

ROSBANK Group

**Summary Interim Condensed Consolidated Financial
Statements
(unaudited)
31 March 2023**

ROSBANK Group

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ROSBANK Group

SUMMARY INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (in millions of Russian Roubles)

	31 March 2023 (unaudited)	31 December 2022
ASSETS		
Cash and cash equivalents	366,620	443,182
Mandatory cash balances with the Central Bank of the Russian Federation	3,407	2,122
Due from credit institutions	52,925	49,971
Securities and derivative financial assets	107,692	113,635
Loans to customers	1,011,694	911,502
Property and equipment and right-of-use assets	21,231	21,492
Current income tax assets	1,391	351
Deferred income tax assets	6,903	7,927
Other assets	41,306	44,546
Total assets	1,613,169	1,594,728
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities at fair value through profit or loss	13,565	23,773
Due to banks	28,490	35,997
Customer accounts	1,248,266	1,185,404
Debt securities issued	37,340	53,479
Current income tax liabilities	–	4,402
Deferred income tax liabilities	21	21
Other liabilities	61,267	75,684
Subordinated debt	13,066	12,134
Total liabilities	1,402,015	1,390,894
EQUITY		
Share capital	17,587	17,587
Share premium	59,709	59,709
Treasury shares and other funds	(8,683)	(8,463)
Perpetual subordinated debt	32,762	29,894
Retained earnings	109,779	105,107
Total equity	211,154	203,834
TOTAL LIABILITIES AND EQUITY	1,613,169	1,594,728


Chairman of the Management Board
N.V. Voevodina

17 May 2023

Moscow



The note 1 forms an integral part of these summary interim condensed consolidated financial statements.

ROSBANK Group

SUMMARY INTERIM CONSOLIDATED STATEMENT OF PROFIT OR LOSS

(in millions of Russian Roubles, except for earnings per share which are in Roubles)

	3 months ended 31 March 2023 (unaudited)
Interest income at effective interest rate	29,744
Other interest income	1,097
Interest expense at effective interest rate	(14,860)
Other interest expense	(129)
Deposit insurance expense	(528)
Net interest income before credit loss expense	15,324
Credit loss expense	(544)
Net interest income	14,780
Net gain/(loss) on financial instruments at fair value through profit or loss and on foreign exchange operations	4,097
Fee and commission income	5,493
Fee and commission expense	(2,240)
Net change in allowance for impairment and other provisions	(417)
Other income	212
Net non-interest income	7,145
Operating income	21,925
Operating expenses	(11,407)
Other non-operating income/(expense)	(42)
Profit before income tax	10,476
Income tax expense	(1,783)
Net profit for the period	8,693
EARNINGS PER SHARE	
Basic and diluted (in RUB)	4,57

The note 1 forms an integral part of these summary interim condensed consolidated financial statements.

ROSBANK Group

SELECTED NOTES TO THE SUMMARY INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS 31 MARCH 2023 (UNAUDITED)

1. Basis for preparation of Summary Interim Condensed Consolidated Financial Statements

These summary interim condensed consolidated financial statements have been prepared based on the unaudited interim condensed consolidated financial statements of PJSC ROSBANK and its subsidiaries for the 3 months ended 31 March 2023 prepared in accordance with International Financial Reporting Standards. These summary interim condensed consolidated financial statements consist of summary interim consolidated statement of financial position as of 31 March 2023 and 31 December 2022 and summary interim consolidated statement of profit or loss for the 3 months ended 31 March 2023.

The summary interim condensed consolidated financial statements do not contain all the information necessary for disclosure under International Financial Reporting Standards. Therefore the analysis of summary interim condensed consolidated financial statements does not substitute the analysis of the interim condensed consolidated financial statements.

These summary interim condensed consolidated financial statements are prepared to summarize and present through aggregation the information on interim consolidated statement of financial position, interim consolidated statement of profit or loss and do not contain information on changes in equity and cash flows.

In accordance with point 3 part 1 clause 3 of Federal Law dated 14 March 2022 № 55-FZ "On amendments to clauses 6 and 7 of Federal Law "On amendments to Federal Law "On the Central Bank of the Russian Federation (the Bank of Russia)" and certain legislative acts of the Russian Federation concerning specificities of changes in terms of loan agreement, debt agreement" and clause 21 of Federal Law "On amendments to certain legislative acts of the Russian Federation" (as amended by Federal Law dated 19 December 2022 № 519-FZ), and decision of the Board of Directors of the Bank of Russia dated 29 December 2022 "On the Requirements for Disclosure by Credit organizations (parent credit organizations of banking groups) of financial statements and information in 2023" (hereinafter - the "Decision"), starting from the financial statements and information for 2022 and till the financial statements and information as at 1 October 2023, credit organizations have the right not to disclose on public information resources the annual (interim) consolidated financial statements subject to disclosure in accordance with part 4 clause 8 of Federal Law dated 2 December 1990 № 395-1 "On banks and banking operations" and clause 7 of Federal Law dated 27 July 2010 № 208-FZ "On consolidated financial statements".

Additionally according to the Decision interim condensed consolidated financial statements for the quarterly reporting dates of 2022 is not disclosed in full on public informational resources. ROSBANK Group does not disclose on public informational resources required financial information in full starting from interim condensed consolidated financial statements for the 3 months ended 31 March 2022.

The full version of the interim condensed consolidated financial statements of ROSBANK Group for 3 months ended 31 March 2023, prepared in accordance with International Financial Reporting Standards (IFRS), is located at: Masha Poryvaeva str., 34, Moscow, 107078.

These summary interim condensed consolidated financial statements are prepared in accordance with the principles of preparation, taking into account the requirements of Annex 1 of the Decision, and the decisions of the Group's Management.