BANK SAINT PETERSBURG

BSPB

# 2Q 2026 IFRS FINANCIAL RESULTS

August 21, 2026

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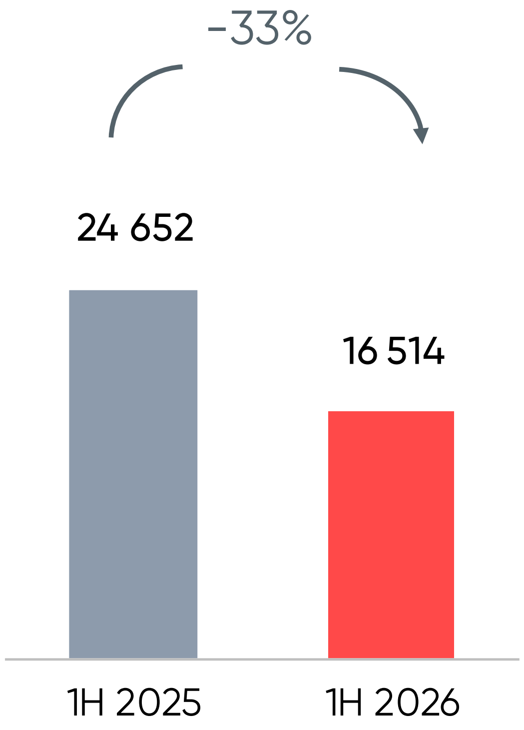
# 1H 2026 HIGHLIGHTS

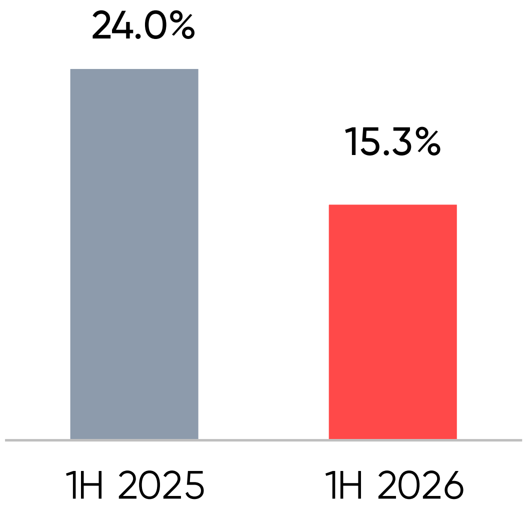
- Net Income **RUB 16.5 bn**
- Return on Equity **15.3%**
- Loan portfolio **RUB 1 018 bn** with **+6%** YTD growth
- Retail customer deposits **RUB 561 bn** with **+8%** YTD growth
- Tier 1 Capital Adequacy Ratio **17.3%**
- The Supervisory Board approved the EGM recommendations on dividends for 1H 2026: RUB 19.17 per ordinary share (based on 50% of IFRS net profit for 1H 2026)

# KEY FINANCIAL RESULTS FOR 1H 2026

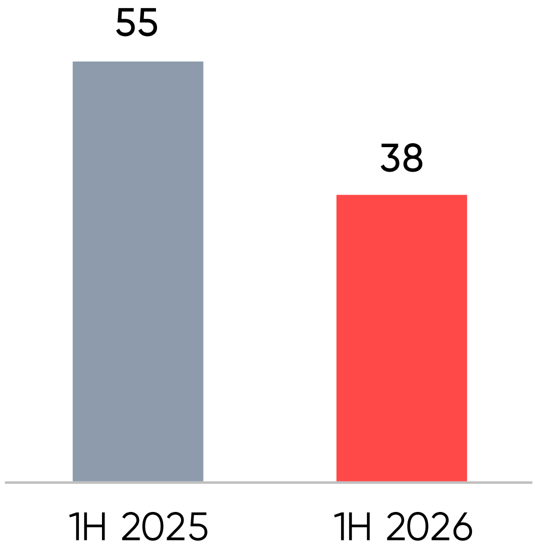
## Net Income
RUB mln



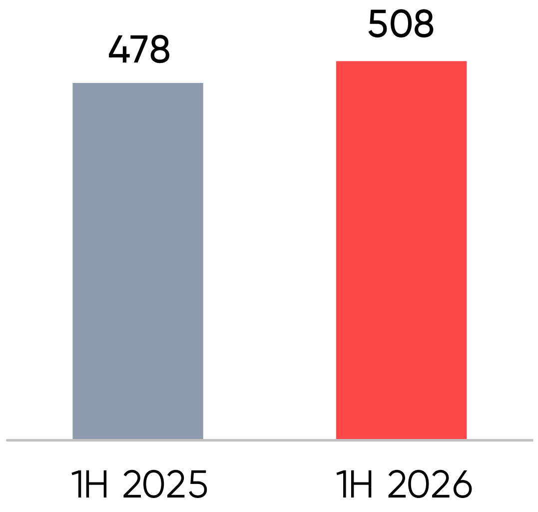

## Return on Equity
%



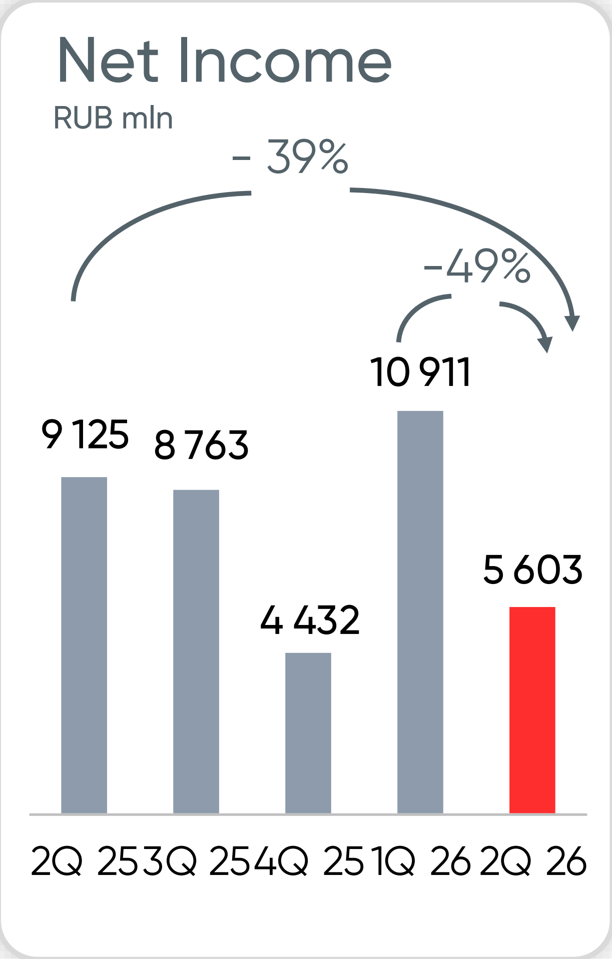

## Earnings per Share
RUB

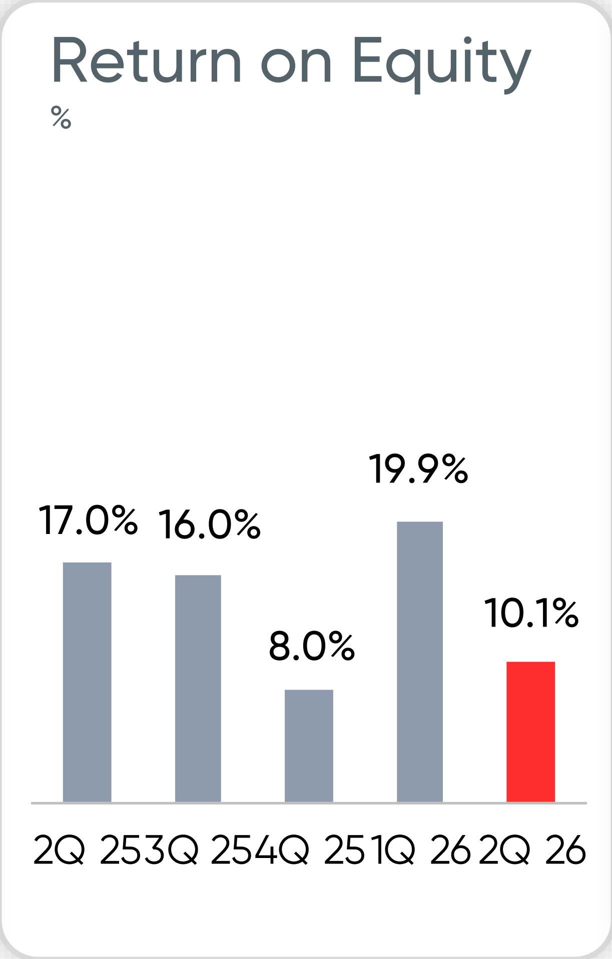


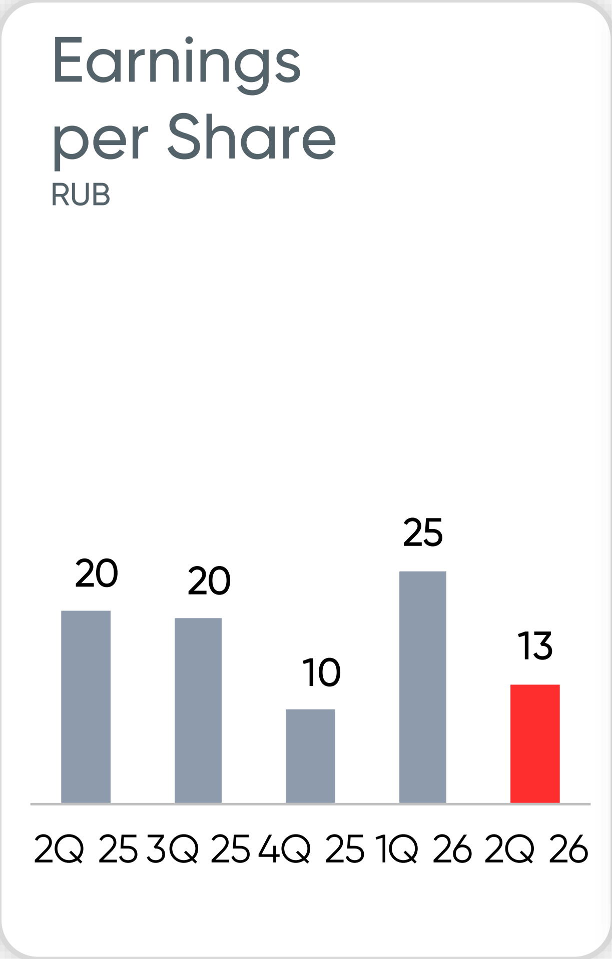

## Book Value per Share
RUB

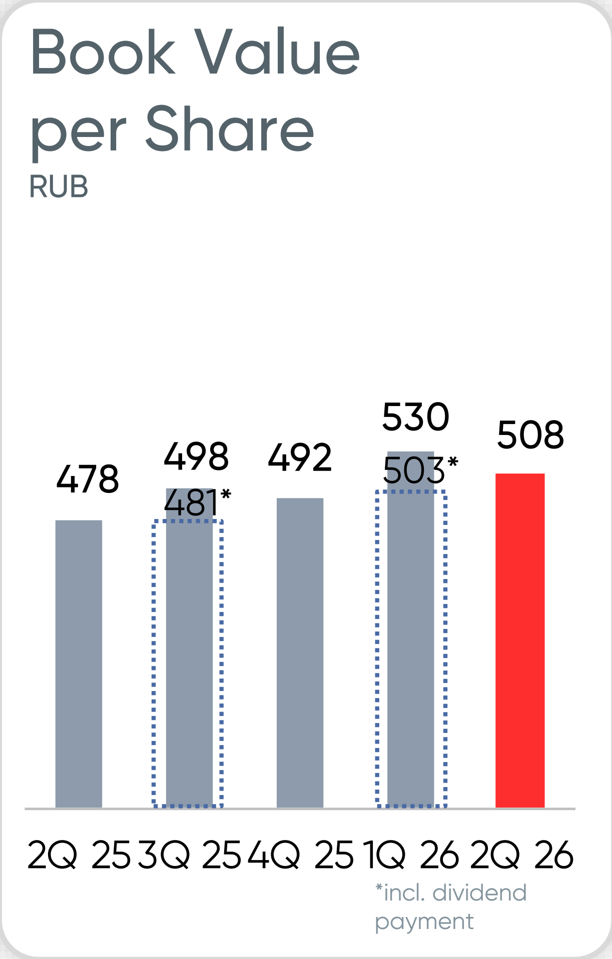


# KEY FINANCIAL RESULTS FOR 2Q 2026

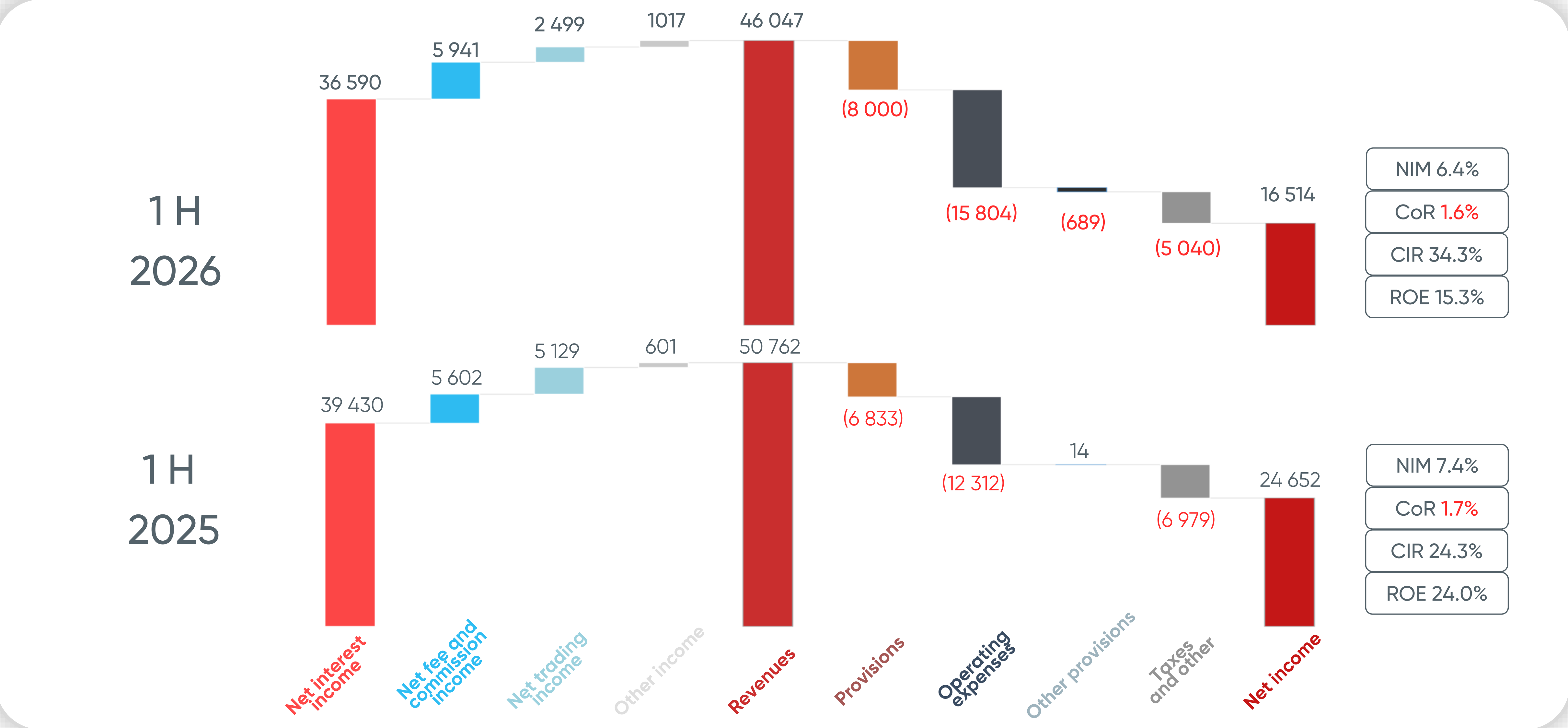


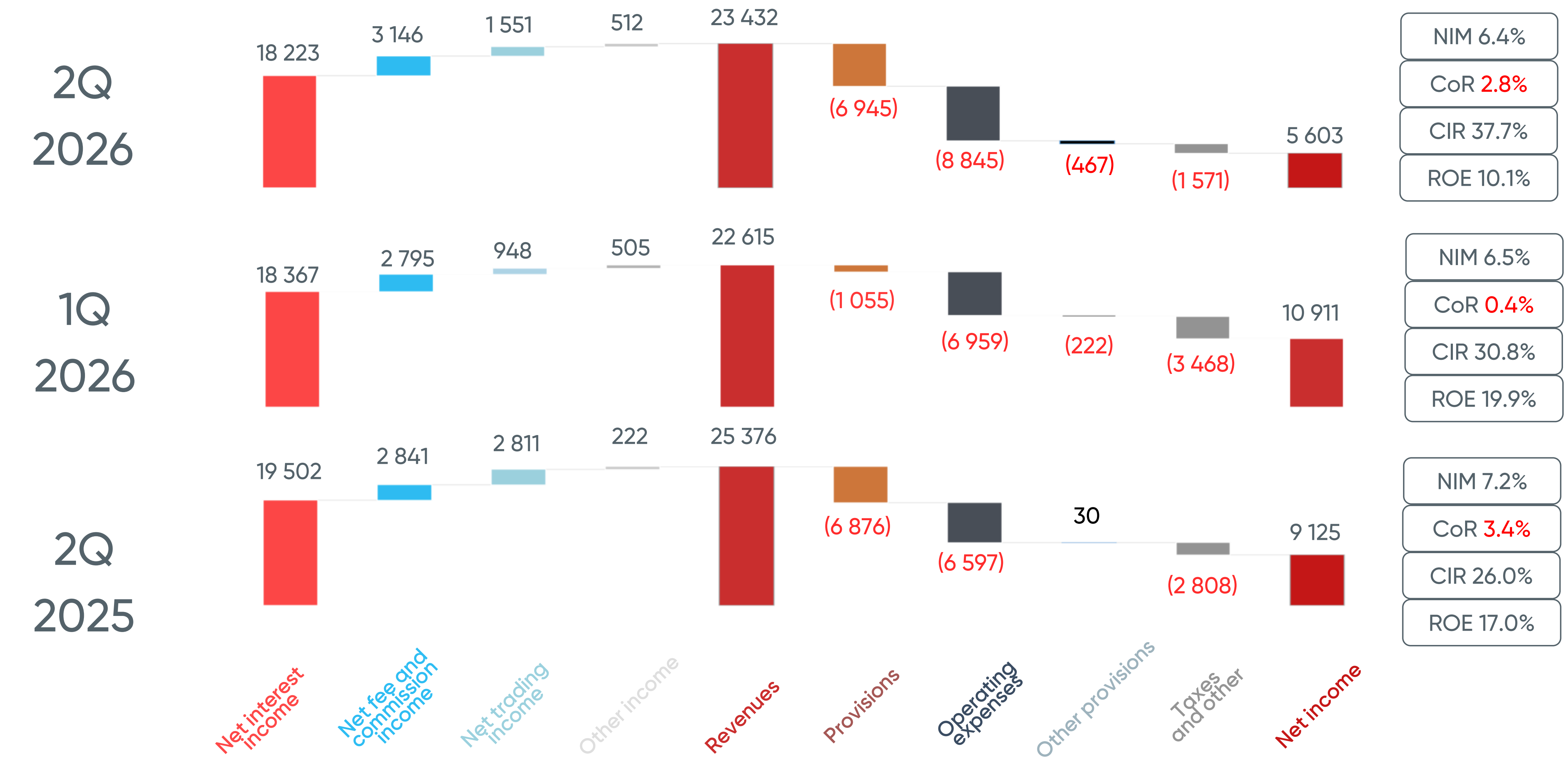



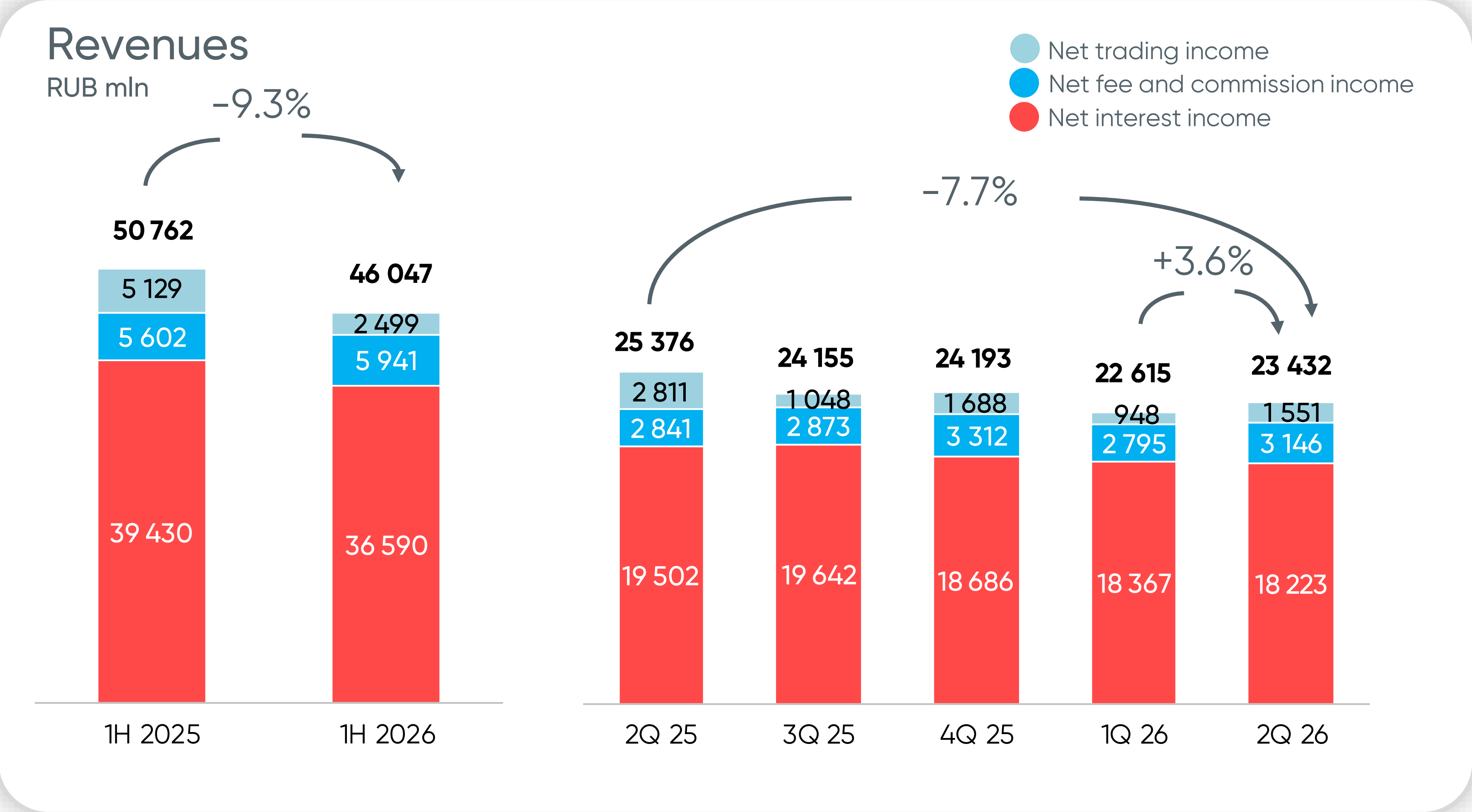
# FINANCIAL RESULTS FOR 1H 2026



# FINANCIAL RESULTS FOR 2Q 2026



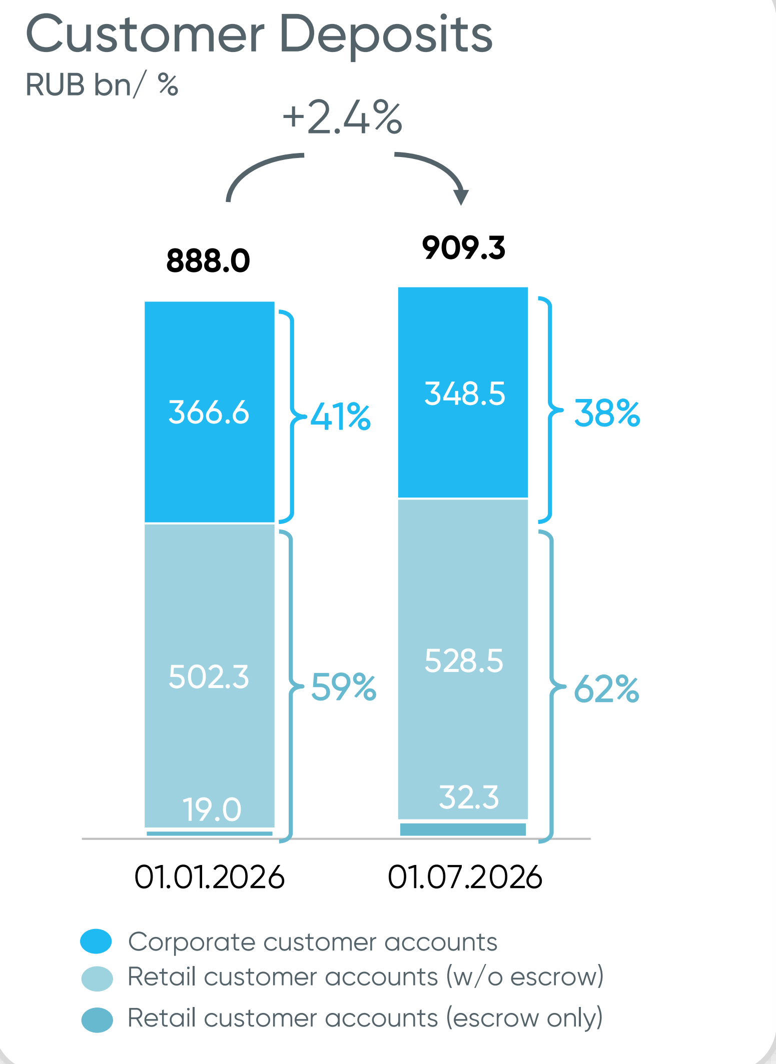
# REVENUES DYNAMICS

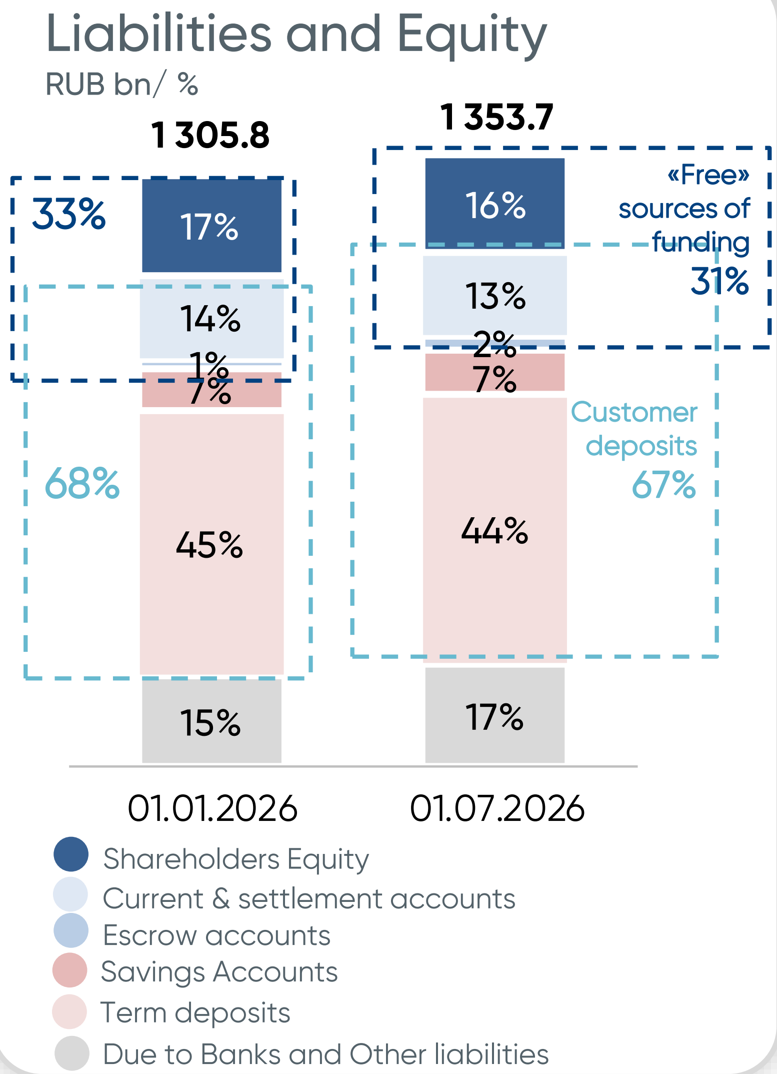



- Net interest income remains under pressure due to interest rate dynamics
- Despite challenges in the transaction banking service market, net F&C income grew by 6% compared to the 1H 2025
- 50% of net trading income for the 1H26 came from customer FX transactions

BSPB

# SOURCES OF FUNDING

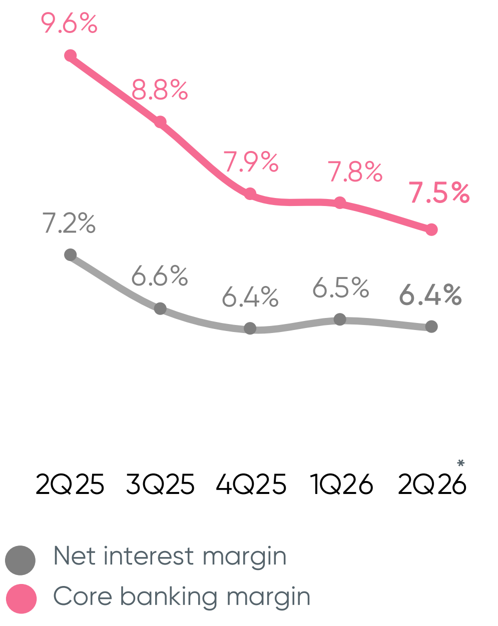


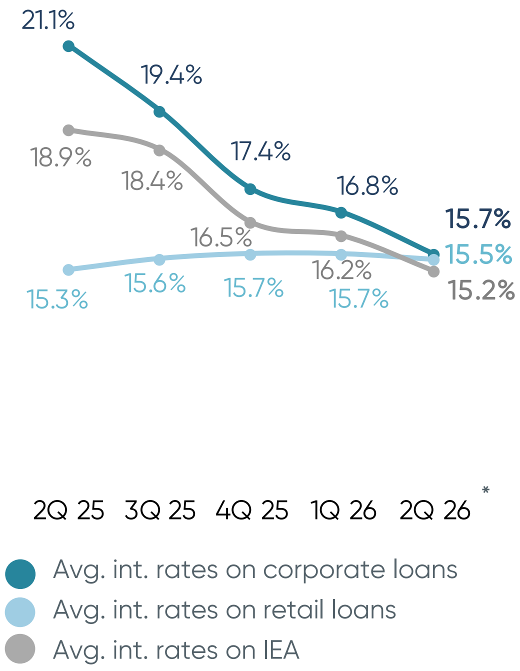

- Retail customer deposits grew +7.6% since the beginning of the year and account for 62% of total customer deposits
- Despite the decline in the share of liabilities and equity (31% vs. 33%), “free” customer accounts and equity remain the key driver of net interest income growth

# NET INTEREST MARGIN & RATES DYNAMICS

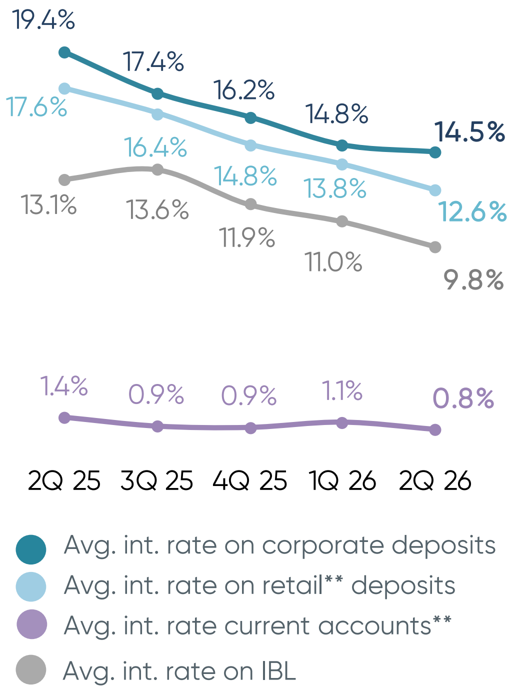
## Net interest margin
%




## Interest rates on assets
%




## Interest rates on liabilities
%

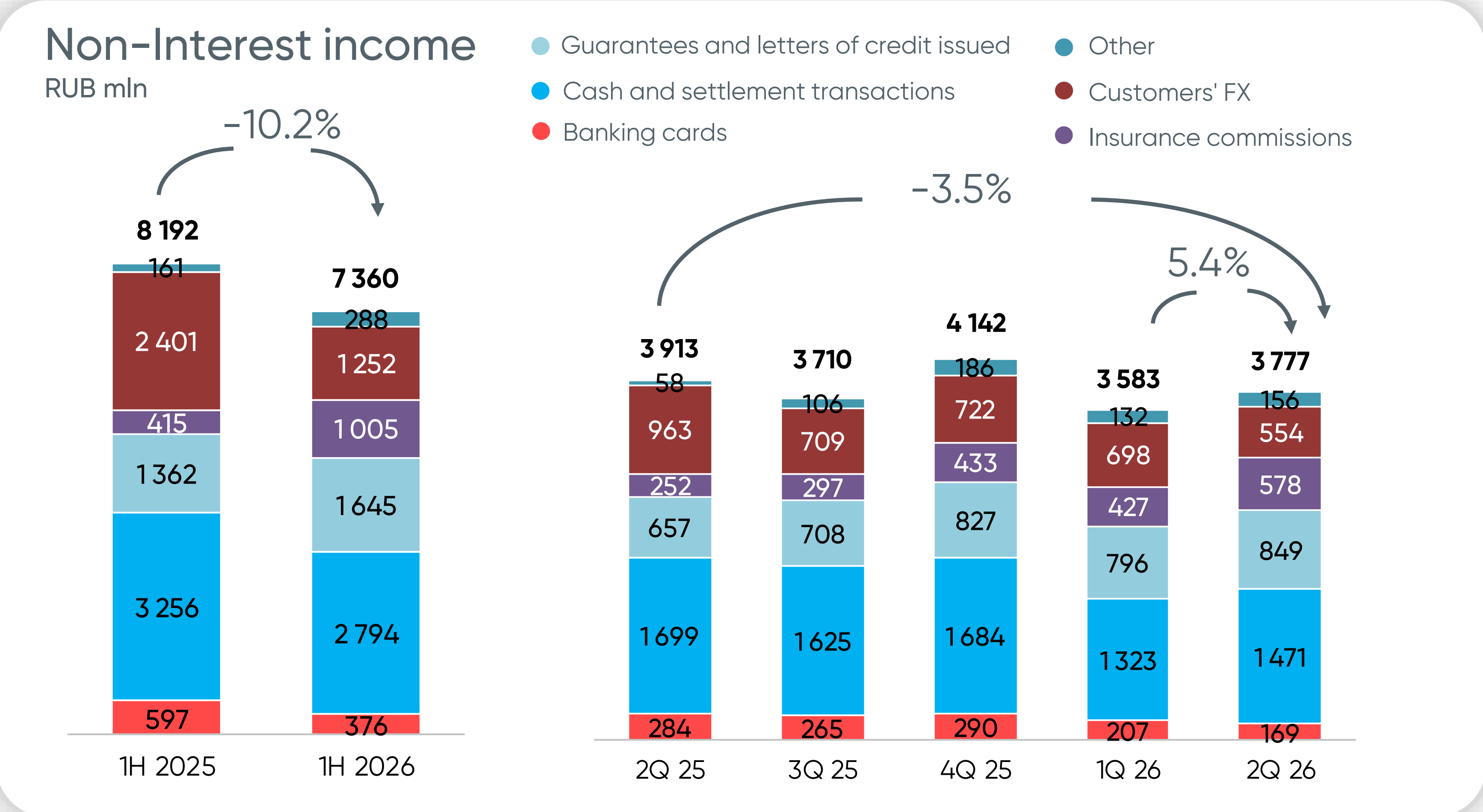



- A decrease in the net interest margin due to the dynamics of the key rate and a significant share of floating-rate corporate loans
- A significant share of "free" liabilities (31% of all liabilities) supports the high profitability of the core business

* 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

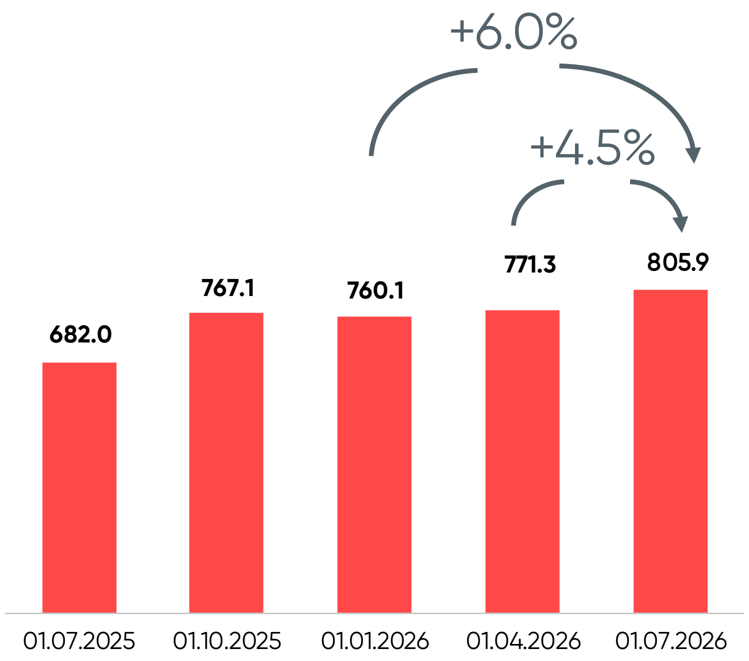



- The volume of customers' FX transactions is declining amid intensified competition and reduced customer activity.
- Growth of the guarantee business continues to offset the Non interest income decline caused by pressure in the transaction banking service market
- The acquisition of 70% stake in BSPB Insurance Solutions LLC supports commission income from insurance agency services

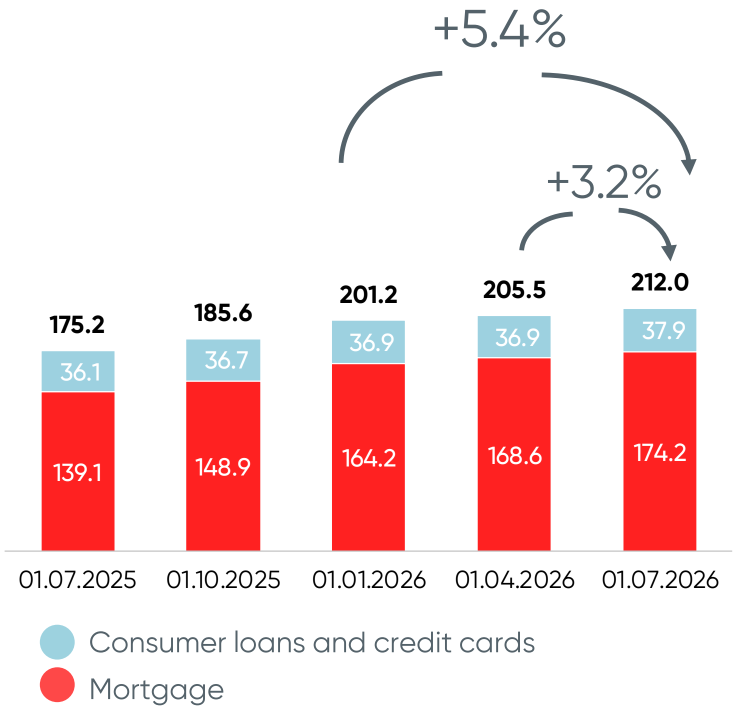
*Noninterest income includes Net fee and commission income (excluding commission income/expenses from securities transactions), as well as income from client conversion operations (in the IFRS financial statements, it's taken into account in *Net income from foreign currency transactions, from revaluation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

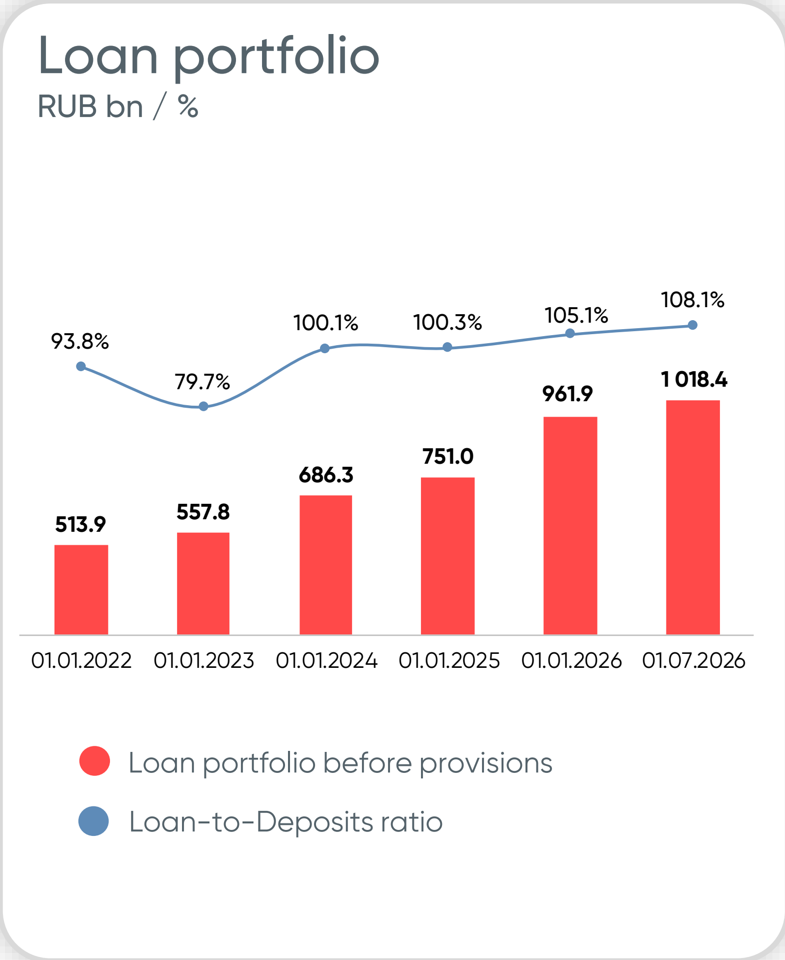


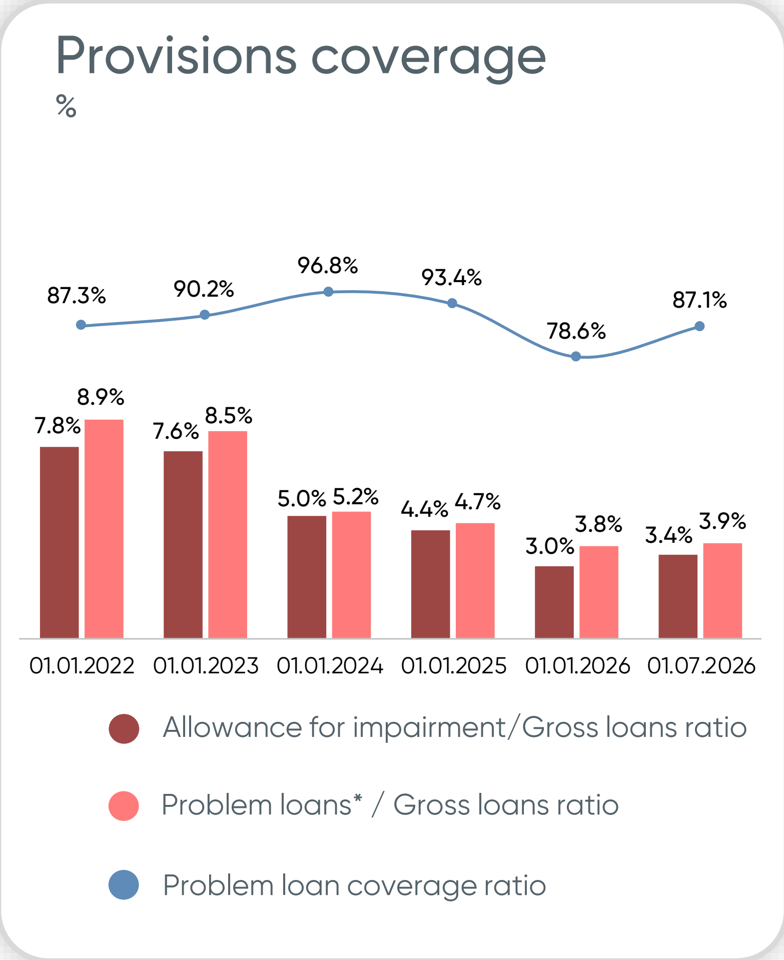

## Retail loan portfolio
RUB bn




- The corporate loan portfolio excluding currency revaluation has grown by 6% since the beginning of the year (the effect of currency revaluation is RUB 0.1 bn)
- Mortgages remain the key driver of retail loan portfolio growth. In 2Q 2026 the sales mix was:
  - 59% standard programs,
  - 41% subsidized programs

# LOAN PORTFOLIO AND CREDIT QUALITY 2/2



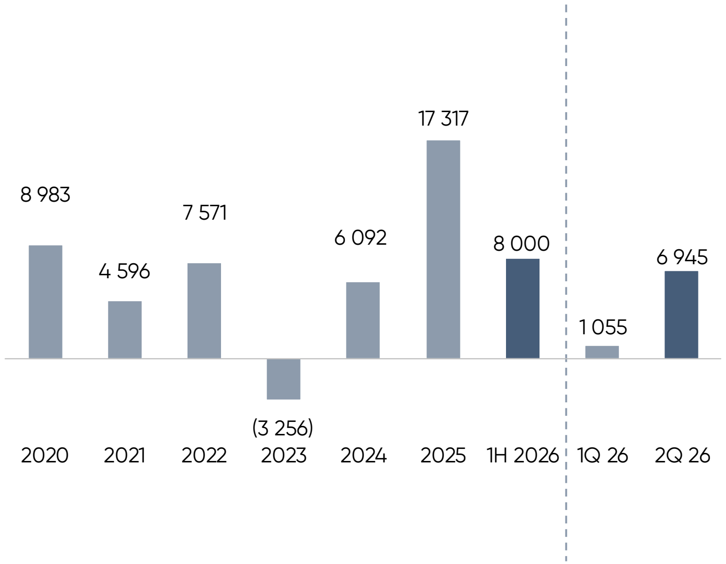

– The share of problem loans is decreasing and is at a historically low level

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

# COST OF RISK

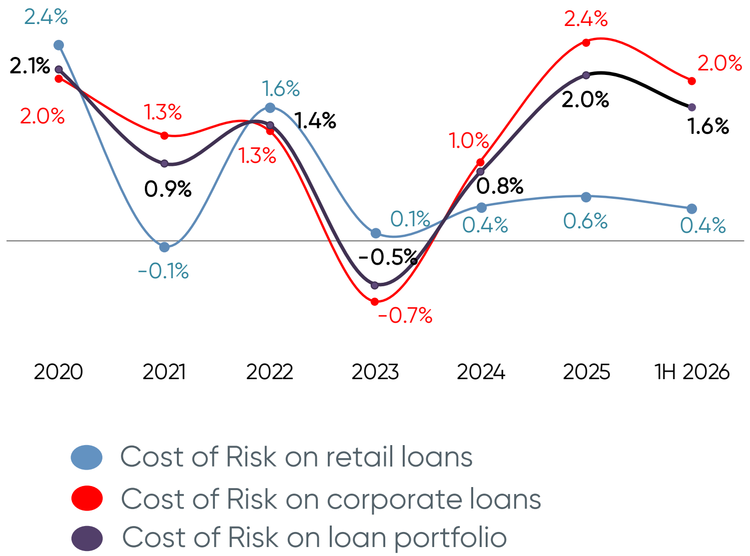
## Provisions*

RUB mln




## Cost of Risk

%

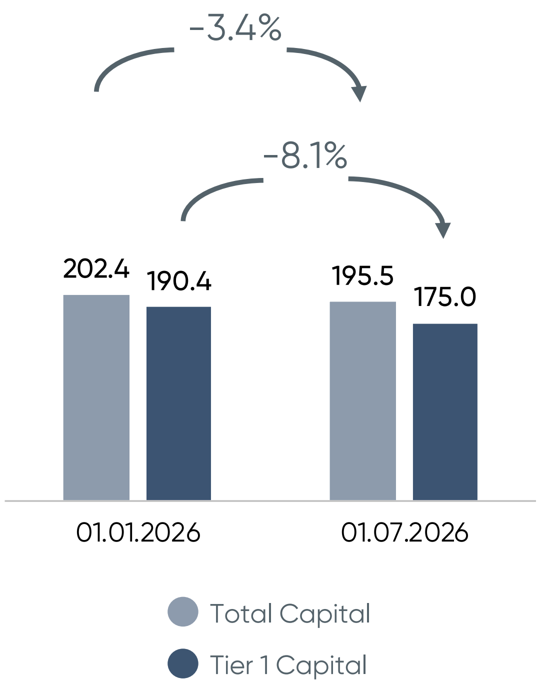



- The Cost of Risk for 1H 2026 was 1.6% and is within the FY 2026 guidance
- Cost of Risk on retail loans at a comfortable low level of 0.4% (incl. CoR 0.1% on mortgages and CoR 2.0% on consumer loans)

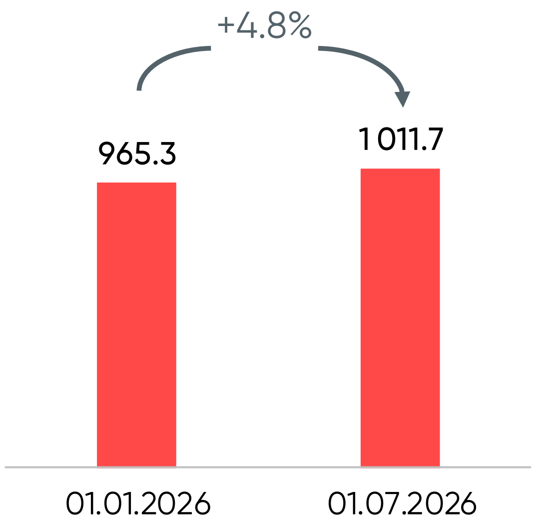
*Provisions included recovery of allowance (allowance) for expected credit losses on loans and advances to customers, as well as a net loss from the revaluation of loans at fair value through profit or loss

# CAPITAL & CAPITAL ADEQUACY RATIOS (RAS, BASEL III)

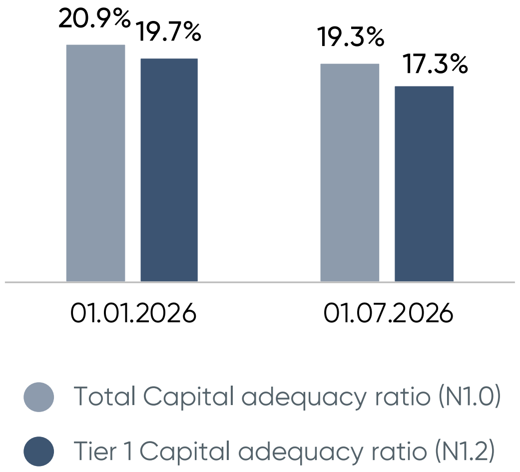
## Capital
RUB bn




## Risk-weighted assets (Tier 1 CAR)
RUN bn




## Capital Adequacy Ratios
%




– Before the audit, net profit for the 1H 2026 is not taken into account in the calculation of the Tier 1 Capital Adequacy Ratio (estimated impact of the profit audit +1.6 p.p.)

– The payment of 1H 2026 dividends in the amount of RUB 8.2 bn will have an impact of ~0.8 p.p. on the Tier 1 Capital adequacy ratio (N1.2)

– After dividend payment the capital adequacy ratio would significantly exceed the minimum level set in the Bank's Strategy (12%)

# FY 2026 EXPECTATIONS

*The updated forecast from August 21, 2026*

- Loan Portfolio growth **+10-12%** √
- Cost of Risk ~~150 b.p.~~ **~ 150 b.p.**
- Cost-to-Income ratio ~~35-37%~~ **36-37%**

NET INCOME
**RUB** ~~35+~~
**~ 30 bn**

# FINANCIAL HIGHLIGHTS

| In RUB bn | Jan 1, 2026 | July 1, 2026 | YTD | July 1, 2025 | Apr 1, 2026 | July 1, 2026 | q-o-q | y-o-y |
|---|---|---|---|---|---|---|---|---|
| Total assets | 1305.76 | **1353.70** | +3.67% | 1252.64 | 1392.75 | **1353.70** | -2.80% | +8.07% |
| Gross Loans | 961.89 | **1018.42** | +5.88% | 857.80 | 977.35 | **1018.42** | +4.2% | +18.72% |
| Customer Deposits | 887.98 | **909.34** | +2.4% | 757.18 | 903.14 | **909.34** | +0.69% | +20.09% |
| Shareholders' Equity | 217.43 | **218.39** | +0.44% | 212.87 | 227.83 | **218.39** | -4.14% | +2.59% |
| | 1H 2025 | 1H 2026 | y-o-y | 2Q 2025 | 1Q 2026 | 2Q 2026 | q-o-q | y-o-y |
| Net Interest Income | 39.43 | **36.59** | -7.20% | 19.50 | 18.37 | **18.22** | -0.78% | -6.56% |
| Net Fee and Commission Income | 5.60 | **5.94** | +6.05% | 2.84 | 2.80 | **3.15** | +12.56% | +10.74% |
| Revenues | 50.76 | **46.05** | -9.29% | 25.38 | 22.62 | **23.43** | +3.61% | -7.66% |
| Net Income | 24.65 | **16.51** | -33.01% | 9.13 | 10.91 | **5.60** | -48.64% | -38.59% |
| | 1H 2025 | 1H 2026 | y-o-y | 2Q 2025 | 1Q 2026 | 2Q 2026 | q-o-q | y-o-y |
| Net Interest Margin | 7.43% | **6.44%** | -0.99 PP | 7.23% | 6.48% | **6.40%** | -0.08 PP | -0.83 PP |
| Cost/Income Ratio | 24.25% | **34.32%** | +10.07 PP | 26.00% | 30.77% | **37.75%** | +6.98 PP | +11.75 PP |
| Cost of Risk | 1.71% | **1.63%** | -0.08 PP | 3.41% | 0.44% | **2.79%** | +2.35 PP | -0.62 PP |
| ROAE | 24.00% | **15.28%** | -8.72 PP | 17.03% | 19.88% | **10.07%** | -9.81 PP | -6.96 PP |
| | Jan 1, 2026 | July 1, 2026 | YTD | July 1, 2025 | Apr 1, 2026 | July 1, 2026 | q-o-q | y-o-y |
| Tier 1 CAR (N1.2) | 19.72% | **17.30%** | -2.42 PP | 16.65% | 19.66% | **17.30%** | -2.36 PP | +0.65 PP |
| Total capital CAR (N1.0) | 20.90% | **19.26%** | -1.64 PP | 19.81% | 21.96% | **19.26%** | -2.7 PP | -0.55 PP |

# CONTACTS FOR INVESTORS

Information for investors is available on site:
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