

**Extracts from
the IFRS Condensed Consolidated Interim
Financial Information of
the PJSC “Bank “Saint Petersburg” Group
for 9 months ended
30 September 2017**

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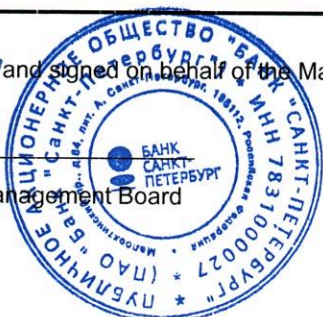
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Condensed Consolidated Interim Statement of Financial Position as at 30 September 2017

<i>(In thousands of Russian Roubles)</i>	Note	30 September 2017 (unaudited)	31 December 2016
ASSETS			
Cash and cash equivalents		55 549 622	33 881 204
Mandatory reserve deposits with the Central Bank of the Russian Federation		2 957 594	3 220 803
Trading securities	1	15 556 315	17 126 047
Securities pledged under sale and repurchase agreements and loaned		71 025 993	61 800 246
Reverse sale and repurchase agreements		58 524 738	58 499 452
Derivative financial assets		1 324 422	5 537 975
Due from banks	2	19 507 591	33 371 758
Loans and advances to customers	3		
- loans and advances to corporate customers		237 126 771	256 602 220
- loans and advances to individuals		68 369 644	58 108 845
Investment securities available-for-sale		13 591 182	26 477 508
Investment property		8 030 845	5 726 225
Premises and equipment and intangible assets		14 909 637	14 304 980
Other assets		5 365 837	4 553 272
Long-term assets held-for-sale		933 061	1 076 985
TOTAL ASSETS		572 773 252	580 287 520
LIABILITIES			
Due to banks	4	143 828 100	131 721 767
Customer accounts	5	329 156 568	349 944 868
Financial liabilities recognised at fair value		10 171 879	4 223 164
Derivative financial liabilities		793 683	2 929 752
Bonds issued	6	8 380 146	15 882 715
Promissory notes and deposit certificates issued		6 530 013	7 882 284
Other borrowed funds		2 239 847	2 504 143
Other liabilities		2 535 235	4 329 861
TOTAL LIABILITIES		503 635 471	519 418 554
EQUITY			
Share capital		3 781 734	3 721 734
Share premium		24 513 878	21 393 878
Revaluation reserve of premises		3 816 120	3 820 496
Revaluation reserve for investment securities available-for-sale		1 081 436	1 793 138
Foreign currency translation reserve		(1 286)	-
Retained earnings		35 362 768	30 139 720
TOTAL EQUITY ATTRIBUTABLE TO: OWNERS OF THE BANK		68 554 650	60 868 966
NON-CONTROLLING INTEREST		583 131	-
TOTAL EQUITY		69 137 781	60 868 966
TOTAL LIABILITIES AND EQUITY		572 773 252	580 287 520

Approved for issue and signed on behalf of the Management Board on 27 November 2017.

A.V. Savelyev
Chairman of the Management Board



N.G. Tomilina
Chief Accountant

Condensed Consolidated Interim Statement of Comprehensive Income for the nine-month period ended 30 September 2017

<i>(In thousands of Russian Roubles)</i>	Note	9 months ended 30 September 2017 (unaudited)	9 months ended 30 September 2016 (unaudited)
Interest income	7	35 325 815	39 007 532
Interest expense	7	(20 720 521)	(22 928 960)
Net interest income		14 605 294	16 078 572
Provision for loan impairment		(7 216 544)	(9 391 882)
Net interest income after provision for loan impairment		7 388 750	6 686 690
Net (losses) gains from trading securities		(113 641)	223 008
Net gains from investment securities available-for-sale		1 033 498	692 847
Net gains from trading in foreign currencies and foreign exchange revaluation		13 047 371	6 440 207
Net losses from derivatives		(8 469 611)	(3 879 537)
Fee and commission income		4 775 615	4 251 785
Fee and commission expense		(1 029 857)	(777 487)
Impairment allowance for long-term assets held-for-sale		-	(598 019)
Impairment allowance for credit related commitments and non-financial liabilities		(463 751)	(447 224)
Other net operating income		821 038	217 821
Administrative and other operating expenses:			
- staff costs		(4 564 547)	(4 056 847)
- costs related to premises and equipment		(1 245 438)	(1 207 994)
- other administrative and operating expenses		(4 026 775)	(3 860 738)
Profit before tax		7 152 652	3 684 512
Income tax expense		(1 415 519)	(653 840)
Profit for the period attributable to:			
Owners of the Bank		5 682 415	3 030 672
Non-controlling interest		54 718	-
Profit for the period		5 737 133	3 030 672

<i>(In thousands of Russian Roubles)</i>	Note	9 months ended 30 September 2017 (unaudited)	9 months ended 30 September 2016 (unaudited)
Other comprehensive (loss) income			
<i>Items of comprehensive (loss) income that are or will be reclassified subsequently to profit or loss</i>			
Revaluation of investment securities available-for-sale transferred to profit or loss upon disposal		(1 033 498)	(692 847)
Net result from revaluation of investment securities available-for-sale		143 871	1 703 287
Deferred income tax recognized in equity related to components of other comprehensive income (loss)		177 925	(202 088)
Exchange differences on translation		(1 286)	-
Other comprehensive (loss) income for the period after tax		(712 988)	808 352
Total comprehensive income for the period attributable to:			
Owners of the Bank		4 969 427	3 839 024
Non-controlling interest		54 718	-
Total comprehensive income for the period		5 024 145	3 839 024

1 Trading securities

<i>(In thousands of Russian Roubles)</i>	30 September 2017 (unaudited)	31 December 2016
Corporate bonds	11 155 116	12 957 090
Corporate Eurobonds	3 936 546	3 341 132
Russian Federation Eurobonds	241 443	-
Municipal bonds	186 383	496 343
Federal loan bonds	31 342	41 346
Total debt securities	15 550 830	16 835 911
Corporate shares	5 485	290 136
Total trading securities	15 556 315	17 126 047

2 Due from banks

<i>(In thousands of Russian Roubles)</i>	30 September 2017 (unaudited)	31 December 2016
Term placements with banks	19 530 311	33 396 755
Impairment allowance	(22 720)	(24 997)
Total due from banks	19 507 591	33 371 758

3 Loans and advances to customers

<i>(In thousands of Russian Roubles)</i>	30 September 2017 (unaudited)	31 December 2016
Loans and advances to corporate customers		
- loans to finance working capital	177 728 892	193 343 047
- investment loans	90 804 442	92 693 285
- loans to entities financed by the government	10 623 534	8 150 996
Loans and advances to individuals		
- mortgage loans	50 406 244	42 447 553
- car loans	1 858 836	1 704 418
- consumer loans to VIP clients	4 773 261	5 704 343
- other consumer loans	14 056 212	10 270 229
Impairment allowance	(44 755 006)	(39 602 806)
Total loans and advances to customers	305 496 415	314 711 065

3 Loans and Advances to Customers (continued)

Movements in the allowance for loan impairment during the nine-month period ended 30 September 2017 are as follows:

<i>(In thousands of Russian Roubles)</i>	Loans and advances to corporate customers	Loans and advances to individuals	Total
Allowance for impairment at 1 January 2017	37 585 108	2 017 698	39 602 806
Provision for impairment during the period	6 235 007	983 814	7 218 821
Loans written off during the period as non-recoverable	(1 747 418)	(246 657)	(1 994 075)
Loans sold during the period	(42 600)	(29 946)	(72 546)
Allowance for impairment at 30 September 2017 (unaudited)	42 030 097	2 724 909	44 755 006

Movements in the allowance for loan impairment during the nine-month period ended 30 September 2016 are as follows:

<i>(In thousands of Russian Roubles)</i>	Loans and advances to corporate customers	Loans and advances to individuals	Total
Allowance for impairment at 1 January 2016	33 207 923	1 756 676	34 964 599
Provision for impairment during the period	9 039 698	379 120	9 418 818
Loans written off during the period as non-recoverable	(1 848 894)	(76 128)	(1 925 022)
Loans sold during the period	(149 034)	-	(149 034)
Allowance for impairment at 30 September 2016 (unaudited)	40 249 693	2 059 668	42 309 361

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>	30 September 2017 (unaudited)		31 December 2016	
	Amount	%	Amount	%
Individuals	71 094 553	20,3	60 126 543	17,0
Construction	46 410 431	13,3	43 572 746	12,3
Real estate	32 382 354	9,2	34 747 634	9,8
Trade	32 050 478	9,2	29 059 438	8,2
Oil and gas extraction and transportation	26 855 042	7,7	18 228 508	5,1
Heavy machinery and shipbuilding	26 588 053	7,6	36 334 463	10,3
Leasing and financial services	25 460 834	7,3	28 042 497	7,9
Production and food industry	24 672 041	7,0	43 703 763	12,3
Transport	13 544 677	3,9	12 982 384	3,7
Entities financed by the government	10 623 534	3,0	8 150 996	2,3
Telecommunications	8 334 684	2,4	7 556 166	2,1
Sports and health and entertainment organizations	7 648 779	2,2	7 844 731	2,2
Chemical industry	7 269 590	2,1	6 813 799	1,9
Energy	4 447 420	1,2	3 607 036	1,0
Other	12 868 951	3,6	13 543 167	3,9
Total loans and advances to customers (before allowance for impairment of loan portfolio)	350 251 421	100,0	354 313 871	100,0

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 30 September 2017 are as follows:

	Loans and advances to customers (before impairment allowance)	Impairment allowance	Loans and advances to customers (after impairment allowance)	Impairment allowance 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	216 243 591	(7 223 126)	209 020 465	3,34
Watch list loans not past due	11 225 243	(953 468)	10 271 775	8,49
Individually assessed loans, for which specific indications of impairment have been identified				
Not past due	27 789 458	(15 699 560)	12 089 898	56,49
Overdue:				
- less than 5 calendar days	74 646	(2 551)	72 095	3,42
- 6 to 30 calendar days	570 973	(331 545)	239 428	58,07
- 61 to 90 calendar days	1 228 134	(1 012 834)	215 300	82,47
- 91 to 180 calendar days	4 114 355	(3 092 285)	1 022 070	75,16
- 181 to 365 calendar days	6 627 064	(4 748 622)	1 878 442	71,65
- over 365 calendar days	11 283 404	(8 966 106)	2 317 298	79,46
Total loans and advances to corporate customers	279 156 868	(42 030 097)	237 126 771	15,06
Loans and advances to individuals:				
- mortgage loans	50 406 244	(507 744)	49 898 500	1,01
- car loans	1 858 836	(40 338)	1 818 498	2,17
- consumer loans to VIP clients	4 773 261	(1 248 706)	3 524 555	26,16
- other consumer loans	14 056 212	(928 121)	13 128 091	6,60
Total loans and advances to individuals	71 094 553	(2 724 909)	68 369 644	3,83
Total loans and advances to customers	350 251 421	(44 755 006)	305 496 415	12,78

3 Loans and Advances to Customers (continued)

<i>(In thousands of Russian Roubles)</i>	Mortgage loans	Car loans	Consumer loans to VIP clients	Other consumer loans	Total loans and advances to individuals
Loans and advances to individuals:					
Standard loans not past due	49 297 814	1 748 640	4 050 542	13 031 691	68 128 687
Overdue:					
- less than 5 calendar days	28 015	1 720	-	4 651	34 386
- 6 to 30 calendar days	82 560	2 645	-	40 891	126 096
- 31 to 60 calendar days	81 833	2 447	-	39 530	123 810
- 61 to 90 calendar days	71 209	4 874	1 761	25 343	103 187
- 91 to 180 calendar days	162 952	7 655	10 267	84 118	264 992
- 181 to 365 calendar days	202 629	13 143	188 728	101 548	506 048
- over 365 calendar days	479 232	77 712	521 963	728 440	1 807 347
Total loans and advances to individuals (before impairment allowance)	50 406 244	1 858 836	4 773 261	14 056 212	71 094 553
Impairment allowance	(507 744)	(40 338)	(1 248 706)	(928 121)	(2 724 909)
Total loans and advances to individuals (after impairment allowance)	49 898 500	1 818 498	3 524 555	13 128 091	68 369 644

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 2016 are as follows:

<i>(In thousands of Russian Roubles)</i>	Loans and advances to customers (before impairment allowance)	Impairment allowance	Loans and advances to customers (after impairment allowance)	Impairment allowance to loans and advances to customers, %
Loans and advances to corporate customers:				
Loans collectively assessed for impairment, but not individually impaired				
Standard loans not past due	240 269 192	(7 330 010)	232 939 182	3,05
Watch list loans not past due	3 644 947	(288 780)	3 356 167	7,92
Individually assessed loans, for which specific indications of impairment have been identified				
Not past due	32 510 074	(18 927 653)	13 582 421	58,22
Overdue:				
- less than 5 calendar days	907 511	(236 400)	671 111	26,05
- 6 to 30 calendar days	314 740	(225 606)	89 134	71,68
- 31 to 60 calendar days	992 028	(292 877)	699 151	29,52
- 61 to 90 calendar days	499 165	(54 406)	444 759	10,90
- 91 to 180 calendar days	2 214 907	(1 375 608)	839 299	62,11
- 181 to 365 calendar days	1 911 246	(1 242 157)	669 089	64,99
- over 365 calendar days	10 923 518	(7 611 611)	3 311 907	69,68
Total loans and advances to corporate customers	294 187 328	(37 585 108)	256 602 220	12,78
Loans and advances to individuals:				
- mortgage loans	42 447 553	(450 179)	41 997 374	1,06
- car loans	1 704 418	(43 992)	1 660 426	2,58
- consumer loans to VIP clients	5 704 343	(611 299)	5 093 044	10,72
- other consumer loans	10 270 229	(912 228)	9 358 001	8,88
Total loans and advances to individuals	60 126 543	(2 017 698)	58 108 845	3,36
Total loans and advances to customers	354 313 871	(39 602 806)	314 711 065	11,18

3 Loans and Advances to Customers (continued)

<i>(In thousands of Russian Roubles)</i>	Mortgage loans	Car loans	Consumer loans to VIP clients	Other consumer loans	Total loans and advances to individuals
Loans and advances to individuals:					
Standard loans not past due	41 374 258	1 579 265	4 305 661	9 253 047	56 512 231
Overdue:					
- less than 5 calendar days	33 720	2 357	685 370	7 495	728 942
- 6 to 30 calendar days	77 180	8 459	-	27 623	113 262
- 31 to 60 calendar days	143 265	5 195	-	30 921	179 381
- 61 to 90 calendar days	44 411	3 684	-	23 162	71 257
- 91 to 180 calendar days	154 707	7 666	73 000	92 991	328 364
- 181 to 365 calendar days	152 328	11 246	145 678	169 288	478 540
- over 365 calendar days	467 684	86 546	494 634	665 702	1 714 566
Total loans and advances to individuals (before impairment allowance)	42 447 553	1 704 418	5 704 343	10 270 229	60 126 543
Impairment allowance	(450 179)	(43 992)	(611 299)	(912 228)	(2 017 698)
Total loans and advances to individuals (after impairment allowance)	41 997 374	1 660 426	5 093 044	9 358 001	58 108 845

4 Due to banks

<i>(In thousands of Russian Roubles)</i>	30 September 2017 (unaudited)	31 December 2016
Securities sale and repurchase agreements	90 075 291	69 928 513
Term deposits of banks	53 661 236	61 656 306
Correspondent accounts of banks	91 573	136 948
Total due to banks	143 828 100	131 721 767

5 Customer accounts

<i>(In thousands of Russian Roubles)</i>	30 September 2017 (unaudited)	31 December 2016
State and public organisations		
- Current/settlement accounts	14 135	8 372
- Term deposits	3 072 874	-
Other legal entities		
- Current/settlement accounts	63 563 354	58 527 163
- Term deposits	69 642 671	87 481 283
- Securities sale and repurchase agreements	-	16 508 702
Individuals		
- Current accounts/demand deposits	44 427 920	45 663 539
- Term deposits	148 435 614	141 755 809
Total customer accounts	329 156 568	349 944 868

6 Bonds issued

<i>(In thousands of Russian Roubles)</i>	30 June 2017 (unaudited)	31 December 2016
Subordinated Eurobonds	7 632 718	14 878 415
Mortgage-secured bonds issued by the mortgage agent	747 428	1 004 300
Total bonds issued	8 380 146	15 882 715

7 Interest income and expense

<i>(In thousands of Russian Roubles)</i>	Nine-month period ended 30 September 2017 (unaudited)	Nine-month period ended 30 September 2016 (unaudited)
Interest income		
Loans and advances to customers	26 860 241	29 252 612
Investment securities available-for-sale	3 174 617	5 746 596
Reverse sale and repurchase agreements	2 431 992	1 164 972
Trading securities	2 070 571	1 913 784
Due from banks	785 601	925 758
Correspondent accounts with banks	2 793	3 810
Total interest income	35 325 815	39 007 532
Interest expense		
Due to banks	8 367 360	8 440 534
Term deposits of individuals	6 538 883	7 184 869
Term deposits of legal entities	4 320 869	5 041 871
Bonds issued	824 471	1 351 223
Current/settlement accounts	356 030	458 011
Other debt securities issued	224 117	359 556
Other borrowed funds	88 791	92 896
Total interest expense	20 720 521	22 928 960
Net interest income	14 605 294	16 078 572

8 Condensed Consolidated Interim Statement of Financial Position by Currencies as at 30 September 2017

<i>(In thousands of Russian Roubles)</i>	RR	USD	EUR	Other	Total (unaudited)
Assets					
Cash and cash equivalents	41 305 051	3 066 608	10 866 192	311 771	55 549 622
Mandatory reserve deposits with the Central Bank of the Russian Federation	2 957 594	-	-	-	2 957 594
Trading securities	11 197 610	4 106 811	251 894	-	15 556 315
Securities pledged under sale and repurchase agreements and loaned	35 699 800	18 803 207	16 522 986	-	71 025 993
Reverse sale and repurchase agreements	41 898 321	16 626 417	-	-	58 524 738
Derivative financial assets	1 324 422	-	-	-	1 324 422
Due from banks	15 011 677	3 808 033	687 881	-	19 507 591
Loans and advances to customers					
- loans and advances to corporate customers	173 545 228	48 304 571	15 276 972	-	237 126 771
- loans and advances to individuals	66 932 693	486 158	950 793	-	68 369 644
Investment securities available-for-sale	12 950 623	394 999	245 560	-	13 591 182
Investment property	8 030 845	-	-	-	8 030 845
Premises and equipment and intangible assets	14 909 637	-	-	-	14 909 637
Other assets	4 805 268	542 639	17 474	456	5 365 837
Long-term assets held-for-sale	933 061	-	-	-	933 061
Total assets	431 501 830	96 139 443	44 819 752	312 227	572 773 252
Liabilities					
Due to banks	109 959 517	32 625 806	1 242 777	-	143 828 100
Customer accounts	253 504 208	51 325 725	24 056 672	269 963	329 156 568
Financial liabilities recognised at fair value	9 621 975	549 904	-	-	10 171 879
Derivative financial liabilities	793 683	-	-	-	793 683
Bonds issued	747 428	7 632 718	-	-	8 380 146
Promissory notes and deposit certificates issued	2 655 189	2 907 723	967 101	-	6 530 013
Other borrowed funds	1 565 863	-	673 984	-	2 239 847
Other liabilities	2 258 264	256 203	20 542	226	2 535 235
Total liabilities	381 106 127	95 298 079	26 961 076	270 189	503 635 471
Less fair value of currency derivatives	(498 711)				(498 711)
Net recognized position, excluding currency derivative financial instruments	49 896 992	841 364	17 858 676	42 038	68 639 070
Currency derivatives	22 537 410	(3 550 167)	(17 549 086)	(939 446)	498 711
Net recognized position, including currency derivative financial instruments	72 434 402	(2 708 803)	309 590	(897 408)	69 137 781

9 Condensed Consolidated Interim Statement of Financial Position by Maturity as at 30 September 2017

<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	55 549 622	-	-	-	-	55 549 622
Mandatory reserve deposits with the Central Bank of the Russian Federation	1 421 269	924 517	402 503	209 287	18	2 957 594
Trading securities	15 556 315	-	-	-	-	15 556 315
Securities pledged under sale and repurchase agreements and loaned	71 025 993	-	-	-	-	71 025 993
Reverse sale and repurchase agreements	56 780 003	1 703 729	41 006	-	-	58 524 738
Derivative financial assets	476 338	832 078	15 290	716	-	1 324 422
Due from banks	16 320 538	3 166 076	20 977	-	-	19 507 591
Loans and advances to customers						
- loans and advances to corporate customers	8 664 073	57 733 654	46 949 388	118 464 681	5 314 975	237 126 771
- loans and advances to individuals	180 123	1 469 989	1 812 867	17 776 430	47 130 235	68 369 644
Investment securities available-for-sale	13 591 182	-	-	-	-	13 591 182
Investment property	-	-	-	-	8 030 845	8 030 845
Premises and equipment and intangible assets	-	-	-	-	14 909 637	14 909 637
Other assets	1 488 324	1 578 250	669 239	911 020	719 004	5 365 837
Long-term assets held-for-sale	-	-	933 061	-	-	933 061
Total assets	241 053 780	67 408 293	50 844 331	137 362 134	76 104 714	572 773 252
Liabilities						
Due to banks	133 663 996	4 343 891	3 070 395	1 104 868	1 644 950	143 828 100
Customer accounts	157 707 336	103 167 687	44 921 815	23 357 701	2 029	329 156 568
Financial liabilities recognised at fair value	9 621 975	549 904	-	-	-	10 171 879
Derivative financial liabilities	250 488	523 348	18 816	1 031	-	793 683
Bonds issued	-	-	-	7 632 718	747 428	8 380 146
Promissory notes and deposit certificates issued	633 678	1 544 854	1 253 586	2 785 609	312 286	6 530 013
Other borrowed funds	334 037	100 000	339 947	1 465 863	-	2 239 847
Other liabilities	1 024 063	971 396	80 264	94 576	364 936	2 535 235
Total liabilities	303 235 573	111 201 080	49 684 823	36 442 366	3 071 629	503 635 471
Net liquidity gap	(62 181 793)	(43 792 787)	1 159 508	100 919 768	73 033 085	69 137 781
Cumulative liquidity gap as at 30 September 2017	(62 181 793)	(105 974 580)	(104 815 072)	(3 895 304)	69 137 781	