

OPINION
of the Revision Committee of
PJSC "Bank "Saint Petersburg"

St. Petersburg

March 31, 2021

The Revision Committee consisting of A.V.Pustovalov as chairman of the Revision Committee and N.V. Lokay, N.V. Burina, N.A. Denisova and M.N. Novikova have inspected the financial and operational activity, accuracy and completeness of the financial statements of PUBLIC JOINT-STOCK COMPANY "BANK "SAINT-PETERSBURG" for 2020 and reviewed the Bank's Annual Report. During the inspection a sample method was used.

The Committee notes as follows:

The financial statements reflect fully and accurately the financial position of PUBLIC JOINT-STOCK COMPANY "BANK "SAINT-PETERSBURG" as at January 01, 2021.

The CB RF requirements of compliance with the mandatory ratios have been performed in full.

The operations control activities by PUBLIC JOINT-STOCK COMPANY "BANK "SAINT-PETERSBURG" in 2020 comply with the Charter of PUBLIC JOINT-STOCK COMPANY "BANK "SAINT-PETERSBURG" and the General License No 436 of 31 December 2014 issued by the Central Bank of the Russian Federation. No violations have been found on the basis of the results of the review.

The results of the review of the financial and operational activity of PUBLIC JOINT-STOCK COMPANY "BANK "SAINT-PETERSBURG" are reflected in the Revision Committee Act dated March 26, 2021.

Having reviewed the Annual Report of PUBLIC JOINT-STOCK COMPANY "BANK "SAINT-PETERSBURG" provided to the General Shareholders' Meeting of PUBLIC JOINT-STOCK COMPANY "BANK "SAINT-PETERSBURG", the Revision Committee believes that the information in the Annual Report is true and accurate.

The opinion was approved by the Revision Committee of PUBLIC JOINT-STOCK COMPANY "BANK "SAINT-PETERSBURG" at its meeting (minutes No. of April 1, 2021).

Chairman of
the Revision Committee

A.V. Pustovalov

Members of the Revision Committee

N.V. Lokay

N.V. Burina

N.A. Denisova

M. N. Novikova