

Extracts
from the International Financial Reporting Standards
Special Purpose Condensed Consolidated Interim
Financial Information
of PJSC “Bank “Saint Petersburg” Group
for 9 months ended
30 September 2024

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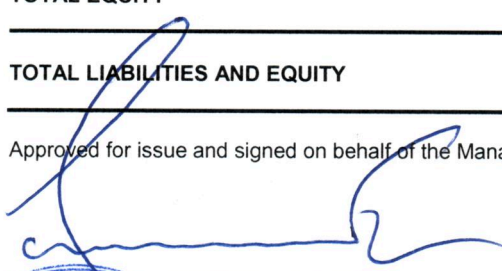
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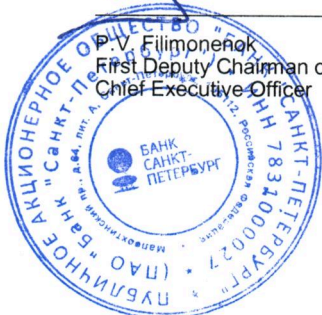
PJSC "Bank Saint Petersburg" Group
Special Purpose Condensed Consolidated Interim Statement of Financial Position as at 30 September 2024

<i>(in millions of Russian roubles)</i>	Note	30 September 2024 (unaudited)	31 December 2023
ASSETS			
Cash and cash equivalents	4	33 258	55 865
Mandatory reserve deposits with the Central Bank of the Russian Federation		2 903	1 978
Trading securities	5		
- trading securities in ownership		23 414	6 092
- trading securities transferred under sale and repurchase agreements		14 350	34 914
Reverse sale and repurchase agreements	6	109 254	123 916
Due from banks	7	15 139	43 813
Loans and advances to customers	8		
- loans and advances to legal entities		554 308	497 957
- loans and advances to individuals		154 475	153 800
Investment securities	9		
- investment securities in ownership		24 555	32 654
- investment securities transferred under sale and repurchase agreements		61 263	69 705
Investment property		1 629	1 629
Property and equipment, intangible assets and right-of-use assets		18 652	17 376
Long-term assets held-for-sale		1 156	1 310
Other assets		23 421	16 293
TOTAL ASSETS		1 037 777	1 057 302
LIABILITIES			
Due to banks	10	184 639	208 559
Customer accounts	11		
- customer accounts of legal entities		240 105	250 858
- customer accounts of individuals		374 838	395 589
Financial liabilities at fair value		1 085	1 471
Promissory notes and deposit certificates issued		4 481	4 651
Deferred tax liability		2 714	1 840
Other liabilities		29 191	20 442
TOTAL LIABILITIES		837 053	883 410
EQUITY			
Share capital	16	3 479	3 510
Share premium		21 500	22 178
Other capital sources		2 040	1 690
Retained earnings		173 705	146 514
TOTAL EQUITY ATTRIBUTABLE TO: SHAREHOLDERS OF THE BANK		200 724	173 892
TOTAL EQUITY		200 724	173 892
TOTAL LIABILITIES AND EQUITY		1 037 777	1 057 302

Approved for issue and signed on behalf of the Management Board on 20 November 2024.


P.V. Filimonenok
First Deputy Chairman of the Management Board –
Chief Executive Officer


N.G. Tomilina
Chief Accountant



PJSC "Bank Saint Petersburg" Group
Special Purpose Condensed Consolidated Interim Statement of Comprehensive Income for 3 and 9 months ended 30 September 2024

(in millions of Russian roubles)	Note	9 months ended		3 months ended	
		30 September 2024 (unaudited)	30 September 2023 (unaudited)	30 September 2024 (unaudited)	30 September 2023 (unaudited)
Interest income calculated using the effective interest rate	12	101 502	52 508	36 565	19 767
Other interest income	12	5 775	2 012	1 864	619
Interest expense	12	(54 334)	(18 196)	(20 513)	(7 206)
Contributions to the deposit insurance system	12	(1 733)	(1 568)	(572)	(519)
Net interest income	12	51 210	34 756	17 344	12 661
Allowance for expected credit losses on debt financial assets	7,8,9	(3 650)	4 564	(593)	167
Net interest income after allowance for expected credit losses on debt financial instruments		47 560	39 320	16 751	12 828
Fee and commission income	13	10 686	11 440	3 857	3 690
Fee and commission expense	13	(2 162)	(2 010)	(701)	(718)
Net gains from trading in foreign currencies, foreign exchange revaluation, from transactions with derivatives and precious metals and from transactions with securities		7 623	9 205	2 828	1 530
Net (loss) from revaluation of loans at fair value through profit or loss		(159)	(701)	(143)	(594)
Recovery of other allowances		1	6 450	42	63
Other net operating income		896	691	335	210
Administrative and other operating expenses, including:					
- staff costs		(11 043)	(11 558)	(4 116)	(4 014)
- other administrative and operating expenses		(6 959)	(6 723)	(2 443)	(2 305)
Profit before tax		46 443	46 114	16 410	10 690
Income tax expense		(8 873)	(9 233)	(3 147)	(2 164)
Profit for the period		37 570	36 881	13 263	8 526
Other comprehensive loss for the period					
Items of comprehensive (loss) that are or will be reclassified subsequently to profit or loss		(315)	(536)	(310)	(454)
Other comprehensive loss for the period after tax		(315)	(536)	(310)	(454)
Total comprehensive income for the period		37 255	36 345	12 953	8 072
Basic and diluted earnings per share (in Russian roubles per share)		84.26	82.29	29.75	19.12

Approved for issue and signed on behalf of the Management Board on 20 November 2024.


P. V. Filimonov
First Deputy Chairman of the Management Board –
Chief Executive Officer


N.G. Tomilina
Chief Accountant

PJSC “Bank Saint Petersburg” Group
Special Purpose Condensed Consolidated Interim Statement of Changes in Equity for 9 months ended 30 September 2024

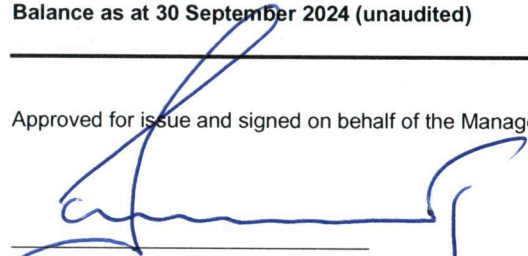
<i>(in millions of Russian roubles)</i>	Note	Share capital	Share premium	Other capital sources	Retained earnings	Total equity
Balance as at 1 January 2023		3 609	23 206	843	117 122	144 780
Other comprehensive loss recognised directly in equity (unaudited)		-	-	(536)	-	(536)
Profit for the period (unaudited)		-	-	-	36 881	36 881
Total comprehensive income for 9 months of 2023 (unaudited)		-	-	(536)	36 881	36 345
Transactions with owners recognised directly in equity						
Dividends declared (unaudited)						
- ordinary shares	14	-	-	-	(9 510)	(9 510)
- preference shares	14	-	-	-	(4)	(4)
Net result from transactions with treasury shares (unaudited)		(99)	(1 028)	374	102	(651)
Balance as at 30 September 2023 (unaudited)		3 510	22 178	681	144 591	170 960

The notes form an integral part of these extracts from special purpose condensed consolidated interim financial information.

PJSC "Bank Saint Petersburg" Group
Special Purpose Condensed Consolidated Interim Statement of Changes in Equity for 9 months ended 30 September 2024

<i>(in millions of Russian roubles)</i>	Note	Share capital	Share premium	Other capital sources	Retained earnings	Total equity
Balance as at 1 January 2024		3 510	22 178	1 690	146 514	173 892
Other comprehensive loss recognised directly in equity (unaudited)		-	-	(316)	1	(315)
Profit for the period (unaudited)		-	-	-	37 570	37 570
Total comprehensive income for 9 months of 2024 (unaudited)		-	-	(316)	37 571	37 255
Disposal of the revaluation reserve for investment securities		-	-	(10)	10	-
Transactions with owners recognised directly in equity						
Dividends declared (unaudited)						
- ordinary shares	14	-	-	-	(10 419)	(10 419)
- preference shares	14	-	-	-	(4)	(4)
Net result from transactions with treasury shares (unaudited)		(31)	(678)	676	33	-
Balance as at 30 September 2024 (unaudited)		3 479	21 500	2 040	173 705	200 724

Approved for issue and signed on behalf of the Management Board on 20 November 2024.


P.V. Filimonenok
First Deputy Chairman of the Management Board –
Chief Executive Officer




N.G. Tomilina
Chief Accountant

1 Basis for Preparation of the Extracts from Special Purpose Condensed Consolidated Interim Financial Information

These extracts from special purpose condensed consolidated interim financial information of PJSC "Bank Saint Petersburg" (the "Bank") and its subsidiaries, together referred to as the "Group" or "PJSC "Bank Saint Petersburg" Group", has been prepared:

- i. based on the extracts from condensed consolidated interim financial information as at 30 September 2024 and for the three- and nine-month periods ended 30 September 2024, prepared in accordance with IAS 34, *Interim Financial Reporting*;
- ii. based on aggregation of data and elimination of information, the disclosure of which, in management's opinion, may lead to the introduction of restrictive measures against the Group and/or its counterparties. The list of such information has been determined by Group management, taking into account information "sensitive" to sanctions risks.

The extracts from special purpose condensed consolidated interim financial information include:

- The special purpose condensed consolidated interim statement of financial position as at 30 September 2024;
- The special purpose condensed consolidated interim statement of comprehensive income for 3 and 9 months ended 30 September 2024;
- The special purpose condensed consolidated interim statement of changes in equity for 9 months ended 30 September 2024;
- Separate condensed notes.

The extracts from special purpose condensed consolidated interim financial information do not include all the information required to be disclosed in the condensed set of consolidated interim financial information of the Group in accordance with IAS 34 *Interim Financial Reporting*. Therefore, a review of the special purpose condensed consolidated interim financial information does not replace a review of the condensed consolidated interim financial information. The special purpose condensed consolidated interim financial information does not contain any:

- information on movements of other sources of own capital in the statement of capital flows;
- information on cash flows;
- information disclosure of which, in the opinion of management, may lead to the imposition of restrictions on the Group and/or its counterparties.

Basis for preparation and disclosure of extracts from special purpose condensed consolidated interim financial information.

In preparing the extracts from special purpose condensed consolidated interim financial information, the Group followed the principles of the aggregated presentation of information in cases when it was appropriate. In particular:

The item "Other assets" in the special purpose condensed consolidated interim statement of financial position comprises derivative financial assets, other financial and non-financial assets of the Group.

The item "Other liabilities" in the special purpose condensed consolidated interim statement of financial position comprises derivative financial liabilities, other financial and non-financial liabilities of the Group.

The item "Other capital sources" in the special purpose condensed consolidated interim statement of financial position includes revaluation reserve for property and equipment, investment securities, treasury shares.

1 Basis for Preparation of the Extracts from Special Purpose Condensed Consolidated Interim Financial Information (continued)

The item “Net gains from trading in foreign currencies, foreign exchange revaluation, from transactions with derivatives and precious metals and from transactions with securities” in the special purpose condensed consolidated interim statement of comprehensive income includes gains (losses) from trading in foreign currencies, foreign exchange revaluation, from transactions with derivatives and precious metals and from transactions with trading securities and investment securities.

The item "Recovery of other allowances" in the special purpose condensed consolidated interim statement of comprehensive income includes the allowance for expected credit losses for credit liabilities, other financial assets and the allowance for contingent liabilities and other non-financial assets.

The item "Other net operating income" in the special purpose condensed consolidated interim statement of comprehensive income comprises results of disposals of investment property and long-term assets held-for-sale and other operating income.

The item "Items of comprehensive loss that are or will be reclassified subsequently to profit or loss" in the special purpose condensed consolidated interim statement of comprehensive income includes revaluation amounts and provisions for expected credit losses of investment securities, measured at fair value through other comprehensive income carried forward to profit or loss through disposal, net revaluation of investment securities measured at fair value through other comprehensive income, and the corresponding taxes.

The item "Other capital sources" in the special purpose condensed consolidated interim statement of changes in equity includes revaluation reserve for property and equipment, investment securities, treasury shares.

The item “Net result from transactions with treasury shares” in the special purpose condensed consolidated interim statement of changes in equity comprises treasury shares and redemption of treasury shares.

The separate condensed notes disclose information about the financial position and performance of the Group important for understanding by the users, including separate information about the Group's exposure to credit risk, income and expenses for three and nine months ended 30 September 2024.

Management is responsible for the preparation of the extracts from special purpose condensed consolidated interim financial information in accordance with the principles described in this Note.

Principal activity. The Bank’s principal business activity is commercial banking operations within the Russian Federation. The Bank has been operating under a general banking license issued by the Central Bank of the Russian Federation (the “CBR”) since 1997. The Bank takes part in the state deposit insurance system introduced by Federal Law No.177-FZ dated 23 December 2003 *On Retail Deposit Insurance in the Russian Federation*. The state deposit insurance system guarantees payment in the amount of 100% of total deposits placed with the bank, but limited to RUB 1 400 000, in the event the bank’s license is revoked or the CBR imposes a moratorium on payments.

As at 30 September 2024, the Bank had 5 branches within the Russian Federation: 3 branches in the North-West region of Russia, 1 branch in Moscow, 1 branch in Novosibirsk, 58 additional and operational offices and 2 representative offices in Rostov-on-Don and Krasnodar (31 December 2023: 5 branches within the Russian Federation: 3 branches in the North-West region of Russia, 1 branch in Moscow, 1 branch in Novosibirsk, 56 additional and operational offices and 2 representative offices in Rostov-on-Don and Krasnodar).

Registered address and place of business.

The Bank’s registered address and place of business is: 64A Malookhtinskiy prospekt, Saint Petersburg, Russia 195112.

The extracts from special purpose condensed consolidated interim financial information as at 30 September 2024 and for 3 and for 9 months ended 30 September 2024 is available at: 64A Malookhtinskiy prospekt, Saint Petersburg, Russia, 195112, e-mail: ir@bspb.ru.

Presentation currency of the extracts from special purpose condensed consolidated interim financial information. This special purpose condensed consolidated interim financial information is presented in millions of Russian roubles (“RUB mln”).

2 Operating Environment of the Group

In 2024, the economy of the Russian Federation grew intensively. The GDP growth was supported by significant federal budget expenses, which, among other things, were applied to the intensification of investment activities of enterprises in the circumstances of high capacity utilisation and demand for import substitution. The economic activity expanded also due to consumer demand, which remained strong despite the tight monetary and credit policy of the CBR. The growth of lending to individuals started to slow down just in the third quarter, while borrowings by legal entities remained at a high level. At the same time, tougher monetary policy of the CBR and increased limits on free transfers between own accounts via the Faster Payments System (FPS) resulted in increased deposit rates, which led to a significant inflow of customer funds.

In the first half of 2024, the world oil prices were increasing significantly. The quotations were supported by the events in the Middle East and by continuous maintenance of previous parameters of oil production reduction by OPEC+. Nevertheless, the cartel plans to start gradual growth of output in December, which led to decrease in oil prices under conditions of significantly increased concerns regarding the demand for raw materials. As a result, for three quarters of 2024, Brent futures decreased by 6.9% to 71.7 USD/bbl (source: Cbonds). At the same time, the discounts of Russian oil to global oil decreased during the year, which mitigated an adverse impact of general decrease in prices for raw materials.

The growth rate of the Russian economy in the first half of 2024 were high, but the signs of meltdown first arose in the third quarter. In September, industrial production in the country increased by 3.2% year-on-year (hereinafter – YoY) (source: Federal State Statistics Service). The highest growth rates were demonstrated in the production of transport vehicles, computers, electronic and optical products as well as finished metal products. The increase in retail sales by the end of the third quarter was 6.5% YoY (source: Federal State Statistics Service), which reflects still strong consumer demand in the country even in the background of significantly tightened CBR policy. The consumer confidence index also decreased in September, but it still remains higher than in 2023 (source: the Bank of Russia). The increasing labour market shortage was an important feature of the Russian economy status. In September, the unemployment rate reached an absolute historic low by falling to 2.4% (source: Federal State Statistics Service), while wages in real terms grew by 7.7% YoY in August (source: Federal State Statistics Service). In general, for three quarters, the GDP of the Russian Federation, according to the first estimates of the Ministry of Economic Development, increased by 2.9% YoY (source: the Ministry of Economic Development) compared to the growth by 4.1% YoY in the second quarter (source: Federal State Statistics Service).

In the opinion of the CBR, such economic situation reflects a remarkable overheating of the Russian economy. Demand expanded in a higher rate than supply and the price pressure in the country became stronger by summer. As a result, by the end of three quarters domestic prices grew by 8.63% YoY (source: Federal State Statistics Service). On an annual basis and seasonally adjusted growth rate of consumer prices amounted to 11.1% in the third quarter against 8.7% in the second quarter and 5.9% in the first quarter. As a result, in the middle of the year the CBR resumed the monetary policy tightening process. In July, the key rate was increased by 200 bp to 18% and by another 100 bp to 19% per annum in September. Moreover, the CBR emphasizes that the key rate will be continuously maintained at high levels.

In the beginning of 2024, the situation in the RF foreign exchange market was relatively stable. It was supported by the effects related to the exchange controls introduced in October 2023 and exchange operations under the fiscal rule which have been renewed this year. At the same time the rouble was relatively strong impacted by the decreasing demand for currency due to difficulties in settlements for import. Later the Russian currency market changed significantly. On June 12, the USA imposed sanctions on the Moscow Exchange, NCC and NSD, which resulted in the cessation of exchange trading in US Dollar and Euro. Now transactions in “toxic currencies” are over-the-counter transactions. Just after the imposition of sanctions rouble became substantively stronger because of additionally decreased demand for currency. Later the Government decided to mitigate the currency controls by announcing the decrease in the threshold of repatriated foreign exchange earnings from 80% to 40% and the reduction of the share of its mandatory sale in the market from 50% to 25%.

As at 30 September 2024, the official exchange rates used for translating foreign currency balances were USD 1 = RUB 92.7126, EUR 1 = RUB 103.4694 and CNY 1 = RUB 13.2163 (31 December 2023: USD 1 = RUB 89.6883, EUR 1 = RUB 99.1919 and CNY 1 = RUB 12.5762).

2 Operating Environment of the Group (continued)

The Russian stock market demonstrated a marked growth until mid-May. These dynamics were driven by the publication of strong financial results for 2023 and the overall high rate of business activity expansion in the Russian Federation. As a result, the Moscow Exchange index at moments exceeded the level of 3500 p., having updated the maximum since February 2022. However, later the Russian companies' stocks started to fall against the refusal of a number of companies to pay dividends, increased sanctions pressure and the CBR key rate increase. As a result of the first three quarters, the Moscow Exchange index decreased by 7.8% to 2858 p. (source: Moscow Exchange).

In 2024, the Russian debt market showed clear negative dynamics. In the third quarter the process of key rate increase resumed, which exerted a material pressure on the bonds. High rates of borrowings by the Ministry of Finance were also an important negative factor for the debt market. In this context, at the end of nine months, the RGBI index declined by 16.1% to 101.6 p., while federal loan bond yields increased by 250-850 bp depending on the maturity (source: Cbonds). In October the debt market continued to decrease due to further increase of the key rate.

The accompanying extracts from special purpose condensed consolidated interim financial information reflect management's assessment of the possible 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.

Management of the Group believes that it makes all the necessary efforts to support the economic stability of the Group in the current environment. Management of the Group estimates that there is no significant uncertainty regarding the Group's ability to continue as a going concern.

3 Summary of Significant Accounting Policies

The accounting policies and methods of calculation applied in the preparation of these extracts from special purpose condensed consolidated interim financial information are consistent with those used for preparation of the Group's annual consolidated financial statements for the year ended 31 December 2023. These extracts from special purpose condensed consolidated interim financial information of the Group does not contain all the information required for complete annual consolidated financial statements prepared in accordance with International Financial Reporting Standards (IFRS), nor does it contain all the information required for a condensed set of consolidated interim financial information of the Group in accordance with IAS 34 *Interim Financial Reporting* (see Note1). Due to the fact that the Group's results are, to a certain extent, subject to changes in market conditions, the Group's results for the interim period are not necessarily indicative of the full year ending 31 December 2024.

These extracts from special purpose condensed consolidated interim financial information are prepared under the historical cost accounting, with exception on initial recognition of financial instruments at fair value and revaluation of certain loans and advances to customers, property and equipment, trading securities, investment securities and derivative financial instruments measured at fair value.

The Group's operations are not of a seasonal or cyclical nature.

New and revised IFRS standards.

The amendments to the standards effective from 01 January 2024 did not have a material impact on the Group's special purpose condensed consolidated interim financial information.

The Group does not expect the use of standards and amendments to standards issued but not yet effective to have a material effect on the Group's special purpose condensed consolidated interim financial information in subsequent periods.

Significant Accounting Estimates and Judgments in Applying Accounting Policies

The Group makes estimates and assumptions that affect the amounts of assets and liabilities recognised in the condensed consolidated interim financial information. Estimates and judgments are continually evaluated and are based on management's experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Management of the Group also makes professional judgments and estimates in the process of applying the accounting policies.

Professional judgements that have the most significant effect on the amounts recognised in the extracts from the condensed consolidated interim financial information and assessments which may result in material adjustments in the carrying amount of assets and liabilities during the current financial period were similar to those applied in the consolidated financial statements of the Group for the year ended 31 December 2023, except for macro-adjustment.

PJSC “Bank Saint Petersburg” Group
Notes to the Extracts from Special Purpose Condensed Consolidated Interim Financial Information –
30 September 2024

4 Cash and Cash Equivalents

<i>(RUB mln)</i>	30 September 2024 (unaudited)	31 December 2023
Cash on hand	8 695	11 778
Cash balances with the CBR (other than mandatory reserve deposits)	20 771	26 235
Correspondent accounts and overnight placements with banks of		
- the Russian Federation		
- Group A	325	8 115
- Group B	131	3 814
- Group C	135	23
- other countries		
- Group A	1 521	267
- Group C	170	142
- Group D	771	4 200
Settlement accounts with trading systems		
- Group A	738	1 290
- Group B	1	1
Total cash and cash equivalents	33 258	55 865

Cash and cash equivalents of the Group are classified into credit risk grades on the basis of averaging the values of external credit ratings.

Financial instruments are classified into the following groups (according to the ACRA rating agency scale):

Group A – financial assets of issuers with a credit rating "AAA".

Group B – financial assets of issuers with an average credit rating from "A-" to "AA+".

Group C – financial assets of issuers with an average credit rating from "BB-" to "BBB+".

Group D – non-default financial assets of issuers with an average credit rating "B+" or lower or not rated.

As at 30 September 2024 (unaudited) and 31 December 2023, the Group had no credit-impaired balances.

During 9 months ended 30 September 2024 and during 9 months ended 30 September 2023, there were no transfers between the stages of impairment of cash and cash equivalents. Cash and cash equivalents are classified as Stage 1 credit risk as at 30 September 2024 (unaudited) and 31 December 2023.

As at 30 September 2024 and 31 December 2023, the Group did not have any counterparties, except the CBR, with aggregate balances greater than 10% of the Group's equity.

PJSC “Bank Saint Petersburg” Group
Notes to the Extracts from Special Purpose Condensed Consolidated Interim Financial Information –
30 September 2024

5 Trading Securities, Including Those Transferred under Sale and Repurchase Agreements

<i>(in millions of Russian roubles)</i>	30 September 2024 (unaudited)	31 December 2023
Debt trading securities		
Corporate bonds	19 379	2 070
Federal loan bonds	2 075	2 880
Corporate Eurobonds	1 958	1 140
Total debt securities	23 412	6 090
Equity securities	2	2
Total trading securities	23 414	6 092
Debt trading securities transferred under sale and repurchase agreements		
Corporate bonds	14 350	33 712
Corporate Eurobonds	-	1 202
Total debt trading securities transferred under sale and repurchase agreements	14 350	34 914
Total trading securities transferred under sale and repurchase agreements	14 350	34 914
Total trading securities, including those transferred under sale and repurchase agreements	37 764	41 006

As at 30 September 2024, debt trading securities, including those transferred under sale and repurchase agreements, are measured at fair value through profit or loss, which also reflects the credit risk associated with these securities (31 December 2023: at fair value).

The Group's debt securities are classified into credit risk on the basis of averaging the values of external credit ratings. For definition of credit risk groups refer to Note 4.

The Bank is licensed by the Federal Financial Markets Service of the Russian Federation to carry out operations with securities.

Securities provided or sold under sale agreements with an obligation to repurchase are transferred to a third party as collateral for the funds raised. These financial assets may be re-pledged or sold by counterparties in the absence of a case of non-fulfilment by the Group of its obligations, but the counterparty undertakes to return the securities upon expiration of the contract. Related liabilities under transactions with these securities are disclosed in Note 10.

The Group has determined that it retains virtually all the risks and rewards of ownership of these securities, and thus does not derecognise them.

These transactions are conducted under conditions that are common and customary for standard lending, borrowing and lending of securities, as well as in accordance with the requirements set by the exchanges, where the Group acts as an intermediary. See Notes 6, 9, 10.

PJSC “Bank Saint Petersburg” Group
Notes to the Extracts from Special Purpose Condensed Consolidated Interim Financial Information –
30 September 2024

5 Trading Securities, Including Those Transferred under Sale and Repurchase Agreements (continued)

The following table provides an analysis of debt trading securities, including debt trading securities transferred under sale and repurchase agreements by credit quality as at 30 September 2024 (unaudited):

<i>(in millions of Russian roubles)</i>	Corporate bonds	Federal loan bonds	Corporate Eurobonds	Total
Debt trading securities				
Neither overdue, nor impaired				
Group A	17 595	2 075	1 958	21 628
Group B	550	-	-	550
Group C	1 234	-	-	1 234
Total debt trading securities	19 379	2 075	1 958	23 412
Debt trading securities transferred under sale and repurchase agreements				
Neither overdue, nor impaired				
Group A	8 376	-	-	8 376
Group B	5 974	-	-	5 974
Total debt trading securities transferred under sale and repurchase agreements	14 350	-	-	14 350
Total debt trading securities, including those transferred under sale and repurchase agreements	33 729	2 075	1 958	37 762

PJSC “Bank Saint Petersburg” Group
Notes to the Extracts from Special Purpose Condensed Consolidated Interim Financial Information –
30 September 2024

5 Trading Securities, Including Those Transferred under Sale and Repurchase Agreements (continued)

The following table provides an analysis of debt trading securities, including debt trading securities transferred under sale and repurchase agreements by credit quality as at 31 December 2023:

<i>(in millions of Russian roubles)</i>	Corporate bonds	Federal loan bonds	Corporate Eurobonds	Total
Debt trading securities				
Neither overdue, nor impaired				
Group A	158	2 880	1 140	4 178
Group B	446	-	-	446
Group C	1 466	-	-	1 466
Total debt trading securities	2 070	2 880	1 140	6 090
Debt trading securities transferred under sale and repurchase agreements				
Neither overdue, nor impaired				
Group A	28 119	-	1 202	29 321
Group B	5 593	-	-	5 593
Total debt trading securities transferred under sale and repurchase agreements	33 712	-	1 202	34 914
Total debt trading securities, including those transferred under sale and repurchase agreements	35 782	2 880	2 342	41 004

PJSC “Bank Saint Petersburg” Group
Notes to the Extracts from Special Purpose Condensed Consolidated Interim Financial Information –
30 September 2024

6 Reverse Sale and Repurchase Agreements

<i>(in millions of Russian roubles)</i>	30 September 2024 (unaudited)	31 December 2023
Reverse sale and repurchase agreements with banks	109 254	123 916
Total reverse sale and repurchase agreements	109 254	123 916

As at 30 September 2024, reverse sale and repurchase agreements represented agreements with banks that were secured by Russian Federation Eurobonds, federal loan bonds, corporate bonds, corporate shares, clearing participation certificates (31 December 2023: Russian Federation Eurobonds, federal loan bonds, municipal bonds, corporate bonds, corporate shares, clearing participation certificates).

As at 30 September 2024, the Group had no counterparties with aggregated balances under securities reverse sale and repurchase agreements exceeding 10% of equity of the Group (31 December 2023: no counterparties with aggregated balances under securities reverse sale and repurchase agreements exceeding 10% of equity of the Group).

As at 30 September 2024, the Group had active securities reverse sale and repurchase agreements with an organisation performing the functions of a central counterparty in the financial market in the amount of RUB 109 254 mln (31 December 2023: RUB 123 916 mln).

As at 30 September 2024, the fair value of securities which served as collateral under securities reverse sale and repurchase agreements was RUB 118 947 mln (31 December 2023: RUB 137 338 mln), of which pledged under sale and repurchase agreements are securities with a fair value of RUB 62 483 mln (31 December 2023: RUB 52 426 mln), as at 30 September 2024, the Group sold securities with the fair value of RUB 1 085 mln (31 December 2023: the Group sold securities with the fair value of RUB 1 471 mln). The obligation to purchase these securities is recognised in the condensed consolidated interim statement under "Financial liabilities at fair value". In all cases, the amount of collateral for individual transactions is equal to or exceeds the amount of debt under the transaction.

As at 30 September 2024 and as at 31 December 2023, debt under reverse sale and repurchase agreements is divided by credit risk level based on averaging external credit ratings. For determination of the groups by the credit risk level see Note 4.

As at 30 September 2024 and 31 December 2023, reverse sale and repurchase agreements are not overdue, have no indicators of impairment and have been classified into Stage 1 (12-month expected credit losses).

During 9 months ended 30 September 2024 and during 9 months ended 30 September 2023, there were no transfers between the stages of impairment of reverse sale and repurchase agreements.

The table below represents the analysis of reverse sale and repurchase agreements by credit quality as at 30 September 2024 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non- impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit- impaired assets	Total
Group A	109 254	-	-	-	109 254
Total reverse sale and repurchase agreements	109 254	-	-	-	109 254

The table below represents the analysis of reverse sale and repurchase agreements by credit quality as at 31 December 2023:

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non- impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit- impaired assets	Total
Group A	123 916	-	-	-	123 916
Total reverse sale and repurchase agreements	123 916	-	-	-	123 916

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7 Due from Banks

<i>(in millions of Russian roubles)</i>	30 September 2024 (unaudited)	31 December 2023
Term placements with banks	15 157	43 831
Allowance for expected credit losses	(18)	(18)
Total due from banks	15 139	43 813

As at 30 September 2024 and 31 December 2023, the Group had no counterparties with aggregate loan balances exceeding 10% of the Group's equity.

As at 30 September 2024 and 31 December 2023, due from banks are not overdue, have no indicators of impairment and have been classified into Stage 1 (12-month expected credit losses).

During 9 months ended 30 September 2024 and during 9 months ended 30 September 2023, there were no transfers between the stages of impairment of due from banks.

The Group's term deposits are divided by credit risk level based on averaging external credit ratings. For classification into groups by credit risk see Note 4.

Below is the analysis of changes in allowance for expected credit losses during 9 months ended 30 September 2024 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit- impaired assets	Total
Allowance for expected credit losses as at 1 January	18	-	-	-	18
New assets received or acquired	2	-	-	-	2
Disposal of allowance due to repayment of loans	(3)	-	-	-	(3)
Other changes	1	-	-	-	1
Total allowance for expected credit losses as at 30 September	18	-	-	-	18

Below is the analysis of changes in allowance for expected credit losses during 9 months ended 30 September 2023 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit- impaired assets	Total
Allowance for expected credit losses as at 1 January	86	-	-	-	86
New assets received or acquired	11	-	-	-	11
Disposal of allowance due to repayment of loans	(78)	-	-	-	(78)
Other changes	5	-	-	-	5
Total allowance for expected credit losses as at 30 September	24	-	-	-	24

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7 Due from Banks (continued)

The table below contains the analysis by credit quality of amounts due from banks measured at amortised cost and the related allowances for expected credit losses as at 30 September 2024 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit-impaired assets	Total
Group A	14 067	-	-	-	14 067
Group B	1 090	-	-	-	1 090
Total gross carrying amount of due from banks	15 157	-	-	-	15 157
Allowance for expected credit losses	(18)	-	-	-	(18)
Total due from banks	15 139	-	-	-	15 139

The table below contains the analysis by credit quality of amounts due from banks measured at amortised cost and the related allowances for expected credit losses as at 31 December 2023:

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit-impaired assets	Total
Group A	37 845	-	-	-	37 845
Group B	5 986	-	-	-	5 986
Total gross carrying amount of due from banks	43 831	-	-	-	43 831
Allowance for expected credit losses	(18)	-	-	-	(18)
Total due from banks	43 813	-	-	-	43 813

Due from banks are not secured. Due from banks are not past due or impaired.

8 Loans and Advances to Customers

<i>(in millions of Russian roubles)</i>	30 September 2024 (unaudited)	31 December 2023
Loans measured at amortised cost		
Loans to legal entities		
- loans to finance working capital	524 389	449 080
- investment loans	48 032	71 139
Loans to individuals		
- mortgage loans	119 488	115 906
- consumer loans to VIP clients	871	2 952
- other consumer loans	39 193	40 011
Allowance for expected credit losses	(30 880)	(34 553)
Loans measured at fair value		
Loans to legal entities	7 690	7 222
Total loans and advances to customers	708 783	651 757

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8 Loans and Advances to Customers (continued)

Below is the analysis of changes in allowance for expected credit losses on loans and advances to legal entities during 9 months ended 30 September 2024 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-	Lifetime expected credit losses - impaired	Purchased or originated credit-impaired	Total
	impairment	assets	assets	assets	
Allowance for expected credit losses as at 1 January	2 946	1 302	25 236	-	29 484
Transfer to 12-month expected credit losses	18	(18)	-	-	-
Transfer to lifetime expected credit losses - non-impaired assets	(150)	150	-	-	-
Transfer to lifetime expected credit losses - impaired assets	(8)	(985)	993	-	-
New assets received or acquired	3 336	-	-	-	3 336
Net income from recovery of allowance for expected credit losses	(1 930)	(68)	4 076	-	2 078
Recovery of allowance due to repayment of loans	(1 671)	(44)	(107)	-	(1 822)
Unwinding of discount in respect of ECL present value	-	-	446	-	446
Amounts written-off as non-recoverable during the period	-	-	(2 938)	-	(2 938)
Loans and advances to customers sold during the period as non-recoverable	-	-	(5 186)	-	(5 186)
Other changes	7	-	398	-	405
Total allowance for expected credit losses as at 30 September	2 548	337	22 918	-	25 803

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8 Loans and Advances to Customers (continued)

Below is the analysis of changes in allowance for expected credit losses on loans and advances to legal entities during 9 months ended 30 September 2023 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit-impaired assets	Total
Allowance for expected credit losses as at 1 January	3 139	1 004	32 656	-	36 799
Transfer to 12-month expected credit losses	15	(15)	-	-	-
Transfer to lifetime expected credit losses - non-impaired assets	(209)	209	-	-	-
Transfer to lifetime expected credit losses - impaired assets	(2)	(2)	4	-	-
New assets received or acquired	1 606	-	-	-	1 606
Net income from recovery of allowance for expected credit losses	(350)	(103)	(3 990)	-	(4 443)
Recovery of allowance due to repayment of loans	(1 313)	(139)	(468)	-	(1 920)
Unwinding of discount in respect of ECL present value	-	-	522	-	522
Amounts written-off as non-recoverable during the period	-	-	(1 445)	-	(1 445)
Loans and advances to customers sold during the period as non-recoverable	-	-	(4 191)	-	(4 191)
Other changes	112	91	4 402	-	4 605
Total allowance for expected credit losses as at 30 September	2 998	1 045	27 490	-	31 533

Below is the analysis of changes in the gross carrying amount of loans and advances to legal entities before allowance for expected credit losses for 9 months ended 30 September 2024 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit-impaired assets	Total
Loans and advances to customers as at 1 January	478 221	10 999	30 800	199	520 219
Transfer to 12-month expected credit losses	1 008	(1 008)	-	-	-
Transfer to lifetime expected credit losses - non-impaired assets	(8 044)	8 044	-	-	-
Transfer to lifetime expected credit losses - impaired assets	(363)	(3 038)	3 401	-	-
New assets received or acquired	424 483	-	-	-	424 483
Changes in the carrying amount of loans, including partial repayments	(6 585)	(2 947)	15 914	2	6 384
Loans disposed of as a result of repayment	(357 013)	(3 565)	(173)	-	(360 751)
Amounts written-off as non-recoverable during the period	-	-	(2 938)	-	(2 938)
Loans and advances to customers sold during the period as non-recoverable	-	-	(17 111)	-	(17 111)
Other changes	1 663	-	472	-	2 135
Total loans and advances to customers as at 30 September	533 370	8 485	30 365	201	572 421

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8 Loans and Advances to Customers (continued)

Below is the analysis of changes in the gross carrying amount of loans and advances to legal entities before allowance for expected credit losses for 9 months ended 30 September 2023 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non- impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit- impaired assets	Total
Loans and advances to customers as at 1 January	351 987	13 057	42 123	213	407 380
Transfer to 12-month expected credit losses	227	(227)	-	-	-
Transfer to lifetime expected credit losses - non- impaired assets	(13 489)	13 489	-	-	-
Transfer to lifetime expected credit losses - impaired assets	(92)	(81)	173	-	-
New assets received or acquired	300 609	-	-	-	300 609
Changes in the carrying amount of loans, including partial repayments	6 037	(10 758)	(268)	(16)	(5 005)
Loans disposed of as a result of repayment	(212 358)	(3 386)	(644)	-	(216 388)
Amounts written-off as non-recoverable during the period	-	-	(1 445)	-	(1 445)
Loans and advances to customers sold during the period as non-recoverable	-	-	(11 580)	-	(11 580)
Other changes	15 281	1 399	4 573	-	21 253
Total loans and advances to customers as at 30 September	448 202	13 493	32 932	197	494 824

Below is the analysis of changes in allowance for expected credit losses on loans to individuals during 9 months ended 30 September 2024 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non- impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit- impaired assets	Total
Allowance for expected credit losses as at 1 January	1 384	281	3 404	-	5 069
Transfer to 12-month expected credit losses	81	(55)	(26)	-	-
Transfer to lifetime expected credit losses - non- impaired assets	(26)	94	(68)	-	-
Transfer to lifetime expected credit losses - impaired assets	(23)	(109)	132	-	-
New assets received or acquired	327	-	-	-	327
(Recovery) of allowance / net charge for creation of allowance for expected credit losses	(488)	155	782	-	449
Recovery of allowance due to repayment of loans	(103)	(15)	(153)	-	(271)
Unwinding of discount in respect of ECL present value	-	-	56	-	56
Amounts written-off as non-recoverable during the period	-	-	(471)	-	(471)
Loans and advances to customers sold during the period as non-recoverable	-	-	(82)	-	(82)
Total allowance for expected credit losses as at 30 September	1 152	351	3 574	-	5 077

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8 Loans and Advances to Customers (continued)

Below is the analysis of changes in allowance for expected credit losses on loans to individuals during 9 months ended 30 September 2023 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non- impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit- impaired assets	Total
Allowance for expected credit losses as at 1 January	1 943	506	3 328	-	5 777
Transfer to 12-month expected credit losses	135	(109)	(26)	-	-
Transfer to lifetime expected credit losses - non- impaired assets	(36)	165	(129)	-	-
Transfer to lifetime expected credit losses - impaired assets	(32)	(176)	208	-	-
New assets received or acquired	526	-	-	-	526
(Recovery) of allowance / net charge for creation of allowance for expected credit losses	(768)	(41)	853	-	44
Recovery of allowance due to repayment of loans	(228)	(35)	(163)	-	(426)
Unwinding of discount in respect of ECL present value	-	-	70	-	70
Amounts written-off as non-recoverable during the period	-	-	(573)	-	(573)
Loans and advances to customers sold during the period as non-recoverable	-	-	(176)	-	(176)
Other changes	-	-	4	-	4
Total allowance for expected credit losses as at 30 September	1 540	310	3 396	-	5 246

Below is the analysis of changes in the gross carrying amount of loans to individuals before allowance for expected credit losses for 9 months ended 30 September 2024 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non- impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit- impaired assets	Total
Loans and advances to customers as at 1 January	152 318	1 861	4 690	-	158 869
Transfer to 12-month expected credit losses	571	(475)	(96)	-	-
Transfer to lifetime expected credit losses - non- impaired assets	(2 132)	2 382	(250)	-	-
Transfer to lifetime expected credit losses - impaired assets	(1 010)	(487)	1 497	-	-
New assets received or acquired	24 656	-	-	-	24 656
Changes in the carrying amount of loans, including partial repayments	(13 792)	(236)	(5)	-	(14 033)
Loans disposed of as a result of repayment	(8 916)	(108)	(320)	-	(9 344)
Amounts written-off as non-recoverable during the period	-	-	(471)	-	(471)
Loans and advances to customers sold during the period as non-recoverable	-	-	(125)	-	(125)
Total loans and advances to customers as at 30 September	151 695	2 937	4 920	-	159 552

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8 Loans and Advances to Customers (continued)

Below is the analysis of changes in the gross carrying amount of loans to individuals before allowance for expected credit losses for 9 months ended 30 September 2023 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non- impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit- impaired assets	Total
Loans and advances to customers as at 1 January	134 596	3 209	4 868	-	142 673
Transfer to 12-month expected credit losses	834	(744)	(90)	-	-
Transfer to lifetime expected credit losses - non- impaired assets	(2 790)	3 157	(367)	-	-
Transfer to lifetime expected credit losses - impaired assets	(893)	(634)	1 527	-	-
New assets received or acquired	41 343	-	-	-	41 343
Changes in the carrying amount of loans, including partial repayments	(12 380)	(263)	40	-	(12 603)
Loans disposed of as a result of repayment	(11 912)	(255)	(425)	-	(12 592)
Amounts written-off as non-recoverable during the period	-	-	(573)	-	(573)
Loans and advances to customers sold during the period as non-recoverable	-	-	(250)	-	(250)
Other changes	5	-	8	-	13
Total loans and advances to customers as at 30 September	148 803	4 470	4 738	-	158 011

As at 30 September 2024 and 31 December 2023, loans and advances to customers are divided by credit quality into five categories of credit risk:

- Minimal credit risk – the probability of timely repayment of debt is high, slight probability of default.
- Low credit risk – the probability of timely repayment of debt is high, low probability of default.
- Medium credit risk – the probability of timely repayment of debt is high, but there is a vulnerability in the presence of adverse commercial, financial and economic conditions.
- High credit risk – the possibility of timely repayment of debt depends on favourable commercial, financial and economic conditions.
- Defaulted loans – assets with signs of credit impairment.

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8 Loans and Advances to Customers (continued)

As at 30 September 2024 and 31 December 2023, loans and advances to individuals are segregated by days past due.

As at 30 September 2024 and 31 December 2023, loans and advances to customers include loans measured at fair value.

The table below presents an analysis of loans and advances to customers, measured at amortised cost, by credit quality, and of corresponding allowances for expected credit losses as at 30 September 2024 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit-impaired assets	Total
Loans and advances to legal entities:					
Minimum credit risk	463 359	87	-	-	463 446
Low credit risk	68 978	8 104	-	-	77 082
Medium credit risk	1 033	176	-	-	1 209
High credit risk	-	118	-	-	118
Defaulted loans	-	-	30 365	201	30 566
Total gross carrying amount of loans and advances to legal entities	533 370	8 485	30 365	201	572 421
Allowance for expected credit losses	(2 548)	(337)	(22 918)	-	(25 803)
Total loans and advances to legal entities	530 822	8 148	7 447	201	546 618
Loans and advances to individuals:					
Not past due	149 638	1 567	409	-	151 614
Overdue loans:					
- less than 30 days	2 057	663	62	-	2 782
- from 31 to 90 days	-	707	75	-	782
- more than 90 days	-	-	4 374	-	4 374
Total gross carrying amount of loans and advances to individuals	151 695	2 937	4 920	-	159 552
Allowance for expected credit losses	(1 152)	(351)	(3 574)	-	(5 077)
Total loans and advances to individuals	150 543	2 586	1 346	-	154 475
Total loans and advances to customers at amortised cost	681 365	10 734	8 793	201	701 093

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8 Loans and Advances to Customers (continued)

The table below presents an analysis of loans and advances to individuals, measured at amortised cost, by credit quality, and of corresponding allowances for expected credit losses as at 30 September 2024 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit-impaired assets	Total
Mortgage loans					
Not past due	114 766	1 143	168	-	116 077
Overdue loans:					
- less than 30 days	1 233	471	43	-	1 747
- from 31 to 90 days	-	386	31	-	417
- more than 90 days	-	-	1 247	-	1 247
Total gross carrying amount of mortgage loans to customers	115 999	2 000	1 489	-	119 488
Allowance for expected credit losses	(142)	(88)	(360)	-	(590)
Total mortgage loans to customers	115 857	1 912	1 129	-	118 898
Consumer loans to VIP clients					
Not past due	700	-	171	-	871
Overdue loans:					
- less than 30 days	-	-	-	-	-
- from 31 to 90 days	-	-	-	-	-
- more than 90 days	-	-	-	-	-
Total gross carrying amount of consumer loans to VIP clients	700	-	171	-	871
Allowance for expected credit losses	(13)	-	(171)	-	(184)
Total consumer loans to VIP clients	687	-	-	-	687
Other consumer loans					
Not past due	34 172	424	70	-	34 666
Overdue loans:					
- less than 30 days	824	192	19	-	1 035
- from 31 to 90 days	-	321	44	-	365
- more than 90 days	-	-	3 127	-	3 127
Total gross carrying amount of other consumer loans	34 996	937	3 260	-	39 193
Allowance for expected credit losses	(997)	(263)	(3 043)	-	(4 303)
Total other consumer loans	33 999	674	217	-	34 890

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8 Loans and Advances to Customers (continued)

The table below presents an analysis of loans and advances to customers measured at amortised cost, by credit quality, and of corresponding allowances for expected credit losses as at 31 December 2023:

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit-impaired assets	Total
Loans and advances to legal entities:					
Minimum credit risk	389 783	27	-	-	389 810
Low credit risk	87 341	5 922	-	-	93 263
Medium credit risk	1 097	4 697	-	-	5 794
High credit risk	-	353	-	-	353
Defaulted loans	-	-	30 800	199	30 999
Total gross carrying amount of loans and advances to legal entities	478 221	10 999	30 800	199	520 219
Allowance for expected credit losses	(2 946)	(1 302)	(25 236)	-	(29 484)
Total loans and advances to legal entities	475 275	9 697	5 564	199	490 735
Loans and advances to individuals:					
Not past due	151 496	858	439	-	152 793
Overdue loans:					
- less than 30 days	822	380	30	-	1 232
- between 31 and 90 days	-	623	49	-	672
- more than 90 days	-	-	4 172	-	4 172
Total gross carrying amount of loans and advances to individuals	152 318	1 861	4 690	-	158 869
Allowance for expected credit losses	(1 384)	(281)	(3 404)	-	(5 069)
Total loans and advances to individuals	150 934	1 580	1 286	-	153 800
Total loans and advances to customers at amortised cost	626 209	11 277	6 850	199	644 535

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8 Loans and Advances to Customers (continued)

The table below presents an analysis of loans and advances to individuals measured at amortised cost, by credit quality, and of corresponding allowances for expected credit losses as at 31 December 2023:

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non- impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit- impaired assets	Total
Mortgage loans					
Not past due	112 900	512	195	-	113 607
Overdue loans:					
- less than 30 days	573	286	17	-	876
- between 31 and 90 days	-	310	11	-	321
- more than 90 days	-	-	1 102	-	1 102
Total gross carrying amount of mortgage loans to customers	113 473	1 108	1 325	-	115 906
Allowance for expected credit losses	(156)	(49)	(315)	-	(520)
Total mortgage loans to customers	113 317	1 059	1 010	-	115 386
Consumer loans to VIP clients					
Not past due	2 774	-	178	-	2 952
Overdue loans:					
- less than 30 days	-	-	-	-	-
- between 31 and 90 days	-	-	-	-	-
- more than 90 days	-	-	-	-	-
Total gross carrying amount of consumer loans to VIP clients	2 774	-	178	-	2 952
Allowance for expected credit losses	(22)	-	(178)	-	(200)
Total consumer loans and advances to VIP customers	2 752	-	-	-	2 752
Other consumer loans					
Not past due	35 822	346	66	-	36 234
Overdue loans:					
- less than 30 days	249	94	13	-	356
- between 31 and 90 days	-	313	38	-	351
- more than 90 days	-	-	3 070	-	3 070
Total gross carrying amount of other consumer loans to customers	36 071	753	3 187	-	40 011
Allowance for expected credit losses	(1 206)	(232)	(2 911)	-	(4 349)
Total other consumer loans to customers	34 865	521	276	-	35 662

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9 Investment Securities

<i>(in millions of Russian roubles)</i>	30 September 2024 (unaudited)	31 December 2023
Debt investment securities in ownership measured at fair value through other comprehensive income		
Corporate bonds	-	1 678
Total debt investment securities measured at fair value through other comprehensive income	-	1 678
Equity securities	100	120
Total investment securities measured at fair value through other comprehensive income	100	1 798
Debt investment securities in ownership at amortised cost		
Federal loan bonds	18 672	20 245
Corporate bonds	5 806	7 139
Corporate Eurobonds	8	3 510
Debt investment securities at amortised cost transferred under sale and repurchase agreements		
Corporate bonds	49 102	47 776
Municipal bonds	11 794	11 411
Corporate Eurobonds	431	9 560
Federal loan bonds	-	1 041
Allowance for expected credit losses	(95)	(121)
Total debt investment securities at amortised cost	85 718	100 561
Total investment securities, including those transferred under sale and repurchase agreements	85 818	102 359

The Group's debt investment securities measured at fair value through other comprehensive income are divided by credit risk level on averaging of external credit ratings.

For definition of credit risk groups refer to Note 4.

Below is an analysis of debt investment securities measured at fair value through other comprehensive income, including those transferred under sale and repurchase agreements, by credit quality as at 30 September 2024 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non- impaired assets	Lifetime expected credit losses - impaired assets	Total
Debt investment securities measured at fair value through other comprehensive income				
Group D	-	-	-	-
Total debt investment securities in ownership measured at fair value through other comprehensive income	-	-	-	-
Total debt investment securities measured at fair value through other comprehensive income, including those transferred under sale and repurchase agreements	-	-	-	-

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9 Investment Securities (continued)

Below is an analysis of debt investment securities measured at fair value through other comprehensive income, including those transferred under sale and repurchase agreements, by credit quality as at 31 December 2023:

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non- impaired assets	Lifetime expected credit losses - impaired assets	Total
Debt investment securities measured at fair value through other comprehensive income				
Group D	-	1 678	-	1 678
Total debt investment securities in ownership measured at fair value through other comprehensive income	-	1 678	-	1 678
Total debt investment securities measured at fair value through other comprehensive income, including those transferred under sale and repurchase agreements	-	1 678	-	1 678

Below is an analysis of debt investment securities measured at amortised cost, including those transferred under sale and repurchase agreements, by credit quality as at 30 September 2024 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non- impaired assets	Lifetime expected credit losses - impaired assets	Total
Debt investment securities at amortised cost				
Group A	23 605	-	-	23 605
Group B	881	-	-	881
Total debt investment securities in ownership at amortised cost	24 486	-	-	24 486
Debt investment securities at amortised cost transferred under sale and repurchase agreements				
Group A	52 287	-	-	52 287
Group B	9 040	-	-	9 040
Total debt investment securities at amortised cost transferred under sale and repurchase agreements	61 327	-	-	61 327
Allowance for expected credit losses	(95)	-	-	(95)
Total debt investment securities at amortised cost, including those transferred under sale and repurchase agreements	85 718	-	-	85 718

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9 Investment Securities (continued)

Below is an analysis of debt investment securities measured at amortised cost, including those transferred under sale and repurchase agreements, by credit quality as at 31 December 2023:

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Total
Debt investment securities at amortised cost				
Group A	30 894	-	-	30 894
Total debt investment securities in ownership at amortised cost	30 894	-	-	30 894
Debt investment securities at amortised cost transferred under sale and repurchase agreements				
Group A	58 346	-	-	58 346
Group B	11 442	-	-	11 442
Total debt investment securities at amortised cost transferred under sale and repurchase agreements	69 788	-	-	69 788
Allowance for expected credit losses	(121)	-	-	(121)
Total debt investment securities at amortised cost, including those transferred under sale and repurchase agreements	100 561	-	-	100 561

The table below presents the reconciliation of significant changes in the gross carrying amount of debt securities measured at fair value through other comprehensive income, including those transferred under sale and repurchase agreements, during 9 months ended 30 September 2024 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit-impaired assets	Total
Balance as at 1 January	-	1 678	-	-	1 678
New assets received or acquired	-	-	-	-	-
Sale and redemption of securities	-	1 678	-	-	1 678
Other changes	-	-	-	-	-
Total balance of gross carrying amount of debt securities measured at fair value through other comprehensive income, including those transferred under sale and repurchase agreements as at 30 September	-	-	-	-	-

The table below presents the reconciliation of significant changes in the gross carrying amount of debt securities measured at fair value through other comprehensive income, including those transferred under sale and repurchase agreements, during 9 months ended 30 September 2023 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit-impaired assets	Total
Balance as at 1 January	5 642	1 502	-	-	7 144
New assets received or acquired	11 762	-	-	-	11 762
Sale and redemption of securities	(5 642)	-	-	-	(5 642)
Other changes	-	173	-	-	173
Total balance of gross carrying amount of debt securities measured at fair value through other comprehensive income as at 30 September	11 762	1 675	-	-	13 437

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9 Investment Securities (continued)

The table below presents the reconciliation of significant changes in the gross carrying amount of debt securities measured at amortised cost, including those transferred under sale and repurchase agreements, during 9 months ended 30 September 2024 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit-impaired assets	Total
Balance as at 1 January	100 682	-	-	-	100 682
Newly originated or purchased financial assets	8 553	-	-	-	8 553
Disposal of securities	(24 164)	-	-	-	(24 164)
Other changes	742	-	-	-	742
Total balance of gross carrying amount of debt securities at amortised cost as at 30 September	85 813	-	-	-	85 813

The table below presents the reconciliation of significant changes in the gross carrying amount of debt securities measured at amortised cost, including those transferred under sale and repurchase agreements, during 9 months ended 30 September 2023 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit-impaired assets	Total
Balance as at 1 January	63 916	-	-	-	63 916
Newly originated or purchased financial assets	70 436	-	-	-	70 436
Disposal of securities	(36 556)	-	-	-	(36 556)
Other changes	8 513	-	-	-	8 513
Total balance of gross carrying amount of debt securities at amortised cost as at 30 September	106 309	-	-	-	106 309

Movements in the allowance for expected credit losses of debt securities measured at amortised cost, including those transferred under sale and repurchase agreements, during 9 months ended 30 September 2024 are as follows (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit-impaired assets	Total
Balance as at 1 January	121	-	-	-	121
Newly originated or purchased financial assets	19	-	-	-	19
Disposal of securities	(23)	-	-	-	(23)
Other changes	(22)	-	-	-	(22)
Total balance as at 30 September	95	-	-	-	95

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9 Investment Securities (continued)

Movements in the allowance for expected credit losses of debt securities measured at amortised cost, including those transferred under sale and repurchase agreements, during 9 months ended 30 September 2023 are as follows (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit- impaired assets	Total
Balance as at 1 January	74	-	-	-	74
Newly originated or purchased financial assets	91	-	-	-	91
Disposal of securities	(33)	-	-	-	(33)
Other changes	2	-	-	-	2
Total balance as at 30 September	134	-	-	-	134

Related liabilities for investment securities transferred under sale and repurchase agreements are disclosed in Note 10.

10 Due to Banks

<i>(in millions of Russian roubles)</i>	30 September 2024 (unaudited)	31 December 2023
Securities sale and repurchase agreements	114 047	136 339
Term placements of banks	69 866	71 071
Correspondent accounts of banks	726	1 149
Total due to banks	184 639	208 559

As at 30 September 2024, the Group had 1 counterparty, the aggregate deposit balances of which exceeded 10% of the Group's equity and amounted to RUB 30 078 mln (31 December 2023: 1 counterparty, the aggregate balances of RUB 20 036 mln).

As at 30 September 2024, the Group had effective securities sale and repurchase agreements with an organisation acting as a central counterparty in the financial market in the amount of RUB 114 047 mln (31 December 2023: RUB 136 339 mln).

Securities pledged under the sale and repurchase agreements and lent are represented by securities:

- from own portfolio of securities measured at fair value in the amount of RUB 14 350 mln, and securities measured at amortised cost in the amount of RUB 61 327 mln (31 December 2023: RUB 34 914 mln and RUB 69 788 mln, respectively) (see Notes 5, 9);
- received by the Group under reverse sale and repurchase agreements (without initial recognition) in the amount of RUB 62 483 mln (31 December 2023: RUB 52 426 mln).

PJSC “Bank Saint Petersburg” Group
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11 Customer Accounts

<i>(in millions of Russian roubles)</i>	30 September 2024 (unaudited)	31 December 2023
State and public organisations		
Current/settlement accounts	92	-
Term deposits	3 119	-
Other legal entities		
Current/settlement accounts	132 420	123 448
Term deposits	104 474	127 410
Individuals		
Current accounts/deposits on demand	147 646	186 411
Term deposits	227 192	209 178
Total customer accounts	614 943	646 447

State and public organisations do not include commercial entities owned by the state.

As at 30 September 2024 and 31 December 2023, the Group had no customers (group of customers), the total balances on accounts and deposits of each of which exceeded 10% of the Group's equity.

PJSC “Bank Saint Petersburg” Group
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12 Interest Income and Expenses

<i>(in millions of Russian roubles)</i>	9 months ended		3 months ended	
	30 September 2024 (unaudited)	30 September 2023 (unaudited)	30 September 2024 (unaudited)	30 September 2023 (unaudited)
Interest income calculated using the effective interest rate	101 502	52 508	36 565	19 767
Loans and advances to customers				
- loans and advances to legal entities	63 675	29 093	22 988	11 320
- loans and advances to individuals	15 893	10 948	5 427	3 910
Reverse sale and repurchase agreements	11 951	5 823	4 918	2 341
Debt investment securities at amortised cost	6 959	3 122	2 367	1 211
Due from banks	2 842	2 792	835	687
Debt investment securities measured at fair value through other comprehensive income	182	730	30	298
Other interest income	5 775	2 012	1 864	619
Trading securities at fair value through profit or loss	4 730	1 104	1 517	281
Loans and advances to customers measured at fair value through profit or loss	1 045	908	347	338
Total interest income	107 277	54 520	38 429	20 386
Interest expense				
Due to banks	21 422	4 465	8 093	2 280
Term deposits of individuals	20 733	8 784	7 871	3 259
Term deposits of legal entities	10 939	4 447	4 052	1 437
Current/settlement accounts	1 097	362	450	186
Other debt securities issued	143	108	47	44
Bonds issued	-	30	-	-
Total interest expense	54 334	18 196	20 513	7 206
Contributions to the deposit insurance system	1 733	1 568	572	519
Net interest income	51 210	34 756	17 344	12 661

PJSC “Bank Saint Petersburg” Group
Notes to the Extracts from Special Purpose Condensed Consolidated Interim Financial Information –
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13 Fee and Commission Income and Expenses

<i>(in millions of Russian roubles)</i>	9 months ended		3 months ended	
	30 September 2024 (unaudited)	30 September 2023 (unaudited)	30 September 2024 (unaudited)	30 September 2023 (unaudited)
Fee and commission income				
Settlement transactions	4 773	5 689	1 887	1 690
Settlements with plastic cards	2 962	3 204	922	1 094
Guarantees and letters of credit issued	1 432	1 211	493	439
Agency services under insurance contracts	904	858	381	311
Cash transactions	208	173	53	66
Cash collection	65	58	23	20
Custody operations	53	52	18	18
Investment services, including asset management	-	35	-	-
Other	289	160	80	52
<i>including revenue under Agreements in scope of IFRS 15:</i>				
- recognised over time	2 389	2 156	892	768
- recognised when the service is provided	8 297	9 284	2 965	2 922
Total fee and commission income	10 686	11 440	3 857	3 690
Fee and commission expense				
Settlements with plastic cards	1 417	1 381	481	500
Loyalty programs	242	260	67	94
Securities, including sale and repurchase agreements	223	125	85	58
Settlement transactions	123	145	38	32
Guarantees and letters of credit	91	22	10	11
Other	66	77	20	23
Total fee and commission expense	2 162	2 010	701	718
Net fee and commission income	8 524	9 430	3 156	2 972

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14 Dividends

<i>(in millions of Russian roubles)</i>	9 months ended 30 September 2024 (unaudited)		9 months ended 30 September 2023 (unaudited)	
	Ordinary shares	Preference shares	Ordinary shares	Preference shares
Dividends payable as at 1 January	319	-	33	-
Dividends declared during the period	10 419	4	9 510	4
Dividends paid during the period	(10 409)	(4)	(9 500)	(4)
Return of unpaid dividends	74		236	-
Write-off of unclaimed dividends	(5)		(4)	-
Dividends payable as at 30 September	398	-	275	-
Dividends per share declared during the period (RUB per share)				
- results for 2022	-	-	21.16	0.22
- results for 2023	23.37	0.22	-	-
- results for the 6 months of 2024	27.26	0.22	-	-

On 25 April 2024, the Annual General Meeting of Shareholders decided to approve the total amount of dividends for 2023: ordinary shares in the amount of RUB 42.45 per 1 ordinary share, preference shares in the amount of RUB 0.44 per 1 preference share, out of which RUB 19.08 per 1 ordinary share and RUB 0.22 per 1 preference share were declared as a result of the Group’s activity in the half of 2023 and paid in the second half of 2023. Respectively, remaining dividends in the amount of RUB 23.37 per 1 ordinary share and RUB 0.22 per 1 preference share as a result of the Group’s activity for 2023 were declared and paid in the first half of 2024. Dividends were declared and paid in Russian roubles.

Based on the results of the Extraordinary General Meeting of Shareholders dated 18 September 2024, it was decided to pay dividends based on results of the half of 2024 in the amount of RUB 27.26 per 1 ordinary share, RUB 0.22 per 1 preference share.

15 Segment Analysis

An operating segment is a component of the Group that engages in business activities from which it may earn revenues and incur expenses, whose operating results are regularly reviewed by the chief operating decision maker and for which discrete financial information is available. The Management Board of the Bank performs the responsibilities of the chief operating decision maker.

Description of products and services that constitute sources of revenue of the reporting segments

The Group’s operations are organised on a basis of three main business segments:

- Corporate banking – settlement and current accounts, deposits, credit lines, loans and other credit facilities, foreign currency transactions with commercial and state entities.
- Operations on financial markets – financial instruments trading, loans and deposits on the interbank market, dealing in foreign exchange and derivative financial instruments
- Retail banking – banking services to retail and VIP customers for opening and maintaining settlement accounts, attracting deposits, retail investment products, custody services, debit and credit plastic cards, consumer, mortgage and other types of lending to individuals.

Transactions between the business segments are performed under normal commercial terms and conditions. Funds are ordinarily reallocated between segments, resulting in funding cost transfers disclosed in operating income/expense for the segment, i.e. the balance of transfer income and expenses from reallocated financial resources between internal segments. The interest rate on these resources is calculated based on market interest rates. There are no other material items of income or expense between the business segments. Segment assets and liabilities comprise operating assets and liabilities, being the majority of assets and liabilities of the Group, but excluding some premises, equipment and intangible assets, long-term assets held-for-sale, investment property, other assets and liabilities and balances on taxation settlements.

Factors used by management to identify reporting segments

The Group’s segments are strategic business units that offer different products and services for different clients. They are managed separately because they require different technology, marketing strategies and level of service.

Evaluation of profit or loss and assets of operating segments

The Management Board of the Bank analyses the financial information prepared in accordance with the requirements of Russian accounting standards. Such financial information differs in certain aspects from International Financial Reporting Standards:

- (i) resources are usually redistributed among segments using internal interest rates set by the Treasury Department. These interest rates are calculated based on the basic market interest rates, contractual maturity dates and observable actual maturity dates of customer accounts balances;
- (ii) income tax is not allocated to segments;
- (iii) fee and commission income on lending transactions is recognised immediately, rather than in the future periods using the effective interest rate method;
- (iv) derivative financial liabilities are not included in liabilities but are allocated to equity items of management accounts;
- (v) information on consolidated companies is not included.

The Management Board of the Bank evaluates the business segment results based on the amount of profit taking into account analytical calculation of income tax.

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15 Segment Analysis (continued)

Information on profit or loss, assets and liabilities of reporting segments

Segment information for the main reporting business segments of the Group for 9 months ended 30 September 2024 and 9 months ended 30 September 2023 is set out below (in accordance with the management information).

<i>(in millions of Russian roubles)</i>	Corporate banking	Retail banking	Operations on financial markets	Unallocated	Total
9 months ended 30 September 2024 (unaudited)					
Interest income	63 527	16 339	26 044	-	105 910
Interest expense	(11 858)	(21 977)	(21 466)	(109)	(55 410)
Internal funding charge	(39 149)	22 912	(6 383)	22 620	-
Net interest income (loss)	12 520	17 274	(1 805)	22 511	50 500
Net fee and commission income (expense)	6 943	2 243	(92)	-	9 094
Net trading income	4 498	497	2 990	-	7 985
Other net operating income (expense)	1 190	17	(311)	160	1 056
Net operating income	25 151	20 031	782	22 671	68 635
General and administrative expenses	(5 388)	(6 052)	(883)	(5 377)	(17 700)
Allowance for expected credit losses	(3 324)	(270)	(8)	-	(3 602)
Profit before tax	16 439	13 709	(109)	17 294	47 333
Income tax expense	(3 288)	(2 742)	22	(815)	(6 823)
Profit (loss) of segment	13 151	10 967	(87)	16 479	40 510
As at 30 September 2024 (unaudited)					
Reporting segment assets before allowance	606 589	168 803	278 241	20 267	1 073 900
Reporting segment liabilities	241 575	373 874	199 963	23 150	838 562
Other segment items for 9 months ended 30 September 2024 (unaudited)					
Depreciation and amortisation charges	(472)	(485)	(64)	(385)	(1 406)

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15 Segment Analysis (continued)

<i>(in millions of Russian roubles)</i>	Corporate banking	Retail banking	Operations on financial markets	Unallocated	Total
9 months ended 30 September 2023 (unaudited)					
Interest income	29 734	10 793	13 252	-	53 779
Interest expense	(4 811)	(10 039)	(4 366)	(109)	(19 325)
Internal funding charge	(12 672)	9 284	(7 535)	10 923	-
Net interest income	12 251	10 038	1 351	10 814	34 454
Net fee and commission income (expense)	7 684	2 476	(31)	-	10 129
Net trading income	7 933	886	5 070	-	13 889
Other net operating (expense) income	(227)	106	215	84	178
Net operating income (revenue)	27 641	13 506	6 605	10 898	58 650
General and administrative expenses	(5 169)	(5 321)	(1 205)	(6 011)	(17 706)
Allowance for expected credit losses	612	(161)	5 569	-	6 020
Profit (loss) before tax	23 084	8 024	10 969	4 887	46 964
Income tax expense	(4 617)	(1 605)	(2 194)	(538)	(8 954)
Profit of segment	18 467	6 419	8 775	4 349	38 010
As at 31 December 2023					
Reporting segment assets before allowance	551 787	169 073	354 652	18 979	1 094 491
Reporting segment liabilities	254 261	395 017	217 571	14 469	882 318
Other segment items for 9 months ended 30 September 2023 (unaudited)					
Depreciation and amortisation charges	(298)	(336)	(61)	(372)	(1 067)

A reconciliation of assets according to the management information with the extracts from IFRS special purpose condensed consolidated interim financial information results as at 30 September 2024 and 31 December 2023 is set out below:

<i>(in millions of Russian roubles)</i>	30 September 2024 (unaudited)	31 December 2023
Total reporting segment assets before allowance	1 073 900	1 094 491
Adjustment of financial assets at amortised cost	(30 327)	(34 509)
Adjustments of income/expense accruals	(3 617)	(3 518)
Adjustments of depreciation and amortisation and fair value of property and equipment, intangible assets and right-of-use assets	(68)	46
Fair value or amortised cost adjustments	1 155	727
Income tax adjustments	-	-
Adjustment of assets additionally recognised in management accounts	194	(101)
Other adjustments	(42)	(32)
Effect of consolidation and elimination of intragroup assets	(3 418)	198
Total assets under IFRS	1 037 777	1 057 302

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15 Segment Analysis (continued)

A reconciliation of liabilities according to the management information with IFRS special purpose condensed consolidated financial information results as at 30 September 2024 and 31 December 2023 is set out below:

<i>(in millions of Russian roubles)</i>	30 September 2024 (unaudited)	31 December 2023
Total reporting segment liabilities	(838 562)	(882 318)
Adjustment of financial liabilities at amortised cost	(456)	(572)
Adjustments of derivatives	-	-
Adjustments of income/expense accruals	(154)	(1 305)
Income tax adjustments	(2 123)	(426)
Fair value or amortised cost adjustments	(1)	(7)
Adjustment of liabilities additionally recognised in management information	(194)	101
Other adjustments	20	40
Consolidation effect	4 417	1 077
Total liabilities under IFRS	(837 053)	(883 410)

A reconciliation of profit before tax according to the management information with IFRS results for 9 months ended 30 September 2024 and 9 months ended 30 September 2023 is set out below:

<i>(in millions of Russian roubles)</i>	9 months ended 30 September 2024 (unaudited)	9 months ended 30 September 2023 (unaudited)
Total reporting segment profit before tax	47 333	46 964
Adjustment of allowances	(487)	(1 746)
Adjustments of income/expense accruals	(451)	(144)
Adjustments of depreciation and amortisation and fair value of property and equipment and intangible assets and right-of-use assets	(116)	(142)
Fair value or amortised cost adjustments	441	200
Consolidation effect	(278)	982
Other adjustments	1	-
Total profit under IFRS before tax	46 443	46 114

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16 Capital Management

Base capital, core capital and own funds (capital) and capital adequacy ratios based on reports prepared by the Bank under Russian statutory accounting standards are presented in the table below:

<i>(in millions of Russian roubles)</i>	30 September 2024 (unaudited)	31 December 2023
Total capital	195 021	171 230
Base capital	146 293	156 340
Core capital	146 293	156 340
Capital adequacy ratio N 20.0 (N 1.0 – as at 31 December 2023)	22.59%	20.31%
Base capital adequacy ratio N 20.1 (N 1.1 – as at 31 December 2023)	17.01%	18.62%
Core capital adequacy ratio N 20.2 (N 1.2 – as at 31 December 2023)	17.01%	18.62%
