BANK SAINT PETERSBURG

BSPB

1Q 2026 IFRS FINANCIAL RESULTS

May 15, 2026

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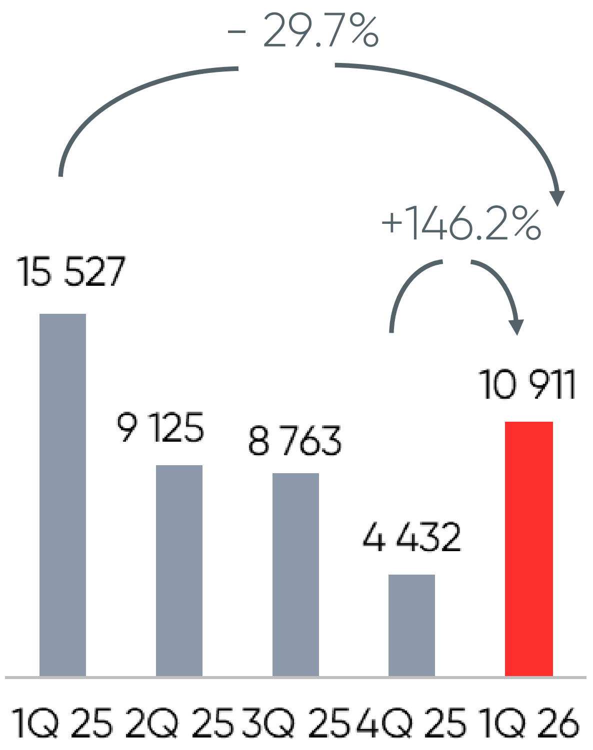
1Q 2026 HIGHLIGHTS

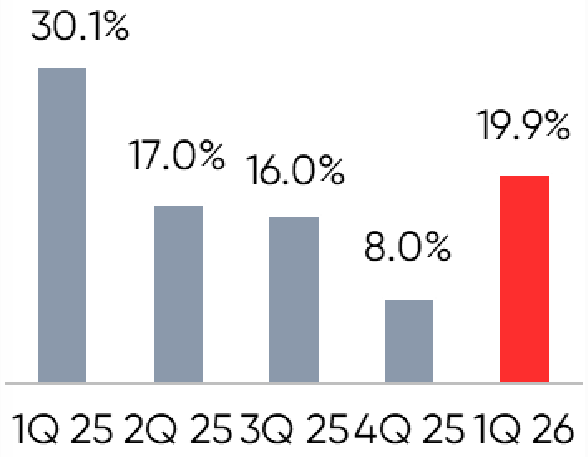
- Net Income **RUB 10.9 bn**
- Return on Equity **19.9%**
- Loan portfolio **RUB 977 bn** with **+2%** YTD growth
- Tier 1 Capital Adequacy Ratio **19.7%**

KEY FINANCIAL RESULTS FOR 1Q 2026

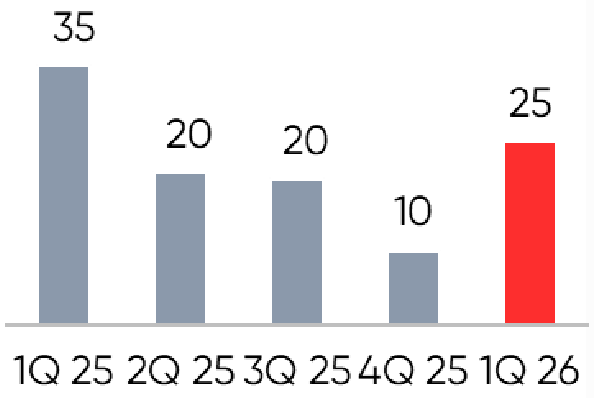
Net Income
RUB mln



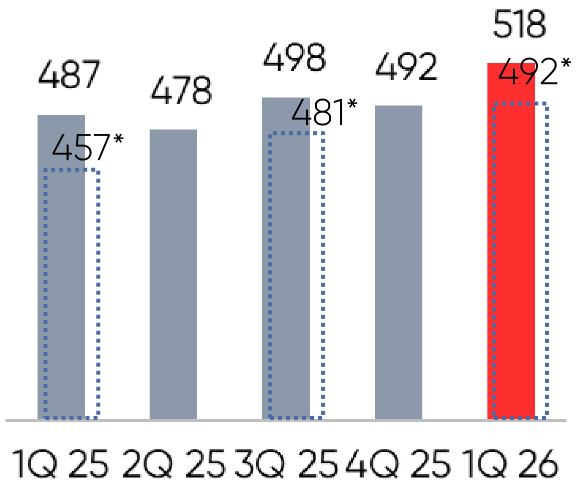
Return on Equity
%



Earnings per Share
RUB

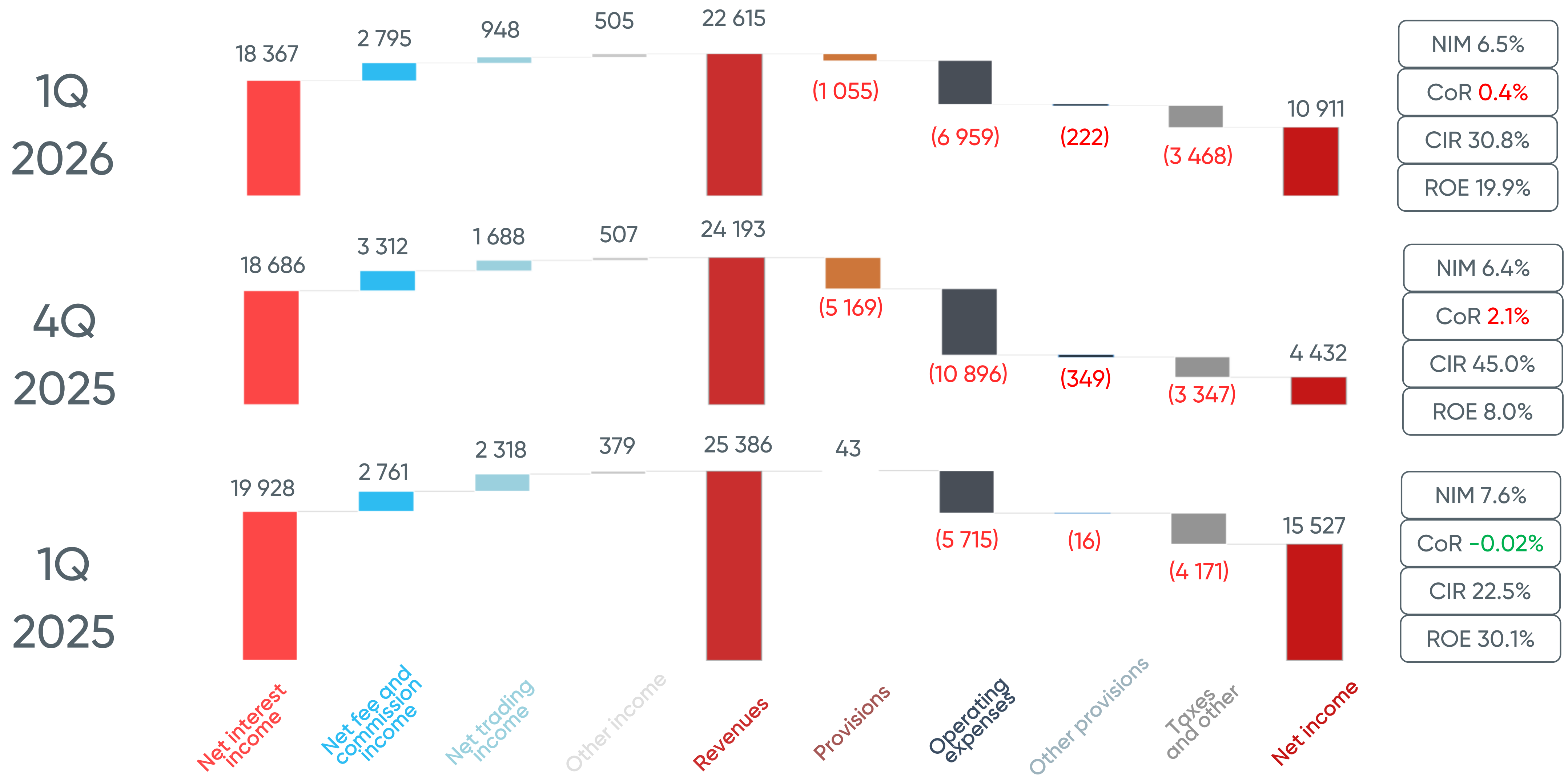


Book Value per Share
RUB

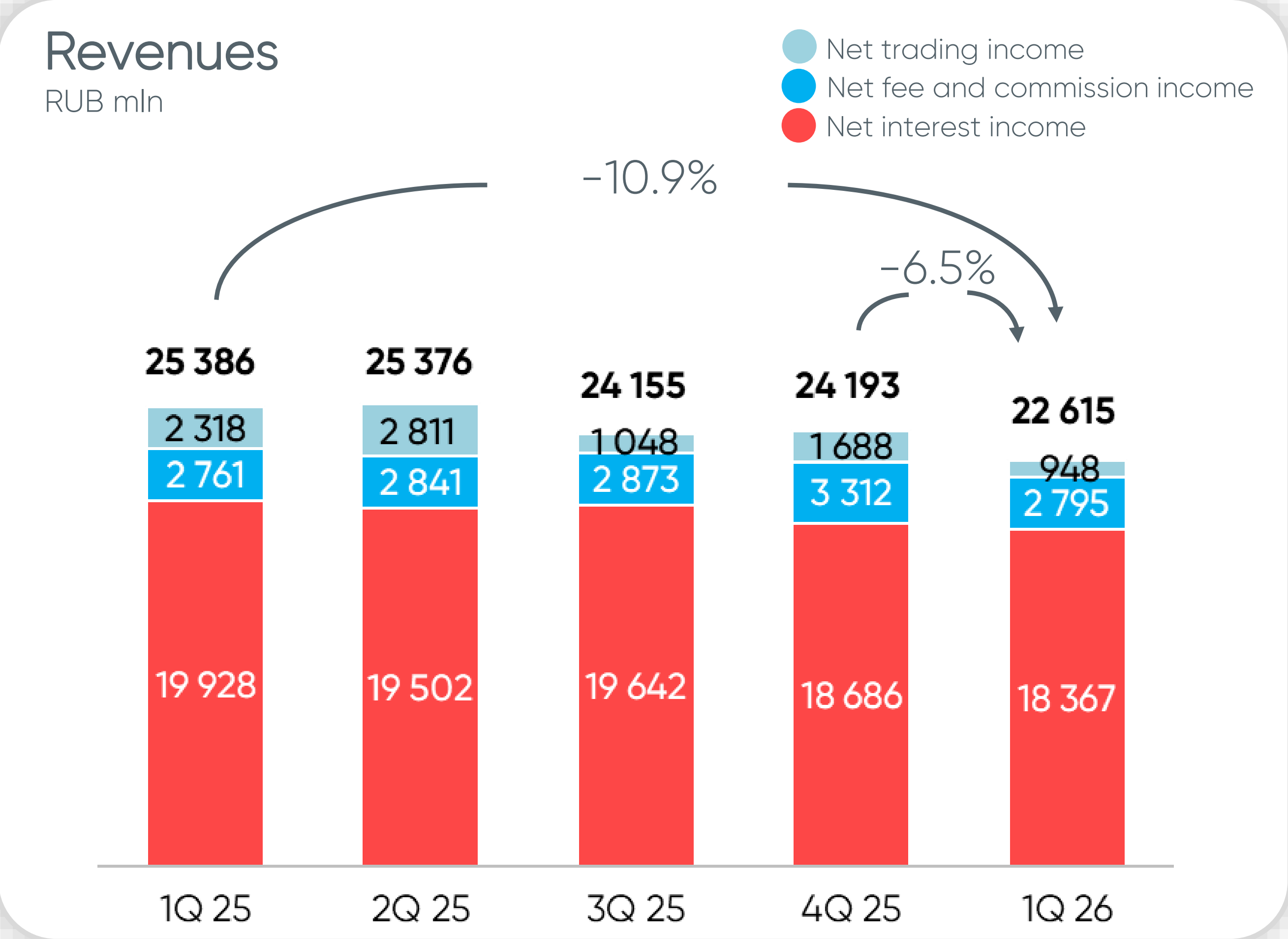


*incl. dividend payment

FINANCIAL RESULTS FOR 1Q 2026



REVENUES DYNAMICS

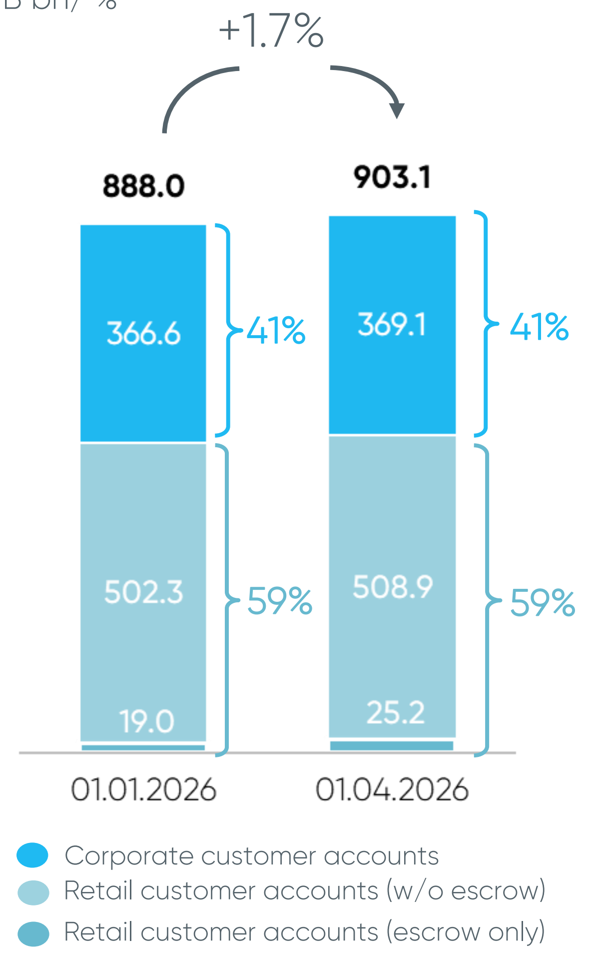


- Net interest income remains under pressure due to interest rate dynamics
- Despite challenges in the transaction banking service market, net commission income remains at last year's level.
- Net trading income for 1Q26 is dominated by revenue from customer conversion transactions.

SOURCES OF FUNDING

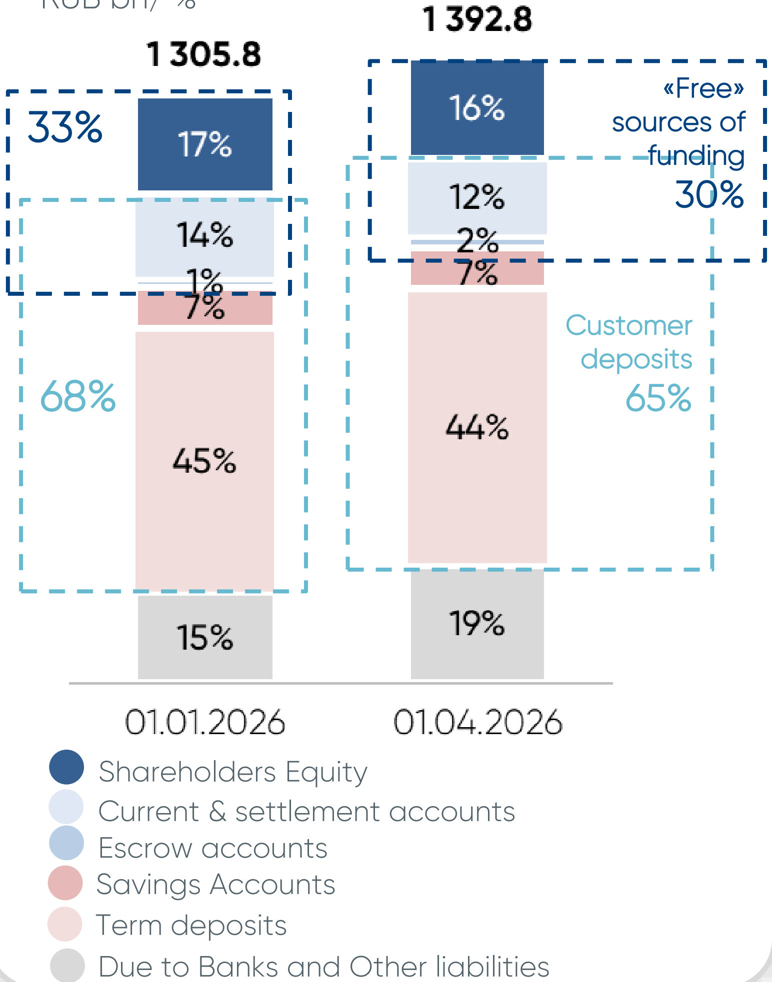
Customer Deposits

RUB bn/ %



Liabilities and Equity

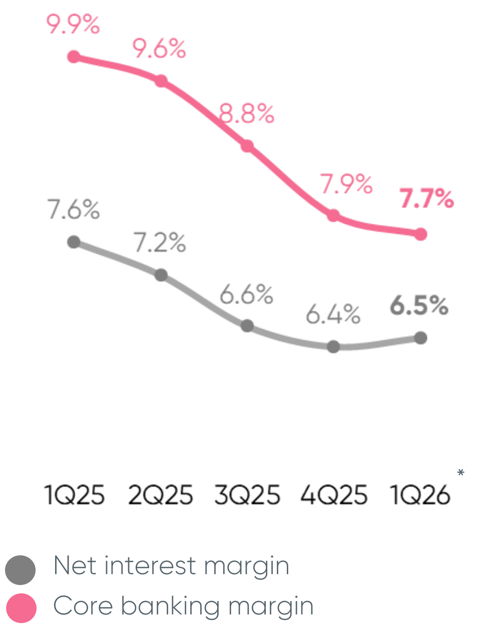
RUB bn/ %



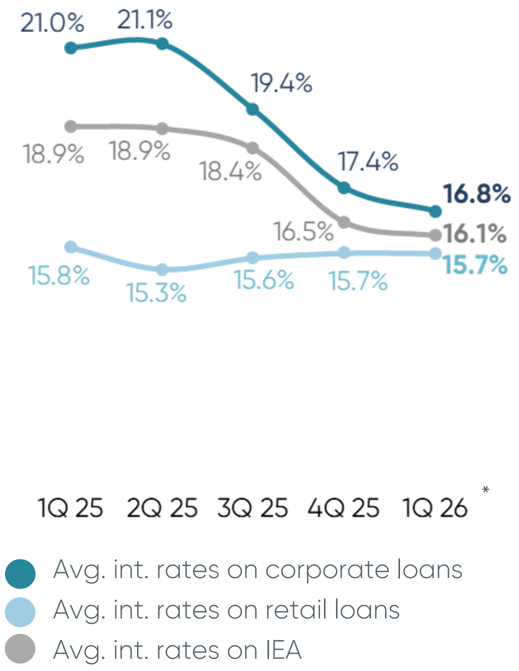
- Retail customer deposits grew +2.4% since the beginning of the year and account for 59% of total customer deposits
- Despite the decline in the share of liabilities and equity (30% vs. 33%), “free” customer accounts and equity remain the key driver of net interest income growth

NET INTEREST MARGIN & RATES DYNAMICS

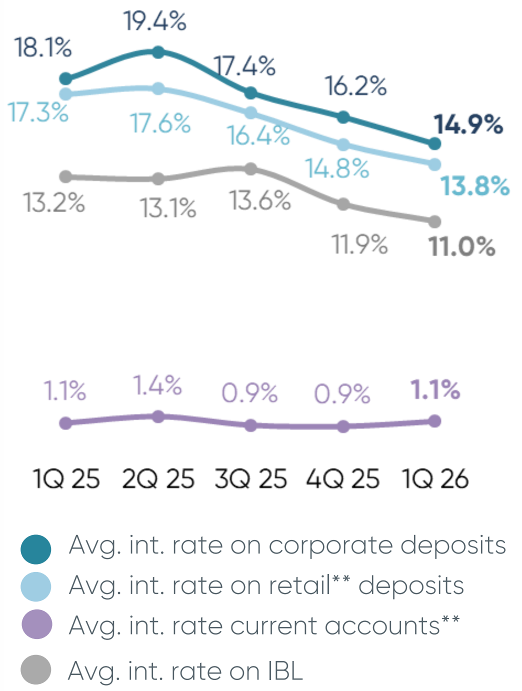
Net interest margin
%



Interest rates on assets
%



Interest rates on liabilities
%

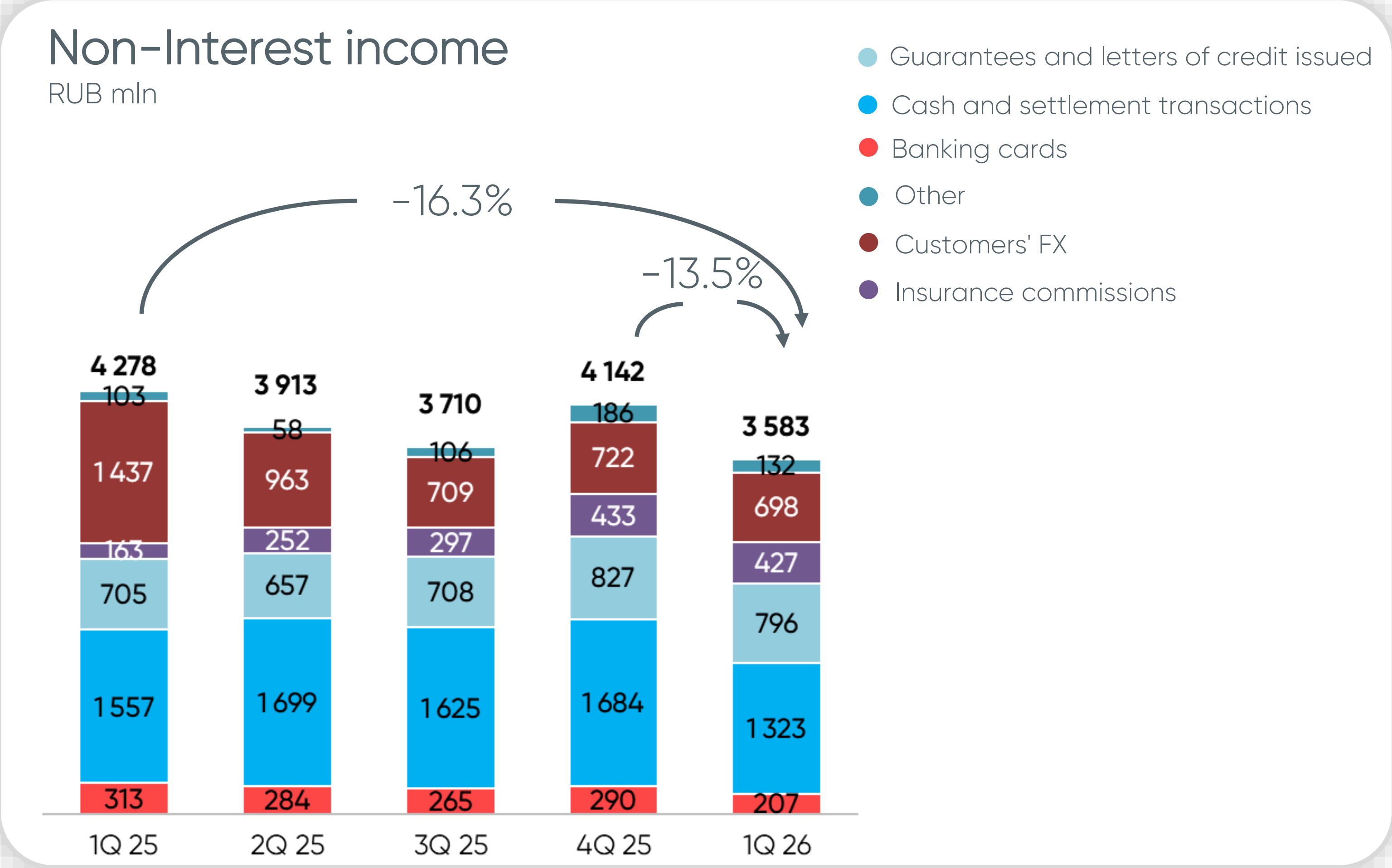


- A decrease in the net interest margin due to the dynamics of the key rate and a significant share of floating-rate corporate loans
- A significant share of "free" liabilities (30% of all liabilities) supports the high profitability of the core business

* Data for the following indicators: *Net interest margin, Core banking margin, Average rates corporate loans / deposits, Average rates on IEA* / IBL are calculated using a methodology that excludes uneven dynamics of the loan portfolio within the reporting period

** Savings accounts are excluded from Current & settlement accounts and included in term deposits of individuals

NON-INTEREST INCOME

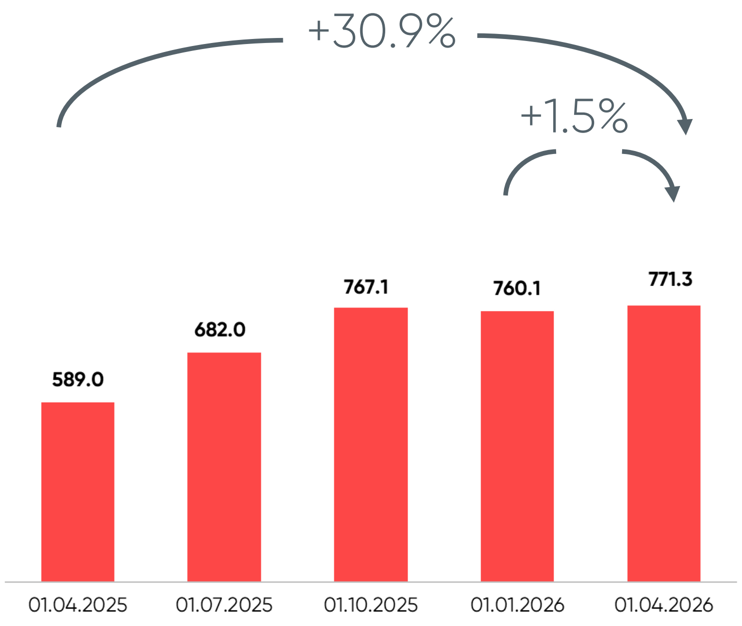


- The volume of customers' FX transactions stabilized at ≈700 million rubles.
- Growth of the guarantee business offsets the Non interest income decline caused by pressure in the transaction banking service market

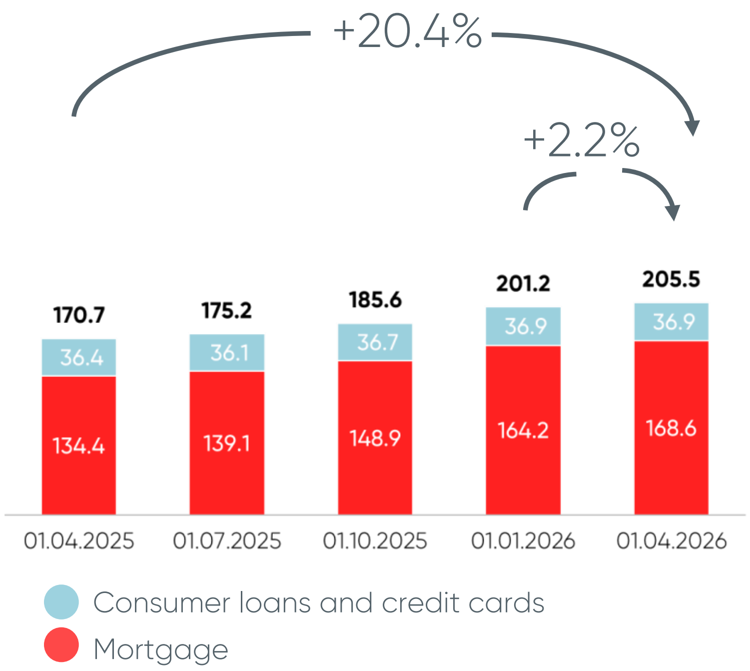
*Noninterest income includes Net fee and commission income (excluding commission income/expenses from securities transactions), as well as income from client conversion operations (in the IFRS financial statements, it's taken into account in *Net income from foreign currency transactions, from revaluation of foreign currency, from operations with derivative financial instruments and precious metals and from securities transactions*)

LOAN PORTFOLIO AND CREDIT QUALITY 1/2

Corporate loan portfolio
RUB bn



Retail loan portfolio
RUB bn

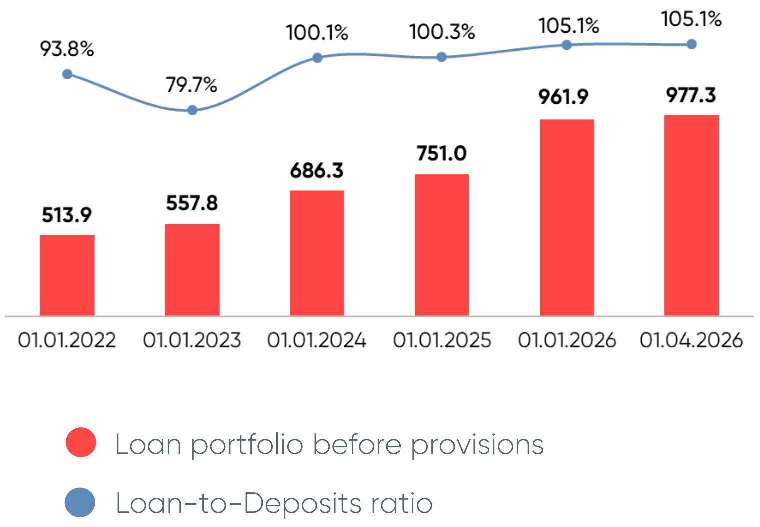


- The corporate loan portfolio excluding currency revaluation has grown by 0.6% since the beginning of the year (the effect of currency revaluation is RUB 7 bn)
- Mortgages remain the key driver of retail loan portfolio growth from, where: доля продаж the share of standard sales is 56%, subsidized – 44%

LOAN PORTFOLIO AND CREDIT QUALITY 2/2

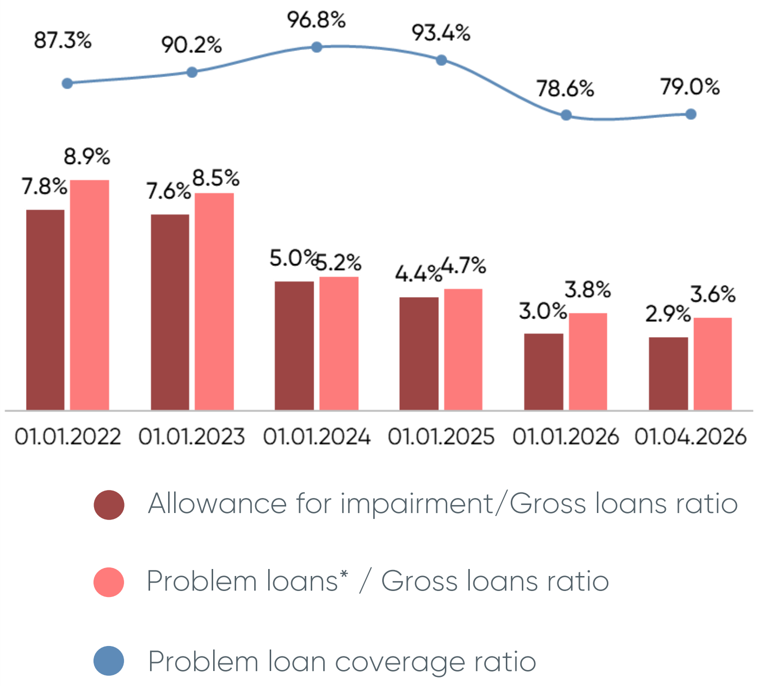
Loan portfolio

RUB bn / %



Provisions coverage

%

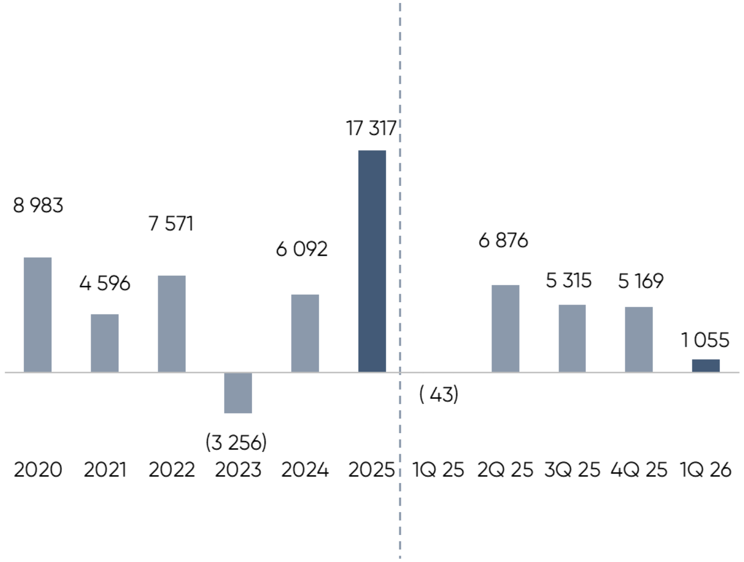


– The share of problem loans is decreasing and is at a historically low level

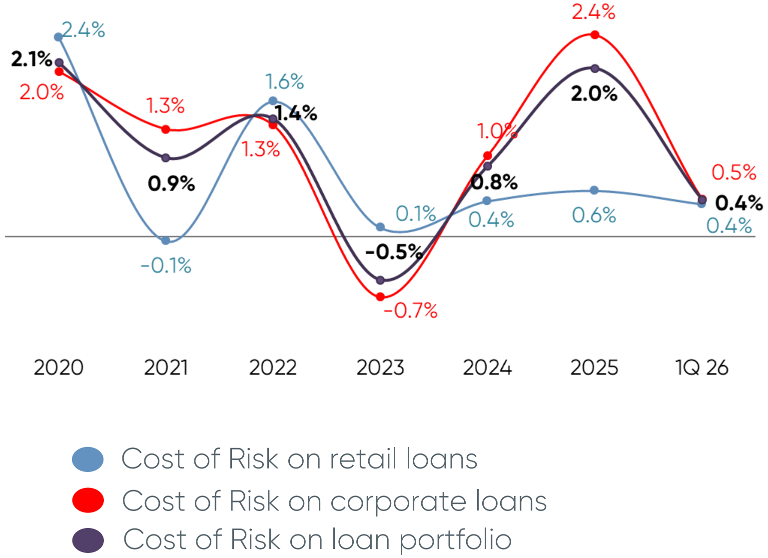
*Problem loans include Lifetime Expected Credit Loss (ECL) credit-impaired (stage 3) and loans impaired at initial recognition (POCI)

COST OF RISK

Provisions*
RUB mln



Cost of Risk
%

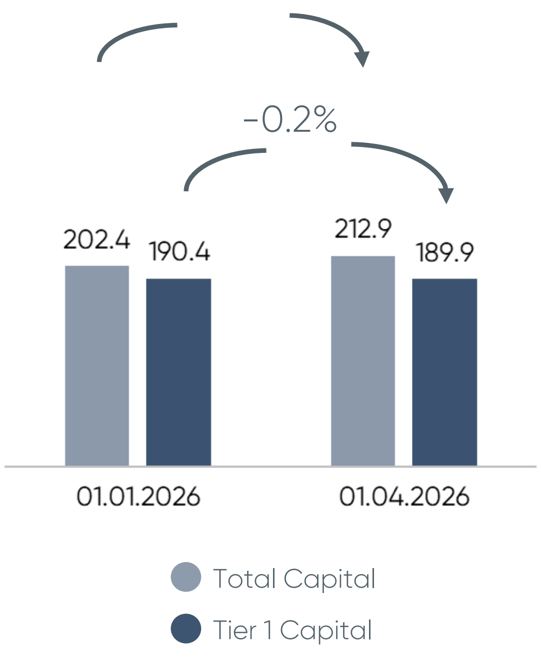


- The Cost of Risk for Q1 2026 was 0.4% and is within the FY 2026 guidance
- Cost of Risk on retail loans at a comfortable low level of 0.4% (incl. CoR 0.1% on mortgages and CoR 1.8% on consumer loans)

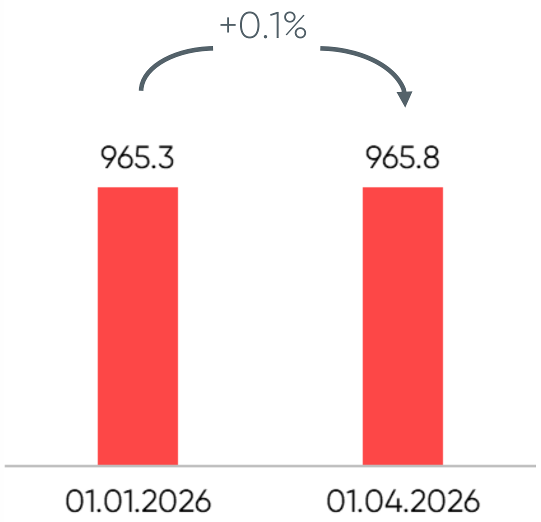
*Provisions included recovery of allowance (allowance) for expected credit losses on loans and advances to customers, as well as a net loss from the revaluation of loans at fair value through profit or loss

CAPITAL & CAPITAL ADEQUACY RATIOS (RAS, BASEL III)

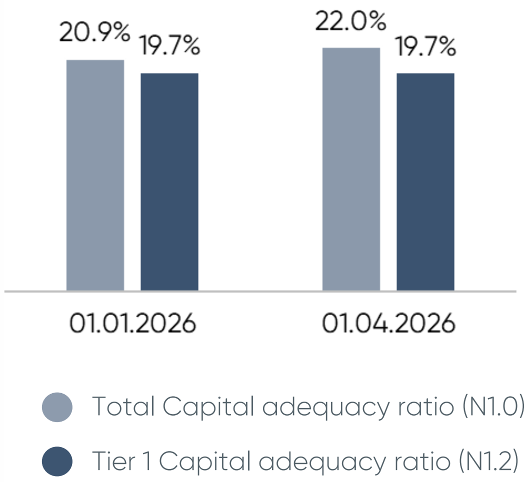
Capital
RUB bn



Risk-weighted assets (Tier 1 CAR)
RUN bn



Capital Adequacy Ratios
%



- Before the audit, net profit for the first quarter of 2026 is not taken into account in the calculation of the Tier 1 Capital Adequacy Ratio (estimated impact of the profit audit +1.0 p.p.)
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- After the payment of dividends, the capital adequacy ratio will continue to significantly exceed the minimum level set in the Bank's Strategy (12%)

CORPORATE ACTIONS

- On March 19, the Bank's Supervisory Board decided to acquire 9,000,000 ordinary shares of the Bank at a purchase price of 340 rubles per share.
- The deadline for submitting applications to sell shares of the Bank is from April 10, 2026, to May 22, 2026.
- All shareholders who wish to participate in the share buyback have retained the right to receive dividends for the FY 2025.
- Details: https://www.e-disclosure.ru/portal/event.aspx?EventId=P-AZAVGNv4EGFexBITZS3qw-B-B

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FY 2026 EXPECTATIONS

The expectations from March 6, 2026 is confirmed

- Loan Portfolio growth **+10-12%**
- Cost of Risk **150 b.p.**
- Cost-to-Income ratio **35-37%**

NET INCOME
RUB 35+ bn

FINANCIAL HIGHLIGHTS

In RUB bn	Jan 1, 2026	Apr 1, 2026	YTD	Apr 1, 2025	Jan 1, 2026	Apr 1, 2026	q-o-q	y-o-y
Total assets	1305.76	**1392.75**	+6.66%	1143.32	1305.76	**1392.75**	+6.66%	+21.82%
Gross Loans	961.89	**977.35**	+1.61%	760.41	961.89	**977.35**	+1.61%	+28.53%
Customer Deposits	887.98	**903.14**	+1.71%	728.33	887.98	**903.14**	+1.71%	+24%
Shareholders' Equity	217.43	**227.83**	+4.78%	216.97	217.43	**227.83**	+4.78%	+5%
			y-o-y	1Q 2025	4Q 2025	1Q 2026	q-o-q	y-o-y
Net Interest Income				19.93	18.69	**18.37**	-1.71%	-7.83%
Net Fee and Commission Income				2.76	3.31	**2.80**	-15.61%	+1.23%
Revenues				25.39	24.19	**22.62**	-6.52%	-10.92%
Net Income				15.53	4.43	**10.91**	+146.18%	-29.73%
			y-o-y	1Q 2025	4Q 2025	1Q 2026	q-o-q	y-o-y
Net Interest Margin				7.63%	6.37%	**6.48%**	+0.11 PP	-1.15 PP
Cost/Income Ratio				22.51%	45.04%	**30.77%**	-14.27 PP	+8.26 PP
Cost of Risk				-0.02%	2.14%	**0.44%**	-1.7 PP	+0.46 PP
ROAE				30.10%	8.01%	**19.88%**	+11.87 PP	-10.22 PP
	Jan 1, 2026	Apr 1, 2026	YTD	Apr 1, 2025	Jan 1, 2026	Apr 1, 2026	q-o-q	y-o-y
Tier 1 CAR (N1.2)	19.72%	**19.66%**		19.53%	19.72%	**19.66%**	-0.06 PP	+0.13 PP
Total capital CAR (N1.0)	20.90%	**21.96%**		22.24%	20.90%	**21.96%**	+1.06 PP	-0.28 PP

CONTACTS FOR INVESTORS

Information for investors is available on site:
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