PUBLIC JOINT STOCK COMPANY
"BANK "SAINT-PETERSBURG"
(PJSC "Bank "Saint-Petersburg")

Notes to Item No. 1 of the agenda of the absentee voting for making resolutions by the General Shareholders' Meeting: Payout (declaration) of dividends for the half of 2026 (approval of dividend amount and form of dividend payment for the half of 2026) and determination of the Record Date (Dividends) (the item was included in the agenda as proposed by the Supervisory Board).

The Bank's financial performance demonstrate sustainability: the first half of 2026 was ended according to the financial plan, the Bank increased the loan portfolio and showed good return on equity.

The Supervisory Board recommends to the General Shareholders' Meeting to make a resolution to pay dividends for the half of 2026 in monetary form in the following amount:

- RUB **19.17** per 1 ordinary share;
- RUB **0.22** per 1 preference share.

The amount of dividend per one ordinary share has been calculated as follows:

The Dividend Policy Regulations (enacted in March 2024) stipulate that the Bank strives to make so that the amount of money applied for payment of dividend on ordinary shares for the reporting year would be 20% - 50% of the net profit for the reporting year in accordance with the audited consolidated financial statements prepared under the International Financial Reporting Standards (IFRS).

Taking into account that the Bank has achieved scheduled financial performance and has sufficient capital cushion as well as the Bank's intention to return the capital to its shareholders, the Supervisory Board recommends to pay dividends for the half of 2026 in the amount of 50% of net profit under the IFRS.

The dividend amount per one ordinary share is determined as follows:

The net profit under the IFRS for the half of 2026 attributable to the Bank's shareholders amounts to RUB 16,491 million.

The amount attributable to payment of dividend on the ordinary shares in the amount of 50% of the net profit under the IFRS for the half of 2026 is RUB 8,245,500,000.

This amount is divided into the total number of ordinary shares to which dividends are accrued, i.e. 430,117,933 shares.

The number of shares to which the dividends are accrued is determined as follows: the number of outstanding ordinary shares (445,368,521 share) less the number of own ordinary shares acquired by the Bank – treasury shares (15,250,588 shares). The rounding has been made to kopecks according to the mathematical rounding rules, which is RUB 19.17.

The dividend amount per one preference share is determined as follows:

The Bank's Charter provides for dividend payment in the amount of RUB 0.11 per one preference share. At favorable times, when the Bank's financial performance was essentially better than the estimated one, the Bank paid dividends in the amount which twice exceeded that stipulated by the Bank's Charter.

Based on the Bank's financial performance in the half of 2026 it is proposed to pay the dividend in the amount of RUB 0.22 per one preference share.

The Bank has sufficient equity to pay dividends in the said amount and subsequent growth of business.

We propose to make payment from retained earnings in order to save costs for intermediate audit review.

In accordance with the effective legislation the dividend record date shall be determined by the resolution of the General Shareholders' Meeting and shall be between the 10th and the 20th day after making the resolution on dividend payment.

Based on the date of absentee voting for making resolutions by the General Shareholders' Meeting, i.e. September 24, 2026, the dividend record date shall be between October 05, 2026 and October 14, 2026. It is proposed to approve **October 05, 2026** as the dividend record date.

"Payout (declaration) of dividends for the half of 2026 (approval of dividend amount and form of dividend payment for the half of 2026) and determination of the Record Date (Dividends)" item has been proposed for consideration to the General Shareholders' Meeting with the following resolution to be made:

"1.1. To pay the dividends for the half of 2026 in monetary form:

- *RUB 19.17 per 1 ordinary share;*
- *RUB 0.22 per 1 preference share.*

The dividends shall be paid from the retained earnings.

1.2. To approve October 05, 2026 as the dividend record date."

Notes to Item No. 2 of the agenda of the absentee voting for making resolutions by the General Shareholders' Meeting: Decrease of the share capital of PJSC "Bank "Saint-Petersburg" through redemption of shares acquired by the company (the item was included in the agenda as proposed by the Supervisory Board).

In 2025 the Programme of Acquisition by the Bank of ordinary shares in book-entry form placed by it (the "Programme") was approved by the resolution of the Supervisory Board of PJSC "Bank "Saint-Petersburg" (Minutes No. 8 dated October 02, 2025), which was effective from October 06, 2025 to May 20, 2026. As a result of the Programme implementation, the Bank acquired 6,250,810 of the Bank's ordinary shares.

The shares acquired were not sold during three months from the expiry date of the Programme (May 20, 2026), and thus in accordance with Clause 8 Article 72.1 of Federal Law "On Joint Stock Companies" the Bank must decrease its share capital through redemption of the shares acquired.

That is why the "Decrease of the share capital of PJSC "Bank "Saint-Petersburg" through redemption of shares acquired by the company" item has been included in the agenda of the absentee voting for making resolutions by the General Shareholders' Meeting of PJSC "Bank "Saint-Petersburg".

As a result of redemption of 6,250,810 ordinary shares with a par value of RUB 1 each, the Bank's share capital will amount to RUB 459,217,711 and will consist of:

- 439,117,711 ordinary shares with a par value of RUB 1 (one) each;
- 20,100,000 preference shares with a par value of RUB 1 (one) each.

Similar procedures to decrease the share capital through redemption of the shares acquired by the Bank were taken in 2020, 2021, 2023, 2024 and 2025:

- 11,999,833 ordinary shares acquired in 2018 were redeemed on June 08, 2020 according to the resolution of the General Shareholders' Meeting dated May 27, 2020.

- 11,999,935 ordinary shares acquired in 2019 were redeemed on June 11, 2021 according to the resolution of the General Shareholders' Meeting dated May 27, 2021.
- 13,674,401 ordinary share acquired in 2021 were redeemed on May 15, 2023 according to the resolution of the General Shareholders' Meeting dated April 27, 2023.
- 4,335,800 ordinary shares acquired in 2022-2023 were redeemed on May 15, 2024 according to the resolution of the General Shareholders' Meeting dated April 25, 2024.
- 11,715,510 ordinary shares acquired in 2022 were redeemed on May 15, 2025 according to the resolution of the General Shareholders' Meeting dated April 24, 2025.
- 460,000 ordinary shares acquired in 2024-2025 were redeemed on September 30, 2025 according to the resolution of the General Shareholders' Meeting dated September 25, 2025.

"Decrease of the share capital of PJSC "Bank "Saint-Petersburg" through redemption of shares acquired by the company" item has been proposed for consideration to the General Shareholders' Meeting with the following resolution to be made:

"*To decrease the share capital of PJSC "Bank "Saint-Petersburg" through redemption of ordinary shares acquired by PJSC "Bank "Saint-Petersburg" in accordance with Article 72.1 of Federal Law No. 208-FZ dated 26 December 1995 "On Joint-Stock Companies" on the basis of the Resolution of the Supervisory Board of PJSC "Bank "Saint-Petersburg" (Meeting Minutes No. 8 dated October 02, 2025) on the following terms and conditions:*

Category (type) and form of the redeemed shares: ordinary shares;
State registration number of issue of the shares: 10300436B;
Number of shares redeemed — 6,250,810 shares;
Nominal value of one redeemed share — RUB 1;
Nominal value of all redeemed shares — RUB 6,250,810;
The amount of the share capital before redemption of shares — RUB 465,468,521;
The amount of the share capital after redemption of shares — RUB 459,217,711;
The number of ordinary shares before decrease of the share capital – 445,368,521 share;
The number of ordinary shares after decrease of the share capital – 439,117,711 shares.".

Notes to Item No. 3 of the agenda of the absentee voting for making resolutions by the General Shareholders' Meeting: **Approval of Amendments No. 1 to the Charter of PJSC "Bank "Saint-Petersburg"** (the item was included in the agenda as proposed by the Supervisory Board).

A draft of Amendments No. 1 to the Charter of PJSC "Bank "Saint-Petersburg" has been proposed for approval by the General Shareholders' Meeting, according to which amendments shall be made to the Bank's Charter due to the following reasons:

1. The article of the Charter providing for the indication to the amount of the share capital has been amended. During the period from October 06, 2025 through May 20, 2026, the Bank acquired 6,250,810 of its own ordinary shares (with the total nominal value of RUB 6,250,810) under the program of acquisition of the shares at organized auction for achieving certain goals. Legislation provides for the obligation of public joint stock companies to make a resolution to decrease the share capital by redemption of the shares acquired, in case the shares acquired were not sold within three months from the expiry date of the program of acquisition by the public company of the shares placed by it at organized auction in order to reach certain goals. Taking into account the above norms, the amount of the Bank's share capital has been decreased by the amount equal to the nominal value of the ordinary shares acquired by the Bank during the above period. Currently, the share capital amounts to RUB 465,468,521, it will be RUB 459,217,711 following the amendments (currently, the number of ordinary shares placed (acquired by the shareholders) is 445,368,521, the number of ordinary shares will be 439,117,711 following the amendments).

"Approval of Amendments No. 1 to the Charter of PJSC "Bank "Saint-Petersburg" item has been proposed for consideration to the General Shareholders' Meeting with the following resolution to be made:

"To approve Amendments No. 1 to the Charter of PJSC "Bank "Saint-Petersburg" in accordance with the draft put to vote".

Notes to Item No. 4 of the agenda of the absentee voting for making resolutions by the General Shareholders' Meeting: **Approval of the authorised signatory who will sign the request for state registration of Amendments No. 1 to the Charter of PJSC "Bank "Saint-Petersburg"** (the item was included in the agenda as proposed by the Supervisory Board).

In accordance with paragraph 16.1 of Instruction of the Bank of Russia No. 135-I dated April 02, 2010 "Procedure for passing resolutions concerning state registration of credit institutions and issuance of banking licenses by the Central Bank of the Russian Federation" the set of documents filed with the Bank of Russia for state registration of Amendments No. 1 to the Bank's Charter shall include the request for state registration of Amendments No. 1 to the Bank's Charter signed by the Bank's authorized signatory and the minutes of the Bank's General Shareholders' Meeting which contains the resolution to approve Amendments No. 1 to the Bank's Charter and full name of the signatory authorized to sign the request for state registration of Amendments No. 1 to the Bank's Charter.

Subject to the aforementioned "Approval of the authorised signatory who will sign the request for state registration of Amendments No. 1 to the Charter of PJSC "Bank "Saint-Petersburg" item has been proposed for consideration to the General Shareholders' Meeting with the following resolution to be made:

"*To approve Full Name* as the authorised signatory who will sign the request for state registration of Amendments No. 1 to the Charter of PJSC "Bank "Saint-Petersburg*".

**Information about full name of the authorized signatory of PJSC "Bank "Saint-Petersburg" has not been disclosed in accordance with sub-paragraph 1 paragraph 2, 12 of Decree of the Government of the Russian Federation No. 1102 of July 04, 2023 "On special aspects of disclosure and/or delivery of information subject to disclosure and/or delivery in accordance with Federal Law "On Joint Stock Companies" and Federal Law "On Securities Market"*.