

**Extracts**  
**from the Special Purpose Condensed Consolidated**  
**Interim Financial Information of**  
**PJSC “Bank “Saint Petersburg” Group**  
**for 9 months ended**  
**30 September 2023**

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**PJSC "Bank Saint Petersburg" Group**  
**Condensed Consolidated Interim Statement of Financial Position as at 30 September 2023**

<i>(in millions of Russian roubles)</i>		30 September 2023 (unaudited)	31 December 2022
	Note		
<b>ASSETS</b>			
Cash and cash equivalents		53 237	47 374
Mandatory reserve deposits with the Central Bank of the Russian Federation		1 978	1 073
Trading securities	3		
- trading securities in ownership		5 165	28 313
- trading securities transferred under sale and repurchase agreements		5 562	1 832
Reverse sale and repurchase agreements	4	75 115	98 106
Due from banks	5	38 089	38 312
Loans and advances to customers	6		
- loans and advances to legal entities		470 751	378 373
- loans and advances to individuals		152 765	136 896
Investment securities	7		
- investment securities in ownership		35 261	59 435
- investment securities transferred under sale and repurchase agreements		84 475	11 664
Investment property		1 292	4 274
Property and equipment, intangible assets and right-of-use assets		15 763	15 705
Long-term assets held-for-sale		1 707	173
Other assets		24 821	17 799
<b>TOTAL ASSETS</b>		<b>965 981</b>	<b>839 329</b>
<b>LIABILITIES</b>			
Due to banks	8	146 582	20 013
Customer accounts	9		
- customer accounts of legal entities		241 257	312 974
- customer accounts of individuals		366 302	328 252
Financial liabilities at fair value		591	707
Bonds issued		-	801
Promissory notes and deposit certificates issued		4 716	5 337
Deferred tax liability		1 664	928
Current income tax liability		324	2 404
Other liabilities		33 585	23 133
<b>TOTAL LIABILITIES</b>		<b>795 021</b>	<b>694 549</b>
<b>EQUITY</b>			
Share capital		3 510	3 609
Share premium		22 178	23 206
Other capital sources		681	843
Retained earnings		144 591	117 122
<b>TOTAL EQUITY</b>		<b>170 960</b>	<b>144 780</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>965 981</b>	<b>839 329</b>

Approved for issue and signed on behalf of the Management Board on 22 November 2023.

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 for the 3 and 9 months**  
**ended 30 September 2023**

(in millions of Russian roubles)	Note	9 months ended	3 months ended
		30 September 2023 (unaudited)	30 September 2023 (unaudited)
Interest income calculated using the effective interest rate	10	52 508	19 767
Other interest income	10	2 012	619
Interest expense	10	(18 196)	(7 206)
Contributions to the deposit insurance system	10	(1 568)	(519)
<b>Net interest income</b>	10	<b>34 756</b>	<b>12 661</b>
Allowance for expected credit losses on debt financial assets		4 564	167
<b>Net interest income after allowance for expected credit losses on debt financial instruments</b>		<b>39 320</b>	<b>12 828</b>
Fee and commission income	11	11 440	3 690
Fee and commission expense	11	(2 010)	(718)
Net gains from trading in foreign currencies, foreign exchange revaluation, from transactions with derivatives and from transactions with securities and precious metals		9 205	1 530
Net (loss) from revaluation of loans at fair value through profit or loss		(701)	(594)
Recovery of other allowances		6 450	63
Other net operating income		691	210
Administrative and other operating expenses		(18 281)	(6 319)
<b>Profit before tax</b>		<b>46 114</b>	<b>10 690</b>
Income tax expense		(9 233)	(2 164)
<b>Profit for the period</b>		<b>36 881</b>	<b>8 526</b>
<b>Other comprehensive loss for the period</b>			
Items of comprehensive loss that are or will be reclassified subsequently to profit or loss		(536)	(454)
<b>Other comprehensive loss for the period after tax</b>		<b>(536)</b>	<b>(454)</b>
<b>Total comprehensive income for the period</b>		<b>36 345</b>	<b>8 072</b>

Approved for issue and signed on behalf of the Management Board on 22 November 2023.

A.V. Savelyev  
Chairman of the Management Board



N.G. Tomilina  
Chief Accountant

## **1 Basis for Preparation of Special Purpose Condensed Consolidated Interim Financial Information**

This special purpose condensed consolidated interim financial information of PJSC “Bank “Saint Petersburg” (the “Bank”) and its subsidiaries, together referred to as the “Group” or “PJSC “Bank “Saint Petersburg” Group” was prepared:

- i. Based on the condensed consolidated interim financial Information as at 30 September 2023 and for the three and nine months ended 30 September 2023, prepared in accordance with IAS 34 *Interim Financial Reporting*;
- ii. In order to disclose it on publicly available information resources in accordance with the requirements of the decision of the Board of Directors of the Bank of Russia dated 29 December 2022 "On Requirements for Disclosure of Reports and Information by Credit Institutions (Head Credit Institutions of Banking Groups) in 2023" (hereinafter, the "Decision of the Board of Directors of the Bank of Russia");
- iii. On the basis of aggregation of data and exclusion of information, the disclosure of which, according to management, may cause damage to the Group and/or its counterparties. The list of such information is determined by the Group's management, taking into account the requirements of the Decision of the Board of Directors of the Bank of Russia and other data "sensitive" to sanctions risks.

Special Purpose condensed consolidated interim financial Information includes:

- Condensed consolidated interim statement of financial position as at 30 September 2023;
- Condensed consolidated interim statement of comprehensive income for the three and nine months ended 30 September 2023;
- Separate condensed notes.

Special purpose condensed consolidated interim financial Information does not include all the information required to be disclosed in order to present a condensed set of consolidated interim financial information of the Group in accordance with IAS 34 *Interim Financial Reporting*. Also in accordance with the above requirements of the Decision of the Board of Directors of the Bank of Russia special purpose condensed consolidated interim financial information does not include:

- comparative information for the three and nine months ended 30 September 2022 in the condensed consolidated interim statement of comprehensive income, does not contain information on cash flows, changes in equity;
- information disclosure of which, according to management, may cause damage to the Group and/or its counterparties.

### ***Basis for preparation and disclosure of special purpose condensed consolidated interim financial information.***

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

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

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

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

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

**1 Basis for Preparation of Special Purpose Condensed Consolidated Interim Financial Information (continued)**

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

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

The item "Administrative and other operating expenses" in the condensed consolidated interim statement of comprehensive income includes staff costs, other administrative expenses and other operating expenses.

The item "Items of comprehensive income that are or will be reclassified subsequently to profit or loss" in the condensed consolidated interim statement of comprehensive income comprises the revaluation and allowance for expected credit losses of investment securities measured at fair value through other comprehensive income transferred to profit or loss due to disposal, net result from revaluation of investment securities measured at fair value through other comprehensive income, foreign currency translation differences and their respective taxes.

The separate condensed notes disclose information about the financial position and performance of the Group, including separate information about the Group's exposure to credit risk, income and expenses for three and nine months ended 30 September 2023 that is important to users' understanding of the Group's financial position and performance.

Management of the Group is responsible for the preparation of this special purpose condensed consolidated interim financial information in accordance with the principles set out in this Note for the purposes of its disclosure on publicly available information resources, taking into account the requirements of the Decision of the Board of Directors of the Bank of Russia.

**Disclosure.**

In accordance with the Decision of the Board of Directors of the Bank of Russia, credit institutions (head credit institutions of the banking groups), except for non-banking credit institutions-central counterparties and non-banking credit institutions-central depositories, have the right not to disclose on publicly available information resources consolidated financial statements (including financial statements and information for 2022 and financial statements and information as at 1 October 2023), which is subject to disclosure in accordance with Part 4 of Article 8 of Federal Law No. 395-1 dated 2 December 1990 *On Banks and Banking Activities* and Article 7 of Federal Law No. 208-FZ dated 27 July 2010 *On Consolidated Financial Statements*.

The Group decided to release the special purpose condensed consolidated interim financial information as at 30 September 2023 and for the 9 months ended 30 September 2023 on publicly available information resources to the extent permitted by the Decision of the Board of Directors of the Bank of Russia.

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

As at 30 September 2023, the Bank had 5 branches within the Russian Federation: 3 branches in the North-West region of Russia, 1 branch in Moscow, 1 branch in Novosibirsk, 56 additional and operational offices and 2 representative offices in Rostov-on-Don and Krasnodar (31 December 2022: 5 branches within the Russian Federation: 3 branches in the North-West region of Russia, 1 branch in Moscow, 1 branch in Novosibirsk, 56 additional offices and 2 representative offices in Rostov-on-Don and Krasnodar).

**1 Basis for Preparation of Special Purpose Condensed Consolidated Interim Special Purpose Financial Information (continued)**

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

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

As at 30 September 2023, the official exchange rates used for translating foreign currency balances were USD 1 = RUB 97.4147, EUR 1 = RUB 103.1631 and CNY 1 = RUB 13.3587 (31 December 2022: USD 1 = RUB 70.3375, EUR 1 = RUB 75.6553 and CNY 10 = RUB 98.9492).

**2 Summary of Significant Accounting Policies**

The accounting policies and methods of calculation applied in the preparation of this special purpose condensed consolidated interim financial information are consistent with those used in the Group's annual consolidated financial statements for the year ended 31 December 2022, except amendments effected from 1 January 2023 in consideration of principles set out in this note. This special purpose condensed consolidated interim financial information of the Group does not contain full disclosures required for full annual consolidated financial statements prepared in accordance with International Financial Reporting Standards (IFRS) and also does not contain all the information required to be disclosed in order to present a condensed set of consolidated interim financial information of the Group in accordance with IAS 34 *Interim Financial Reporting* (See Note 1). Due to the fact that the Group's performance is dependent, to some extent, on changes in market conditions, the Group's interim performance is not necessarily indicative for the full year ending 31 December 2023.

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

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

**New and revised IFRS standards.**

The amendments to the standards effective from 01 January 2023 did not have a material impact on the Group's special purpose condensed consolidated interim financial information.

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

**Significant Accounting Estimates and Judgments in Applying Accounting Policies.**

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

Professional judgements that have the most significant effect on the amounts recognised in the condensed consolidated interim financial information and assessments which may result in material adjustments in the carrying amount of assets and liabilities during the current financial year were similar to those applied in the consolidated financial statements of the Group for the period ended 31 December 2022, except macro-adjustment.

**PJSC "Bank Saint Petersburg" Group**  
**Separate Notes to the Special Purpose Condensed Consolidated Interim Financial**  
**Information – 30 September 2023**

**3 Trading Securities, Including Those Pledged Under Sale and Repurchase Agreements**

<i>(in millions of Russian roubles)</i>	<b>30 September 2023 (unaudited)</b>	<b>31 December 2022</b>
<b>Debt trading securities in ownership</b>		
Federal loan bonds	3 979	7 024
Corporate bonds	1 178	8 480
Corporate Eurobonds	5	8 386
Federal loan Eurobonds	-	3 701
<b>Total debt securities in ownership</b>	<b>5 162</b>	<b>27 591</b>
Equity securities in ownership	3	722
<b>Total trading securities in ownership</b>	<b>5 165</b>	<b>28 313</b>
<b>Debt trading securities transferred under sale and repurchase agreements</b>		
Corporate bonds	2 930	1 742
Corporate Eurobonds	2 209	90
Federal loan bonds	423	-
<b>Total debt trading securities transferred under sale and repurchase agreements</b>	<b>5 562</b>	<b>1 832</b>
<b>Total trading securities transferred under sale and repurchase agreements</b>	<b>5 562</b>	<b>1 832</b>
<b>Total trading securities, including those transferred under sale and repurchase agreements</b>	<b>10 727</b>	<b>30 145</b>

As at 30 September 2023, debt trading securities, including those pledged under sale and repurchase agreements, are measured at fair value, which also reflects the credit risk associated with these securities (31 December 2022: at fair value).

The Group's debt securities are divided by the level of credit risk on the basis of averaging the values of external credit ratings.

Financial instruments are classified into the following groups (in accordance with the scale of the ACRA rating agency):

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

Group B - financial assets of issuers with an average credit rating between "A-" and "AA+".

Group C - financial assets of issuers with an average credit rating between "BB-" and "BBB+".

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



**PJSC “Bank Saint Petersburg” Group**  
**Separate Notes to the Special Purpose Condensed Consolidated Interim Financial**  
**Information – 30 September 2023**

**3 Trading Securities, Including Those Pledged Under Sale and Repurchase Agreements (continued)**

The following table provides an analysis of debt trading securities, including debt trading securities transferred under sale and repurchase agreements by credit quality as at 30 September 2023 (unaudited):

<i>(in millions of Russian roubles)</i>	<b>Federal loan bonds</b>	<b>Corporate bonds</b>	<b>Corporate Eurobonds</b>	<b>Total</b>
<b>Debt trading securities in ownership</b>				
Neither overdue, nor impaired				
Group A	3 979	51	5	<b>4 035</b>
Group C	-	1 127	-	<b>1 127</b>
<b>Total debt trading securities in ownership</b>	<b>3 979</b>	<b>1 178</b>	<b>5</b>	<b>5 162</b>
<b>Debt trading securities transferred under sale and repurchase agreements</b>				
Neither overdue, nor impaired				
Group A	423	1 379	2 209	4 011
Group B	-	1 141	-	1 141
Group C	-	410	-	410
<b>Total debt trading securities transferred under sale and repurchase agreements</b>	<b>423</b>	<b>2 930</b>	<b>2 209</b>	<b>5 562</b>
<b>Total debt trading securities, including those transferred under sale and repurchase agreements</b>	<b>4 402</b>	<b>4 108</b>	<b>2 214</b>	<b>10 724</b>

### **3 Trading Securities, Including Those Pledged Under Sale and Repurchase Agreements (continued)**

The following table provides an analysis of debt trading securities, including debt trading securities transferred under sale and repurchase agreements by credit quality as at 31 December 2022:

<i>(in millions of Russian roubles)</i>	<b>Corporate bonds</b>	<b>Corporate Eurobonds</b>	<b>Federal loan bonds</b>	<b>Russian Eurobonds</b>	<b>Total</b>
<b>Debt trading securities in ownership</b>					
Neither overdue, nor impaired					
Group A	4 540	8 071	7 024	3 701	23 336
Group B	1 774	315	-	-	2 089
Group C	2 166	-	-	-	2 166
<b>Total debt trading securities in ownership</b>	<b>8 480</b>	<b>8 386</b>	<b>7 024</b>	<b>3 701</b>	<b>27 591</b>
<b>Debt trading securities transferred under sale and repurchase agreements</b>					
Neither overdue, nor impaired					
Group A	1 742	90	-	-	1 832
<b>Total debt trading securities transferred under sale and repurchase agreements</b>	<b>1 742</b>	<b>90</b>	<b>-</b>	<b>-</b>	<b>1 832</b>
<b>Total debt trading securities, including those transferred under sale and repurchase agreements</b>	<b>10 222</b>	<b>8 476</b>	<b>7 024</b>	<b>3 701</b>	<b>29 423</b>

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

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

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

#### **4 Reverse Sale and Repurchase Agreements**

<i>(in millions of Russian roubles)</i>	<b>30 September 2023 (unaudited)</b>	<b>31 December 2022</b>
Reverse sale and repurchase agreements with banks	75 115	98 106
<b>Total reverse sale and repurchase agreements</b>	<b>75 115</b>	<b>98 106</b>

As at 30 September 2023, reverse sale and repurchase agreements represented agreements with banks that were secured by Russian Eurobonds, federal loan bonds, corporate bonds, corporate shares, clearing participation certificates (31 December 2022: federal loan Eurobonds, corporate Eurobonds, corporate bonds).

As at 30 September 2023, the Group had active securities reverse sale and repurchase agreements with an organisation performing the functions of a central counterparty in the financial market in the amount of RUB 75 115 mln (31 December 2022: RUB 98 106 mln).

As at 30 September 2023, the Group had 1 counterparty with aggregated balances under securities reverse sale and repurchase agreements exceeding 10% of equity of the Group. The aggregate amount under reverse sale and repurchase agreements with this counterparty amounted to RUB 75 115 mln (31 December 2022: 1 counterparty, the aggregate amount under reverse sale and repurchase agreements with this counterparty amounting to RUB 98 106 mln).

As at 30 September 2023, the fair value of securities which served as collateral under securities reverse sale and repurchase agreements was RUB 82 131 mln (31 December 2022: RUB 106 094 mln), of which pledged under sale and repurchase agreements are securities with a fair value of RUB 54 410 mln (31 December 2022: RUB 2 601 mln), as at 30 September 2023 the Group sold securities with a fair value of RUB 591 mln (31 December 2022: the Group sold securities with a fair value of RUB 707 mln). The obligation to purchase these securities is recognised in the condensed consolidated interim statement under "Financial liabilities at fair value". In all cases, the amount of collateral for individual transactions is equal to or exceeds the amount of debt under the transaction.

As at 30 September 2023 and as at 31 December 2022, debt under reverse sale and repurchase agreements is divided by credit risk level based on averaging the values of external credit ratings.

For determination of the groups by the credit risk level see Note 3.

As at 30 September 2023 and 31 December 2022, reverse sale and repurchase agreements are not overdue, have no indicators of impairment and have been classified into Stage 1 (12-month expected credit losses).

During 9 months ended 30 September 2023 and during 9 months ended 30 September 2022, there were no transfers between the stages of impairment of reverse sale and repurchase agreements.

**PJSC “Bank Saint Petersburg” Group**  
**Separate Notes to the Special Purpose Condensed Consolidated Interim Financial**  
**Information – 30 September 2023**

**5 Due from Banks**

<i>(in millions of Russian roubles)</i>	<b>30 September 2023 (unaudited)</b>	<b>31 December 2022</b>
Term placements with banks	38 113	38 398
Allowance for expected credit losses	(24)	(86)
<b>Total due from banks</b>	<b>38 089</b>	<b>38 312</b>

As at 30 September 2023, the Group had no counterparties with aggregate loan balances exceeding 10% of equity of the Group (31 December 2022: the Group had no counterparties with aggregate loan balances exceeding 10% of equity of the Group).

As at 30 September 2023 and 31 December 2022, due from banks are not overdue, have no indicators of impairment and have been classified into Stage 1 (12-month expected credit losses). During 9 months ended 30 September 2023 and during 9 months ended 30 September 2022, there were no transfers between the stages of impairment of due from banks.

The Group's term deposits placed with the banks are divided by credit risk level based on averaging the values of external credit ratings.

For determination of the groups by the credit risk level see Note 3.

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

<i>(in millions of Russian roubles)</i>	<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>86</b>	-	-	-	<b>86</b>
New assets received or acquired	11	-	-	-	11
Disposal of allowance due to repayment of loans	(78)	-	-	-	(78)
Other changes	5	-	-	-	5
<b>Total allowance for expected credit losses as at 30 September</b>	<b>24</b>	-	-	-	<b>24</b>

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 2023 (unaudited):

<i>(in millions 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>
Group A	24 918	-	-	-	24 918
Group B	13 195	-	-	-	13 195
<b>Total gross carrying amount of due from banks</b>	<b>38 113</b>	-	-	-	<b>38 113</b>
<b>Allowance for expected credit losses</b>	<b>(24)</b>	-	-	-	<b>(24)</b>
<b>Total due from banks</b>	<b>38 089</b>	-	-	-	<b>38 089</b>

**PJSC “Bank Saint Petersburg” Group**  
**Separate Notes to the Special Purpose Condensed Consolidated Interim Financial**  
**Information – 30 September 2023**

**5 Due from Banks (continued)**

The table below contains the analysis by credit quality of amounts due from banks measured at amortised cost and the related allowances for expected credit losses as at 31 December 2022:

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non- impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit- impaired assets	Total
Group A	36 579	-	-	-	36 579
Group B	83	-	-	-	83
Group D	1 736	-	-	-	1 736
<b>Total gross carrying amount of due from banks</b>	<b>38 398</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>38 398</b>
<b>Allowance for expected credit losses</b>	<b>(86)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(86)</b>
<b>Total due from banks</b>	<b>38 312</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>38 312</b>

Lending to banks is carried out on the basis of a system of limits. The existing portfolio of interbank loans is a tool primarily for the short-term placement of temporarily free funds, except for one transaction concluded in December 2020 for a 5-year term. Due from banks are not secured. Due from banks are not past due or impaired.

**6 Loans and Advances to Customers**

<i>(in millions of Russian roubles)</i>	30 September 2023 (unaudited)	31 December 2022
<b>Loans measured at amortised cost</b>		
<b>Loans to legal entities</b>		
- loans to finance working capital	428 261	356 275
- investment loans	66 563	51 105
<b>Loans to individuals</b>		
- mortgage loans	114 096	98 699
- consumer loans to VIP clients	2 801	3 713
- other consumer loans	41 114	40 261
Allowance for expected credit losses	(36 779)	(42 576)
<b>Loans measured at fair value</b>		
Loans to legal entities	7 460	7 792
<b>Total loans and advances to customers</b>	<b>623 516</b>	<b>515 269</b>

**PJSC “Bank Saint Petersburg” Group**  
**Separate Notes to the Special Purpose Condensed Consolidated Interim Financial**  
**Information – 30 September 2023**

**6 Loans and Advances to Customers (continued)**

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

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

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

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

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**6 Loans and Advances to Customers (continued)**

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

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

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

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

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**6 Loans and Advances to Customers (continued)**

As at 30 September 2023 and 31 December 2022, loans and advances to customers are divided by credit quality into five categories of credit risk:

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

The table below presents an analysis of loans and advances to customers, measured at amortised cost, by credit quality, and of corresponding allowances for expected credit losses as at 30 September 2023 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit-impaired assets	Total
<b>Loans and advances to legal entities:</b>					
Minimum credit risk	345 077	-	-	-	345 077
Low credit risk	101 903	6 195	-	-	108 098
Medium credit risk	1 222	6 394	-	-	7 616
High credit risk	-	904	-	-	904
Defaulted loans	-	-	32 932	197	33 129
<b>Total gross carrying amount of loans and advances to legal entities</b>	<b>448 202</b>	<b>13 493</b>	<b>32 932</b>	<b>197</b>	<b>494 824</b>
<b>Allowance for expected credit losses</b>	<b>(2 998)</b>	<b>(1 045)</b>	<b>(27 490)</b>	<b>-</b>	<b>(31 533)</b>
<b>Total loans and advances to legal entities</b>	<b>445 204</b>	<b>12 448</b>	<b>5 442</b>	<b>197</b>	<b>463 291</b>
<b>Loans and advances to individuals:</b>					
Not past due	147 889	3 242	398	-	151 529
Overdue loans:					
- less than 30 days	914	545	34	-	1 493
- from 31 to 90 days	-	683	64	-	747
- more than 90 days	-	-	4 242	-	4 242
<b>Total gross carrying amount of loans and advances to individuals</b>	<b>148 803</b>	<b>4 470</b>	<b>4 738</b>	<b>-</b>	<b>158 011</b>
<b>Allowance for expected credit losses</b>	<b>(1 540)</b>	<b>(310)</b>	<b>(3 396)</b>	<b>-</b>	<b>(5 246)</b>
<b>Total loans and advances to individuals</b>	<b>147 263</b>	<b>4 160</b>	<b>1 342</b>	<b>-</b>	<b>152 765</b>
<b>Total loans and advances to customers at amortised cost</b>	<b>592 467</b>	<b>16 608</b>	<b>6 784</b>	<b>197</b>	<b>616 056</b>



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**6 Loans and Advances to Customers (continued)**

The table below presents an analysis of loans and advances to individuals, measured at amortised cost, by credit quality, and of corresponding allowances for expected credit losses as at 30 September 2023 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit-impaired assets	Total
<b>Mortgage loans</b>					
Not past due	110 248	1 228	169	-	111 645
Overdue loans:					
- less than 30 days	515	379	19	-	913
- from 31 to 90 days	-	372	26	-	398
- more than 90 days	-	-	1 140	-	1 140
<b>Total gross carrying amount of mortgage loans to customers</b>	<b>110 763</b>	<b>1 979</b>	<b>1 354</b>	<b>-</b>	<b>114 096</b>
<b>Allowance for expected credit losses</b>	<b>(168)</b>	<b>(68)</b>	<b>(331)</b>	<b>-</b>	<b>(567)</b>
<b>Total mortgage loans to customers</b>	<b>110 595</b>	<b>1 911</b>	<b>1 023</b>	<b>-</b>	<b>113 529</b>
<b>Consumer loans to VIP clients</b>					
Not past due	1 052	1 571	178	-	2 801
Overdue loans:					
- less than 30 days	-	-	-	-	-
- from 31 to 90 days	-	-	-	-	-
- more than 90 days	-	-	-	-	-
<b>Total gross carrying amount of consumer loans to VIP clients</b>	<b>1 052</b>	<b>1 571</b>	<b>178</b>	<b>-</b>	<b>2 801</b>
<b>Allowance for expected credit losses</b>	<b>(20)</b>	<b>(1)</b>	<b>(177)</b>	<b>-</b>	<b>(198)</b>
<b>Total consumer loans to VIP clients</b>	<b>1 032</b>	<b>1 570</b>	<b>1</b>	<b>-</b>	<b>2 603</b>
<b>Other consumer loans</b>					
Not past due	36 589	443	51	-	37 083
Overdue loans:					
- less than 30 days	399	166	15	-	580
- from 31 to 90 days	-	311	38	-	349
- more than 90 days	-	-	3 102	-	3 102
<b>Total gross carrying amount of other consumer loans</b>	<b>36 988</b>	<b>920</b>	<b>3 206</b>	<b>-</b>	<b>41 114</b>
<b>Allowance for expected credit losses</b>	<b>(1 352)</b>	<b>(241)</b>	<b>(2 888)</b>	<b>-</b>	<b>(4 481)</b>
<b>Total other consumer loans</b>	<b>35 636</b>	<b>679</b>	<b>318</b>	<b>-</b>	<b>36 633</b>

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**6 Loans and Advances to Customers (continued)**

The table below presents an analysis of loans and advances to customers measured at amortised cost, by credit quality, and of corresponding allowances for expected credit losses as at 31 December 2022:

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit-impaired assets	Total
<b>Loans and advances to legal entities:</b>					
Minimum credit risk	259 774	250	-	-	260 024
Low credit risk	89 243	2 622	-	-	91 865
Medium credit risk	2 970	8 216	-	-	11 186
High credit risk	-	1 969	-	-	1 969
Defaulted loans	-	-	42 123	213	42 336
<b>Total gross carrying amount of loans and advances to legal entities</b>	<b>351 987</b>	<b>13 057</b>	<b>42 123</b>	<b>213</b>	<b>407 380</b>
<b>Allowance for expected credit losses</b>	<b>(3 139)</b>	<b>(1 004)</b>	<b>(32 656)</b>	<b>-</b>	<b>(36 799)</b>
<b>Total loans and advances to legal entities</b>	<b>348 848</b>	<b>12 053</b>	<b>9 467</b>	<b>213</b>	<b>370 581</b>
<b>Loans and advances to individuals:</b>					
Not past due	133 627	1 893	379	-	135 899
Overdue loans:					
- less than 30 days	969	481	35	-	1 485
- between 31 and 90 days	-	835	93	-	928
- more than 90 days	-	-	4 361	-	4 361
<b>Total gross carrying amount of loans and advances to individuals</b>	<b>134 596</b>	<b>3 209</b>	<b>4 868</b>	<b>-</b>	<b>142 673</b>
<b>Allowance for expected credit losses</b>	<b>(1 943)</b>	<b>(506)</b>	<b>(3 328)</b>	<b>-</b>	<b>(5 777)</b>
<b>Total loans and advances to individuals</b>	<b>132 653</b>	<b>2 703</b>	<b>1 540</b>	<b>-</b>	<b>136 896</b>
<b>Total loans and advances to customers at amortised cost</b>	<b>481 501</b>	<b>14 756</b>	<b>11 007</b>	<b>213</b>	<b>507 477</b>

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**6 Loans and Advances to Customers (continued)**

The table below presents an analysis of loans and advances to individuals measured at amortised cost, by credit quality, and of corresponding allowances for expected credit losses as at 31 December 2022:

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Purchased or originated credit-impaired assets	Total
<b>Mortgage loans</b>					
Not past due	94 572	1 294	152	-	96 018
Overdue loans:					
- less than 30 days	588	328	18	-	934
- between 31 and 90 days	-	423	30	-	453
- more than 90 days	-	-	1 294	-	1 294
<b>Total gross carrying amount of mortgage loans to customers</b>	<b>95 160</b>	<b>2 045</b>	<b>1 494</b>	<b>-</b>	<b>98 699</b>
<b>Allowance for expected credit losses</b>	<b>(154)</b>	<b>(91)</b>	<b>(387)</b>	<b>-</b>	<b>(632)</b>
<b>Total mortgage loans to customers</b>	<b>95 006</b>	<b>1 954</b>	<b>1 107</b>	<b>-</b>	<b>98 067</b>
<b>Consumer loans to VIP clients</b>					
Not past due	3 513	-	178	-	3 691
Overdue loans:					
- less than 30 days	-	-	-	-	-
- between 31 and 90 days	-	-	-	-	-
- more than 90 days	-	-	22	-	22
<b>Total gross carrying amount of consumer loans to VIP clients</b>	<b>3 513</b>	<b>-</b>	<b>200</b>	<b>-</b>	<b>3 713</b>
<b>Allowance for expected credit losses</b>	<b>(31)</b>	<b>-</b>	<b>(195)</b>	<b>-</b>	<b>(226)</b>
<b>Total consumer loans and advances to VIP customers</b>	<b>3 482</b>	<b>-</b>	<b>5</b>	<b>-</b>	<b>3 487</b>
<b>Other consumer loans</b>					
Not past due	35 542	599	49	-	36 190
Overdue loans:					
- less than 30 days	381	153	17	-	551
- between 31 and 90 days	-	412	63	-	475
- more than 90 days	-	-	3 045	-	3 045
<b>Total gross carrying amount of other consumer loans</b>	<b>35 923</b>	<b>1 164</b>	<b>3 174</b>	<b>-</b>	<b>40 261</b>
<b>Allowance for expected credit losses</b>	<b>(1 758)</b>	<b>(415)</b>	<b>(2 746)</b>	<b>-</b>	<b>(4 919)</b>
<b>Total other consumer loans</b>	<b>34 165</b>	<b>749</b>	<b>428</b>	<b>-</b>	<b>35 342</b>

As at 30 September 2023 and 31 December 2022, loans and advances to customers included loans at fair value.

**PJSC “Bank Saint Petersburg” Group**  
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**7 Investment Securities**

<i>(in millions of Russian roubles)</i>	<b>30 September 2023 (unaudited)</b>	<b>31 December 2022</b>
<b>Debt investment securities in ownership measured at fair value through other comprehensive income</b>		
Federal loan bonds	11 668	5 642
Corporate bonds	1 675	1 502
<b>Debt investment securities measured at fair value through other comprehensive income transferred under sale and repurchase agreements</b>		
Federal loan bonds	94	-
<b>Total debt investment securities measured at fair value through other comprehensive income</b>	<b>13 437</b>	<b>7 144</b>
Equity securities	124	113
<b>Total investment securities measured at fair value through other comprehensive income</b>	<b>13 561</b>	<b>7 257</b>
<b>Debt investment securities in ownership at amortised cost</b>		
Federal loan bonds	10 544	3 517
Corporate bonds	7 266	32 506
Corporate Eurobonds	4 018	10 119
Russian Eurobonds	-	6 110
<b>Debt investment securities at amortised cost transferred under sale and repurchase agreements</b>		
Corporate bonds	49 029	3 765
Federal loan bonds	12 610	-
Municipal bonds	12 365	-
Corporate Eurobonds	10 477	7 899
Allowance for expected credit losses	(134)	(74)
<b>Total debt investment securities at amortised cost</b>	<b>106 175</b>	<b>63 842</b>
<b>Total investment securities, including those transferred under sale and repurchase agreements</b>	<b>119 736</b>	<b>71 099</b>

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

For definition of the groups refer to Note 3.

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**7 Investment Securities (continued)**

Below is an analysis of debt investment securities measured at fair value through other comprehensive income, including those transferred under sale and repurchase agreements, by credit quality as at 30 September 2023 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Total
<b>Debt investment securities measured at fair value through other comprehensive income</b>				
Group A	11 668	-	-	11 668
Group D	-	1 675	-	1 675
<b>Total debt investment securities in ownership measured at fair value through other comprehensive income</b>	<b>11 668</b>	<b>1 675</b>	<b>-</b>	<b>13 343</b>
<b>Debt investment securities measured at fair value through other comprehensive income transferred under sale and repurchase agreements</b>				
Group A	94	-	-	94
<b>Total debt investment securities measured at fair value through other comprehensive income</b>	<b>94</b>	<b>-</b>	<b>-</b>	<b>94</b>
<b>Total debt investment securities measured at fair value through other comprehensive income, including those transferred under sale and repurchase agreements</b>	<b>11 762</b>	<b>1 675</b>	<b>-</b>	<b>13 437</b>

Below is an analysis of debt investment securities measured at fair value through other comprehensive income, including those transferred under sale and repurchase agreements, by credit quality as at 31 December 2022:

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Total
<b>Debt investment securities measured at fair value through other comprehensive income</b>				
Group A	5 642	-	-	5 642
Group D	-	1 502	-	1 502
<b>Total debt investment securities in ownership measured at fair value through other comprehensive income</b>	<b>5 642</b>	<b>1 502</b>	<b>-</b>	<b>7 144</b>
<b>Total debt investment securities measured at fair value through other comprehensive income, pledged under sale and repurchase agreements</b>	<b>5 642</b>	<b>1 502</b>	<b>-</b>	<b>7 144</b>

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**7 Investment Securities (continued)**

Below is an analysis of debt investment securities measured at amortised cost, including those transferred under sale and repurchase agreements, by credit quality as at 30 September 2023 (unaudited):

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Total
<b>Debt investment securities at amortised cost</b>				
Group A	20 816	-	-	20 816
Group B	1 012	-	-	1 012
<b>Total debt investment securities in ownership at amortised cost</b>	<b>21 828</b>	<b>-</b>	<b>-</b>	<b>21 828</b>
<b>Debt investment securities at amortised cost transferred under sale and repurchase agreements</b>				
Group A	72 395	-	-	72 395
Group B	12 086	-	-	12 086
<b>Total debt investment securities at amortised cost transferred under sale and repurchase agreements</b>	<b>84 481</b>	<b>-</b>	<b>-</b>	<b>84 481</b>
<b>Allowance for expected credit losses</b>	<b>(134)</b>	<b>-</b>	<b>-</b>	<b>(134)</b>
<b>Total debt investment securities at amortised cost, including those transferred under sale and repurchase agreements</b>	<b>106 175</b>	<b>-</b>	<b>-</b>	<b>106 175</b>

Below is an analysis of debt investment securities measured at amortised cost, including those transferred under sale and repurchase agreements, by credit quality as at 31 December 2022:

<i>(in millions of Russian roubles)</i>	12-month ECLs	Lifetime expected credit losses - non-impaired assets	Lifetime expected credit losses - impaired assets	Total
<b>Debt investment securities at amortised cost</b>				
Group A	45 348	-	-	45 348
Group B	6 904	-	-	6 904
<b>Total debt investment securities in ownership at amortised cost</b>	<b>52 252</b>	<b>-</b>	<b>-</b>	<b>52 252</b>
<b>Debt investment securities at amortised cost transferred under sale and repurchase agreements</b>				
Group A	11 664	-	-	11 664
<b>Total debt investment securities at amortised cost transferred under sale and repurchase agreements</b>	<b>11 664</b>	<b>-</b>	<b>-</b>	<b>11 664</b>
<b>Allowance for expected credit losses</b>	<b>(74)</b>	<b>-</b>	<b>-</b>	<b>(74)</b>
<b>Total debt investment securities at amortised cost, including those transferred under sale and repurchase agreements</b>	<b>63 842</b>	<b>-</b>	<b>-</b>	<b>63 842</b>

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**7 Investment Securities (continued)**

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

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

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

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

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

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

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## 8 Due to Banks

<i>(in millions of Russian roubles)</i>	<b>30 September 2023 (unaudited)</b>	<b>31 December 2022</b>
Securities sale and repurchase agreements	125 625	13 349
Term placements of banks	19 960	3 741
Correspondent accounts of banks	997	2 923
<b>Total due to banks</b>	<b>146 582</b>	<b>20 013</b>

As at 30 September 2023, the Group had effective securities sale and repurchase agreements with an organisation acting as a central counterparty in the financial market in the amount of RUB 125 625 mln (31 December 2022: RUB 13 349 mln).

As at 30 September 2023, the Group did not have any counterparty, the aggregate balances on deposits of each of which exceeded 10% of the Group's equity (31 December 2022: no counterparties, the aggregate balances on deposits of each of which exceeded 10% of the Group's equity).

As at 30 September 2023, due to banks included agreements for the sale and repurchase of securities and for the return of collateral under securities loan agreements concluded with credit institutions in the amount of RUB 125 625 mln (31 December 2022: RUB 13 349 mln).

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

- from own portfolio of securities measured at fair value in the amount of RUB 2 115 mln, and securities measured at amortised cost in the amount of RUB 47 195 mln (31 December 2022: RUB 1 832 mln and RUB 11 664 mln, respectively) (see Notes 3 and 7);
- own clearing participation certificates in the amount of RUB 33 691 mln (31 December 2022: no such certificates);
- clearing participation certificates received under securities which serve as collateral under reverse sale and repurchase agreements in the amount of RUB 43 757 mln (31 December 2022: no such certificates);
- received by the Group under reverse sale and repurchase agreements (without initial recognition), the fair value of which is RUB 5 424 mln (31 December 2022: RUB 2 601 mln).

## 9 Customer Accounts

<i>(in millions of Russian roubles)</i>	<b>30 September 2023 (unaudited)</b>	<b>31 December 2022</b>
<b>State and public organisations</b>		
Current/settlement accounts	66	1
<b>Other legal entities</b>		
Current/settlement accounts	145 768	177 365
Term deposits	95 423	135 608
<b>Individuals</b>		
Current accounts/deposits on demand	166 907	138 765
Term deposits	199 395	189 487
<b>Total customer accounts</b>	<b>607 559</b>	<b>641 226</b>

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

As at 30 September 2023 and 31 December 2022, the Group had no customers (groups of customers), the aggregate balances on accounts and deposits of each of which exceeded 10% of the Group's equity.



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**10 Interest Income and Expenses**

	9 months ended	3 months ended
<i>(in millions of Russian roubles)</i>	30 September 2023 (unaudited)	30 September 2023 (unaudited)
<b>Interest income calculated using the effective interest rate</b>	<b>52 508</b>	<b>19 767</b>
Loans and advances to customers		
- loans and advances to legal entities	29 093	11 320
- loans and advances to individuals	10 948	3 910
Reverse sale and repurchase agreements	5 823	2 341
Debt investment securities at amortised cost	3 122	1 211
Due from banks	2 792	687
Debt investment securities measured at fair value through other comprehensive income	730	298
<b>Other interest income</b>	<b>2 012</b>	<b>619</b>
Trading securities at fair value through profit or loss	1 104	281
Loans and advances to customers measured at fair value through profit or loss	908	338
<b>Total interest income</b>	<b>54 520</b>	<b>20 386</b>
<b>Interest expense</b>		
Term deposits of individuals	8 784	3 259
Due to banks	4 465	2 280
Term deposits of legal entities	4 447	1 437
Current/settlement accounts	362	186
Bonds issued	108	44
Other debt securities issued	30	-
<b>Total interest expense</b>	<b>18 196</b>	<b>7 206</b>
<b>Contributions to the deposit insurance system</b>	<b>1 568</b>	<b>519</b>
<b>Net interest income</b>	<b>34 756</b>	<b>12 661</b>

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**11 Fee and Commission Income and Expenses**

	9 months ended	3 months ended
(in millions of Russian roubles)	30 September 2023 (unaudited)	30 September 2023 (unaudited)
<b>Fee and commission income</b>		
Settlement transactions	5 689	1 690
Settlements with plastic cards	3 204	1 094
Guarantees and letters of credit issued	1 211	439
Agency services under insurance contracts	858	311
Cash transactions	173	66
Cash collection	58	20
Custody operations	52	18
Investment services, including asset management	35	-
Other	160	52
<i>including revenue under Agreements in scope of IFRS 15:</i>		
- recognised over time	2 156	768
- recognised when the service is provided	9 284	2 922
<b>Total fee and commission income</b>	<b>11 440</b>	<b>3 690</b>
<b>Fee and commission expense</b>		
Settlements with plastic cards	1 381	500
Loyalty programs	260	94
Settlement transactions	145	32
Securities, including sale and repurchase agreements	125	58
Foreign exchange transactions	46	15
Guarantees and letters of credit	22	11
Banknote transactions	1	1
Other	30	7
<b>Total fee and commission expense</b>	<b>2 010</b>	<b>718</b>
<b>Net fee and commission income</b>	<b>9 430</b>	<b>2 972</b>

Fee and commission income that is not an integral part of effective interest rate on financial asset or liability is measured based on compensation stated in the agreement and recognised depending on the type of service either at a point of time or over time as the Group fulfils a performance obligation under the contract depending on the point when the Group hands over control of the service to a customer:

- commission fee for settlement transactions, plastic cards and cheques transactions, and cash transfers is charged for the execution of payment orders in accordance with rates depending on the type of the transaction and is recognised as income at the moment of the transaction execution;
- commission fee on cash collection is paid in accordance with fixed rates and is recognised as income at the moment of the transaction execution;
- fee for operating maintenance, asset management, custody and other management and consulting services is charged monthly based on fixed rates depending on the type of transaction and is recognised over time as the Group provides the corresponding service;
- fee for agency services (for conducting or participating in negotiations on a transaction on behalf of the third party) is recognised at the moment the transaction is executed by the third party.

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## 12 Dividends

	9 months ended 30 September 2023 (unaudited)	
<i>(in millions of Russian roubles)</i>	Ordinary shares	Preference shares
<b>Dividends payable as at 1 January</b>	<b>33</b>	-
Dividends declared during the period	9 510	4
Dividends paid during the period	(9 500)	(4)
Return of unpaid dividends	88	-
Write-off of unclaimed dividends	(4)	-
<b>Dividends payable as at 30 September</b>	<b>127</b>	-
<b>Dividends per share declared during the period (RUB per share)</b>		
- results for 2022	21.16	0.22
- results for the 6 months of 2023	19.06	0.22

All dividends were declared and paid in Russian roubles.

Based on the results of the Annual General Meeting of Shareholders dated 27 April 2023, it was decided to pay dividends for 2022 in the amount of RUB 21.16 per one ordinary share, RUB 0.22 per one preference share.

Based on the results of the Extraordinary General Meeting of Shareholders dated 26 September 2023, it was decided to pay dividends for the 6 months of 2023 in the amount of RUB 19.06 per one ordinary share, RUB 0.22 per one preference share.

## 13 Capital Management

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

<i>(in millions of Russian roubles)</i>	30 September 2023 (unaudited)	31 December 2022
Total capital	168 542	141 844
Base capital	116 063	126 057
Core capital	116 063	126 057
Capital adequacy ratio N 1.0	22.21%	20.30%
Base capital adequacy ratio N 1.1	15.35%	18.13%
Core capital adequacy ratio N 1.2	15.35%	18.13%

## 14 Subsequent Events

In accordance with the resolution of the Extraordinary General Meeting of the Shareholders dated 26 September 2023 the list of persons entitled to dividends was determined on 09 October 2023. The total dividend amount is RUB 8 511 million.