securities received under reverse REPO operations in the amount of RUB 1 183 381 million were on the Lombard List published by the CBR (31 December 2025: RUB 1 104 820 million).

Movements in accounts and due from banks and other financial organisations ECL for the nine-month period ended 30 September 2026 and 30 September 2025 are as follows:

(Unaudited) *in millions of Russian roubles*	Nine-month period ended 30 September 2026	2025
Balance at 1 January	**10 946**	**11 758**
Net (recovery) of loss allowance	(381)	(1 808)
Write-offs	(4)	-
Foreign exchange	679	(1 305)
Balance at 30 September	**11 240**	**8 645**

10 Loans to customers

in millions of Russian roubles	30 September 2026 (Unaudited)	31 December 2025
Loans to customers at amortised cost		
Loans to corporate clients	2 485 401	2 456 106
ECL allowance	**(373 249)**	**(330 519)**
Total loans to corporate clients at amortised cost, net	**2 112 152**	**2 125 587**
Loans to individuals		
Mortgage loans	195 180	162 624
Cash loans	41 760	49 837
Credit card loans	3 275	3 700
Auto loans	213	-
ECL allowance	**(4 004)**	**(4 309)**
Total loans to individuals at amortised cost, net	**236 424**	**211 852**
Total gross loans to customers at amortised cost	**2 725 829**	**2 672 267**
ECL allowance	**(377 253)**	**(334 828)**
Total net loans to customers at amortised cost	**2 348 576**	**2 337 439**
Loans to customers at FVTPL		
Loans to individuals	11 356	14 933
Total loans to customers at amortised cost and FVTPL	**2 359 932**	**2 352 372**

As at 30 September 2026 (unaudited), receivables under reverse sale and repurchase agreements included in loans to corporate clients are RUB 4 603 million, secured by liquid securities: stocks (100%) (31 December 2025: RUB 5 283 million, secured by liquid securities: stocks (100%).

As at 30 September 2026(unaudited), the fair value of securities that serve as collateral under reverse sale and repurchase agreements is RUB 10 640 million (31 December 2025: RUB 13 662 million).

10 Loans to customers (continued)

Credit quality of loans to corporate clients

The following table contains information on loans to corporate clients measured at amortised cost by impairment stage as at 30 September 2026:

(Unaudited) *in millions of Russian roubles*	30 September 2026 Stage 1 12-month ECL	Stage 2 Lifetime ECL not credit-impaired	Stage 3 Lifetime ECL credit-impaired	Originated credit-impaired	Total
Loans to corporate clients at amortised cost					
Minimum credit risk	278 878	-	-	-	278 878
Low credit risk	522 027	456	-	-	522 483
Moderate credit risk	667 011	55 384	-	1 150	723 545
High credit risk	20 386	240 547	-	-	260 933
Distressed assets	-	-	686 961	12 601	699 562
Total	**1 488 302**	**296 387**	**686 961**	**13 751**	**2 485 401**
ECL allowance	**(8 634)**	**(44 656)**	**(307 569)**	**(12 390)**	**(373 249)**
Carrying amount	**1 479 668**	**251 731**	**379 392**	**1 361**	**2 112 152**

The following table contains information on loans to corporate clients measured at amortised cost by impairment stage as at 31 December 2025:

in millions of Russian roubles	31 December 2025 Stage 1 12-month ECL	Stage 2 Lifetime ECL not credit-impaired	Stage 3 Lifetime ECL credit-impaired	Originated credit-impaired	Total
Loans to corporate clients at amortised cost					
Minimum credit risk	320 531	-	-	-	320 531
Low credit risk	577 998	-	-	-	577 998
Moderate credit risk	635 200	73 387	-	-	708 587
High credit risk	9 207	315 086	-	-	324 293
Distressed assets	-	-	512 338	12 359	524 697
Total	**1 542 936**	**388 473**	**512 338**	**12 359**	**2 456 106**
ECL allowance	**(7 925)**	**(87 315)**	**(224 243)**	**(11 036)**	**(330 519)**
Carrying amount	**1 535 011**	**301 158**	**288 095**	**1 323**	**2 125 587**

10 Loans to customers (continued)

Analysis of movements in the ECL allowance for loans to corporate clients

Movements in the expected credit loss allowance for loans to corporate clients by ECL stages for the nine-month period ended 30 September 2026 are as follows:

	Nine-month period ended 30 September 2026				
(Unaudited) *in millions of Russian roubles*	**Stage 1 12-month ECL**	**Stage 2 Lifetime ECL not credit-impaired**	**Stage 3 Lifetime ECL credit-impaired**	**Originated credit-impaired**	**Total**
Balance at 1 January 2026	**7 925**	**87 315**	**224 243**	**11 036**	**330 519**
Transfer to 12-month ECL	898	(809)	(89)	-	-
Transfer to lifetime ECL not credit-impaired	(1 066)	1 144	(78)	-	-
Transfer to lifetime ECL credit-impaired	(27)	(50 779)	50 806	-	-
Net charge of ECL allowance	980	7 844	12 464	-	21 288
Write-offs and cessions	-	-	(739)	-	(739)
Unwinding of discount	-	-	16 716	447	17 163
Disposal of subsidiary	-	-	(110)	-	(110)
Changes in exchange rates	94	-	3 931	907	4 932
Other changes	(170)	(59)	425	-	196
Balance at 30 September 2026	**8 634**	**44 656**	**307 569**	**12 390**	**373 249**

Movements in the expected credit loss allowance for loans to corporate clients by ECL stages for the nine-month period ended 30 September 2025 are as follows:

	Nine-month period ended 30 September 2025				
(Unaudited) *in millions of Russian roubles*	**Stage 1 12-month ECL**	**Stage 2 Lifetime ECL not credit-impaired**	**Stage 3 Lifetime ECL credit-impaired**	**Originated credit-impaired**	**Total**
Balance at 1 January 2025	**21 252**	**15 574**	**61 894**	**13 739**	**112 459**
Transfer to 12-month ECL	110	(47)	(63)	-	-
Transfer to lifetime ECL not credit-impaired	(14 796)	14 796	-	-	-
Transfer to lifetime ECL credit-impaired	(13)	(1 135)	1 148	-	-
Net charge of ECL allowance	4 045	193 385	2 793	-	200 223
Write-offs and cessions	-	-	(78)	-	(78)
Unwinding of discount	-	-	2 232	-	2 232
Changes in exchange rates	(509)	-	(1 346)	(2 206)	(4 061)
Other changes	-	7	29	-	36
Balance at 30 September 2025	**10 089**	**222 580**	**66 609**	**11 533**	**310 811**

10 Loans to customers (continued)

Credit quality of loans to individuals

The following table contains information on credit quality of loans to individuals by product type as at 30 September 2026:

	30 September 2026				
(Unaudited) in millions of Russian roubles	**Cash loans**	**Mortgage loans**	**Credit card loans**	**Car loans**	**Total**
Loans to individuals					
- Not past due	38 475	198 096	2 986	130	239 687
- Overdue less than 31 days	610	1 226	31	-	1 867
- Overdue 31-60 days	239	464	-	15	718
- Overdue 61-90 days	169	267	17	4	457
- Overdue 91-180 days	487	914	48	4	1 453
- Overdue 181-360 days	533	1 149	61	10	1 753
- Overdue more than 360 days	1 247	4 420	132	50	5 849
Total gross loans to individuals	**41 760**	**206 536**	**3 275**	**213**	**251 784**
ECL allowance	**(2 991)**	**(668)**	**(333)**	**(12)**	**(4 004)**
Total net loans to individuals	**38 769**	**205 868**	**2 942**	**201**	**247 780**

The following table contains information on credit quality of loans to individuals measured at amortised cost by impairment stage as at 30 September 2026:

	30 September 2026				
(Unaudited) in millions of Russian roubles	**Stage 1 12-month ECL**	**Stage 2 Lifetime ECL not credit-impaired**	**Stage 3 Lifetime ECL credit-impaired**	**Purchased or originated credit-impaired**	**Total**
Loans to individual clients at amortised cost					
- Not past due	229 497	1 956	1 208	-	232 661
- Overdue less than 31 days	656	604	189	-	1 449
- Overdue 31-60 days	-	494	53	-	547
- Overdue 61-90 days	-	293	37	-	330
- Overdue 91-180 days	-	-	1 118	17	1 135
- Overdue 181-360 days	-	-	998	82	1 080
- Overdue more than 360 days	-	-	3 199	27	3 226
Total gross loans to individuals	**230 153**	**3 347**	**6 802**	**126**	**240 428**
ECL allowance	**(742)**	**(717)**	**(2 538)**	**(7)**	**(4 004)**
Total net loans to individuals	**229 411**	**2 630**	**4 264**	**119**	**236 424**

10 Loans to customers (continued)

The following table contains information on credit quality of loans to individuals measured at amortised cost by product type as at 31 December 2025:

	31 December 2025			
in millions of Russian roubles	**Cash loans**	**Mortgage loans**	**Credit card loans**	**Total**
Loans to individuals				
- Not past due	46 689	171 190	3 384	221 263
- Overdue less than 31 days	462	924	-	1 386
- Overdue 31-60 days	245	495	26	766
- Overdue 61-90 days	220	281	21	522
- Overdue 91-180 days	493	768	58	1 319
- Overdue 181-360 days	708	1 592	99	2 399
- Overdue more than 360 days	1 020	2 307	112	3 439
Total gross loans to individuals	**49 837**	**177 557**	**3 700**	**231 094**
ECL allowance	**(3 405)**	**(499)**	**(405)**	**(4 309)**
Total net loans to individuals	**46 432**	**177 058**	**3 295**	**226 785**

The following table contains information on credit quality of loans to individuals measured at amortised cost by impairment stage as at 31 December 2025:

	31 December 2025			
in millions of Russian roubles	**Stage 1 12-month ECL**	**Stage 2 Lifetime ECL not credit-impaired**	**Stage 3 Lifetime ECL credit-impaired**	**Total**
Loans to individual clients at amortised cost				
- Not past due	205 876	2 685	1 537	210 098
- Overdue less than 31 days	479	389	90	958
- Overdue 31-60 days	-	435	62	497
- Overdue 61-90 days	-	296	94	390
- Overdue 91-180 days	-	-	852	852
- Overdue 181-360 days	-	-	1 533	1 533
- Overdue more than 360 days	-	-	1 833	1 833
Total gross loans to individuals	**206 355**	**3 805**	**6 001**	**216 161**
ECL allowance	**(899)**	**(941)**	**(2 469)**	**(4 309)**
Total net loans to individuals	**205 456**	**2 864**	**3 532**	**211 852**

10 Loans to customers (continued)

Analysis of changes in the ECL allowance

Movements in the expected credit loss allowance by classes of loans to individuals at amortised cost and by three ECL stages for the nine-month period ended 30 September 2026 are as follows:

(Unaudited) *in millions of Russian roubles*	Nine-month period ended 30 September 2026				
	Stage 1 12-month ECL	**Stage 2 Lifetime ECL not credit-impaired**	**Stage 3 Lifetime ECL credit-impaired**	**Purchased or originated credit-impaired**	**Total**
Cash loans					
Balance at 1 January 2026	**777**	**733**	**1 895**	**-**	**3 405**
Transfer to 12-month ECL	687	(617)	(70)	-	-
Transfer to lifetime ECL not credit-impaired	(508)	675	(167)	-	-
Transfer to lifetime ECL credit-impaired	(57)	(923)	980	-	-
Net charge / (recovery) of ECL allowance	(280)	668	154	7	549
Write-offs and cessions	-	-	(982)	-	(982)
Recoveries of amounts previously written-off	-	-	112	-	112
Unwinding of discount	-	-	31	-	31
Other changes	-	(9)	(115)	-	(124)
Balance at 30 September 2026	**619**	**527**	**1 838**	**7**	**2 991**

10 Loans to customers (continued)

Movements in the expected credit loss allowance by classes of loans to individuals at amortised cost and by three ECL stages for the nine-month period ended 30 September 2026 are as follows:

	Nine-month period ended 30 September 2026			
(Unaudited) *in millions of Russian roubles*	**Stage 1 12-month ECL**	**Stage 2 Lifetime ECL not credit-impaired**	**Stage 3 Lifetime ECL credit-impaired**	**Total**
Mortgage loans				
Balance at 1 January 2026	**42**	**105**	**352**	**499**
Transfer to 12-month ECL	181	(159)	(22)	-
Transfer to lifetime ECL not credit-impaired	(81)	103	(22)	-
Transfer to lifetime ECL credit-impaired	(20)	(74)	94	-
Net charge / (recovery) of ECL allowance	(23)	141	169	287
Write-offs and cessions	-	-	(32)	(32)
Recoveries of amounts previously written-off	-	-	16	16
Unwinding of discount	-	-	22	22
Other changes	(39)	(12)	(73)	(124)
Balance at 30 September 2026	**60**	**104**	**504**	**668**
Credit card loans				
Balance at 1 January 2026	**80**	**103**	**222**	**405**
Transfer to 12-month ECL	57	(55)	(2)	-
Transfer to lifetime ECL not credit-impaired	(55)	58	(3)	-
Transfer to lifetime ECL credit-impaired	(5)	(95)	100	-
Net charge / (recovery) of ECL allowance	(23)	72	(15)	34
Write-offs and cessions	-	-	(107)	(107)
Recoveries of amounts previously written-off	-	-	3	3
Unwinding of discount	-	-	2	2
Other changes	-	-	(4)	(4)
Balance at 30 September 2026	**54**	**83**	**196**	**333**
Auto loans				
Balance at 1 January 2026	**-**	**-**	**-**	**-**
Net charge / (recovery) of ECL allowance	9	3	(5)	7
Recoveries of amounts previously written-off	-	-	5	5
Balance at 30 September 2026	**9**	**3**	**-**	**12**

10 Loans to customers (continued)

Movements in the expected credit loss allowance by classes of loans to individuals at amortised cost and by three ECL stages for the nine-month period ended 30 September 2025 are as follows:

(Unaudited) *in millions of Russian roubles*	Nine-month period ended 30 September 2025 Stage 1 12-month ECL	Stage 2 Lifetime ECL not credit- impaired	Stage 3 Lifetime ECL credit-impaired	Total
Cash loans				
Balance at 1 January 2025	**1 265**	**1 102**	**2 436**	**4 803**
Transfer to 12-month ECL	1 266	(1 138)	(128)	-
Transfer to lifetime ECL not credit-impaired	(439)	601	(162)	-
Transfer to lifetime ECL credit-impaired	(7)	(1 237)	1 244	-
Net charge / (recovery) of ECL allowance	(1 815)	1 873	285	343
Write-offs and cessions	-	-	(1 714)	(1 714)
Recoveries of amounts previously written-off	-	-	120	120
Unwinding of discount	-	-	49	49
Changes in models / risk parameters	461	(413)	-	48
Other changes	-	-	(13)	(13)
Balance at 30 September 2025	**731**	**788**	**2 117**	**3 636**
Mortgage loans				
Balance at 1 January 2025	**82**	**48**	**146**	**276**
Transfer to 12-month ECL	138	(126)	(12)	-
Transfer to lifetime ECL not credit-impaired	(15)	26	(11)	-
Transfer to lifetime ECL credit-impaired	-	(45)	45	-
Net charge / (recovery) of ECL allowance	(162)	243	(7)	74
Write-offs and cessions	-	-	(10)	(10)
Recoveries of amounts previously written-off	-	-	77	77
Unwinding of discount	-	-	11	11
Changes in models / risk parameters	-	13	-	13
Other changes	-	-	(12)	(12)
Balance at 30 September 2025	**43**	**159**	**227**	**429**

10 Loans to customers (continued)

Movements in the expected credit loss allowance by classes of loans to individuals at amortised cost and by three ECL stages for the nine-month period ended 30 September 2025 are as follows:

(Unaudited) *in millions of Russian roubles*	Nine-month period ended 30 September 2025 Stage 1 12-month ECL	Stage 2 Lifetime ECL not credit- impaired	Stage 3 Lifetime ECL credit-impaired	Total
Credit card loans				
Balance at 1 January 2025	**111**	**145**	**190**	**446**
Transfer to 12-month ECL	108	(103)	(5)	-
Transfer to lifetime ECL not credit-impaired	(60)	64	(4)	-
Transfer to lifetime ECL credit-impaired	(22)	(144)	166	-
Net charge / (recovery) of ECL allowance	(58)	149	3	94
Write-offs and cessions	-	-	(125)	(125)
Recoveries of amounts previously written-off	-	-	14	14
Changes in models / risk parameters	-	8	-	8
Unwinding of discount	-	-	6	6
Other changes	-	-	(1)	(1)
Balance at 30 September 2025	**79**	**119**	**244**	**442**

Concentration risk analysis

As at 30 September 2026 (unaudited), the total gross amount of loans to the top ten borrowers (or groups of related borrowers) was RUB 994 506 million or 36.3% (31 December 2025: RUB 928 071 million or 34.5%) of the Group's total gross amount of loans to customers.

Net investment in financial leasing

The table below contains information on net investments in financial leasing as at 30 September 2026 and 31 December 2025, included in loans to legal entities:

in millions of Russian roubles	30 September 2026 (Unaudited)	31 December 2025
Gross investment in financial leasing		
- the current part	8 731	10 250
- the long-term part	16 176	22 199
Unearned income from financing		
- the current part	(3 402)	(4 483)
- the long-term part	(4 617)	(7 172)
Net investment in finance leasing		
- the current part	5 329	5 767
- the long-term part	11 559	15 027
Net investments in finance leases before ECL	**16 888**	**20 794**
ECL allowance	**(829)**	**(667)**
Net investment in finance leasing, net of provision for ECL	**16 059**	**20 127**

10 Loans to customers (continued)

The table below contains information on contractual maturities of net investments in finance leases as at 30 September 2026:

(Unaudited) *in millions of Russian roubles*	**Less than 1 year**	**1 to 5 years**	**Over 5 years**	**Total**
Gross investment in financial leasing	8 731	15 031	1 145	24 907
Unearned income from financing	(3 402)	(4 425)	(192)	(8 019)
ECL allowance	(250)	(561)	(18)	(829)
Net investment in finance leasing, net of provision for ECL	**5 079**	**10 045**	**935**	**16 059**

The table below contains information on contractual maturities of net investments in finance leases as at 31 December 2025:

in millions of Russian roubles	**Less than 1 year**	**1 to 5 years**	**Over 5 years**	**Total**
Gross investment in financial leasing	10 250	19 862	2 337	32 449
Unearned income from financing	(4 483)	(6 718)	(454)	(11 655)
ECL allowance	(104)	(513)	(50)	(667)
Net investment in finance leasing, net of provision for ECL	**5 663**	**12 631**	**1 833**	**20 127**

Industry and geographical analysis of the loan portfolio

Loans were mainly granted to clients operating in the Russian Federation in the following sectors of the economy:

in millions of Russian roubles	**30 September 2026 (Unaudited)**	**31 December 2025**
Loans to individuals	251 784	231 094
Trade in raw materials	488 531	483 516
Residential and commercial construction and development	245 361	271 886
Oil production	202 385	236 341
Transport services	170 586	141 712
Food and farm products	163 750	172 326
Financial companies	158 524	161 474
Extraction of precious metals, ores and cole	144 123	109 693
Oil refining	138 877	128 817
Metallurgical	126 771	124 739
Power industry (generation, distribution)	114 064	109 984
Property rental	82 072	73 327
Gas industry	60 936	40 439
Clothing, shoes, textiles and sporting goods	56 250	33 642
Wholesale trade	50 237	42 928
Leasing	48 921	66 129
Automotive, motorcycles and spare parts	43 251	44 371
Vertically integrated oil companies	41 067	68 976
Industrial chemicals	37 679	37 639
Industrial and infrastructure construction	33 867	29 413
Services	23 963	22 404
Industrial equipment and machinery	14 305	14 744
Other	39 881	41 606
Total gross loans to customers, net of ECL allowance	**2 737 185**	**2 687 200**

11 Securities

in millions of Russian roubles	30 September 2026 (Unaudited)	31 December 2025
Securities measured at FVTPL	64 947	65 508
Debt securities measured at FVOCI	293 739	364 140
Securities measured at amortised cost	434 698	426 783
Securities measured at FVOCI - equity instruments	-	218
Total securities	**793 384**	**856 649**

As at 30 September 2026 (unaudited), there are no securities recognised at initial recognition as irrevocable as measured at FVTPL, but meeting the requirements of measurement at amortised cost or FVOCI (31 December 2025: none).

As at 30 September 2026 (unaudited), securities in the amount of RUB 697 172 million are published in the CBR Lombard List (31 December 2025: RUB 757 022 million).

Securities measured at fair value through profit or loss

	30 September 2026 (Unaudited)			31 December 2025		
in millions of Russian roubles	Unpledged	Pledged under repurchase agreements	Total	Unpledged	Pledged under repurchase agreements	Total
Russian Government bonds						
Minimum credit risk	24 373	4 140	**28 513**	24 450	**-**	**24 450**
Russian Government Eurobonds						
Minimum credit risk	246	-	**246**	423	-	**423**
Mortgage securities						
Minimum credit risk	107	-	**107**	125	-	**125**
Corporate bonds						
Minimum credit risk	10 321	18 896	**29 217**	10 587	17 413	**28 000**
Low credit risk	1 435	-	**1 435**	3 279	1 095	**4 374**
Moderate credit risk	-	-	**-**	227	-	**227**
Corporate eurobonds						
Minimum credit risk	226	-	**226**	978	-	**978**
Low credit risk	12	-	**12**	50	-	**50**
Moderate credit risk	79	-	**79**	68	-	**68**
Other debt instruments						
Minimum credit risk	1 003	201	**1 204**	1 188	**-**	**1 188**
Moderate credit risk	15	-	**15**	66	**-**	**66**
Equity investments	3 893	-	**3 893**	5 559	-	**5 559**
Total	**41 710**	**23 237**	**64 947**	**47 000**	**18 508**	**65 508**

11 Securities (continued)

Securities measured at fair value through other comprehensive income

in millions of Russian roubles	30 September 2026 (Unaudited)			31 December 2025		
	Unpledged	**Pledged under repurchase agreements**	**Total**	**Unpledged**	**Pledged under repurchase agreements**	**Total**
Russian Government bonds						
Minimum credit risk	113 634	59 587	**173 221**	179 123	38 072	**217 195**
Mortgage securities						
Minimum credit risk	5 482	-	**5 482**	223	5 815	**6 038**
Corporate bonds						
Minimum credit risk	71 421	36 459	**107 880**	9 846	123 722	**133 568**
Low credit risk	914	4 529	**5 443**	5 648	-	**5 648**
Other debt instruments						
Minimum credit risk	-	1 713	**1 713**	1 691	-	**1 691**
Total	**191 451**	**102 288**	**293 739**	**196 531**	**167 609**	**364 140**

Movements in the ECL allowance for securities measured at FVOCI by three ECL stages for the nine-month period ended 30 September 2026 and 30 September 2025 are as follows:

(Unaudited) *in millions of Russian roubles*	Nine-month period ended 30 September 2026	
	Stage 1 12-month ECL	**Total**
Securities, measured at FVOCI - debt instruments		
Balance at 1 January 2026	**143**	**143**
Net recovery of ECL allowance	(8)	(8)
Balance at 30 September 2026	**135**	**135**

(Unaudited) *in millions of Russian roubles*	Nine-month period ended 30 September 2025	
	Stage 1 12-month ECL	**Total**
Securities, measured at FVOCI - debt instruments		
Balance at 1 January 2025	**184**	**184**
Net recovery of ECL allowance	(31)	(31)
Balance at 30 September 2025	**153**	**153**

11 Securities (continued)

Credit quality analysis

The following table sets out information about the credit quality of the securities measured at fair value through other comprehensive income as at stages for the nine-month period ended 30 September 2026 and 31 December 2025:

(Unaudited) *in millions of Russian roubles*	30 September 2026 Stage 1 12-month ECL	 Total
Minimum credit risk	303 720	303 720
Low credit risk	6 110	6 110
Total gross value	**309 830**	**309 830**
ECL allowance	**(135)**	**(135)**
Adjustment of amortised cost to fair value	**(15 956)**	**(15 956)**
Total fair value	**293 739**	**293 739**

in millions of Russian roubles	31 December 2025 Stage 1 12-month ECL	 Total
Minimum credit risk	380 053	380 053
Low credit risk	6 268	6 268
Total gross value	**386 321**	**386 321**
ECL allowance	**(143)**	**(143)**
Adjustment of amortised cost to fair value	**(22 038)**	**(22 038)**
Total fair value	**364 140**	**364 140**

Securities measured at amortised cost

in millions of Russian roubles	30 September 2026 (Unaudited) Unpledged	 Pledged under repurchase agreements	 Total	31 December 2025 Unpledged	 Pledged under repurchase agreements	 Total
Russian Government bonds						
Minimum credit risk	73 576	352 331	**425 907**	72 219	347 027	**419 246**
Corporate bonds						
Minimum credit risk	2 792	-	**2 792**	1 656	-	**1 656**
Other debt instruments						
Minimum credit risk	5	6 125	**6 130**	6 012	-	**6 012**
Total	**76 373**	**358 456**	**434 829**	**79 887**	**347 027**	**426 914**
ECL allowance	**(22)**	**(109)**	**(131)**	**(27)**	**(104)**	**(131)**
Total securities measured at amortised cost	**76 351**	**358 347**	**434 698**	**79 860**	**346 923**	**426 783**

11 Securities (continued)

Movements in the ECL allowance for securities measured at amortised cost by three ECL stages for the nine-month period ended 30 September 2026 and 30 September 2025 are as follows:

(Unaudited) *in millions of Russian roubles*	Nine-month period ended 30 September 2026 Stage 1 12-month ECL	 Total
Securities measured at amortised cost		
Balance at 1 January 2026	**131**	**131**
Net recovery of ECL allowance	-	-
Balance at 30 September 2026	**131**	**131**

(Unaudited) *in millions of Russian roubles*	Nine-month period ended 30 September 2025 Stage 1 12-month ECL	 Total
Securities measured at amortised cost		
Balance at 1 January 2025	**59**	**59**
Net charge of ECL allowance	73	73
Balance at 30 September 2025	**132**	**132**

Credit quality analysis

The following table sets out information about the credit quality securities measured at amortised cost as at 30 September 2026 and 31 December 2025:

(Unaudited) *in millions of Russian roubles*	30 September 2026 Stage 1 12-month ECL	 Total
Minimum credit risk	434 829	434 829
Total	**434 829**	**434 829**
ECL allowance	**(131)**	**(131)**
Carrying amount	**434 698**	**434 698**

in millions of Russian roubles	31 December 2025 Stage 1 12-month ECL	 Total
Minimum credit risk	426 914	426 914
Total	**426 914**	**426 914**
ECL allowance	**(131)**	**(131)**
Carrying amount	**426 783**	**426 783**

12 Derivative financial instruments

The following table contains information on the types of derivative financial instruments as at 30 September 2026 and 31 December 2025:

	30 September 2026 (Unaudited)		31 December 2025	
in millions of Russian roubles	**Amount of positive fair value**	**Amount of negative fair value**	**Amount of positive fair value**	**Amount of negative fair value**
Derivative financial instruments on foreign currency	967	751	1 839	458
Derivative financial instruments on foreign currency and interest rate	-	328	-	458
Derivative financial instruments on interest rates	4 570	7 069	6 653	7 362
Derivative financial instruments on securities	-	-	-	2
Derivative financial instruments on precious metals	-	1	2	-
Total	**5 537**	**8 149**	**8 494**	**8 280**

13 Accounts and due to banks and other financial organisations

in millions of Russian roubles	**30 September 2026 (Unaudited)**	**31 December 2025**
Payables under repurchase agreements	1 225 270	1 290 787
Term and demand deposits	170 077	183 914
Current accounts	8 657	41 165
Total accounts and due to banks and other financial organisations	**1 404 004**	**1 515 866**

As at 30 September 2026 (unaudited), the fair value of securities that serve as collateral under sale and repurchase agreements is RUB 1 364 834 million (31 December 2025: RUB 1 360 862 million), including the fair value of securities received under reverse repurchase agreements that are pledged under direct repurchase agreements was RUB 931 791 million (31 December 2025: RUB 863 375 million).

14 Due to customers

in millions of Russian roubles	**30 September 2026 (Unaudited)**	**31 December 2025**
Corporate clients		
Term and demand deposits	1 727 116	1 355 617
Current accounts	84 071	447 570
Subordinated loans	22 158	22 643
Term notes	22	-
Total corporate clients	**1 833 367**	**1 825 830**
Individuals		
Term and demand deposits	781 192	718 673
Current accounts	240 224	266 760
Total individuals	**1 021 416**	**985 433**
Total due to customers	**2 854 783**	**2 811 263**

15 Debt securities issued

in millions of Russian roubles	30 September 2026 (Unaudited)	31 December 2025
Bonds	-	61 852
Subordinated bonds	31 550	28 154
Total debt securities issued	**31 550**	**90 006**

Debt securities issued by the Group are mainly represented by Eurobonds. As discussed in Note 1 of these special purpose interim condensed consolidated financial statements, the Group is subject to blocking sanctions imposed by USA, the EU and the UK, which prevents the use of foreign infrastructure to fulfil obligations in the manner determined by the initial issue documentation. In addition, applicable Russian legislation, adopted in response to sanctions restrictions, also limits the ability to transfer funds to residents of unfriendly countries. In the current situation, after making appropriate changes to the issue documentation, the Group fulfils its obligations under Eurobonds by transferring payments to NCO JSC NSD in Russian roubles at the official exchange rate of the CBR on the date of payment:

- in favour of holders of Eurobonds whose rights are recorded at NCO JSC NSD in accordance with the procedure prescribed by Decree of the President of the Russian Federation No. 95 of 5 March 2022 «On the Temporary Procedure for the Execution of Obligations to Certain Foreign Creditors» and by Decree of the President of the Russian Federation of 5 July 2022 № 430 «On repatriation by residents - participants of foreign economic activity of foreign currency and currency of the Russian Federation»;
- in favour of investors whose ownership rights are accounted for by Russian depositories with the participation of foreign depositories (Euroclear, Clearstream, DTC). The funds are delivered to security holders via NCO JSC NSD infrastructure, bypassing foreign intermediaries.

During the reporting period the Group paid coupons and redeemed the MKB ZO-2026-01 and MKB ZO-2026-02 bonds.

16 Share capital

Share capital consists of ordinary shares and was contributed by the shareholders in Russian roubles. The shareholders are entitled to receive dividends as declared. As part of the merger of JSC «Far Eastern Bank» in September 2026 the Bank carried out an additional issue of ordinary shares of PJSC «CREDIT BANK OF MOSCOW».The Bank's registered, issued and outstanding share capital at 30 September 2026 (unaudited) comprises 34 802 248 670 ordinary shares (31 December 2025: 33 429 709 866 ordinary shares) with par value of RUB 1 per share. In addition, at 30 September 2026 (unaudited) the Bank has 165 197 751 330 authorised ordinary registered shares, which the Bank is entitled to place in addition to its outstanding shares with nominal value of RUB 166 570 million. The hyperinflation capital adjustment as at 31 December 2002 was RUB 862 million.

17 Perpetual debt issued

The Group accounts for perpetual subordinated Eurobonds and bonds in equity for the purposes of these special purpose interim condensed consolidated financial statements. The CBR has approved the inclusion of perpetual subordinated Eurobonds and bonds in the calculation of the capital adequacy ratio as additional Tier 1 capital.

Perpetual subordinated Eurobonds nominated in foreign currency are converted into the rouble equivalent at the exchange rate effective at the end of the reporting period, exchange differences are recognised as part of retained earnings. Interest payments on perpetual subordinated bonds are accounted for as a distribution of own funds only when they are paid or payment obligations are assumed.

As at 30 September 2026 (unaudited) and 31 December 2025 perpetual subordinated bonds are represented by the following issues:

- CBOM Finance P.L.C. 7.625;
- CBOM Finance P.L.C. 8.974;
- MoskovKredBank-15-ob;
- MKB ZO-2021;
- MKB ZO-2017.

The Group fulfils its obligations under perpetual subordinated Eurobonds by transferring payments to NCO JSC NSD in Russian roubles at the official exchange rate of the CBR on the payment date in favour of holders of Eurobonds, the rights to which are recorded at NCO JSC NSD and in favour of investors whose ownership rights are recorded at Russian depositories with the participation of foreign depositories (Euroclear, Clearstream, DTC) through the infrastructure of NCO JSC NSD, bypassing foreign intermediaries.

18 Contingencies

Litigation

In the ordinary course of business, the Group is subject to legal actions and complaints. Management believes that the ultimate liability, if any, arising from such actions or complaints will not have a material adverse effect on the financial condition or the results of future operations of the Group.

As at 30 September 2026 (unaudited) the amount of contingent liabilities was RUB 1 206 million (31 December 2025: RUB 1 910 million).

Taxation contingencies

Transfer pricing rules in Russia provide tax authorities with the opportunity to make adjustments to transfer pricing and impose additional tax obligations on controlled transactions if their prices differ from the market range or profitability range.

Tax liabilities in respect of controlled transactions have been reflected in these special purpose interim condensed consolidated financial statements based on the actual prices used in such transactions, which were within the market range determined in accordance with the applicable tax legislation of the Russian Federation.

19 Commitments

The main purpose of credit obligations is to ensure that funds are available to customers as needed.

Financial guarantees and standby letters of credit, which represent the Group's irrevocable obligations to make payments in the event of a customer's failure to fulfil its obligations to third parties, have the same levels of credit risk as loans.

Documentary and commercial letters of credit are written obligations of the Group to make payments on behalf of customers within the agreed amounts under certain conditions, secured by appropriate supplies of goods or cash deposits and have a lower level of risk than direct lending.

Loan commitments include the unused portion of the loan amounts. With respect to loan commitments, the Group is potentially exposed to the risk of incurring losses in the amount of unused liabilities. However, the likely amount of losses is less than the total amount of unused liabilities, since the obligation to provide loans, as a rule, depends on the client's compliance with certain creditworthiness requirements.

Non–financial guarantees are contracts that provide for compensation if the other party to the contract does not fulfil the contractual obligation. Such agreements do not transfer credit risk, but always provide for monetary execution and are considered by the Group as obligations to provide loans.

The contractual amounts of off-balance sheet obligations are presented in the table below by category. The amounts shown in the table in terms of guarantees and letters of credit represent the maximum amount of accounting loss that would have been recorded as at the reporting date if the counterparties were unable to fulfil their obligations in accordance with the terms of the contracts.

in millions of Russian roubles	**30 September 2026 (Unaudited)**	**31 December 2025**
Loan commitments	107 273	120 307
Non-financial guarantee	364 605	316 945
Letters of credit	6 998	19 508
Financial guarantee	43 235	45 202
Total credit related commitments	**522 111**	**501 962**
ECL allowance	**(4 693)**	**(4 439)**

Many of these commitments may expire or terminate without being fully or partially funded. Consequently, the above commitments do not represent expected cash outflows.

19 Commitments (continued)

Analysis of the credit related commitments by credit quality

The following table contains information on the quality of main credit related commitments as at 30 September 2026:

	30 September 2026			
(Unaudited) *in millions of Russian roubles*	**Stage 1 12-month ECL**	**Stage 2 Lifetime ECL not credit-impaired**	**Stage 3 Lifetime ECL credit-impaired**	**Total**
Loan commitments and non-financial guarantees				
Minimum credit risk	50 314	-	-	50 314
Low credit risk	128 384	-	-	128 384
Moderate credit risk	262 136	6 162	-	268 298
High credit risk	677	9 172	-	9 849
Distressed assets	-	-	717	717
Loan commitments to individuals	9 172	142	2	9 316
Loan commitments to banks and other financial organisations	5 000	-	-	5 000
Total	**455 683**	**15 476**	**719**	**471 878**
ECL allowance	**(1 732)**	**(1 650)**	**(714)**	**(4 096)**
Financial guarantee contracts and letters of credit				
Minimum credit risk	12 729	-	-	12 729
Low credit risk	12 390	-	-	12 390
Moderate credit risk	13 802	3 126	-	16 928
High credit risk	6 821	57	-	6 878
Distressed assets	-	-	1 308	1 308
Total	**45 742**	**3 183**	**1 308**	**50 233**
ECL allowance	**(4)**	**(20)**	**(573)**	**(597)**

The following table contains information on the quality of main credit related commitments as at 31 December 2025:

	31 December 2025			
in millions of Russian roubles	**Stage 1 12-month ECL**	**Stage 2 Lifetime ECL not credit-impaired**	**Stage 3 Lifetime ECL credit-impaired**	**Total**
Loan commitments and non-financial guarantees				
Minimum credit risk	75 798	-	-	75 798
Low credit risk	129 797	-	-	129 797
Moderate credit risk	187 705	18 462	-	206 167
High credit risk	64	9 758	-	9 822
Distressed assets	-	-	1 204	1 204
Loan commitments to individuals	9 332	132	-	9 464
Loan commitments to banks and other financial organisations	5 000	-	-	5 000
Total	**407 696**	**28 352**	**1 204**	**437 252**
ECL allowance	**(1 363)**	**(1 627)**	**(935)**	**(3 925)**
Financial guarantee contracts and letters of credit				
Minimum credit risk	12 258	-	-	12 258
Low credit risk	24 832	-	-	24 832
Moderate credit risk	23 931	2 005	-	25 936
High credit risk	6	333	-	339
Distressed assets	-	-	1 345	1 345
Total	**61 027**	**2 338**	**1 345**	**64 710**
ECL allowance	**(32)**	**(70)**	**(412)**	**(514)**

20 Related party transactions

For the purposes of these special purpose interim condensed consolidated financial statements, parties are considered to be related if one of them has the ability to control the other, is under common control, or can exercise significant influence over in other party in making financial and operational decisions by the other party. In considering each possible related party relationship, attention is directed to the substancet of such the relationship, not merely the legal form.

In the course of the normal course of business, the Group carries out transactions with related parties. The Group provides these clients with a full range of banking services available to other clients of the Group, including (but not limited to) providing loans, accepting funds for deposits, issuing guarantees, and cash management services. Transactions with related parties are carried out on the terms of providing such services to unrelated clients of the Group.

As at 30 September 2026, the outstanding balances with related parties were as follows:

(Unaudited) *in millions of Russian roubles*	**Parent company**	**Key management personnel**	**Associated company**	**The principal beneficiary and companies under control of the principal beneficiary**	**Total**
Cash and cash equivalents	-	-	506	358	**864**
Accounts and due from banks and other financial organisations	-	-	-	38 000	**38 000**
ECL allowance	-	-	-	(316)	**(316)**
Loans to customers before ECL allowance	-	66	417	25 074	**25 557**
ECL allowance	-	-	(1)	(893)	**(894)**
Other assets	-	1	5	847	**853**
Accounts and due from banks and other financial organisations	-	-	305	2 743	**3 048**
Due to customers					
Term deposits by customers	-	218	-	3 547	**3 765**
Current customer accounts	115	3	28	848	**994**
Other liabilities	-	1	1	4 567	**4 569**
Guarantees issued	-	-	331	4 563	**4 894**
Undrawn credit lines	-	4	-	5 000	**5 004**

20 Related party transactions (continued)

As at 31 December 2025 the outstanding balances with related parties were as follows:

in millions of Russian roubles	**Parent company**	**Key management personnel**	**Associated company**	**The principal beneficiary and companies under control of the principal beneficiary**	**Total**
Cash and cash equivalents	-	-	1 330	517	**1 847**
Accounts and due from banks and other financial organisations	-	-	-	33 200	**33 200**
ECL allowance	-	-	-	(183)	**(183)**
Loans to customers before ECL allowance	-	2	418	23 612	**24 032**
ECL allowance	-	-	(1)	(784)	**(785)**
Other assets	1	1	40	1 015	**1 057**
Accounts and due from banks and other financial organisations	-	-	1 273	711	**1 984**
Due to customers					
Term deposits by customers	-	181	-	3 548	**3 729**
Current customer accounts	8	9	83	616	**716**
Other liabilities	-	1	-	4 964	**4 965**
Guarantees issued	-	-	287	4 598	**4 885**
Undrawn credit lines	-	4	-	5 000	**5 004**

As at 30 September 2026 (unaudited) and 31 December 2025, assets and liabilities with related parties are denominated primarily in Russian roubles.

20 Related party transactions (continued)

Amounts included in the special purpose interim consolidated statement of profit or loss for the nine-month period ended 30 September 2026 in relation to transactions with related parties are as follows:

(Unaudited) *in millions of Russian roubles*	**Parent company**	**Key management personnel**	**Associated company**	**The principal beneficiary and companies under control of the principal beneficiary**	**Total**
Interest income	-	5	57	7 470	**7 532**
Interest expense	(2)	(27)	(86)	(1 197)	**(1 312)**
Commission income	1	-	350	1 046	**1 397**
Commission expense	-	-	(136)	(34)	**(170)**
Administrative expenses	-	-	(31)	(311)	**(342)**
Other income and expenses	-	-	1	(9)	**(8)**

Amounts included in the special purpose interim consolidated statement of profit or loss for the nine-month period ended 30 September 2025 in relation to transactions with related parties are as follows:

(Unaudited) *in millions of Russian roubles*	**Parent company**	**Key management personnel**	**Associated company**	**The principal beneficiary and companies under control of the principal beneficiary**	**Total**
Interest income	-	6	73	37 007	**37 086**
Interest expense	(122)	(88)	(51)	(1 508)	**(1 769)**
Commission income	13	-	639	468	**1 120**
Commission expense	-	-	(185)	(42)	**(227)**
Income less expenses from transactions with foreign currency and precious metals	-	-	-	668	**668**
Administrative expenses	-	(18)	(33)	(300)	**(351)**
Other income and expenses	-	20	-	8	**28**

Total remuneration for Key management personnel included in «Salaries» (refer to Note 6) for the nine-month period ended 30 September 2026 (unaudited) is RUB 309 million (for the nine-month period ended 30 September 2025 (unaudited): RUB 365 million).

21 Capital management

The main objectives of the Group's capital management are to comply with the capital requirements established by the CBR and to ensure the Group's ability to function as a continuously operating enterprise.

The Group calculates the amount of regulatory capital in accordance with the Regulation of the CBR No. 729-P «On the methodology for determining Equity (Capital) and Mandatory Standards, Capital Adequacy Allowances, numerical values of mandatory standards and the size (limits) of open currency positions of banking groups». In accordance with applicable law, the Group is required to comply with capital adequacy allowances: capital adequacy maintenance, countercyclical allowance and systemic significance allowance. In accordance with the Instruction of the CBR No. 220-I «On mandatory standards and surcharges to the capital adequacy standards of banks with a universal license and on the CBR supervision of their compliance» for 2026, the amount of surcharges to the capital adequacy standard is set at the following levels: for systemic importance – 0.5%, for maintaining capital adequacy - 1% (2025: 0.25% and 0.5%). As at 30 September 2026 (unaudited) and 31 December 2025 the Group complies with regulatory capital adequacy standards.

The Group also monitors the level of capital adequacy calculated in accordance with the requirements of the Basel Committee on Banking Supervision adopted in the Russian Federation (Basel III), based on metrics calculated in accordance with IFRS Accounting Standards.

The capital adequacy ratio of the Group calculated in accordance with the Basel III requirements as adopted in the Russian Federation, as at 30 September 2026 and 31 December 2025 are as follows:

in millions of Russian roubles	**30 September 2026 (Unaudited)**	**31 December 2025**
Tier 1 capital		
Share capital and additional paid-in capital	125 242	111 582
Treasury shares	(1 070)	-
Retained earnings	244 579	227 697
Deferred tax assets	(20 330)	(21 086)
FV reserve for financial assets through OCI	(11 964)	(16 501)
Intangible assets	(10 477)	(8 525)
Tier 1 core capital	**325 980**	**293 167**
Additional paid in capital		
Perpetual bonds issued	51 715	48 284
Total Tier 1 capital	**377 695**	**341 451**
Tier 2 capital		
Revaluation for buildings	844	844
Subordinated loans		
Subordinated loans	32 925	34 139
Subordinated bonds	6 287	9 321
Total Tier 2 capital	**40 056**	**44 304**
Total capital	**417 751**	**385 755**
Risk-weighted assets		
Banking book	2 615 195	2 551 225
Trading book	108 817	111 619
Operational risk	170 359	170 359
Total risk weighted assets	**2 894 371**	**2 833 203**
Total Tier 1 core capital as a percentage of risk-weighted assets (Tier 1 core capital ratio) (%)	**11.3**	**10.3**
Total Tier 1 capital as a percentage of risk-weighted assets (Tier 1 capital ratio) (%)	**13.0**	**12.1**
Total capital as a percentage of risk-weighted assets (Total capital ratio) (%)	**14.4**	**13.6**

22 Analysis by segment

As at 30 September 2026 (unaudited), the Group has four reportable segments, which are the Group's strategic business units, as described below. The strategic business units offer different products and services, and are managed separately because they require different technologies and market strategies to be applied. For each of the strategic business units, the Chairman of the Management Board and other Group's execitivs review internal reports at least quarterly.

The following summary describes the operations of each reportable segment:

- Corporate banking comprises corporate lending, overdrafts to legal entities, factoring, letters of credit, guarantees, corporate deposit services, settlements, money transfers and cash operations, conducting operations in financial markets and «REPO» transactions with corporate clients and other operations;
- Retail banking comprises retail demand and term deposit services; retail lending, including cash loans, car loans and mortgages, and other loans to individuals; bank card products, settlements and money transfers, acquiring, express guarantees and transactions with small and medium-sized business customers;
- Investment comprises operations on financial markets and brokerage services, foreign exchange services, «REPO» transactions;
- Treasury and other operations: issuing and receiving interbank loans, issuing debt securities, conducting operations on financial markets and «REPO» transactions to manage financial risks, and other operations.

Transfer income and expenses are conditional income and expenses of the objects of analysis in the form of payment for resources conditionally attracted by them (to fund their active operations) or conditionally placed by them (when «selling» attracted resources) at transfer prices. To calculate transfer income and expenses, the Group uses transfer rates, which are determined based on benchmark market interest rates.

Information regarding the performance of each reportable segment is provided below. Segment performance on the management reporting is measured based on segment profit before income tax. Segment profit is used to measure performance as management believes that such information is the most relevant in evaluating the results of certain segments relative to others who operate within these industries. Inter-segment pricing is determined on an arm's length basis.

Starting from 30 September 2025 (unaudited), in order to improve the timeliness of reporting, the Group revised its methodology and format for preparing segment reporting. Starting from 30 September 2025 (unaudited), segment reporting is prepared based on the Russian statutory accounting data of the Bank, supplemented by a number of management adjustments. Comparative information has been restated in accordance with the updated segment reporting methodology. The reporting segments remain unchanged.

The segment breakdown of assets and liabilities is set out below:

in millions of Russian roubles	**30 September 2026 (Unaudited)**	**31 December 2025**
ASSETS		
Corporate banking	3 623 809	3 725 044
Retail banking	273 067	241 289
Investment	152 634	150 819
Treasury and other operations	828 470	830 531
Total assets	**4 877 980**	**4 947 683**
LIABILITIES		
Corporate banking	2 797 902	2 761 254
Retail banking	963 209	833 723
Investment	492 183	757 790
Treasury and other operations	230 765	231 455
Total liabilities	**4 484 059**	**4 584 222**

22 Analysis by segment (continued)

The main differences between the management reporting balance sheet and the special purpose interim consolidated statement of financial position as at 30 September 2026 and between the management reporting balance sheet and the consolidated statement of financial position as at 31 December 2025 are as follows:

in millions of Russian roubles	**30 September 2026 (Unaudited)**	**31 December 2025**
Assets in management reporting	**4 877 980**	**4 947 683**
Difference in the presentation of derred taxes	(24 898)	(28 487)
Consolidation effect	(5 098)	(4 849)
Differences in accounting recognition of loans to customers	(11 084)	(10 909)
Differences in accounting recognition of investments in securities	(2 608)	(7 255)
Differences in the accounting recognition of debt securities issued and perpetual subordinated instruments	(10 788)	(9 590)
Differences in accounting recognition of right-of-use assets	-	111
Differences in accounting recognition of other assets	(12 209)	(12 987)
Assests in the special purpose consolidated statement of financial position	**4 811 295**	**4 873 717**
Liabilities in management reporting	**4 484 059**	**4 584 222**
Difference in the presentation of derred taxes	(24 898)	(28 487)
Consolidation effect	2 525	975
Differences in the accounting recognition of debt securities issued and perpetual subordinated instruments	(46 311)	(41 527)
Differences in accounting recognition of lease liabilities	-	131
Differences in accounting recognition of other liabilities	(13 426)	(13 503)
Liabilities in the special purpose consolidated statement of financial position	**4 401 949**	**4 501 811**

22 Analysis by segment (continued)

Segment information for the main reportable segments for the nine-month period ended 30 September 2026 is set below:

(Unaudited) *in millions of Russian roubles*	**Corporate banking**	**Retail banking**	**Investment**	**Treasury and other operations**	**Total**
Interest income	362 522	25 143	16 743	43 308	447 716
Interest expense	(202 501)	(89 535)	(56 524)	(10 224)	(358 784)
Net result from SWAP transactions	-	-	(1 853)	(102)	(1 955)
Transfer (expense) / income	(109 104)	79 200	43 486	(13 582)	-
Net interest income	**50 917**	**14 808**	**1 852**	**19 400**	**86 977**
Net fee and commission income	6 127	2 607	603	(161)	9 176
Net expenses on securities transactions	-	-	(1 946)	(3 988)	(5 934)
Net expenses from transactions with foreign currency	-	-	(1 374)	(565)	(1 939)
Other (expenses) / income	(6 082)	204	1 447	(152)	(4 583)
Operating income before ECL allowance	**50 962**	**17 619**	**582**	**14 534**	**83 697**
Revaluation of loans at FVTPL	(94)	-	-	-	(94)
Change in ECL allowance	(29 578)	(437)	(61)	187	(29 889)
Operating income after ECL allowance	**21 290**	**17 182**	**521**	**14 721**	**53 714**
General administrative and other expenses	(7 185)	(12 068)	(1 230)	(1 835)	(22 318)
Profit / (loss) before income tax in management reporting	**14 105**	**5 114**	**(709)**	**12 886**	**31 396**

For the nine-months period ended 30 September 2026, the main differences between the management reporting and the special purpose interim consolidated statement of profit or loss are set below:

(Unaudited) *in millions of Russian roubles*	**Nine-month period ended 30 September 2026**
Profit before income tax in management reporting	**31 396**
Differences in accounting recognition of issued perpetual bonds	6 241
Consolidation effect	176
Other	130
Profit before income tax in the special purpose interim consolidated statement of profit or loss	**37 943**

22 Analysis by segment (continued)

In 2026, changes were made to the management accounting methodology, according to which the effect of recalculating interest income on loans to customers assessed at amortized cost using the EPS is reflected in the interest result, and fees for credit transactions are accounted for in the commission result. The comparative data for the nine-month period ending on 30 September 2025 were recalculated accordingly:

(Unaudited) *in millions of Russian roubles*	**Corporate banking**	**Retail banking**	**Investment**	**Treasury and other operations**	**Total**
Interest income	437 280	25 497	27 223	68 381	558 381
Interest expense	(335 302)	(113 779)	(33 104)	(10 392)	(492 577)
Net result from SWAP transactions	(2 092)	-	6 665	816	5 389
Transfer (expense) / income	(51 242)	107 622	(2 063)	(54 317)	-
Net interest income / (expenses)	**48 644**	**19 340**	**(1 279)**	**4 488**	**71 193**
Net fee and commission income	10 364	(154)	875	(171)	10 914
Net income / (expenses) on securities transactions	-	-	1 482	(2 698)	(1 216)
Net (expenses) / income from transactions with foreign currency	-	-	(3 687)	2 791	(896)
Other income / (expenses)	196 114	276	485	(63)	196 812
Operating income / (expenses) before ECL allowance	**255 122**	**19 462**	**(2 124)**	**4 347**	**276 807**
Revaluation of loans at FVTPL	(2 860)	-	-	(13)	(2 873)
Change in ECL allowance	(207 608)	(665)	(400)	594	(208 079)
Operating income / (expenses) after ECL allowance	**44 654**	**18 797**	**(2 524)**	**4 928**	**65 855**
General administrative and other expenses	(8 934)	(10 911)	(1 052)	(6 471)	(27 368)
Profit / (loss) before income tax in management reporting	**35 720**	**7 886**	**(3 576)**	**(1 543)**	**38 487**

For the nine-month period ended 30 September 2025 the main differences between the management reporting and the special purpose interim consolidated statement of profit or loss, are set below:

(Unaudited) *in millions of Russian roubles*	**Nine-month period ended 30 September 2025**
Profit before income tax in management reporting	**38 487**
Differences in accounting recognition of issued perpetual bonds	(7 066)
Consolidation effect	151
Other	1 834
Profit before income tax in the special purpose interim consolidated statement of profit or loss	**33 406**

22 Analysis by segment (continued)

In 2026, as part of the changes of the Group's financial structure, a decision was made to transfer small and medium-sized businesses from the corporate banking segment to the retail banking segment, as well as to transfer certain long-term investments from the corporate business segment to the treasury and other operations segment.

The breakdown of assets and liabilities by segment prior to the decision on the changes described above could be presented as follows:

(Unaudited) *in millions of Russian roubles*	**30 September 2026**
ASSETS	
Corporate banking	3 653 191
Retail banking	266 928
Investment	152 634
Treasury and other operations	805 227
Total assets	**4 877 980**
LIABILITIES	
Corporate banking	2 856 314
Retail banking	904 797
Investment	492 183
Treasury and other operations	230 765
Total liabilities	**4 484 059**

22 Analysis by segment (continued)

Information for the main reportable segments for the nine-month period ended 30 September 2026, prior to the decision on the changes described above could be presented as follows:

(Unaudited) *in millions of Russian roubles*	**Corporate banking**	**Retail banking**	**Investment**	**Treasury and other operations**	**Total**
Interest income	362 693	24 971	16 743	43 309	447 716
Interest expense	(205 652)	(86 384)	(56 524)	(10 224)	(358 784)
Net result from SWAP transactions	-	-	(1 853)	(102)	(1 955)
Transfer (expense) / income	(107 642)	74 980	43 486	(10 824)	-
Net interest income	**49 399**	**13 567**	**1 852**	**22 159**	**86 977**
Net fee and commission income	7 396	1 338	603	(161)	9 176
Net expenses on securities transactions	-	-	(1 946)	(3 988)	(5 934)
Net expenses from transactions with foreign currency	-	-	(1 374)	(565)	(1 939)
Other (expenses) / income	(6 079)	200	1 447	(151)	(4 583)
Operating income before ECL allowance	**50 716**	**15 105**	**582**	**17 294**	**83 697**
Revaluation of loans at FVTPL	(94)	-	-	-	(94)
Change in ECL allowance	(29 479)	(536)	(61)	187	(29 889)
Operating income after ECL allowance	**21 143**	**14 569**	**521**	**17 481**	**53 714**
General administrative and other expenses	(9 121)	(10 132)	(1 230)	(1 835)	(22 318)
Profit / (loss) before income tax in management reporting	**12 022**	**4 437**	**(709)**	**15 646**	**31 396**

23 Financial assets and liabilities: fair values and accounting classifications

Accounting classifications and fair values

The table below sets out the carrying amounts of financial assets and liabilities as at 30 September 2026, depending on the management business model chosen by the Group and the compliance of cash flows under the instrument with the criteria of the basic loan agreement:

(Unaudited) *in millions of Russian roubles*	**At FVTPL**	**At Amortised cost**	**At FVOCI**	**Total carrying amount**
Cash and cash equivalents	-	302 862	-	302 862
Obligatory reserves with the CBR	-	15 375	-	15 375
Accounts and due from banks and other financial organisations	-	1 245 200	-	1 245 200
Loans to customers	11 356	2 348 576	-	2 359 932
Securities	64 947	434 698	293 739	793 384
Derivative financial assets	5 537	-	-	5 537
Other financial assets	39	9 610	-	9 649
	81 879	**4 356 321**	**293 739**	**4 731 939**
Accounts and due to banks and other financial organisations	-	1 404 004	-	1 404 004
Due to customers	-	2 854 783	-	2 854 783
Derivative financial liabilities	8 149	-	-	8 149
Debt securities issued	-	31 550	-	31 550
Liabilities at FVTPL	22	-	-	22
Other financial liabilities	112	86 926	-	87 038
	8 283	**4 377 263**	**-**	**4 385 546**

The main assumptions used by management to estimate the fair values of financial instruments as at 30 September 2026 (unaudited) are:

– discount rates from 12.6% to 19.1% (roubles) and from 3.4% to 10.0% (foreign currency) are used for discounting future cash flows from corporate loans;

– discount rates are used for discounting future cash flows from loans to individuals, depending on the type of product and currency: cash loans from 17.9% to 25.3%(roubles) and 10.4% (foreign currency); mortgage loans from 16.5% to 19.8% (roubles) and 6.0% (foreign currency); credit cards from 22.5% to 58.6% (roubles) and 10.4% (foreign currency);

– discount rates from 12.3% to 14.7% (roubles) and from 0.35% to 2.7% (foreign currency) are used for discounting future cash flows from corporate deposits;

– discount rates from 12.3% to 13.9% (roubles) and from 0.01% to 1.3% (foreign currency) are used for discounting future cash flows from retail deposits.

23 Financial assets and liabilities: fair values and accounting classifications (continued)

The table below sets out the carrying amounts of financial assets and financial liabilities as at 31 December 2025, depending on the management business model chosen by the Group and the compliance of cash flows under the instrument with the criteria of the basic loan agreement:

in millions of Russian roubles	At FVTPL	At Amortised cost	At FVOCI	Total carrying amount
Cash and cash equivalents	-	391 551	-	391 551
Obligatory reserves with the CBR	-	18 488	-	18 488
Accounts and due from banks and other financial organisations	-	1 160 017	-	1 160 017
Loans to customers	14 933	2 337 439	-	2 352 372
Securities	65 508	426 783	364 358	856 649
Derivative financial assets	8 494	-	-	8 494
Other financial assets	12	8 629	-	8 641
	88 947	**4 342 907**	**364 358**	**4 796 212**
Accounts and due to banks and other financial organisations	-	1 515 866	-	1 515 866
Due to customers	-	2 811 263	-	2 811 263
Derivative financial liabilities	8 280	-	-	8 280
Debt securities issued	-	90 006	-	90 006
Liabilities at FVTPL	3 513	-	-	3 513
Other financial liabilities	14	53 849	-	53 863
	11 807	**4 470 984**	**-**	**4 482 791**

The main assumptions used by management to estimate the fair values of financial instruments as at 31 December 2025 are:

- discount rates from 13.6% to 20.5% (roubles) and from 3.4% to 11.1% (foreign currency) are used for discounting future cash flows from corporate loans;
- discount rates are used for discounting future cash flows from loans to individuals, depending on the type of product and currency: cash loans from 22.1% to 26.5% (roubles) and 10.4% (foreign currency); mortgage loans from 21.3% to 28.1% (roubles) and 6.0% (foreign currency); credit cards from 22.1% to 58.9% (roubles) and 10.4% (foreign currency);
- discount rates from 15.6% to 16.2% (roubles) and from 0.23% to 1.0% (foreign currency) are used for discounting future cash flows from corporate deposits;
- discount rates from 12.0% to 16.2% (roubles) and from 0.01% to 3.1% (foreign currency) are used for discounting future cash flows from retail deposits.

The estimates of fair value are intended to approximate the price that would be received to sell an asset, or paid to transfer a liability in an orderly transaction between market participants at the measurement date. However, given the uncertainties and the use of subjective judgment, the fair value should not be interpreted as being realisable in an immediate sale of the assets or transfer of liabilities.

Fair values of financial assets and financial liabilities that are traded in active markets are based on quoted market prices or dealer price quotations. For all other financial instruments, the Group determines fair values using other valuation techniques.

Valuation techniques include net present value and discounted cash flow models, comparison to similar instruments for which market-observable prices exist, Monte Carlo and polynomial-option pricing models and other valuation models. Assumptions and inputs used in valuation techniques include risk-free and benchmark interest rates, credit spreads and other premia used in estimating discount rates, bond and equity prices, foreign currency exchange rates, equity and equity index prices and expected price volatilities and correlations. The objective of valuation techniques is to determine the fair value that reflects the price of the financial instrument at the reporting date, which would have been determined by market participants acting independently of each other.

23 Financial assets and liabilities: fair values and accounting classifications (continued)

The Group uses widely recognised valuation models to determine the fair value of common and more simple financial instruments, such as interest rate and currency swaps that use only observable market data and do not require little management judgment or estimates. Quoted prices and model inputs are usually available in the market for listed debt and equity securities, exchange-traded derivatives, and simple over-the-counter derivatives such as interest rate swaps.

Fair value hierarchy

The Group measures fair values for financial instruments recorded in the consolidated statement of financial position using the following fair value hierarchy that reflects the significance of the inputs used in making the measurements:

- Level 1: Quoted market price (unadjusted) in an active market for an identical instrument.
- Level 2: Valuation techniques inputs other than quotes prices included within Level 1 that are observable, either directly (i.e., as prices) or indirectly (i.e., derived from prices). This category includes instruments valued using: quoted market prices in active markets for similar instruments; quoted prices for identical or similar instruments in markets that are considered less than active; or other valuation techniques where all inputs are directly or indirectly based on observable from market data.
- Level 3: Valuation techniques input that are unobservable inputs. This category covers all instruments where the valuation technique includes inputs not based on observable data and the unobservable inputs have a significant effect on the instrument's valuation. This category includes instruments that are valued based on quoted prices for similar instruments where significant unobservable adjustments or assumptions are required to reflect differences between the instruments.

The tables below present an analysis of the financial instruments recorded by FV as at 30 September 2026 and 31 December 2025, by level of the fair value hierarchy:

(Unaudited) *in millions of Russian roubles*	30 September 2026			
	Level 1	**Level 2**	**Level 3**	**Total**
Loans to customers	-	-	11 356	**11 356**
Securities	236 135	118 329	4 222	**358 686**
Derivative financial assets	-	5 537	-	**5 537**
Other financial assets	-	39	-	**39**
Derivative financial liabilities	-	8 149	-	**8 149**
Liabilities at FVTPL	22	-	-	**22**
Other financial liabilities	-	112	-	**112**

in millions of Russian roubles	31 December 2025			
	Level 1	**Level 2**	**Level 3**	**Total**
Loans to customers	-	-	14 933	**14 933**
Securities	314 765	105 519	9 582	**429 866**
Derivative financial assets	-	8 494	-	**8 494**
Other financial assets	-	12	-	**12**
Derivative financial liabilities	-	8 280	-	**8 280**
Liabilities at FVTPL	3 513	-	-	**3 513**
Other financial liabilities	-	14	-	**14**

23 Financial assets and liabilities: fair values and accounting classifications (continued)

The following tables contain data on the FV financial instruments at amortised cost, which FV does not approximate their carrying amount as at 30 September 2026 and 31 December 2025:

(Unaudited) *in millions of Russian roubles*	30 September 2026			
	Level 1	**Level 2**	**Level 3**	**Total**
Loans to customers	-	-	2 324 938	**2 324 938**
Securities	287 733	66 378	-	**354 111**
Due to customers	-	2 857 997	-	**2 857 997**
Debt securities issued	6 152	-	22 010	**28 162**

in millions of Russian roubles	31 December 2025			
	Level 1	**Level 2**	**Level 3**	**Total**
Loans to customers	-	-	2 316 761	**2 316 761**
Securities	308 138	65 531	-	**373 669**
Due to customers	-	2 823 004	-	**2 823 004**
Debt securities issued	36 772	-	45 991	**82 763**

During the nine-month ended 30 September 2026 (unaudited), financial instruments at FV were transferred from Level 3 to Level 2 in the amount of RUB 2 911 million due to the organisation of an active market for circulation of identical (similar) financial instruments (30 September 2025 (unaudited): RUB 8 005 million).

During the nine-month ended 30 September 2026 (unaudited), financial instruments at FV were transferred from Level 1 to Level 2 in the amount of RUB 27 649 million due to the Bank's lack of access to an active market or the absence of an active market (30 September 2025 (unaudited): RUB 22 759 million).

During the nine-month ended 30 September 2026 (unaudited), financial instruments at FV were transferred from Level 2 to Level 1 in the amount of RUB 29 614 million due to the organisation of an active market for financial instruments (30 September 2025 (unaudited): RUB 20 939 million).

The table below provides information of movements in the fair value of loans to customers at FVTPL for the nine-month period ended 30 September 2026 and 30 September 2025:

(Unaudited) *in millions of Russian roubles*	Loans to individuals		Corporate loans	
	Nine-month period ended 30 September		Nine-month period ended 30 September	
	2026	**2025**	**2026**	**2025**
FV at 1 January	14 933	13 828	-	3 613
Loan repayments	(3 662)	(3 861)	-	(352)
Interest income	1 650	2 130	94	112
Changes in FV	(178)	31	(93)	(2 853)
New financial assets originated or purchased	26	3 868	-	-
Write-offs and cessions	(1 413)	(41)	-	-
Foreign exchange and other movements	-	-	(1)	(520)
FV at 30 September	**11 356**	**15 955**	**-**	**-**

23 Financial assets and liabilities: fair values and accounting classifications (continued)

The table below provides information on the movement of the fair value of securities, the fair value of which is assigned to Level 3 of the fair value hierarchy, for the nine-month period ended 30 September 2026 and 30 September 2025 is as follows:

(Unaudited) *in millions of Russian roubles*	Securities Nine-month period ended 30 September 2026	 2025
FV at 1 January	9 582	29 766
Revaluation FV in profit or loss	(3 302)	(4 935)
Interest income recognised in profit or loss	119	2 030
Coupon income received	(104)	(1 907)
Foreign currency revaluation	36	(682)
Revaluation reported in OCI	-	170
Purchases	1 160	-
Transfers from Level 3	(2 911)	(8 005)
Sales	(358)	(3 039)
FV at 30 September	**4 222**	**13 398**

The table below provides information about significant unobservable inputs used in the measuring of financial instruments categorised as Level 3 of the fair value hierarchy as at 30 September 2026 (unaudited):

Type of instrument	FV	Valuation technique	Significant unobservable input	Unobservable inputs used
Loans to individuals at FVTPL	11 356	Market method	Expected premium from the sale	RUB: 1.56%

The table below provides information about significant unobservable inputs used in the measuring of financial instruments categorised as Level 3 of the fair value hierarchy as at 31 December 2025:

Type of instrument	FV	Valuation technique	Significant unobservable input	Unobservable inputs used
Loans to individuals at FVTPL	14 933	Market method	Expected premium from the sale	RUB: 2.27%
Securities	9 452	Discounted cash flow	Credit spread	0.66

If the premium rates were changed by plus or minus one percent, the FV of loans to customers measured at FVTPL would be RUB 11 470 million and RUB 11 242 million accordingly, as at 30 September 2026 (unaudited) (31 December 2025: RUB 15 082 million and RUB 14 784 million).

If the discount rates were changed by plus / minus one percent, the FV of the securities would be RUB 1 761 million and RUB 1 726 million accordingly, as at 30 September 2026 (unaudited) (31 December 2025: RUB 9 386 million and RUB 9 517 million).

24 Earnings per share

Basic earnings per share are based on the profit for the period attributable to ordinary shareholders and the weighted average number of ordinary shares outstanding during the period and are determined as follows:

(Unaudited) *in millions of Russian roubles*	Nine-month period ended 30 September		Three-month period ended 30 September	
	2026	**2025**	**2026**	**2025**
Profit for the period	22 207	28 855	6 565	21 911
Interest on perpetual debt securities issued, net of tax	(2 800)	(2 933)	(746)	(1 019)
Total profit for the period	19 407	25 922	5 819	20 892
Weighted average number of ordinary shares	33 513 678 059	33 429 709 866	33 513 678 059	33 429 709 866
Basic and diluted earnings per share (in RUB per share)	**0.58**	**0.78**	**0.17**	**0.62**

25 Events subsequent to the reporting date

In October 2026 the rating agency National Credit Ratings (NRA) confirmed the credit rating of the Bank at the level AA-|ru|, changing the rating outlook to «Stable».

In October 2026 the rating agency Accounting and Corporate Regulatory Authority (ACRA) confirmed the credit rating of the Bank at the level A+(RU) with a «Stable» outlook.