

Extracts
from the IFRS Condensed Consolidated Interim
Financial Information of PJSC “Bank “Saint
Petersburg” Group
for 9 months ended
30 September 2018

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PJSC "Bank "Saint Petersburg" Group
Condensed Consolidated Interim Statement of Financial Position as at 30 September 2018

<i>In thousands of Russian Roubles</i>	Note	30 September 2018 (unaudited)	31 December 2017
ASSETS			
Cash and cash equivalents		40 559 391	39 198 510
Mandatory reserve deposits with the Central Bank of the Russian Federation		3 495 352	3 020 485
Trading securities	1	29 369 470	17 372 259
Securities pledged under sale and repurchase agreements and loaned		66 168 997	73 549 639
Reverse sale and repurchase agreements		53 761 457	67 809 093
Derivative financial assets		3 074 023	1 217 534
Due from banks	2	29 017 673	34 939 256
Loans and advances to customers	3		
- loans and advances to legal entities		256 350 724	245 238 842
- loans and advances to individuals		82 197 669	72 977 068
Investment securities		20 977 355	22 512 774
Investment property		8 845 484	8 102 997
Premises, equipment and intangible assets		14 268 815	14 670 596
Other assets		4 400 434	5 704 305
Long-term assets held-for-sale		562 831	546 013
TOTAL ASSETS		613 049 675	606 859 371
LIABILITIES			
Due to banks	4	132 830 599	148 924 730
Customer accounts	5	372 979 235	352 972 148
Financial liabilities at fair value		12 083 131	12 511 033
Derivative financial liabilities		1 845 652	1 661 351
Bonds issued	6	7 345 642	7 137 892
Promissory notes and deposit certificates issued		7 137 483	7 253 345
Other borrowed funds		1 466 121	1 903 744
Other liabilities		3 265 244	3 584 999
TOTAL LIABILITIES		538 953 107	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 investment securities		671 488	1 264 691
Foreign currency translation reserve		(8 683)	(1 451)
Retained earnings		40 349 639	37 109 430
TOTAL EQUITY ATTRIBUTABLE TO: SHAREHOLDERS OF THE BANK		72 959 511	70 319 737
NON-CONTROLLING INTEREST		1 137 057	590 392
TOTAL EQUITY		74 096 568	70 910 129
TOTAL LIABILITIES AND EQUITY		613 049 675	606 859 371

Approved for issue and signed on behalf of the Management Board on 26 November 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.

PJSC "Bank "Saint Petersburg" Group
Condensed Consolidated Interim Statement of Comprehensive Income for 9 months ended
30 September 2018

<i>In thousands of Russian Roubles</i>	Note	9 months ended 30 September 2018 (unaudited)	9 months ended 30 September 2017 (unaudited)
Interest income calculated using the effective interest method	7	29 804 871	33 255 244
Other interest income	7	3 903 060	2 070 571
Interest expense	7	(16 960 544)	(20 720 521)
Contributions to the deposit insurance system	7	(917 924)	(663 742)
Net interest income		15 829 463	13 941 552
Allowance for expected credit losses		(5 903 701)	(7 216 544)
Net interest income after allowance for expected credit losses		9 925 762	6 725 008
Net losses from trading securities		(1 846 402)	(113 641)
Net gains from investment securities		415 580	1 033 498
Net gains from trading in foreign currencies, foreign exchange revaluation and from transactions with derivatives		3 787 689	4 577 760
Fee and commission income		5 270 749	4 775 615
Fee and commission expense		(1 066 205)	(1 029 857)
Allowance for credit related commitments and non-financial liabilities		(158 903)	(463 751)
Net gains from revaluation of loans measured at fair value through profit or loss		586 511	-
Loss from early loan repayment		(47 635)	-
Recovery of impairment allowance on long-term assets held for sale and investment property		64 303	-
Recovery of allowance for expected credit losses from investment securities		8 634	-
Other net operating income		778 169	804 876
Administrative and other operating expenses:			
- Staff costs		(4 661 193)	(4 564 547)
- Costs related to premises and equipment		(1 347 878)	(1 245 438)
- Other administrative and operating expenses		(3 767 998)	(3 346 871)
Profit before tax		7 941 183	7 152 652
Income tax expense		(1 469 234)	(1 415 519)
Profit for the period attributable to:			
Shareholders of the Bank		6 383 190	5 682 415
Non-controlling interest		88 759	54 718
Profit for the period		6 471 949	5 737 133

PJSC "Bank "Saint Petersburg" Group
Condensed Consolidated Interim Statement of Comprehensive Income for 9 months ended
30 September 2018

<i>In thousands of Russian Roubles</i>	Note	9 months ended 30 September 2018 (unaudited)	9 months ended 30 September 2017 (unaudited)
Other comprehensive loss			
<i>Items of comprehensive loss that are or will be reclassified subsequently to profit or loss</i>			
Revaluation result and allowance for expected credit losses from investment securities measured at fair value through other comprehensive income transferred to profit or loss upon disposal		(483 180)	(1 033 498)
Net result from revaluation of investment securities measured at fair value through other comprehensive income		(438 332)	143 871
Deferred income tax recognised in equity related to components of other comprehensive income		170 782	177 925
Exchange difference on translation		(7 232)	(1 286)
Other comprehensive loss for the period after tax		(757 962)	(712 988)
Total comprehensive income for the period attributable to:			
Shareholders of the Bank		5 625 228	4 969 427
Non-controlling interest		88 759	54 718
Total comprehensive income for the period		5 713 987	5 024 145


A.V. Savelyev
Chairman of the Management Board




N.G. Tomilina
Chief Accountant

PJSC "Bank "Saint Petersburg" Group
Condensed Consolidated Interim Statement of Changes in Equity for 9 months ended 30 September 2018

<i>In thousands of Russian Roubles</i>	Share capital	Share premium	Revaluation reserve for premises and equipment	Revaluation reserve for investment securities	Foreign currency translation reserve	Retained earnings	Total equity attributable to the shareholders of the Bank	Non- controlling interest	Total equity
Balance as at 1 January 2017	3 721 734	21 393 878	3 820 496	1 793 138	-	30 139 720	60 868 966	-	60 868 966
Other comprehensive loss recognised directly in equity (unaudited)	-	-	(4 376)	(711 702)	(1 286)	4 376	(712 988)	-	(712 988)
Profit for the period (unaudited)	-	-	-	-	-	5 682 415	5 682 415	54 718	5 737 133
Total comprehensive income for 9 months of 2017 (unaudited)	-	-	(4 376)	(711 702)	(1 286)	5 686 791	4 969 427	54 718	5 024 145
Share issue (unaudited)	60 000	3 120 000	-	-	-	-	3 180 000	-	3 180 000
Dividends declared (unaudited)	-	-	-	-	-	-	-	-	-
- ordinary shares	-	-	-	-	-	(461 532)	(461 532)	-	(461 532)
- preference shares	-	-	-	-	-	(2 211)	(2 211)	-	(2 211)
Acquisition of a subsidiary	-	-	-	-	-	-	-	528 413	528 413
Balance as at 30 September 2017 (unaudited)	3 781 734	24 513 878	3 816 120	1 081 436	(1 286)	35 362 768	68 554 650	583 131	69 137 781

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

PJSC "Bank "Saint Petersburg" Group
Condensed Consolidated Interim Statement of Changes in Equity for 9 months ended 30 September 2018

<i>In thousands of Russian Roubles</i>	Share capital	Share premium	Revaluation reserve for premises and equipment	Revaluation reserve for investment securities	Foreign currency translation reserve	Retained earnings	Total equity attributable to the shareholders of the Bank	Non-controlling interest	Total equity
Balance as at 31 December 2017	3 781 734	24 513 878	3 651 455	1 264 691	(1 451)	37 109 430	70 319 737	590 392	70 910 129
Effect of transition to IFRS 9 (unaudited)	-	-	-	157 527	-	(2 331 493)	(2 173 966)	-	(2 173 966)
Restated balance as at 1 January 2018 after transition to IFRS 9	3 781 734	24 513 878	3 651 455	1 422 218	(1 451)	34 777 937	68 145 771	590 392	68 736 163
Other comprehensive loss recognised directly in equity (unaudited)	-	-	-	(750 730)	(7 232)	-	(757 962)	-	(757 962)
Profit for the period (unaudited)	-	-	-	-	-	6 383 190	6 383 190	88 759	6 471 949
Total comprehensive income for 9 months of 2018 (unaudited)	3 781 734	24 513 878	3 651 455	671 488	(8 683)	6 383 190	5 625 228	88 759	5 713 987
Dividends declared (unaudited)	-	-	-	-	-	(809 277)	(809 277)	-	(809 277)
- ordinary shares	-	-	-	-	-	(2 211)	(2 211)	-	(2 211)
- preference shares	-	-	-	-	-	-	-	-	-
Acquisition of a subsidiary	-	-	-	-	-	-	-	504 397	504 397
Sale of a subsidiary	-	-	-	-	-	-	-	(46 491)	(46 491)
Balance as at 30 September 2018 (unaudited)	3 781 734	24 513 878	3 651 455	671 488	(8 683)	40 349 639	72 959 511	1 137 057	74 096 568


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PJSC "Bank "Saint Petersburg" Group

Condensed Consolidated Interim Statement of Cash Flows for 9 months ended 30 September 2018

	9 months ended 30 September 2018 (unaudited)	9 months ended 30 September 2017 (unaudited)
<i>In thousands of Russian Roubles</i>		
Cash flows from operating activities		
Interest received on loans and correspondent accounts	24 333 973	26 404 927
Interest received on securities	6 101 078	5 513 100
Interest received on reverse sale and repurchase agreements	2 010 488	2 592 072
Interest paid on due to banks	(6 520 132)	(8 209 679)
Interest paid on customer accounts	(9 621 227)	(11 456 283)
Contributions to the deposit insurance system	(917 924)	(663 742)
Interest paid on other debt securities issued	(205 388)	(290 842)
Net losses from securities trading	(1 014 375)	(348 819)
Net (losses) gains from trading in foreign currencies and from transactions with derivatives	(2 779 228)	3 004 044
Fees and commissions received	5 283 487	4 778 720
Fees and commissions paid	(1 066 205)	(1 029 857)
Other operating income	1 098 498	818 727
Staff costs	(4 693 447)	(4 622 571)
Premises and equipment costs	(645 870)	(384 743)
Administrative and other operating expenses	(4 391 025)	(3 487 991)
Income tax paid	(82 320)	(1 777 353)
Cash flows from operating activities before changes in operating assets and liabilities	6 890 383	10 839 710
Changes in operating assets and liabilities		
Net (increase) decrease in mandatory reserve deposits with the Central Bank of the Russian Federation	(474 867)	263 209
Net increase in trading securities	(7 581 443)	(14 516 677)
Net decrease (increase) under reverse sale and repurchase agreements	15 462 440	(689 024)
Net decrease in due from banks	6 090 507	13 783 749
Net increase in loans and advances to customers	(16 754 590)	(480 126)
Net decrease (increase) in other assets	967 905	(885 097)
Net (decrease) increase in due to banks	(20 020 953)	13 581 194
Net increase (decrease) in customer accounts	13 817 886	(19 836 891)
Net (decrease) increase in financial liabilities at fair value	(427 902)	5 948 715
Net decrease in other debt securities issued	(446 154)	(1 231 927)
Net decrease in other liabilities	(872 794)	(1 030 518)
Net cash (used in) from operating activities	(3 349 582)	5 746 317
Cash flows from investing activities		
Acquisition of premises and equipment and intangible assets	(514 365)	(563 981)
Proceeds from disposal of premises and equipment and intangible assets	17 046	9 941
Net decrease in investment securities	16 027 484	18 209 470
Net proceeds from disposal of investment securities	349 210	1 033 498
Acquisition of investment securities measured at amortised cost	(10 305 493)	-
Proceeds (loss) from sale of investment property	823 744	(30 150)
Proceeds from sale of long-term assets held-for-sale	74 916	481 022
Net cash paid for acquisition of a subsidiary	(543 165)	(407 844)
Proceeds from sale of a subsidiary	17 949	-
Net cash paid for acquisition of associates	-	(258 144)
Dividends received	3 029	2 311
Net cash from investing activities	5 950 355	18 476 123

PJSC "Bank "Saint Petersburg" Group

Condensed Consolidated Interim Statement of Cash Flows for 9 months ended 30 September 2018

In thousands of Russian Roubles

	9 months ended 30 September 2018 (unaudited)	9 months ended 30 September 2017 (unaudited)
Cash flows from financing activities		
Issue of ordinary shares	-	3 180 000
Repayment of other borrowed funds	(444 556)	(295 711)
Redemption of bonds issued	(775 706)	(7 301 078)
Interest paid on bonds issued	(310 145)	(593 238)
Interest paid on other borrowed funds	(75 817)	(152 412)
Losses from early loan repayment	(47 635)	--
Dividends paid	(808 748)	(463 004)
Net cash used in financing activities	(2 462 607)	(5 625 443)
Effects of exchange rate changes on cash and cash equivalents	1 222 715	3 071 421
Net increase in cash and cash equivalents	1 360 881	21 668 418
Cash and cash equivalents at the beginning of the period	39 198 510	33 881 204
Cash and cash equivalents at the end of the period	40 559 391	55 549 622


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Chief Accountant

1 Trading securities

<i>In thousands of Russian Roubles</i>	30 September 2018 (unaudited)	31 December 2017
Bank of Russia bonds	16 461 275	-
Corporate bonds	11 324 062	9 853 721
Federal loan bonds	348 015	95 068
Corporate Eurobonds	327 094	5 996 183
Municipal bonds	81 905	181 186
Total debt securities	28 542 351	16 126 158
Corporate shares	827 119	1 246 101
Total trading securities	29 369 470	17 372 259

2 Due from banks

<i>In thousands of Russian Roubles</i>	30 September 2018 (unaudited)	31 December 2017
Term placements with banks	29 066 682	34 939 256
Allowance for expected credit losses	(49 009)	-
Total due from banks	29 017 673	34 939 256

3 Loans and advances to customers

<i>In thousands of Russian Roubles</i>	30 September 2018 (unaudited)	31 December 2017
Loans measured at amortised cost		
Loans to legal entities		
Loans to finance working capital	173 432 103	167 065 815
Investment loans	97 062 336	102 786 253
Loans to entities financed by the government	20 043 101	12 052 542
Loans to individuals		
Mortgage loans	58 048 009	54 066 689
Car loans	2 911 487	2 101 129
Consumer loans to VIP clients	5 234 977	4 634 127
Other consumer loans	19 505 572	15 003 887
Allowance for impairment	(37 689 192)	(39 494 532)
Total loans and advances to customers	338 548 393	318 215 910

3 Loans and Advances to Customers (continued)

Below is the analysis of changes in allowance for expected credit losses during 9 months ended 30 September 2018 and 9 months ended 30 September 2017 (unaudited):

<i>In thousands 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	For 9 months ended 30 September 2018	For 9 months ended 30 September 2017
Allowance for expected credit losses as at 1 January	6 042 576	4 699 450	24 092 065	277 570	35 111 661	39 602 806
Transfer to 12-month expected credit losses	305 966	(212 574)	(93 392)	-	-	-
Transfer to lifetime expected credit losses - non-impaired assets	(546 135)	558 114	(11 979)	-	-	-
Transfer to lifetime expected credit losses - impaired assets	(117 303)	(424 378)	541 681	-	-	-
New assets received or acquired	1 966 998	-	-	-	1 966 998	-
Net charge for (recovery of) allowance for expected credit losses	(499 115)	740 040	5 643 231	(43 190)	5 840 966	7 218 821
Reversal of the allowance due to the repayments of loans	(1 187 539)	(431 378)	(333 626)	-	(1 952 543)	-
Amounts written off as non-recoverable during the period	-	-	(2 829 593)	-	(2 829 593)	(1 994 075)
Loans and advances to customers sold during the period as non-recoverable	-	-	(448 297)	-	(448 297)	(72 546)
Total allowance as at 30 September	5 965 448	4 929 274	26 560 090	234 380	37 689 192	44 755 006

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 2018 (unaudited)		31 December 2017	
	Amount	%	Amount	%
Individuals	85 700 045	22.8	75 805 832	21.2
Trade	45 784 654	12.2	40 591 842	11.3
Construction	40 772 284	10.8	48 814 115	13.6
Real estate	36 957 462	9.8	33 385 845	9.3
Heavy machinery and shipbuilding	35 322 499	9.4	22 682 774	6.3
Leasing and financial services	25 203 314	6.7	23 742 738	6.6
Oil and gas extraction and transportation	23 125 749	6.1	24 748 113	6.9
Production and food industry	21 762 988	5.8	28 149 787	7.9
Entities financed by the government	20 043 101	5.3	12 052 542	3.4
Transport	12 514 346	3.3	11 575 912	3.2
Sports and health and entertainment organizations	7 149 944	1.9	7 306 273	2.0
Telecommunications	5 816 742	1.5	8 535 370	2.4
Chemical industry	1 835 782	0.5	2 651 539	0.7
Energy	964 436	0.3	3 445 199	1.0
Other	13 284 239	3.6	14 222 561	4.2
Total loans and advances to customers (before allowance for impairment)	376 237 585	100.0	357 710 442	100.0

3 Loans and Advances to Customers (continued)

The table below contains the analysis by credit quality of loans and advances to customers measured at amortised cost and the related allowances for expected credit losses as at 30 September 2018 (unaudited):

<i>In thousands 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:					
Minimal credit risk	67 378 203	180 092	-	-	67 558 295
Low credit risk	92 997 250	9 813 081	-	-	102 810 331
Medium credit risk	27 776 754	22 563 323	-	-	50 340 077
High credit risk	18 545 731	14 149 789	-	1 110 373	33 805 893
Defaulted loans	-	-	35 020 403	1 002 541	36 022 944
Total gross carrying amount of loans and advances to legal entities	206 697 938	46 706 285	35 020 403	2 112 914	290 537 540
Allowance for expected credit losses	(5 483 223)	(4 777 651)	(23 691 562)	(234 380)	(34 186 816)
Total loans and advances to legal entities	201 214 715	41 928 634	11 328 841	1 878 534	256 350 724
Loans and advances to individuals:					
Not past due	79 858 877	-	723 953	-	80 582 830
Overdue:					
- from 1 to 90 days	1 329 306	547 913	21 100	-	1 898 319
- over 90 days	-	-	3 218 896	-	3 218 896
Total gross carrying value of loans and advances to individuals	81 188 183	547 913	3 963 949	-	85 700 045
Allowance for expected credit losses	(482 224)	(151 623)	(2 868 529)	-	(3 502 376)
Total loans and advances to individuals	80 705 959	396 290	1 095 420	-	82 197 669
Total loans and advances to customers	281 920 674	42 324 924	12 424 261	-	338 548 393

3 Loans and Advances to Customers (continued)

The table below contains the analysis by credit quality of loans and advances to individuals measured at amortised cost with a breakdown by classes and the related allowances for expected credit losses as at 30 September 2018 (unaudited):

<i>In thousands 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 and advances to customers					
Not past due	55 598 487	-	150 385	-	55 748 872
Overdue:					
- from 1 to 90 days	959 503	379 265	8 574	-	1 347 342
- over 90 days	-	-	951 795	-	951 795
Total gross carrying value of mortgage loans and advances to customers	56 557 990	379 265	1 110 754	-	58 048 009
Allowance for expected credit losses	(114 845)	(78 366)	(391 526)	-	(584 737)
Total mortgage loans and advances to customers	56 443 145	300 899	719 228	-	57 463 272
Car loans					
Not past due	2 755 445	-	488	-	2 755 933
Overdue:					
- from 1 to 90 days	57 112	11 945	3 094	-	72 151
- over 90 days	-	-	83 403	-	83 403
Total gross carrying value of car loans and advances to customers	2 812 557	11 945	86 985	-	2 911 487
Allowance for expected credit losses	(13 557)	(2 668)	(52 535)	-	(68 760)
Total car loans and advances to customers	2 799 000	9 277	34 450	-	2 842 727
Consumer loans to VIP customers					
Not past due	3 468 299	-	552 066	-	4 020 365
Overdue:					
- from 1 to 90 days	-	-	-	-	-
- over 90 days	-	-	1 214 612	-	1 214 612
Total gross carrying value of consumer loans and advances to VIP customers	3 468 299	-	1 766 678	-	5 234 977
Allowance for expected credit losses	(60 325)	-	(1 460 191)	-	(1 520 516)
Total consumer loans and advances to VIP customers	3 407 974	-	306 487	-	3 714 461
Other loans to individuals					
Not past due	18 036 646	-	21 014	-	18 057 660
Overdue:					
- from 1 to 90 days	312 691	156 703	9 432	-	478 826
- over 90 days	-	-	969 086	-	969 086
Total gross carrying value of consumer loans and advances to customers	18 349 337	156 703	999 532	-	19 505 572
Allowance for expected credit losses	(293 497)	(70 589)	(964 277)	-	(1 328 363)
Total consumer loans and advances to customers	18 055 840	86 114	35 255	-	18 177 209

3 Loans and Advances to Customers (continued)

The table below contains the analysis by credit quality of loans and advances to customers and the related allowances for impairment as at 31 December 2017:

	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 legal entities:				
Loans collectively assessed for impairment 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
- from 6 to 30 calendar days	130 000	(13 000)	117 000	10.00
- from 31 to 60 calendar days	60 775	(33 462)	27 313	55.06
- from 61 to 90 calendar days	724 090	(373 811)	350 279	51.62
- from 91 to 180 calendar days	1 361 767	(391 928)	969 839	28.78
- from 181 to 365 calendar days	6 409 157	(4 755 362)	1 653 795	74.20
- over 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	Consumer 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
- from 6 to 30 calendar days	99 987	6 480	-	36 370	142 837
- from 31 to 60 calendar days	79 858	2 824	188 100	28 694	299 476
- from 61 to 90 calendar days	70 518	4 551	-	27 960	103 029
- from 91 to 180 calendar days	121 783	4 438	546 863	77 923	751 007
- from 181 to 365 calendar days	191 495	12 283	199 662	118 478	521 918
- over 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

	30 September 2018 (unaudited)	31 December 2017
<i>In thousands of Russian Roubles</i>		
Securities sale and repurchase agreements	90 240 044	115 754 116
Term deposits of banks	42 457 823	32 864 912
Correspondent accounts of banks	132 732	305 702
Total due to banks	132 830 599	148 924 730

5 Customer accounts

<i>In thousands of Russian Roubles</i>	30 September 2018 (unaudited)	31 December 2017
State and public organisations		
Current/settlement accounts	18 438	171
Other legal entities		
Current/settlement accounts	72 264 080	56 902 164
Term deposits	61 869 491	90 482 623
Securities sale and repurchase agreements	13 194 060	-
Individuals		
Current accounts/demand deposits	59 204 876	52 331 101
Term deposits	166 428 290	153 256 089
Total customer accounts	372 979 235	352 972 148

6 Bonds issued

<i>In thousands of Russian Roubles</i>	30 September 2018 (unaudited)	31 December 2017
Subordinated Eurobonds	6 900 656	6 453 249
Mortgage secured bonds issued by the mortgage agent	444 986	684 643
Total bonds issued	7 345 642	7 137 892

7 Interest income and expense

<i>In thousands of Russian Roubles</i>	9 months ended 30 September 2018 (unaudited)	9 months ended 30 September 2017 (unaudited)
Interest income calculated using the effective interest method		
Loans and advances to customers	23 905 314	26 860 241
Debt investment securities measured through other comprehensive income	2 306 311	3 174 617
Reverse sale and repurchase agreements	1 931 570	2 431 992
Due from banks	1 530 093	788 394
Debt investment securities measured at amortised cost	131 583	-
Other interest income		
Trading securities measured through profit or loss	3 617 660	2 070 571
Loans and advances to customers measured at FVTPL	285 400	-
Total interest income	33 707 931	35 325 815
Interest expense		
Term deposits of individuals	6 268 238	6 538 883
Due to banks	6 197 318	8 367 360
Term deposits of legal entities	3 511 907	4 320 869
Bonds issued	571 518	824 471
Other debt securities issued	228 917	224 117
Current/settlement accounts	108 373	356 030
Other borrowed funds	74 273	88 791
Total interest expense	16 960 544	20 720 521
Contributions to deposit insurance system	917 924	663 742
Net interest income	15 829 463	13 941 552

8 Condensed Consolidated Interim Statement of Financial Position by Currencies as at 30 September 2018

<i>In thousands of Russian Roubles</i>	RR	USD	EUR	Other	Total (unaudited)
Assets					
Cash and cash equivalents	32 298 866	2 192 876	5 281 870	785 779	40 559 391
Mandatory reserve deposits with the Central Bank of the Russian Federation	3 495 352	-	-	-	3 495 352
Trading securities	28 458 387	718 756	4 866	187 461	29 369 470
Securities pledged under sale and repurchase agreements and loaned	44 824 913	12 840 212	5 075 519	3 428 353	66 168 997
Reverse sale and repurchase agreements	25 107 119	26 353 170	2 301 168	-	53 761 457
Derivative financial assets	3 074 023	-	-	-	3 074 023
Due from banks	24 115 002	543 161	4 359 510	-	29 017 673
Loans and advances to customers					
- loans and advances to legal entities	175 100 077	42 741 852	38 508 795	-	256 350 724
- loans and advances to individuals	80 291 261	247 440	1 658 968	-	82 197 669
Investment securities	16 322 351	3 176 500	1 478 504	-	20 977 355
Investment property	8 845 484	-	-	-	8 845 484
Premises, equipment and intangible assets	14 268 815	-	-	-	14 268 815
Other assets	4 223 336	149 562	26 927	609	4 400 434
Long-term assets held-for-sale	562 831	-	-	-	562 831
Total assets	460 987 817	88 963 529	58 696 127	4 402 202	613 049 675
Liabilities					
Due to banks	90 922 219	39 874 811	2 033 569	-	132 830 599
Customer accounts	281 309 994	64 572 291	26 500 745	596 205	372 979 235
Financial liabilities at fair value	11 018 596	1 064 535	-	-	12 083 131
Derivative financial liabilities	1 845 652	-	-	-	1 845 652
Bonds issued	444 986	6 900 656	-	-	7 345 642
Promissory notes and deposit certificates issued	3 206 238	3 092 630	838 615	-	7 137 483
Other borrowed funds	1 466 121	-	-	-	1 466 121
Other liabilities	3 228 169	19 552	17 523	-	3 265 244
Total liabilities	393 441 975	115 524 475	29 390 452	596 205	538 953 107
Less fair value of currency derivatives	(1 110 482)				(1 110 482)
Net recognized position, excluding currency derivative financial instruments	66 435 360	(26 560 946)	29 305 675	3 805 997	72 986 086
Currency derivatives	8 761 731	27 348 913	(31 253 355)	(3 746 807)	1 110 482
Net recognized position, including currency derivative financial instruments	75 197 091	787 967	(1 947 680)	59 190	74 096 568

9 Condensed Consolidated Interim Statement of Financial Position by Maturity as at 30 September 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	40 559 391	-	-	-	-	40 559 391
Mandatory reserve deposits with the Central Bank of the Russian Federation	1 704 700	1 044 273	462 001	284 371	7	3 495 352
Trading securities	29 369 470	-	-	-	-	29 369 470
Securities pledged under sale and repurchase agreements and loaned	66 168 997	-	-	-	-	66 168 997
Reverse sale and repurchase agreements	42 742 235	11 019 222	-	-	-	53 761 457
Derivative financial assets	551 122	502 141	215 982	1 098 869	705 909	3 074 023
Due from banks	19 288 219	7 923 662	1 805 792	-	-	29 017 673
Loans and advances to customers						
- loans and advances to legal entities	9 450 809	63 267 624	51 682 861	116 433 034	15 516 396	256 350 724
- loans and advances to individuals	54 402	927 404	1 345 838	22 184 067	57 685 958	82 197 669
Investment securities	10 292 459	-	1 476 076	7 808 309	1 400 511	20 977 355
Investment property	-	-	-	-	8 845 484	8 845 484
Premises, equipment and intangible assets	-	-	-	-	14 268 815	14 268 815
Other assets	1 940 291	675 771	543 668	1 058 656	182 048	4 400 434
Long-term assets held-for-sale	-	-	562 831	-	-	562 831
Total assets	222 122 095	85 360 097	58 095 049	148 867 306	98 605 128	613 049 675
Liabilities						
Due to banks	131 158 194	693 438	109 089	869 878	-	132 830 599
Customer accounts	181 482 998	111 550 856	49 479 212	30 465 437	732	372 979 235
Financial liabilities at fair value	12 083 131	-	-	-	-	12 083 131
Derivative financial liabilities	431 759	686 294	195 060	532 539	-	1 845 652
Bonds issued	1 082 874	-	5 817 782	-	444 986	7 345 642
Promissory notes and deposit certificates issued	1 839 932	3 399 604	511 221	805 902	580 824	7 137 483
Other borrowed funds	-	-	-	1 466 121	-	1 466 121
Other liabilities	929 447	1 838 494	158 327	67 031	271 945	3 265 244
Total liabilities	329 008 335	118 168 686	56 270 691	34 206 908	1 298 487	538 953 107
Net liquidity gap	(106 886 240)	(32 808 589)	1 824 358	114 660 398	97 306 641	74 096 568
Cumulative liquidity gap as at 30 September 2018	(106 886 240)	(139 694 829)	(137 870 471)	(23 210 073)	74 096 568	