

**Extracts**  
**from the IFRS Condensed Consolidated Interim**  
**Financial Information of PJSC “Bank “Saint**  
**Petersburg” Group**  
**for 9 months ended**  
**September 30, 2020**

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**PJSC "Bank "Saint Petersburg" Group**
**Condensed Consolidated Interim Statement of Financial Position as at 30 September 2020**

<i>(in thousands of Russian Roubles)</i>	Note	30 September 2020 (unaudited)	31 December 2019
<b>ASSETS</b>			
Cash and cash equivalents		44 807 573	42 556 257
Mandatory reserve deposits with the Central Bank of the Russian Federation		4 169 333	3 885 964
Trading securities, including securities pledged under sale and repurchase agreements	1	6 819 262	44 211 961
Reverse sale and repurchase agreements		102 346 110	95 407 102
Derivative financial assets		8 869 166	5 350 855
Due from Banks	2	14 084 787	28 022 486
Loans and advances to customers	3		
- loans and advances to legal entities		321 072 824	269 108 456
- loans and advances to individuals		106 109 521	98 961 198
Investment securities, including securities pledged under sale and repurchase agreements		78 911 268	54 499 668
Investment property		6 363 410	7 028 502
Property and equipment, intangible assets and right-of-use assets		14 290 246	14 798 047
Other assets		11 511 384	7 675 954
Long-term assets held-for-sale		1 411 965	2 144 829
<b>TOTAL ASSETS</b>		<b>720 766 849</b>	<b>673 651 279</b>
<b>LIABILITIES</b>			
Due to banks	4	134 176 647	158 566 775
Customer accounts	5		
- customer accounts of legal entities		199 828 112	161 375 925
- customer accounts of individuals		266 544 598	248 967 423
Financial liabilities at fair value		1 429 676	311 829
Derivative financial liabilities		12 114 083	7 394 070
Bonds issued	6	3 236 315	4 802 775
Promissory notes and deposit certificates issued		8 465 203	7 231 233
Other liabilities		8 434 793	4 930 981
<b>TOTAL LIABILITIES</b>		<b>634 229 427</b>	<b>593 581 011</b>
<b>EQUITY</b>			
Share capital		3 695 154	3 781 734
Share premium		23 850 975	24 513 878
Treasury stock		(641 996)	(1 301 987)
Revaluation reserve for property and equipment		3 239 536	3 239 536
Revaluation reserve for investment securities		778 980	689 613
Foreign currency translation reserve		22 469	(8 989)
Retained earnings		55 592 304	49 156 483
<b>TOTAL EQUITY</b>		<b>86 537 422</b>	<b>80 070 268</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>720 766 849</b>	<b>673 651 279</b>

Approved for issue and signed on behalf of the Management Board on 24 November 2020.

A.V. Savelyev  
Chairman of the Management Board

N.G. Tomilina  
Chief Accountant

**PJSC "Bank "Saint Petersburg" Group**  
**Condensed Consolidated Interim Statement of Comprehensive Income**  
**nine months ended 30 September 2020**

<i>(in thousands of Russian Roubles)</i>	<b>Note</b>	<b>9 months ended 30 September 2020 (unaudited)</b>	<b>9 months ended 30 September 2019 (unaudited)</b>
Interest income calculated using the effective interest rate	7	30 994 061	33 668 514
Other interest income	7	1 357 285	2 819 719
Interest expense	7	(13 106 054)	(18 250 567)
Contributions to the deposit insurance system	7	(911 705)	(1 323 532)
<b>Net interest income</b>		<b>18 333 587</b>	<b>16 914 134</b>
Allowance for expected credit losses on debt financial assets		(7 078 348)	(5 587 601)
<b>Net interest income after allowance for expected credit losses on debt financial instruments</b>		<b>11 255 239</b>	<b>11 326 533</b>
Net losses from trading securities		(219 850)	(841 815)
Net gains from investment securities		17 570	40 483
Net gains from trading in foreign currencies, foreign exchange revaluation and from transactions with derivatives		1 170 179	877 153
Fee and commission income		6 942 669	6 356 637
Fee and commission expense		(1 717 536)	(1 563 872)
Recovery/(allowance) for credit related commitments and non-financial liabilities, other financial assets		205 986	(67 257)
(Allowance) recovery for impairment of long-term assets held for sale and investment property		(820 049)	628
Net loss from initial recognition of financial assets at fair value		(2 220)	(255 530)
Net Costs on revaluation of loans at fair value through profit or loss		(149 624)	-
Net gain from disposal of a subsidiary		355 103	-
Other net operating income		2 052 695	1 139 441
Administrative and other operating expenses:			
- staff costs		(5 557 742)	(4 883 224)
- costs related to premises and equipment		(1 701 033)	(1 679 380)
- other administrative and operating expenses		(3 632 473)	(3 694 284)
<b>Profit before tax</b>		<b>8 198 914</b>	<b>6 755 508</b>
Income tax expense		(1 850 374)	(1 253 423)
<b>Profit for the period attributable to:</b>			
Shareholders of the Bank		6 348 540	5 499 660
Non-controlling interest		-	2 425
<b>Profit for the period</b>		<b>6 348 540</b>	<b>5 502 085</b>

**PJSC "Bank "Saint Petersburg" Group**  
**Condensed Consolidated Interim Statement of Comprehensive Income**  
**nine months ended 30 September 2020**

(in thousands of Russian Roubles)	Note	9 months ended 30 September 2020 (unaudited)	9 months ended 30 September 2019 (unaudited)
<b>Other comprehensive income</b>			
<i>Items of comprehensive income (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		(11 898)	(23 719)
Net result from revaluation of investment securities measured at fair value through other comprehensive income		124 088	421 588
Deferred income tax recognised in equity related to components of other comprehensive income		(22 823)	(91 675)
Exchange difference on translation		31 458	(19 664)
<i>Items of comprehensive income (loss) that are not or will not be reclassified to profit or loss</i>			
Result of disposal of equity securities measured through other comprehensive income		-	70 578
<b>Other comprehensive income for the period after tax</b>		<b>120 825</b>	<b>357 108</b>
<b>Total comprehensive income for the period attributable to:</b>			
Shareholders of the Bank		6 469 365	5 856 768
Non-controlling interest		-	2 425
<b>Total comprehensive income for the period</b>		<b>6 469 365</b>	<b>5 859 193</b>

A.V. Savelyev  
Chairman of the Management Board



N.G. Tomilina  
Chief Accountant



**PJSC "Bank "Saint Petersburg" Group**

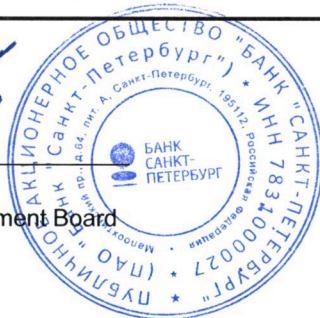
**Condensed Consolidated Interim Statement of Changes in Equity for 9 months ended 30 September 2020**

<i>(in thousands of Russian Roubles)</i>	Share capital	Share premium	Treasury shares	Revaluation reserve for property 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
<b>Balance as at 1 January 2019</b>	<b>3 781 734</b>	<b>24 513 878</b>	<b>(659 991)</b>	<b>3 651 455</b>	<b>374 497</b>	<b>2 047</b>	<b>42 903 490</b>	<b>74 567 110</b>	<b>1 086 545</b>	<b>75 653 655</b>
Other comprehensive income (loss) recognised directly in equity (unaudited)	-	-	-	(108 936)	306 194	(19 664)	179 514	357 108	-	<b>357 108</b>
Profit for the period	-	-	-	-	-	-	5 499 660	5 499 660	2 425	<b>5 502 085</b>
<b>Total comprehensive income for 9 months of 2019 (unaudited)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(108 936)</b>	<b>306 194</b>	<b>(19 664)</b>	<b>5 679 174</b>	<b>5 856 768</b>	<b>2 425</b>	<b>5 859 193</b>
Dividends declared										
- ordinary shares	-	-	-	-	-	-	(1 808 826)	<b>(1 808 826)</b>	-	<b>(1 808 826)</b>
- preference shares	-	-	-	-	-	-	(2 211)	<b>(2 211)</b>	-	<b>(2 211)</b>
Redistribution of minority interest due to share repurchase	-	-	-	-	-	-	(152 979)	<b>(152 979)</b>	(727 288)	<b>(880 267)</b>
<b>Balance as at 30 September 2019 (unaudited)</b>	<b>3 781 734</b>	<b>24 513 878</b>	<b>(659 991)</b>	<b>3 542 519</b>	<b>680 691</b>	<b>(17 617)</b>	<b>46 618 648</b>	<b>78 459 862</b>	<b>361 682</b>	<b>78 821 544</b>

**PJSC "Bank "Saint Petersburg" Group**  
**Condensed Consolidated Interim Statement of Changes in Equity for 9 months ended 30 September 2020**

<i>(in thousands of Russian Roubles)</i>	Share capital	Share premium	Treasury shares	Revaluation reserve for property and equipment	Revaluation reserve for investment securities	Foreign currency translation reserve	Retained earnings	Total equity
<b>Balance as at 1 January 2020</b>	<b>3 781 734</b>	<b>24 513 878</b>	<b>(1 301 987)</b>	<b>3 239 536</b>	<b>689 613</b>	<b>(8 989)</b>	<b>49 156 483</b>	<b>80 070 268</b>
Other comprehensive income (loss) recognised directly in equity (unaudited)	-	-	-	-	89 367	31 458	-	120 825
Profit for the period	-	-	-	-	-	-	6 348 540	6 348 540
<b>Total comprehensive income for 9 months of 2020 (unaudited)</b>	<b>3 781 734</b>	<b>24 513 878</b>	<b>(1 301 987)</b>	<b>3 239 536</b>	<b>778 980</b>	<b>22 469</b>	<b>55 505 023</b>	<b>86 539 633</b>
Dividends declared - preference shares	-	-	-	-	-	-	(2 211)	(2 211)
Redemption of treasury shares	(86 580)	(662 903)	659 991	-	-	-	89 492	-
<b>Balance as at 30 September 2020 (unaudited)</b>	<b>3 695 154</b>	<b>23 850 975</b>	<b>(641 996)</b>	<b>3 239 536</b>	<b>778 980</b>	<b>22 469</b>	<b>55 592 304</b>	<b>86 537 422</b>

A.V. Savelyev  
Chairman of the Management Board



N.G. Tomilina  
Chief Accountant

**PJSC "Bank "Saint Petersburg" Group****Condensed Consolidated Interim Statement of Cash Flow for 9 months ended 30 September 2020**

	9 months ended 30 September 2020 (unaudited)	9 months ended 30 September 2019 (unaudited)
<i>(in thousands of Russian Roubles)</i>		
<b>Cash flows from operating activities</b>		
Interest received on loans and correspondent accounts	26 282 483	27 677 879
Interest received on securities	3 073 400	5 865 480
Interest received on reverse sale and repurchase agreements	1 865 208	2 696 496
Interest paid on due to banks	(3 776 091)	(5 898 735)
Interest paid on customer accounts	(8 897 155)	(10 484 846)
Contributions to the deposit insurance system	(1 033 934)	(1 323 532)
Interest paid on other debt securities issued	(277 885)	(249 151)
Net losses from securities trading	(255 168)	(300 315)
Net gains (losses) from trading in foreign currencies and from transactions with derivatives	(10 225 760)	7 803 086
Fees and commissions received	6 918 100	6 503 118
Fees and commissions paid	(1 305 866)	(1 172 595)
Other operating income	1 258 603	1 268 404
Expenses on loyalty programs	(405 883)	(354 878)
Staff costs	(5 639 473)	(4 786 331)
Property and equipment costs	(584 126)	(726 262)
Administrative and other operating expenses	(3 716 789)	(3 941 664)
Income tax paid	(1 745 594)	(2 733 850)
<b>Cash flows received from operating activities before changes in operating assets and liabilities</b>	<b>1 534 070</b>	<b>19 842 304</b>
<b>Changes in operating assets and liabilities</b>		
Net increase in mandatory reserve deposits with the Central Bank of the Russian Federation	(283 369)	(147 642)
Net decrease in trading securities, including securities pledged under sale and repurchase agreements	37 798 532	61 708 591
Net decrease (increase) under reverse sale and repurchase agreements	11 316 806	3 696 607
Net decrease (increase) in due from banks	14 031 865	(14 631 747)
Net increase in loans and advances to customers	(47 757 162)	(28 253 504)
Net (increase) decrease in other assets	(2 402 838)	1 169 989
Net decrease in due to banks	(36 030 675)	(2 431 996)
Net increase in customer accounts	28 747 924	9 460 415
Net increase (decrease) in financial liabilities at fair value	1 117 847	(9 429 284)
Net increase (decrease) in other debt securities issued	111 195	(167 967)
Net increase (decrease) in other liabilities	2 292 076	(1 397 193)
<b>Net cash received from operating activities</b>	<b>10 476 271</b>	<b>39 418 573</b>
<b>Cash flows from investing activities</b>		
Acquisition of property and equipment and intangible assets	(582 261)	(504 918)
Proceeds from disposal of property and equipment and intangible assets	-	164 557
Acquisition of investment securities measured at amortised cost	(16 050 651)	(17 769 563)
Sale of and repayment investment securities, including securities pledged under sale and repurchase agreements	2 754 238	15 463 347
Proceeds from sale of investment securities	17 570	19 549
Acquisition of long-term assets held-for-sale	-	(854 794)
Proceeds from sale of long-term assets held-for-sale	732 875	-
Proceeds from sale of a subsidiary	980 602	-
Dividends received	3 869	3 049
<b>Net cash used in investment activities</b>	<b>(12 143 758)</b>	<b>(3 478 773)</b>



**PJSC "Bank "Saint Petersburg" Group**  
**Condensed Consolidated Interim Statement of Cash Flow for 9 months ended 30 September 2020**

	9 months ended 30 September 2020 (unaudited)	9 months ended 30 September 2019 (unaudited)
<i>(in thousands of Russian Roubles)</i>		
<b>Cash flows from financing activities</b>		
Purchase and redemption of bonds issued	(1 566 460)	(9 101 854)
Interest paid on bonds issued	(289 579)	(813 911)
Interest paid on other borrowed funds	-	(71 426)
Payment of lease commitments	(363 338)	(245 917)
Dividends paid	(2 066)	(1 806 122)
<b>Net cash used in financing activities</b>	<b>(2 221 443)</b>	<b>(12 039 230)</b>
<b>Effect of exchange rate changes on cash and cash equivalents</b>	<b>6 140 246</b>	<b>(2 408 938)</b>
<b>Net increase in cash and cash equivalents</b>	<b>2 251 316</b>	<b>21 491 632</b>
Cash and cash equivalents at the beginning of the period	42 556 257	37 189 219
<b>Cash and cash equivalents at the end of the period</b>	<b>44 807 573</b>	<b>58 680 851</b>

  
A.V. Savelyev  
Chairman of the Management Board



  
N.G. Tomilina  
Chief Accountant

# **1 Trading securities, including securities pledged under sale and repurchase agreements**

<i>(in thousands of Russian Roubles)</i>	<b>30 September 2020 (unaudited)</b>	<b>31 December 2019</b>
<b>Debt trading securities</b>		
Corporate bonds	3 223 500	70 748
Federal loan bonds	869 742	-
Corporate Eurobonds	219 347	322 914
Coupon bonds of the Bank of Russia	-	32 271 940
<b>Total debt securities</b>	<b>4 312 589</b>	<b>32 665 602</b>
Equity securities	612 143	558 516
<b>Total trading securities</b>	<b>4 924 732</b>	<b>33 224 118</b>
<b>Debt trading securities pledged under repurchase agreements</b>		
Corporate bonds	1 764 973	10 211 730
Federal loan bonds	129 557	360 441
Corporate Eurobonds	-	415 672
<b>Total trading securities pledged under repurchase agreements</b>	<b>1 894 530</b>	<b>10 987 843</b>
<b>Total trading securities including securities pledged under sale and repurchase agreements</b>	<b>6 819 262</b>	<b>44 211 961</b>

As at 30 September 2020 debt trading securities, including those pledged under repurchase agreements, are measured at fair value, which also reflects the credit risk associated with these securities (31 December 2019: at fair value).

The Group's debt securities are divided by the level of credit risk on the basis of averaging the values of credit ratings of issuers (in their absence - the credit ratings of debt securities issues), assigned by the international rating agencies Moody's, S&P and Fitch, in the absence of ratings from international rating agencies for Russian issuers ratings from ACRA are used:

Group A - securities of issuers with an average credit rating not lower than "BBB-".

Group B - securities of issuers with an average credit rating between "BB-" and "BB+".

Group C - securities of issuers with an average credit rating between "B-" and "B+".

Group D - non-default securities of issuers with an average credit rating lower than "B-" or not rated.

**1 Trading securities, including securities pledged under sale and repurchase agreements (continued)**

The following table provides an analysis of debt trading securities and debt trading securities pledged under repurchase agreements by credit quality as at 30 September 2020 (unaudited):

<i>(in thousands of Russian Roubles)</i>	<b>Corporate bonds</b>	<b>Federal loan bonds</b>	<b>Corporate Eurobonds</b>	<b>Total</b>
<b>Debt trading securities</b>				
Neither overdue, nor impaired				
Group A	1 053 306	869 742	93 043	<b>2 016 091</b>
Group B	1 572 176	-	126 304	<b>1 698 480</b>
Group C	598 018	-	-	<b>598 018</b>
<b>Total debt trading securities</b>	<b>3 223 500</b>	<b>869 742</b>	<b>219 347</b>	<b>4 312 589</b>
<b>Debt trading securities pledged under repurchase agreements</b>				
Neither overdue, nor impaired				
Group A	1 342 484	129 557	-	<b>1 472 041</b>
Group B	422 489	-	-	<b>422 489</b>
<b>Total debt trading securities pledged under repurchase agreements</b>	<b>1 764 973</b>	<b>129 557</b>	<b>-</b>	<b>1 894 530</b>
<b>Total debt trading securities including pledged under sale and repurchase agreements</b>	<b>4 988 473</b>	<b>999 299</b>	<b>219 347</b>	<b>6 207 119</b>

**1 Trading securities, including securities pledged under sale and repurchase agreements (continued)**

The following table provides an analysis of debt trading securities and debt trading securities pledged under repurchase agreements by credit quality as at 31 December 2019:

<i>(in thousands of Russian Roubles)</i>	<b>Coupon bonds of the Bank of Russia</b>	<b>Corporate bonds</b>	<b>Corporate Eurobonds</b>	<b>Federal loan bonds</b>	<b>Total</b>
<b>Debt trading securities</b>					
Neither overdue, nor impaired					
Group A	32 271 940	5	-	-	32 271 945
Group B	-	61	322 914	-	322 975
Group D	-	70 682	-	-	70 682
<b>Total debt trading securities</b>	<b>32 271 940</b>	<b>70 748</b>	<b>322 914</b>	<b>-</b>	<b>32 665 602</b>
<b>Debt trading securities pledged under repurchase agreements</b>					
Neither overdue, nor impaired					
Group A	-	6 532 802	-	360 441	6 893 243
Group B	-	3 678 928	415 672	-	4 094 600
<b>Total debt trading securities pledged under repurchase agreements</b>	<b>-</b>	<b>10 211 730</b>	<b>415 672</b>	<b>360 441</b>	<b>10 987 843</b>
<b>Total debt trading securities including pledged under repurchase agreements</b>	<b>32 271 940</b>	<b>10 282 478</b>	<b>738 586</b>	<b>360 441</b>	<b>43 653 445</b>

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-fulfillment by the Group of their obligations, but the counterparty undertakes to return the securities upon expiration of the contract. The Group 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.

Analysis of trading securities, including those pledged under repurchase agreements, by currency structure and maturity is presented in Note 8 and Note 9.



## **2 Due from Banks**

<i>(in thousands of Russian Roubles)</i>	<b>30 September 2020 (unaudited)</b>	<b>31 December 2019</b>
Term placements with banks	14 086 234	28 025 742
Expected credit losses allowance	(1 447)	(3 256)
<b>Total due from banks</b>	<b>14 084 787</b>	<b>28 022 486</b>

As at 30 September 2020 the Group had 1 counterparty with aggregated loan balances each exceeding 10% of equity of the Group (31 December 2019: 1 counterparty). As at 30 September 2020 the aggregate amount of loans issued to these counterparties was RUB 10 860 215 thousand (31 December 2019: RR 15 291 630 thousand).

During 9 months ended 30 September 2020 and during 9 months ended 30 September 2019 there were no transfers between the stages of impairment of due from banks.

Below is the analysis of changes in allowance for expected credit losses during 9 months ended 30 September 2020 (unaudited):

<i>(in thousands of Russian Roubles)</i>	<b>12-month ECLs</b>	<b>Lifetime expected credit losses - non- impaired assets</b>	<b>Lifetime expected credit losses - impaired assets</b>	<b>Purchased or originated credit impaired assets</b>	<b>Total</b>
<b>Allowance for expected credit losses as at 1 January</b>	<b>3 256</b>	-	-	-	<b>3 256</b>
New assets received or acquired	3 644	-	-	-	<b>3 644</b>
Disposal of the allowance due to the repayment of loans	(5 453)	-	-	-	<b>(5 453)</b>
<b>Total allowance for expected credit losses as at 30 September</b>	<b>1 447</b>	-	-	-	<b>1 447</b>

## 2 Due from Banks (continued)

Below is the analysis of changes in allowance for expected credit losses during 9 months ended 30 September 2019 :

<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
<b>Allowance for expected credit losses as at 1 January</b>	<b>54 933</b>	-	-	-	<b>54 933</b>
New assets received or acquired	35 527	-	-	-	<b>35 527</b>
Recovery of the allowance due to the repayment of loans	(83 164)	-	-	-	<b>(83 164)</b>
<b>Total allowance for expected credit losses as at 30 September</b>	<b>7 296</b>	-	-	-	<b>7 296</b>

As at 30 September 2020 and 31 December 2019 term deposits are divided by credit quality depending on the credit rating of the credit institution assigned by Moody's, S&P and Fitch rating agencies (in their absence the ratings from ACRA are used for Russian credit institutions):

Group A - credit institutions with an average credit rating not lower than "BBB-".

Group B - credit institutions with an average credit rating between "BB-" and "BB+."

Group C - credit institutions with an average credit rating between "B-" and "B+."

Group D - non-default credit institutions with an average rating lower than "B-" or without ratings.

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 2020 (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
Group A	11 576 316	-	-	-	11 576 316
Group B	2 509 918	-	-	-	2 509 918
<b>Total gross carrying value of due from banks</b>	<b>14 086 234</b>	-	-	-	<b>14 086 234</b>
<b>Expected credit losses allowance</b>	<b>(1 447)</b>	-	-	-	<b>(1 447)</b>
<b>Total due from banks</b>	<b>14 084 787</b>	-	-	-	<b>14 084 787</b>

## 2 Due from Banks (continued)

The table below presents an analysis of due from banks, measured at amortised cost, by credit quality and by corresponding allowance for expected credit losses as at 31 December 2019 (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	<b>Total</b>
Group A	23 406 304	-	-	-	23 406 304
Group B	4 619 438	-	-	-	4 619 438
<b>Total gross carrying value of due from banks</b>	<b>28 025 742</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>28 025 742</b>
<b>Expected credit losses allowance</b>	<b>(3 256)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(3 256)</b>
<b>Total due from banks</b>	<b>28 022 486</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>28 022 486</b>

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

Analysis of due from banks by currency structure and maturity is presented in Note 8 and Note 9.

### **3 Loans and advances to customers**

<i>(in thousands of Russian Roubles)</i>	<b>30 September 2020 (unaudited)</b>	<b>31 December 2019</b>
<b>Loans measured at amortised cost</b>		
<b>Loans to legal entities</b>		
- loans to finance working capital	222 804 636	182 215 956
- investment loans	102 394 989	79 935 005
- loans to entities financed by the government	26 481 812	29 408 637
<b>Loans to individuals</b>		
- mortgage loans	73 864 001	67 014 562
- car loans	5 446 526	5 310 244
- consumer loans to VIP clients	4 649 599	3 806 736
- other consumer loans	27 561 548	26 823 910
Expected credit losses allowance	(41 471 828)	(33 376 585)
<b>Loans measured at fair value</b>		
Loans to legal entities	5 451 062	6 931 189
<b>Total loans and advances to customers</b>	<b>427 182 345</b>	<b>368 069 654</b>



### 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 2020 (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
<b>Allowance for expected credit losses as at 1 January</b>	<b>3 362 342</b>	<b>4 995 479</b>	<b>23 579 778</b>	<b>1 438 986</b>	<b>33 376 585</b>
Transfer to 12-month expected credit losses	108 271	(88 844)	(19 427)	-	-
Transfer to lifetime expected credit losses - non-impaired assets	(345 845)	413 544	(67 699)	-	-
Transfer to lifetime expected credit losses - impaired assets	(42 307)	(2 335 416)	2 377 723	-	-
New assets received or acquired	3 536 370	-	-	-	3 536 370
Net charge for creation/(recovery) of allowance for expected credit losses	14 499	2 062 105	3 601 714	(9 057)	5 669 261
Recovery of the allowance due to the repayment of loans	(712 147)	(538 817)	(794 497)	(105 303)	(2 150 764)
Unwinding of discount in respect of ECL present value	-	-	951 828	-	951 828
Amounts written off as non-recoverable during the period	-	-	(2 730 349)	-	(2 730 349)
Loans and advances to customers sold during the period as non-recoverable	-	-	(424 972)	-	(424 972)
Influence of currency adjustment	211 169	383 715	2 648 985	-	3 243 869
<b>Total allowance for expected credit losses as at 30 September</b>	<b>6 132 352</b>	<b>4 891 766</b>	<b>29 123 084</b>	<b>1 324 626</b>	<b>41 471 828</b>

### **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 2019 (unaudited):

<i>(in thousands of Russian Roubles)</i>	<b>12-month ECLs</b>	<b>Lifetime expected credit losses - non- impaired assets</b>	<b>Lifetime expected credit losses - impaired assets</b>	<b>Purchased or originated credit impaired assets</b>	<b>Total</b>
<b>Allowance for expected credit losses as at 1 January</b>	<b>4 733 948</b>	<b>3 711 739</b>	<b>27 459 601</b>	<b>594 992</b>	<b>36 500 280</b>
Transfer to 12-month expected credit losses	84 906	(15 278)	(69 628)	-	-
Transfer to lifetime expected credit losses - non-impaired assets	(565 312)	599 755	(34 443)	-	-
Transfer to lifetime expected credit losses - impaired assets	(12 998)	(805 911)	818 909	-	-
New assets received or acquired	1 990 459	-	-	-	1 990 459
Net charge for creation/(recovery) of allowance for expected credit losses	(587 361)	1 169 805	4 578 458	478 312	5 639 214
Recovery of the allowance due to the repayment of loans	(1 290 130)	(110 535)	(545 858)	-	(1 946 523)
Unwinding of discount in respect of ECL present value	-	-	706 137	-	706 137
Amounts written off as non-recoverable during the period	-	-	(6 214 503)	-	(6 214 503)
Loans and advances to customers sold during the period as non-recoverable	-	-	(199 805)	-	(199 805)
Influence of changes in foreign currency rates	(90 010)	(203 741)	(357 194)	-	(650 945)
<b>Total allowance for expected credit losses as at 30 September</b>	<b>4 263 502</b>	<b>4 345 834</b>	<b>26 141 674</b>	<b>1 073 304</b>	<b>35 824 314</b>

### 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 2020 (unaudited)		31 December 2019	
	Amount	%	Amount	%
Individuals	111 521 674	23,8	102 955 452	25,6
Trade	55 504 556	11,8	53 852 537	13,4
Real estate	54 074 573	11,5	36 863 609	9,2
Leasing and financial services	51 809 694	11,1	45 381 314	11,3
Production and food industry	37 647 212	8,0	28 034 925	7,0
Construction	32 617 325	7,0	29 029 365	7,2
Oil and gas extraction and transportation	32 116 466	6,9	10 625 487	2,6
Heavy machinery and shipbuilding	28 224 567	6,0	28 599 294	7,1
Entities financed by the government	26 481 812	5,7	29 408 637	7,3
Transport	12 355 261	2,6	8 570 906	2,1
Sports and health and entertainment organizations	6 914 537	1,5	7 252 989	1,8
Energy	3 870 119	0,8	2 029 867	0,5
Telecommunications	2 661 809	0,6	5 030 982	1,3
Chemical industry	1 451 326	0,3	1 720 988	0,4
Other	11 403 242	2,4	12 089 887	3,2
<b>Gross carrying amount of loans and advances to customers</b>	<b>468 654 173</b>	<b>100,0</b>	<b>401 446 239</b>	<b>100,0</b>

As at 30 September 2020, the 20 largest groups of the Group's borrowers have aggregated loan amount of RUB 171 036 894 thousand (unaudited) (31 December 2019: RUB 121 198 658 thousand), which is 36.5% (31 December 2019: 30.2%) of the loan portfolio before expected credit losses allowance.

As at 30 September 2020, in a case of changing the amount of expected credit losses allowance by 1% the effect on the profit before taxes would be RUB 414 718 thousand (31 December 2019: RUB 333 766 thousand).

### 3 Loans and Advances to Customers (continued)

The table below presents an analysis of loans and advances to individual customers, measured at amortised cost, by credit quality and by corresponding allowance for expected credit losses as of 30 September 2020 (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
<b>Loans and advances to legal entities:</b>					
Minimal credit risk	130 852 520	105 782	-	-	130 958 302
Low credit risk	105 644 426	6 098 472	-	-	111 742 898
Medium credit risk	34 886 436	26 144 652	-	-	61 031 088
High credit risk	-	9 061 341	-	-	9 061 341
Default loans	-	-	36 403 145	2 484 663	38 887 808
<b>Total gross carrying amount of loans and advances to legal entities</b>	<b>271 383 382</b>	<b>41 410 247</b>	<b>36 403 145</b>	<b>2 484 663</b>	<b>351 681 437</b>
<b>Expected credit losses allowance</b>	<b>(4 784 346)</b>	<b>(3 999 411)</b>	<b>(25 951 292)</b>	<b>(1 324 626)</b>	<b>(36 059 675)</b>
<b>Total loans and advances to legal entities</b>	<b>266 599 036</b>	<b>37 410 836</b>	<b>10 451 853</b>	<b>1 160 037</b>	<b>315 621 762</b>
<b>Loans and advances to individual customers:</b>					
Not past due	99 936 968	2 508 987	347 148	-	102 793 103
Overdue:					
- less than 30 days	2 040 871	579 194	30 444	-	2 650 509
- from 31 to 90 days	-	1 097 740	33 369	-	1 131 109
- more than 90 days	-	-	4 946 953	-	4 946 953
<b>Total gross carrying amount of loans and advances to individual customers</b>	<b>101 977 839</b>	<b>4 185 921</b>	<b>5 357 914</b>	<b>-</b>	<b>111 521 674</b>
<b>Expected credit losses allowance</b>	<b>(1 348 006)</b>	<b>(892 355)</b>	<b>(3 171 792)</b>	<b>-</b>	<b>(5 412 153)</b>
<b>Total loans and advances to individual customers</b>	<b>100 629 833</b>	<b>3 293 566</b>	<b>2 186 122</b>	<b>-</b>	<b>106 109 521</b>
<b>Total loans and advances to customers at amortised cost</b>	<b>367 228 869</b>	<b>40 704 402</b>	<b>12 637 975</b>	<b>1 160 037</b>	<b>421 731 283</b>



### 3 Loans and Advances to Customers (continued)

The table below presents an analysis of loans and advances to individual Private customers, measured at amortised cost, by credit quality and by corresponding allowance for expected credit losses as of 30 September 2020 (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
<b>Mortgage loans</b>					
Not past due	68 060 219	1 660 409	125 649	-	69 846 277
Overdue:					
- less than 30 days	1 189 095	406 985	20 895	-	1 616 975
- from 31 to 90 days	-	571 872	11 730	-	583 602
- more than 90 days	-	-	1 817 147	-	1 817 147
<b>Total gross carrying value of mortgage loans to customers</b>	<b>69 249 314</b>	<b>2 639 266</b>	<b>1 975 421</b>	<b>-</b>	<b>73 864 001</b>
<b>Expected credit losses allowance</b>	<b>(322 073)</b>	<b>(304 744)</b>	<b>(629 500)</b>	<b>-</b>	<b>(1 256 317)</b>
<b>Total mortgage loans to customers</b>	<b>68 927 241</b>	<b>2 334 522</b>	<b>1 345 921</b>	<b>-</b>	<b>72 607 684</b>
<b>Car loans</b>					
Not past due	4 739 572	41 029	5 957	-	4 786 558
Overdue:					
- less than 30 days	138 280	26 283	618	-	165 181
- from 31 to 90 days	-	75 175	1 784	-	76 959
- more than 90 days	-	-	417 828	-	417 828
<b>Total gross carrying value of car loans to customers</b>	<b>4 877 852</b>	<b>142 487</b>	<b>426 187</b>	<b>-</b>	<b>5 446 526</b>
<b>Expected credit losses allowance</b>	<b>(53 917)</b>	<b>(24 306)</b>	<b>(193 830)</b>	<b>-</b>	<b>(272 053)</b>
<b>Total car loans to customers</b>	<b>4 823 935</b>	<b>118 181</b>	<b>232 357</b>	<b>-</b>	<b>5 174 473</b>
<b>Consumer loans to VIP customers</b>					
Not past due	3 278 558	437 474	184 518	-	3 900 550
Overdue:					
- less than 30 days	-	-	-	-	-
- from 31 to 90 days	-	-	-	-	-
- more than 90 days	-	-	749 049	-	749 049
<b>Total gross carrying value of consumer loans to VIP customers</b>	<b>3 278 558</b>	<b>437 474</b>	<b>933 567</b>	<b>-</b>	<b>4 649 599</b>
<b>Expected credit losses allowance</b>	<b>(148 421)</b>	<b>(244 057)</b>	<b>(713 442)</b>	<b>-</b>	<b>(1 105 920)</b>
<b>Total consumer loans to VIP customers</b>	<b>3 130 137</b>	<b>193 417</b>	<b>220 125</b>	<b>-</b>	<b>3 543 679</b>
<b>Consumer loans</b>					
Not past due	23 858 619	370 075	31 024	-	24 259 718
Overdue:					
- from 1 to 30 days	713 496	145 926	8 931	-	868 353
- from 31 to 90 days	-	450 693	19 855	-	470 548
- more than 90 days	-	-	1 962 929	-	1 962 929
<b>Total gross carrying value of consumer loans to customers</b>	<b>24 572 115</b>	<b>966 694</b>	<b>2 022 739</b>	<b>-</b>	<b>27 561 548</b>
<b>Expected credit losses allowance</b>	<b>(823 595)</b>	<b>(319 248)</b>	<b>(1 635 020)</b>	<b>-</b>	<b>(2 777 863)</b>
<b>Total consumer loans to customers</b>	<b>23 748 520</b>	<b>647 446</b>	<b>387 719</b>	<b>-</b>	<b>24 783 685</b>

### 3 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 by corresponding allowance for expected credit losses as of 31 December 2019:

<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
<b>Loans and advances to legal entities:</b>					
Minimal credit risk	94 343 376	71 898	-	-	94 415 274
Low credit risk	95 287 061	2 541 675	-	-	97 828 736
Medium credit risk	33 755 973	21 805 688	-	-	55 561 661
High credit risk	-	10 687 518	-	-	10 687 518
Default loans	-	-	29 569 389	3 497 020	33 066 409
<b>Total gross carrying amount of loans and advances to legal entities</b>	<b>223 386 410</b>	<b>35 106 779</b>	<b>29 569 389</b>	<b>3 497 020</b>	<b>291 559 598</b>
<b>Expected credit losses allowance</b>	<b>(2 543 844)</b>	<b>(4 519 950)</b>	<b>(20 879 551)</b>	<b>(1 438 986)</b>	<b>(29 382 331)</b>
<b>Total loans and advances to legal entities</b>	<b>220 842 566</b>	<b>30 586 829</b>	<b>8 689 838</b>	<b>2 058 034</b>	<b>262 177 267</b>
<b>Loans and advances to individual customers:</b>					
Not past due	95 618 320	796 325	660 309	-	97 074 954
Overdue:					
- less than 30 days	1 460 925	419 959	27 161	-	1 908 045
- from 31 to 90 days	-	680 068	25 013	-	705 081
- more than 90 days	-	-	3 267 372	-	3 267 372
<b>Total gross carrying amount of loans and advances to individual customers</b>	<b>97 079 245</b>	<b>1 896 352</b>	<b>3 979 855</b>	<b>-</b>	<b>102 955 452</b>
<b>Expected credit losses allowance</b>	<b>(818 498)</b>	<b>(475 529)</b>	<b>(2 700 227)</b>	<b>-</b>	<b>(3 994 254)</b>
<b>Total loans and advances to individual customers</b>	<b>96 260 747</b>	<b>1 420 823</b>	<b>1 279 628</b>	<b>-</b>	<b>98 961 198</b>
<b>Total loans and advances to customers at amortised cost</b>	<b>317 103 313</b>	<b>32 007 652</b>	<b>9 969 466</b>	<b>2 058 034</b>	<b>361 138 465</b>

### 3 Loans and Advances to Customers (continued)

The table below presents an analysis of loans and advances to individual customers, measured at amortised cost, by credit quality and by corresponding allowance for expected credit losses as at 30 December 2019:

<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
<b>Mortgage loans</b>					
Not past due	63 544 891	593 597	128 491	-	64 266 979
Overdue:					
- less than 30 days	839 372	296 322	20 003	-	1 155 697
- from 31 to 90 days	-	377 709	12 436	-	390 145
- more than 90 days	-	-	1 201 741	-	1 201 741
<b>Total gross carrying value of mortgage loans to customers</b>	<b>64 384 263</b>	<b>1 267 628</b>	<b>1 362 671</b>	<b>-</b>	<b>67 014 562</b>
<b>Expected credit losses allowance</b>	<b>(136 529)</b>	<b>(219 467)</b>	<b>(508 689)</b>	<b>-</b>	<b>(864 685)</b>
<b>Total mortgage loans to customers</b>	<b>64 247 734</b>	<b>1 048 161</b>	<b>853 982</b>	<b>-</b>	<b>66 149 877</b>
<b>Car loans</b>					
Not past due	4 939 570	9 323	2 041	-	4 950 934
Overdue:					
- less than 30 days	101 644	21 953	1 419	-	125 016
- from 31 to 90 days	-	39 927	3 706	-	43 633
- more than 90 days	-	-	190 661	-	190 661
<b>Total gross carrying value of car loans to customers</b>	<b>5 041 214</b>	<b>71 203</b>	<b>197 827</b>	<b>-</b>	<b>5 310 244</b>
<b>Expected credit losses allowance</b>	<b>(32 313)</b>	<b>(12 693)</b>	<b>(103 232)</b>	<b>-</b>	<b>(148 238)</b>
<b>Total car loans and advances to customers</b>	<b>5 008 901</b>	<b>58 510</b>	<b>94 595</b>	<b>-</b>	<b>5 162 006</b>
<b>Consumer loans to VIP clients</b>					
Not past due	2 745 577	47 125	498 794	-	3 291 496
Overdue:					
- less than 30 days	-	-	-	-	-
- from 31 to 90 days	-	-	-	-	-
- more than 90 days	-	-	515 240	-	515 240
<b>Total gross carrying value of consumer loans to VIP customers</b>	<b>2 745 577</b>	<b>47 125</b>	<b>1 014 034</b>	<b>-</b>	<b>3 806 736</b>
<b>Expected credit losses allowance</b>	<b>(144 275)</b>	<b>(28 764)</b>	<b>(778 319)</b>	<b>-</b>	<b>(951 358)</b>
<b>Total consumer loans to VIP customers</b>	<b>2 601 302</b>	<b>18 361</b>	<b>235 715</b>	<b>-</b>	<b>2 855 378</b>
<b>Consumer loans</b>					
Not past due	24 388 282	146 280	30 983	-	24 565 545
Overdue:					
- less than 30 days	519 909	101 684	5 739	-	627 332
- from 31 to 90 days	-	262 432	8 871	-	271 303
- more than 90 days	-	-	1 359 730	-	1 359 730
<b>Total gross carrying value of consumer loans to customers</b>	<b>24 908 191</b>	<b>510 396</b>	<b>1 405 323</b>	<b>-</b>	<b>26 823 910</b>
<b>Expected credit losses allowance</b>	<b>(505 381)</b>	<b>(214 605)</b>	<b>(1 309 987)</b>	<b>-</b>	<b>(2 029 973)</b>
<b>Total consumer loans to customers</b>	<b>24 402 810</b>	<b>295 791</b>	<b>95 336</b>	<b>-</b>	<b>24 793 937</b>

### **3 Loans and Advances to Customers (continued)**

As at 30 September 2020 and 31 December 2019, 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, a 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.
- Default loans - assets with signs of credit impairment.

As at 30 September 2020, the Group has mortgage loans in the amount of RUB 3 560 452 thousand (31 December 2019: RUB 5 080 587 thousand) and the additional loan support in the amount of RUB 1 026 772 thousand (31 December 2019: RUB 1 061 299 thousand), transferred to the mortgage agent "MA BSPB 2" LLC, a structured company founded for the financing purposes. As at 30 September 2020, these mortgage loans and the additional loan support are pledged as collateral for the mortgage secured bonds with the gross carrying amount of RUB 3 236 315 thousand issued by the mortgage agent (31 December 2019: RUB 4 802 775 thousand). Please, see Note 6.

As at 30 September 2020 and 31 December 2019 loans and advances to customers include loans at fair value held by the Group to maturity.

Analysis of loans and advances to customers by currency structure and maturity is presented in Note 8 and Note 9.

### **4 Due to banks**

<i>(in thousands of Russian Roubles)</i>	<b>30 September 2020 (unaudited)</b>	<b>31 December 2019</b>
Securities sale and repurchase agreements	101 165 023	133 696 477
Term placements of banks	32 613 526	24 384 542
Correspondent accounts of banks	398 098	485 756
<b>Total due to banks</b>	<b>134 176 647</b>	<b>158 566 775</b>

As at 30 September 2020, the Group had active securities sale and repurchase agreements with an organization acting as a central counterparty in the financial market in the amount of RUB 92 708 234 thousand. (December 31, 2019: RUB 129 340 672 thousand).

As at 30 September 2020 and at 31 December 2019 the Group had no counterparties the total balances on deposits of which exceeded 10% of the Group's equity.

Analysis of banks' funds by currency structure and maturity is presented in Note 8 and Note 9.



## 5 Customer accounts

<i>(in thousands of Russian Roubles)</i>	<b>30 September 2020 (unaudited)</b>	<b>31 December 2019</b>
<b>State and public organisations</b>		
- Current/settlement accounts	22 318	32 009
<b>Other corporate customers</b>		
- Current/settlement accounts	131 141 268	72 545 082
- Term deposits	68 654 418	88 798 834
- Sale and repurchase agreements	10 108	-
<b>Individuals</b>		
- Current accounts/demand deposits	90 569 776	74 207 009
- Term deposits	175 974 822	174 760 414
<b>Total customer accounts</b>	<b>466 372 710</b>	<b>410 343 348</b>

As at 30 September 2020 the Group had 1 counterparty the total balances on deposits of which exceeded 10% of the Group's equity, the aggregate amount RUB 9 252 783 thousand. As at 31 December 2019 the Group had no counterparties the total balances on deposits of which exceeded 10% of the Group's equity.

Analysis of customer accounts by currency structure and maturity is presented in Note 8 and Note 9.

## 6 Bonds issued

<i>(in thousands of Russian Roubles)</i>	<b>30 September 2020 (unaudited)</b>	<b>31 December 2019</b>
Mortgage secured bonds issued by the mortgage agent	3 236 315	4 802 775
<b>Total bonds issued</b>	<b>3 236 315</b>	<b>4 802 775</b>

The final maturity date of the mortgage secured bonds can differ from contractual in case of early repayment of mortgages pledged as security.

Currency and maturity analyses of bonds issued are disclosed in Note 8 and Note 9.

## **7 Interest income and expense**

<i>(in thousands of Russian Roubles)</i>	<b>9 months ended 30 September 2020 (unaudited)</b>	<b>9 months ended 30 September 2019 (unaudited)</b>
<b>Interest income calculated using the effective interest method</b>		
Loans and advances to customers		
- loans and advances to legal entities	16 866 437	17 500 205
- loans and advances to individuals	9 025 551	9 110 035
Debt investment securities measured at amortised cost	2 448 256	1 747 151
Reverse sale and repurchase agreements	1 579 478	2 470 603
Due from Banks	701 426	1 645 539
Debt investment securities measured through other comprehensive income	372 913	1 194 981
<b>Other interest income</b>		
Trading securities measured through profit or loss	874 346	2 673 103
Loans and advances to customers measured at fair value through profit or loss	482 939	146 616
<b>Total interest income</b>	<b>32 351 346</b>	<b>36 488 233</b>
<b>Interest expense</b>		
Term deposits of individuals	5 853 179	7 513 461
Due to banks	3 764 789	5 841 121
Term deposits of legal entities	2 815 461	3 812 271
Bonds issued	289 579	676 716
Other debt securities issued	242 395	215 868
Current/settlement accounts	140 651	119 526
Other borrowed funds	-	71 604
<b>Total interest expense</b>	<b>13 106 054</b>	<b>18 250 567</b>
<b>Contributions to the deposit insurance system</b>	<b>911 705</b>	<b>1 323 532</b>
<b>Net interest income</b>	<b>18 333 587</b>	<b>16 914 134</b>

**8 Condensed Consolidated Interim Statement of Financial Position by Currencies as at 30 September 2020**

<i>(in thousands of Russian Roubles)</i>	<b>RUB</b>	<b>USD</b>	<b>EUR</b>	<b>Other</b>	<b>Total</b>
<b>Assets</b>					
Cash and cash equivalents	21 725 494	6 990 943	15 001 223	1 089 913	44 807 573
Mandatory reserve deposits with the Central Bank of the Russian Federation	4 169 333	-	-	-	4 169 333
Trading securities, including securities pledged under sale and repurchase agreements	6 114 206	572 358	93 043	39 655	6 819 262
Reverse sale and repurchase agreements	30 761 627	49 025 739	22 558 744	-	102 346 110
Derivative financial assets	8 869 166	-	-	-	8 869 166
Due from Banks	13 436 933	647 854	-	-	14 084 787
Loans and advances to customers					
- loans and advances to legal entities	238 056 095	23 881 873	59 098 198	36 658	321 072 824
- loans and advances to individuals	104 342 463	158 513	1 608 545	-	106 109 521
Investment securities, including securities pledged under sale and repurchase agreements	30 622 263	30 293 693	17 242 782	752 530	78 911 268
Investment property	6 363 410	-	-	-	6 363 410
Property and equipment, intangible assets and right-of-use assets	14 290 246	-	-	-	14 290 246
Other assets	7 905 621	2 722 587	881 871	1 305	11 511 384
Long-term assets held-for-sale	1 411 965	-	-	-	1 411 965
<b>Total assets</b>	<b>488 068 822</b>	<b>114 293 560</b>	<b>116 484 406</b>	<b>1 920 061</b>	<b>720 766 849</b>
<b>Liabilities</b>					
Due to banks	105 826 545	26 929 101	1 421 001	-	134 176 647
Customer accounts					
- customer accounts of legal entities	152 514 504	20 978 544	25 719 512	615 552	199 828 112
- customer accounts of individuals	192 775 582	57 507 600	15 821 228	440 188	266 544 598
Financial liabilities at fair value	1 349 151	80 525	-	-	1 429 676
Derivative financial liabilities	12 114 083	-	-	-	12 114 083
Bonds issued	3 236 315	-	-	-	3 236 315
Promissory notes and deposit certificates issued	2 981 195	5 454 158	29 850	-	8 465 203
Other liabilities	7 589 206	235 905	609 678	4	8 434 793
<b>Total liabilities</b>	<b>478 386 581</b>	<b>111 185 833</b>	<b>43 601 269</b>	<b>1 055 744</b>	<b>634 229 427</b>
Less fair value of currency derivatives	3 242 201				3 242 201
<b>Net recognized position, excluding currency derivative financial instruments</b>	<b>12 924 442</b>	<b>3 107 727</b>	<b>72 883 137</b>	<b>864 317</b>	<b>89 779 623</b>
<b>Currency derivatives</b>	<b>79 329 446</b>	<b>(6 757 696)</b>	<b>(74 774 668)</b>	<b>(1 039 283)</b>	<b>(3 242 201)</b>
<b>Net recognized position, including currency derivative financial instruments</b>	<b>92 253 888</b>	<b>(3 649 969)</b>	<b>(1 891 531)</b>	<b>(174 966)</b>	<b>86 537 422</b>

**9 Condensed Consolidated Interim Statement of Financial Position by Maturity as at 30 September 2020**

	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
<i>(in thousands of Russian Roubles)</i>						
<b>Assets</b>						
Cash and cash equivalents	44 762 278	45 295	-	-	-	44 807 573
Mandatory reserve deposits with the Central Bank of the Russian Federation	2 427 904	886 346	469 416	385 643	24	4 169 333
Trading securities, including securities pledged under sale and repurchase agreements	6 819 262	-	-	-	-	6 819 262
Reverse sale and repurchase agreements	54 023 322	48 322 788	-	-	-	102 346 110
Derivative financial assets	2 220 931	1 852 884	2 388 384	1 386 282	1 020 685	8 869 166
Due from Banks	10 818 356	3 266 431	-	-	-	14 084 787
Loans and advances to customers						
- loans and advances to legal entities	22 997 219	102 265 623	52 327 597	123 081 641	20 400 744	321 072 824
- loans and advances to individuals	39 938	684 286	1 891 215	26 911 396	76 582 686	106 109 521
Investment securities, including securities pledged under sale and repurchase agreements	7 773 331	1 267 175	17 069 060	46 030 485	6 771 217	78 911 268
Investment property	-	-	-	-	6 363 410	6 363 410
Property and equipment, intangible assets and right-of-use assets	-	-	95	437 797	13 852 354	14 290 246
Other assets	5 608 034	1 900 859	1 325 624	1 301 866	1 375 001	11 511 384
Long-term assets held-for-sale	-	-	1 411 965	-	-	1 411 965
<b>Total assets</b>	<b>157 490 575</b>	<b>160 491 687</b>	<b>76 883 356</b>	<b>199 535 110</b>	<b>126 366 121</b>	<b>720 766 849</b>
<b>Liabilities</b>						
Due to banks	129 482 044	3 461 552	935 921	291 272	5 858	134 176 647
Customer accounts						
- customer accounts of legal entities	166 171 367	21 277 105	7 107 981	5 270 552	1 107	199 828 112
- customer accounts of individuals	105 408 769	77 867 698	45 399 862	37 866 695	1 574	266 544 598
Financial liabilities at fair value	1 429 676	-	-	-	-	1 429 676
Derivative financial liabilities	2 777 057	3 440 867	1 476 714	1 314 223	3 105 222	12 114 083
Bonds issued	-	-	-	-	3 236 315	3 236 315
Promissory notes and deposit certificates issued	448 383	2 026 508	4 453 649	855 117	681 546	8 465 203
Other liabilities	2 858 554	1 520 003	241 369	877 750	2 937 117	8 434 793
<b>Total liabilities</b>	<b>408 575 850</b>	<b>109 593 733</b>	<b>59 615 496</b>	<b>46 475 609</b>	<b>9 968 739</b>	<b>634 229 427</b>
<b>Net liquidity gap</b>	<b>(251 085 275)</b>	<b>50 897 954</b>	<b>17 267 860</b>	<b>153 059 501</b>	<b>116 397 382</b>	<b>86 537 422</b>
<b>Cumulative liquidity gap as at 30 September 2020</b>	<b>(251 085 275)</b>	<b>(200 187 321)</b>	<b>(182 919 461)</b>	<b>(29 859 960)</b>	<b>86 537 422</b>	

Group's management believes that available undrawn credit lines of RUB 124 592 000 thousand (2019: RUB 136 136 000 thousand) in total and assessment of stability of customer accounts in unstable environment will fully cover the Group's liquidity gap in the tables above.

In connection with the crisis associated with the COVID-19 virus pandemic, as well as due to a decrease in the level of rates in the banking system of the Russian Federation and the Group, there was an outflow of term placements of clients to on-demand accounts. Therefore, the source of this part of demand resources are deposits, that increases their sustainability, however the Group is cautious in assessing it and an additional increase in demand balances in accordance with the Group's methodology is recognized as unstable.

**10 Events after the reporting period**

On October 22, 2020, the Supervisory Board decided to recommend to the extraordinary general meeting of shareholders to pay dividends in the amount of RUB 1 585 807 thousand based on the results of 9 months of 2020. The extraordinary general meeting of shareholders will be held on November 30, 2020.