

Extracts
from the IFRS Condensed Consolidated Interim
Financial Information of PJSC “Bank “Saint
Petersburg” Group
for 3 months ended
March 31, 2018

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Condensed Consolidated Interim Statement of Financial Position as at 31 March 2018

<i>In thousands of Russian Roubles</i>	Note	31 March 2018 (unaudited)	31 December 2017
ASSETS			
Cash and cash equivalents		33 239 858	39 198 510
Mandatory reserve deposits with the Central Bank of the Russian Federation		3 198 808	3 020 485
Trading securities	1	11 153 698	17 372 259
Securities pledged under sale and repurchase agreements and loaned		91 190 339	73 549 639
Reverse sale and repurchase agreements		68 195 780	67 809 093
Derivative financial assets		1 313 767	1 217 534
Due from banks	2	43 757 226	34 939 256
Loans and advances to customers	3		
<i>Loans and advances to customers at amortised cost</i>			
- loans and advances to legal entities		234 601 104	245 238 842
- loans and advances to individuals		74 490 856	72 977 068
<i>Loans and advances to customers at fair value</i>			
- loans and advances to legal entities		905 798	-
Securities at fair value through other comprehensive income		13 036 440	22 512 774
Investment property		8 141 233	8 102 997
Premises, equipment and intangible assets		14 568 255	14 670 596
Other assets		4 300 500	5 704 305
Long-term assets held-for-sale		603 042	546 013
TOTAL ASSETS		602 696 704	606 859 371
LIABILITIES			
Due to banks	4	156 950 182	148 924 730
Customer accounts	5	346 393 301	352 972 148
Financial liabilities at fair value		10 051 400	12 511 033
Derivative financial liabilities		1 100 804	1 661 351
Bonds issued	6	6 588 906	7 137 892
Promissory notes and deposit certificates issued		7 022 288	7 253 345
Other borrowed funds		1 813 427	1 903 744
Other liabilities		2 309 171	3 584 999
TOTAL LIABILITIES		532 229 479	535 949 242
EQUITY			
Share capital		3 781 734	3 781 734
Share premium		24 513 878	24 513 878
Revaluation reserve for premises		3 651 455	3 651 455
Revaluation reserve for securities at fair value through other comprehensive income		1 731 585	1 264 691
Foreign currency translation reserve		(1 481)	(1 451)
Retained earnings		36 186 666	37 109 430
TOTAL EQUITY ATTRIBUTABLE TO: EQUITY HOLDERS OF THE BANK		69 863 837	70 319 737
NON-CONTROLLING INTEREST		603 388	590 392
TOTAL EQUITY		70 467 225	70 910 129
TOTAL LIABILITIES AND EQUITY		602 696 704	606 859 371

Approved for issue and signed on behalf of the Management Board on 28 May 2018.

A.V. Savelyev
Chairman of the Management Board

N.G. Tomilina
Chief Accountant

The notes are an integral part of this condensed consolidated interim financial information.

Condensed Consolidated Interim Statement of Comprehensive Income for 3 months ended 31 March 2018

<i>In thousands of Russian Roubles</i>	Note	3 months ended 31 March 2018 (unaudited)	3 months ended 31 March 2017 (unaudited)
Interest income	7	10 962 854	12 116 299
Interest expense	7	(5 614 985)	(7 447 428)
Payments to deposit insurance system		(294 027)	(215 272)
Net interest income		5 053 842	4 453 599
Provision for loan impairment		(1 769 135)	(2 654 989)
Net interest income after allowance for loan impairment		3 284 707	1 798 610
Net losses from trading securities		(144 776)	(124 647)
Net gains from securities at fair value through other comprehensive income		148 358	163 998
Net gains from trading in foreign currencies and foreign exchange translations		342 900	3 192 955
Net gains (losses) from derivatives		98 175	(1 641 906)
Fee and commission income		1 692 231	1 493 326
Fee and commission expense		(304 437)	(322 122)
Provision for credit related commitments and non-financial commitments		(217 713)	(64 026)
Other net operating income		411 984	107 618
Administrative and other operating expenses:			
- Staff costs		(1 766 603)	(1 530 301)
- Costs related to premises and equipment		(407 191)	(360 012)
- Other administrative and operating expenses		(866 756)	(877 117)
Profit before tax		2 270 879	1 836 376
Income tax expense		(423 808)	(359 546)
Profit for the period attributable to:			
Equity holders of the Bank		1 834 075	1 476 830
Non-controlling interest		12 996	-
Profit for the period		1 847 071	1 476 830
Other comprehensive income (loss)			
<i>Items of comprehensive income that are or will be reclassified subsequently to profit or loss</i>			
Revaluation of securities at fair value through other comprehensive income transferred to profit or loss upon disposal		(148 358)	(163 998)
Net gains from revaluation of securities at fair value through other comprehensive income		734 585	28 871
Deferred income tax recognized in equity related to components of other comprehensive income		(119 333)	27 025
Exchange difference on translation		(30)	-
Other comprehensive income (loss) for the period after taxation		466 864	(108 102)
Total comprehensive income for the period attributable to:			
Equity holders of the Bank		2 300 939	1 368 728
Non-controlling interest		12 996	-
Total comprehensive income for the period		2 313 935	1 368 728

1 Trading Securities

<i>In thousands of Russian Roubles</i>	31 March 2018 (unaudited)	31 December 2017
Corporate bonds	7 958 119	9 853 721
Corporate Eurobonds	2 909 006	5 996 183
Municipal bonds	178 950	181 186
Federal loan bonds	26 129	95 068
Total debt securities	11 072 204	16 126 158
Corporate shares	81 494	1 246 101
Total trading securities	11 153 698	17 372 259

2 Due from Banks

<i>In thousands of Russian Roubles</i>	31 March 2018 (unaudited)	31 December 2017
Term placements with banks	43 767 086	34 939 256
Allowance for impairment	(9 860)	-
Total due from banks	43 757 226	34 939 256

3 Loans and Advances to Customers

<i>In thousands of Russian Roubles</i>	31 March 2018 (unaudited)	31 December 2017
Loans at amortised cost		
Loans and advances to legal entities		
- loans to finance working capital	151 607 556	167 065 815
- investment loans	97 112 923	102 786 253
- loans to entities financed by the government	18 465 973	12 052 542
Loans and advances to individuals		
- mortgage loans	55 368 735	54 066 689
- car loans	2 206 635	2 101 129
- consumer loans to VIP clients	4 323 037	4 634 127
- other consumer loans	15 789 090	15 003 887
Allowance for impairment	(35 781 989)	(39 494 532)
Loans and advances to legal entities at fair value through profit or loss	905 798	N/A
Total loans and advances to customers	309 997 758	318 215 910

3 Loans and Advances to Customers (continued)

The following table reconciles the opening loan loss provisions for loans and advances to customers under IAS 39 to the ECL allowances under IFRS 9:

<i>In thousands of Russian Roubles</i>	Total
Allowance for loan impairment at 31 December 2017 under IAS 39	39 494 532
Remeasurement of allowance	1 283 347
Partial write offs from allowance	(5 079 707)
Reclassification and effect of changes in measurement	(586 511)
Allowance for loan impairment at 1 January 2018 under IFRS 9	35 111 661

Movements in the allowance for loan impairment during the three-month period ended 31 March 2018 are as follows:

<i>In thousands of Russian Roubles</i>	Loans and advances to legal entities	Loans and advances to individuals	Total
Allowance for loan impairment at 1 January 2018 under IFRS 9	31 950 471	3 161 190	35 111 661
Provision for impairment during the period	1 646 350	113 654	1 760 004
Amounts written off as non-recoverable during the period	(586 159)	(38 045)	(624 204)
Loans and advances to customers sold as non-recoverable during the period	(425 314)	(40 158)	(465 472)
Allowance for loan impairment at 31 March 2018 (unaudited)	32 585 348	3 196 641	35 781 989

Movements in the allowance for loan impairment during the three-month period ended 31 March 2017 are as follows:

<i>In thousands of Russian Roubles</i>	Loans and advances to legal entities	Loans and advances to individuals	Total
Allowance for loan impairment at 31 December 2016	37 585 108	2 017 698	39 602 806
Provision for impairment during the period	2 243 951	412 248	2 656 199
Amounts written off as non-recoverable during the period	(157 732)	(54 573)	(212 305)
Loans and advances to customers sold as non-recoverable during the period	(25 106)	-	(25 106)
Allowance for loan impairment at 31 March 2017 (unaudited)	39 646 221	2 375 373	42 021 594

3 Loans and Advances to Customers (continued)

Economic sector risk concentrations within the customer loan portfolio are as follows:

<i>In thousands of Russian Roubles</i>	31 March 2018 (unaudited)		31 December 2017	
	Amount	%	Amount	%
Individuals	77 687 497	22,5	75 805 832	21,2
Construction	47 495 862	13,7	48 814 115	13,6
Trade	40 863 932	11,8	40 591 842	11,3
Real estate	31 487 270	9,1	33 385 845	9,3
Oil and gas extraction and transportation	23 167 545	6,7	24 748 113	6,9
Production and food industry	22 013 866	6,4	28 149 787	7,9
Leasing and financial services	21 986 874	6,4	23 742 738	6,6
Entities financed by the government	18 465 973	5,3	12 052 542	3,4
Heavy machinery and shipbuilding	18 398 269	5,3	22 682 774	6,3
Transport	12 120 655	3,5	11 575 912	3,2
Telecommunications	7 736 750	2,2	8 535 370	2,4
Sports and health and entertainment organizations	6 260 345	1,8	7 306 273	2,0
Chemical industry	2 154 860	0,6	2 651 539	0,7
Energy	1 498 835	0,4	3 445 199	1,0
Other	14 441 214	4,3	14 222 561	4,2
Total loans and advances to customers (before allowance for impairment)	345 779 747	100,0	357 710 442	100,0

3 Loans and Advances to Customers (continued)

Loans and advances to customers and the related allowance for impairment, as well as an analysis of their credit quality as at 31 March 2018 (unaudited) are as follows:

	12-month ECL	Lifetime ECL non credit- impaired	Lifetime ECL credit- impaired	Loans impaired at initial recognition	Total
<i>In thousands of Russian Roubles</i>					
Loans and advances at amortised cost:					
Loans and advances to legal entities:					
Standard loans,	188 004 076	-	-	-	188 004 076
- Not past due	187 425 695	-	-	-	187 425 695
- less than 30 days overdue	578 381	-	-	-	578 381
Watch list loans	-	42 843 930	-	-	42 843 930
- Not past due	-	42 223 846	-	-	42 223 846
- less than 30 days overdue	-	557 756	-	-	557 756
- 31 – 90 days overdue	-	62 328	-	-	62 328
Non-performing loans (loans, for which specific indications of impairment have been identified)	-	-	34 194 228	2 144 218	36 338 446
- Not past due	-	-	16 666 131	2 144 218	18 810 349
- less than 30 days overdue	-	-	2 638 787	-	2 638 787
- 31 – 90 days overdue	-	-	1 210 570	-	1 210 570
- 91 – 180 days overdue	-	-	1 138 134	-	1 138 134
- 181 – 365 days overdue	-	-	3 510 547	-	3 510 547
- more than 365 days overdue	-	-	9 030 059	-	9 030 059
Total loans and advances to legal entities (before impairment allowance)	188 004 076	42 843 930	34 194 228	2 144 218	267 186 452
Allowance for impairment	(5 199 226)	(4 107 777)	(22 878 980)	(399 365)	(32 585 348)
Total loans and advances to legal entities at amortised cost	182 804 850	38 736 153	11 315 248	1 744 853	234 601 104
Loans and advances to individuals:					
- Not past due	72 297 574	-	583 387	-	72 880 961
- less than 30 days overdue	1 118 461	-	-	-	1 118 461
- 31 – 90 days overdue	-	494 876	-	-	494 876
- 91 – 180 days overdue	-	-	426 044	-	426 044
- 181 – 365 days overdue	-	-	904 025	-	904 025
- more than 365 days overdue	-	-	1 863 130	-	1 186 130
Total loans and advances to individuals (before impairment allowance)	73 416 035	494 876	3 776 586	-	77 687 497
Allowance for impairment	(391 894)	(134 455)	(2 670 292)	-	(3 196 641)
Total loans and advances to individuals at amortised cost	73 024 141	360 421	1 106 294	-	74 490 856

3 Loans and Advances to Customers (continued)

Loans and advances to individuals:

	12-month ECL	Lifetime ECL non credit- impaired	Lifetime ECL credit- impaired	Loans impaired at initial recognition	Total
<i>In thousands of Russian Roubles</i>					
- mortgage loans					
Standard loans not past due	53 328 671	-	-	-	53 328 671
- Overdue:					
- less than 30 days overdue	831 649	-	-	-	831 649
- 31 – 90 days overdue	-	374 447	-	-	374 447
- 91 – 180 days overdue	-	-	149 539	-	149 539
- 181 – 365 days overdue	-	-	203 188	-	203 188
- more than 365 days overdue	-	-	481 241	-	481 241
Total mortgage loans (before allowance for impairment)	54 160 320	374 447	833 968	-	55 368 735
Allowance for impairment	(110 244)	(79 457)	(268 327)	-	(458 028)
Total mortgage loans (after allowance for impairment)	54 050 076	294 990	565 641	-	54 910 707
- car loans					
Standard loans not past due	2 048 538	-	-	-	2 048 538
- Overdue					
- less than 30 days overdue	55 737	-	-	-	55 737
- 31 – 90 days overdue	-	15 411	-	-	15 411
- 91 – 180 days overdue	-	-	11 027	-	11 027
- 181 – 365 days overdue	-	-	7 142	-	7 142
- more than 365 days overdue	-	-	68 780	-	68 780
Total car loans (before allowance for impairment)	2 104 275	15 411	86 949	-	2 206 635
Allowance for impairment	(10 014)	(3 240)	(53 364)	-	(66 618)
Total car loans (after allowance for impairment)	2 094 261	12 171	33 585	-	2 140 017

3 Loans and Advances to Customers (continued)

	12-month ECL	Lifetime ECL non credit- impaired	Lifetime ECL credit-impaired	Loans impaired at initial recognition	Total
<i>In thousands of Russian Roubles</i>					
- consumer loans to VIP clients					
Standard loans not past due	2 389 480	-	562 065	-	2 951 545
- Overdue					
- less than 30 days overdue	9 823	-	-	-	9 823
- 91 – 180 days overdue	-	-	190 883	-	190 883
-181 – 365 days overdue	-	-	551 276	-	551 276
- more than 365 days overdue	-	-	619 510	-	619 510
Total consumer loans to VIP clients (before allowance for impairment)	2 399 303	-	1 923 734	-	4 323 037
Allowance for impairment	(38 459)	-	(1 453 373)	-	(1 491 832)
Total consumer loans to VIP clients (after allowance for impairment)	2 360 844	-	470 361	-	2 831 205
- other consumer loans					
Standard loans not past due	14 530 885	-	21 321	-	14 552 207
- Overdue					
- less than 30 days overdue	221 252	-	-	-	221 252
- 31 – 90 days overdue	-	105 018	-	-	105 018
- 91 – 180 days overdue	-	-	74 595	-	74 595
-181 – 365 days overdue	-	-	142 419	-	142 419
- more than 365 days overdue	-	-	693 599	-	693 599
Total other consumer loans (before allowance for impairment)	14 752 137	105 018	931 934	-	15 789 090
Allowance for impairment	(233 177)	(51 757)	(895 228)	-	(1 180 163)
Total other consumer loans (after allowance for impairment)	14 518 960	53 261	36 706	-	14 608 927

3 Loans and Advances to Customers (continued)

Loans and advances to customers and the related allowance for impairment and an analysis of their credit quality as at 31 December 2017 are as follows:

	Gross loans and advances to customers	Allowance for Impairment	Net loans and advances to customers	Allowance for impairment to loans and advances to customers, %
<i>In thousands of Russian Roubles</i>				
Loans and advances to corporate customers:				
Loans collectively assessed for impairment, but not individually impaired				
Standard loans not past due	223 426 711	(7 459 635)	215 967 076	3,34
Watch list loans not past due	11 055 138	(948 109)	10 107 029	8,58
Individually assessed loans, for which specific indications of impairment have been identified				
Not past due	29 865 811	(16 799 960)	13 065 851	56,25
Overdue:				
- less than 5 calendar days	253 973	(110 001)	143 972	43,31
- 6 to 30 calendar days	130 000	(13 000)	117 000	10,00
- 31 to 60 calendar days	60 775	(33 462)	27 313	55,06
- 61 to 90 calendar days	724 090	(373 811)	350 279	51,62
- 91 to 180 calendar days	1 361 767	(391 928)	969 839	28,78
- 181 to 365 calendar days	6 409 157	(4 755 362)	1 653 795	74,20
- more than 365 calendar days	8 617 188	(5 780 500)	2 836 688	67,08
Total loans and advances to legal entities	281 904 610	(36 665 768)	245 238 842	13,01
Loans and advances to individuals:				
- mortgage loans	54 066 689	(464 026)	53 602 663	0,86
- car loans	2 101 129	(37 243)	2 063 886	1,77
- consumer loans to VIP clients	4 634 127	(1 415 042)	3 219 085	30,54
- other consumer loans	15 003 887	(912 453)	14 091 434	6,08
Total loans and advances to individuals	75 805 832	(2 828 764)	72 977 068	3,73
Total loans and advances to customers	357 710 442	(39 494 532)	318 215 910	11,04

3 Loans and Advances to Customers (continued)

	Mortgage loans	Car loans	Consum er loans to VIP clients	Other consumer loans	Total loans and advances to individuals
<i>In thousands of Russian Roubles</i>					
Loans and advances to individuals:					
Standard loans not past due	52 994 790	1 998 214	3 190 434	14 022 382	72 205 820
Overdue:					
- less than 5 calendar days	44 039	3 939	-	2 681	50 659
- 6 to 30 calendar days	99 987	6 480	-	36 370	142 837
- 31 to 60 calendar days	79 858	2 824	188 100	28 694	299 476
- 61 to 90 calendar days	70 518	4 551	-	27 960	103 029
- 91 to 180 calendar days	121 783	4 438	546 863	77 923	751 007
- 181 to 365 calendar days	191 495	12 283	199 662	118 478	521 918
- more than 365 calendar days	464 219	68 400	509 068	689 399	1 731 086
Total loans and advances to individuals (before allowance for impairment)	54 066 689	2 101 129	4 634 127	15 003 887	75 805 832
Allowance for impairment	(464 026)	(37 243)	(1 415 042)	(912 453)	(2 828 764)
Total loans and advances to individuals (after allowance for impairment)	53 602 663	2 063 886	3 219 085	14 091 434	72 977 068

4 Due to Banks

	31 March 2018 (unaudited)	31 December 2017
<i>In thousands of Russian Roubles</i>		
Securities sale and repurchase agreements	132 252 479	115 754 116
Term deposits of banks	24 551 278	32 864 912
Correspondent accounts of banks	146 425	305 702
Total due to banks	156 950 182	148 924 730

5 Customer Accounts

	31 March 2018 (unaudited)	31 December 2017
<i>In thousands of Russian Roubles</i>		
State and public organisations		
- Current/settlement accounts	33 514	171
- Term deposits	7 020 703	-
Other legal entities		
- Current/settlement accounts	59 377 396	56 902 164
- Term deposits	73 843 955	90 482 623
Individuals		
- Current accounts/demand deposits	50 122 117	52 331 101
- Term deposits	155 995 616	153 256 089
Total customer accounts	346 393 301	352 972 148

6 Bonds Issued

<i>In thousands of Russian Roubles</i>	31 March 2018 (unaudited)	31 December 2017
Subordinated Eurobonds	5 986 141	6 453 249
Mortgage secured bonds issued by the mortgage agent	602 765	684 643
Total bonds issued	6 588 906	7 137 892

7 Interest Income and Expense

<i>In thousands of Russian Roubles</i>	3 months ended 31 March 2018 (unaudited)	3 months ended 31 March 2017 (unaudited)
Interest income		
Loans and advances to customers	7 832 941	8 805 437
Trading securities	901 020	658 657
Securities at fair value through other comprehensive income	875 187	1 202 412
Due from banks	795 238	395 494
Reverse sale and repurchase agreements	558 309	1 053 663
Correspondent accounts with banks	159	636
Total interest income	10 962 854	12 116 299
Interest expense		
Term deposits of individuals	2 105 007	2 181 888
Due to banks	1 885 003	2 746 461
Term deposits of legal entities	1 291 636	1 852 498
Bonds issued	176 433	361 659
Other debt securities issued	78 582	76 625
Current/settlement accounts	52 116	190 891
Other borrowed funds	26 208	37 406
Total interest expense	5 614 985	7 447 428
Payments to deposit insurance system	294 027	215 272
Net interest income	5 053 842	4 453 599

8 Condensed Consolidated Interim Statement of Financial Position by Currencies as at 31 March 2018

<i>In thousands of Russian Roubles</i>	RR	USD	EUR	Other	Total (unaudited)
Assets					
Cash and cash equivalents	22 079 010	1 950 291	7 906 063	1 304 494	33 239 858
Mandatory reserve deposits with the Central Bank of the Russian Federation	3 198 808	-	-	-	3 198 808
Trading securities	8 244 585	2 506 161	1 573	401 379	11 153 698
Securities pledged under sale and repurchase agreements and loaned	68 018 626	13 708 165	6 717 615	2 745 933	91 190 339
Reverse sale and repurchase agreements	49 026 345	18 672 973	496 462	-	68 195 780
Derivative financial assets	1 313 767	-	-	-	1 313 767
Due from banks	42 561 066	37 222	1 158 938	-	43 757 226
<i>Loans and advances to customers at amortised cost</i>					
- loans and advances to legal entities	161 820 311	49 484 719	23 296 074	-	234 601 104
- loans and advances to individuals	73 422 686	313 563	754 607	-	74 490 856
<i>Loans and advances to customers at fair value</i>					
- loans and advances to legal entities	905 798	-	-	-	905 798
Securities at fair value through other comprehensive income	12 054 548	981 892	-	-	13 036 440
Investment property	8 141 233	-	-	-	8 141 233
Premises, equipment and intangible assets	14 568 255	-	-	-	14 568 255
Other assets	4 140 932	150 129	7 161	2 278	4 300 500
Long-term assets held-for-sale	603 042	-	-	-	603 042
Total assets	470 099 012	87 805 115	40 338 493	4 454 084	602 696 704
Liabilities					
Due to banks	124 932 906	21 718 613	10 298 663	-	156 950 182
Customer accounts	267 284 211	55 038 873	23 731 149	339 068	346 393 301
Financial liabilities at fair value	9 019 187	555 010	477 203	-	10 051 400
Derivative financial liabilities	1 100 804	-	-	-	1 100 804
Bonds issued	602 765	5 986 141	-	-	6 588 906
Promissory notes and deposit certificates issued	3 293 493	2 768 027	960 768	-	7 022 288
Other borrowed funds	1 466 080	-	347 347	-	1 813 427
Other liabilities	2 292 319	6 815	10 037	-	2 309 171
Total liabilities	409 991 765	86 073 479	35 825 167	339 068	532 229 479
Less fair value of currency derivatives	(211 251)				(211 251)
Net recognized position, excluding currency derivative financial instruments	59 895 996	731 636	4 513 326	4 115 016	70 255 974
Currency derivatives	24 033 599	(16 065 643)	(3 604 165)	(4 152 540)	211 151
Net recognized position, including currency derivative financial instruments	83 929 595	(14 334 007)	909 161	(37 524)	70 467 225

9 Condensed Consolidated Interim Statement of Financial Position by Maturity as at 31 March 2018

<i>In thousands of Russian Roubles</i>	Demand and less than 1 month	From 1 to 6 months	From 6 to 12 months	From 1 to 5 years	More than 5 years or no maturity	Total (unaudited)
Assets						
Cash and cash equivalents	33 238 858					33 239 858
Mandatory reserve deposits with the Central Bank of the Russian Federation	1 496 865	926 122	556 528	219 287	6	3 198 808
Trading securities	11 153 698	-	-	-	-	11 153 698
Securities pledged under sale and repurchase agreements and loaned	91 190 339	-	-	-	-	91 190 339
Reverse sale and repurchase agreements	65 145 882	2 575 314	474 584	-	-	68 195 780
Derivative financial assets	661 324	515 602	47 269	25 978	63 594	1 313 767
Due from banks	42 595 588	1 161 638	-	-	-	43 757 226
<i>Loans and advances to customers at amortised cost</i>						
- loans and advances to legal entities	13 066 178	49 873 997	41 833 464	117 922 434	11 905 031	234 601 104
- loans and advances to individuals	1 357 766	572 424	3 795 258	17 795 231	50 970 177	74 490 856
<i>Loans and advances to customers at fair value</i>						
- loans and advances to legal entities	--	-	-	905 798	-	905 798
Securities at fair value through other comprehensive income	13 036 440	-	-	-	-	13 036 440
Investment property	-	-	-	-	8 141 233	8 141 233
Premises, equipment and intangible assets	-	-	-	-	14 568 255	14 568 255
Other assets	1 596 328	352 477	935 809	907 718	508 168	4 300 500
Long-term assets held-for-sale	-	-	603 042	-	-	603 042
Total assets	274 532 133	55 992 218	48 245 954	137 769 935	86 156 464	602 696 704
Liabilities						
Due to banks	152 616 505	200 749	3 266 176	866 752	-	156 950 182
Customer accounts	161 849 526	100 382 346	60 368 555	23 792 266	608	346 393 301
Financial liabilities at fair value	9 733 445	317 955	-	-	-	10 051 400
Derivative financial liabilities	700 186	278 956	55 538	66 124	-	1 100 804
Bonds issued	-	-	938 586	5 047 555	602 765	6 588 906
Promissory notes and deposit certificates issued	1 079 425	1 525 581	3 195 638	692 186	529 458	7 022 288
Other borrowed funds	347 347	-	-	1 466 080	-	1 813 427
Other liabilities	505 635	853 129	88 470	280 244	581 693	2 309 171
Total liabilities	326 832 069	103 558 716	67 912 963	32 211 207	1 714 524	532 229 479
Net liquidity gap	(52 299 936)	(47 566 498)	(19 667 009)	105 558 728	84 441 940	70 467 225
Cumulative liquidity gap as at 31 March 2018	(52 299 936)	(99 866 434)	(119 533 443)	(13 974 715)	70 467 225	