BANK SAINT PETERSBURG

BSPB

FY 2025 IFRS FINANCIAL RESULTS

March 6, 2026

BSPB

DISCLAIMER

This presentation contains forward-looking statements regarding future events and financial performance of PJSC “Bank Saint Petersburg" (hereinafter - the “Bank"). Such forward-looking statements are based on the current expectations and assumptions of the Bank's management, are made in good faith and reflect information available at the time. However, actual results may differ materially from those projected due to various factors, including but not limited to: changes in market conditions, regulatory actions, macroeconomic conditions, and other risks inherent to banking activities.

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FY 2025 HIGHLIGHTS

- Net Income **RUB 37.8 bn**
- Return on Equity **18.1%**
- Loan portfolio **RUB 962 bn** with **+28%** YTD growth
- Revenues **RUB 99.1 bn** with **+5.0%** y-o-y growth
- On February 6, the NCR (National Credit Ratings) rating agency assigned the Bank a credit rating of AA.ru with a stable outlook for the first time

For the purposes of this presentation, the FX revaluation income for FY/3Q 2025 totaling RUB 1.8 bn is excluded from the calculation of the following indicators: Cost of Risk (CoR), Provisions on Loans , and included in the calculation of the following indicators: Net Trading Income, Revenues, Cost/Income Ratio (CIR)

KEY FINANCIAL RESULTS FOR FY 2025

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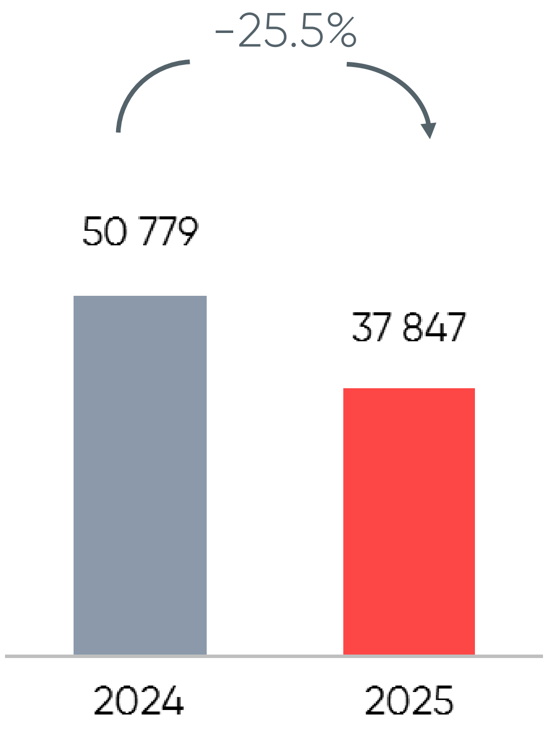
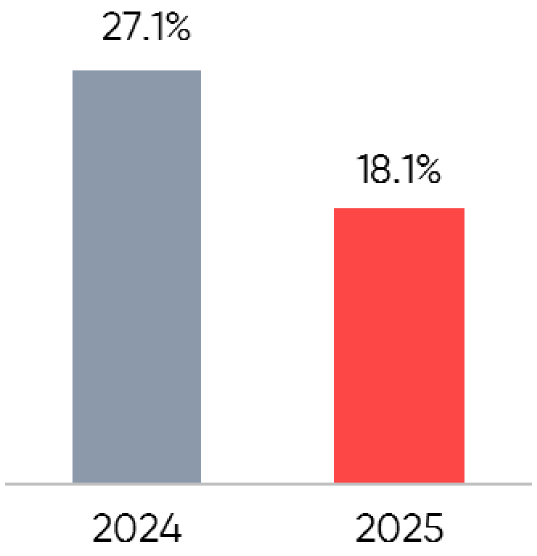
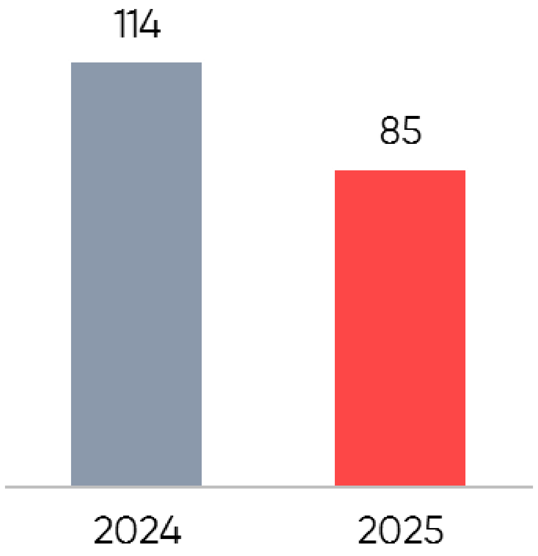
Net Income
RUB mln



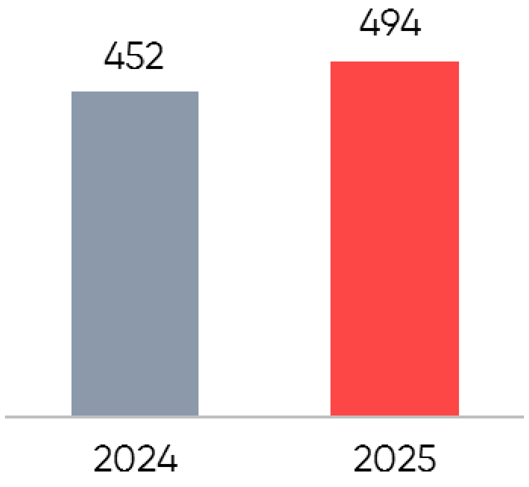
Return on Equity
%



Earnings per Share
RUB

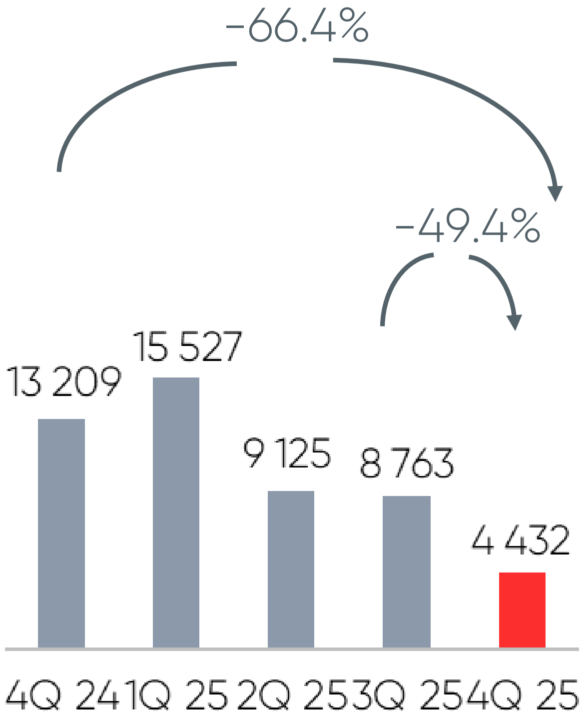


Book Value per Share
RUB

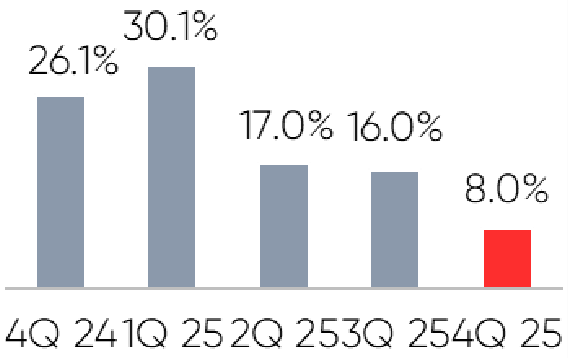


KEY FINANCIAL RESULTS FOR 4Q 2025

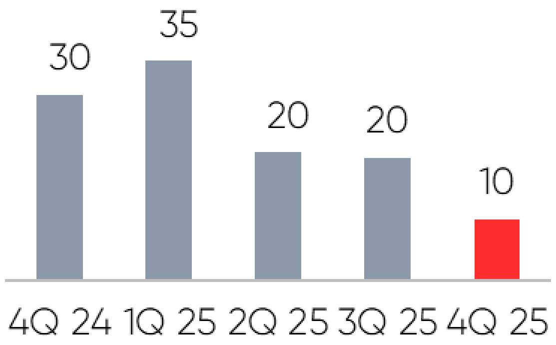
Net Income
RUB mln



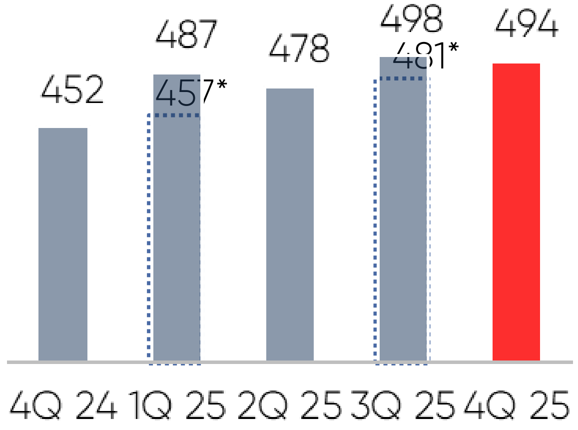
Return on Equity
%



Earnings per Share
RUB

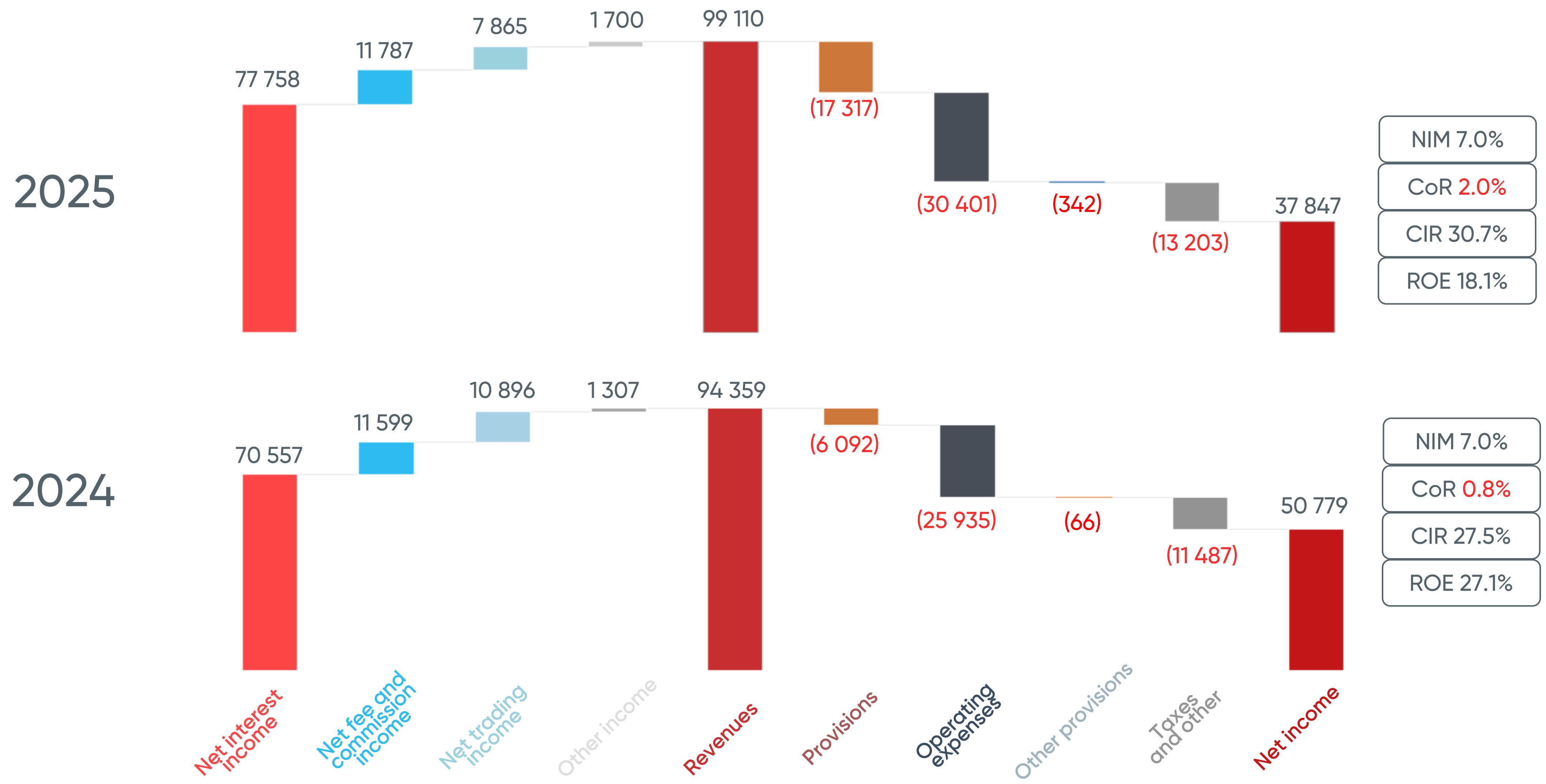


Book Value per Share
RUB

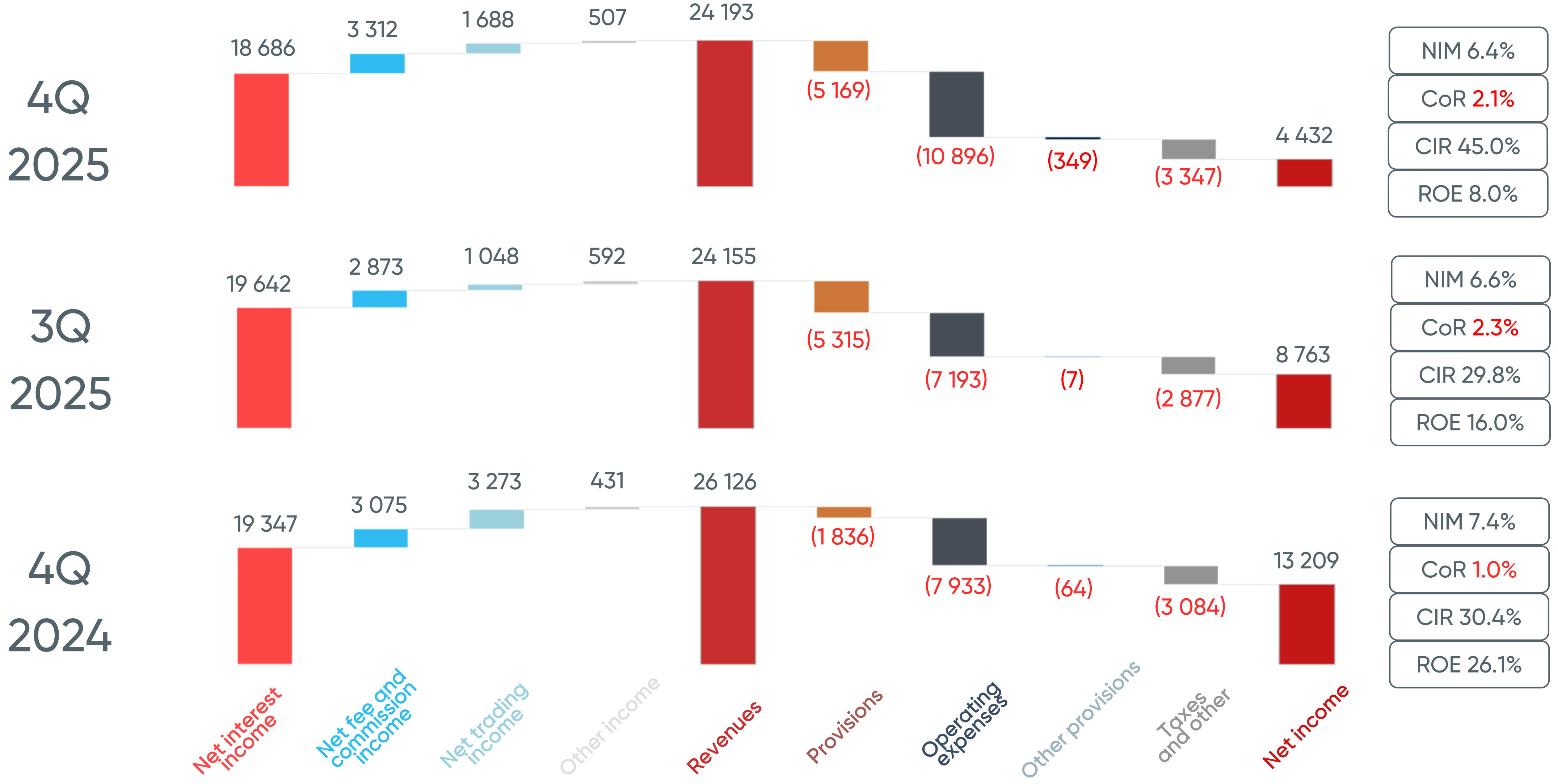


*incl. dividend payment

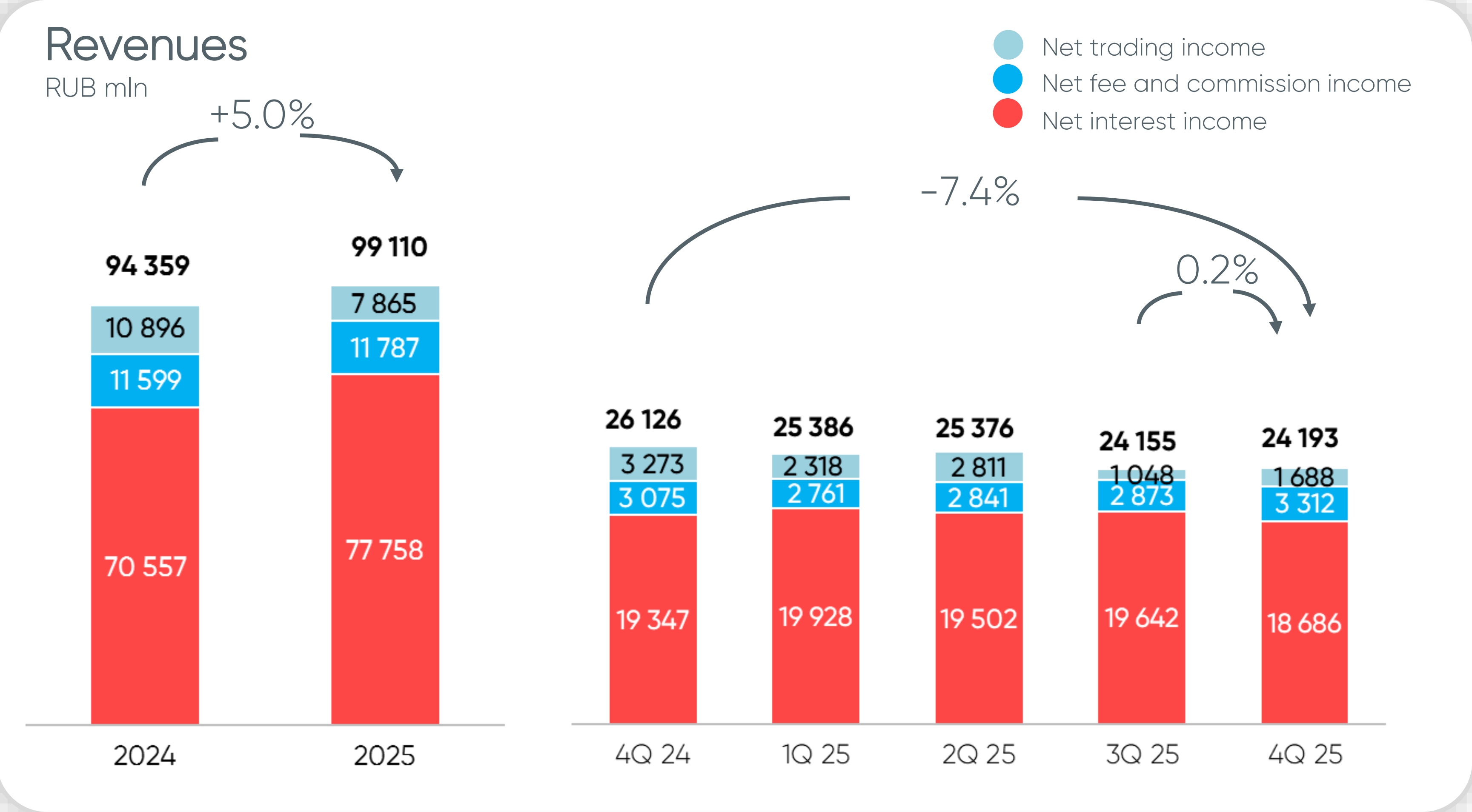
FINANCIAL RESULTS FOR FY 2025



FINANCIAL RESULTS FOR 4Q 2025

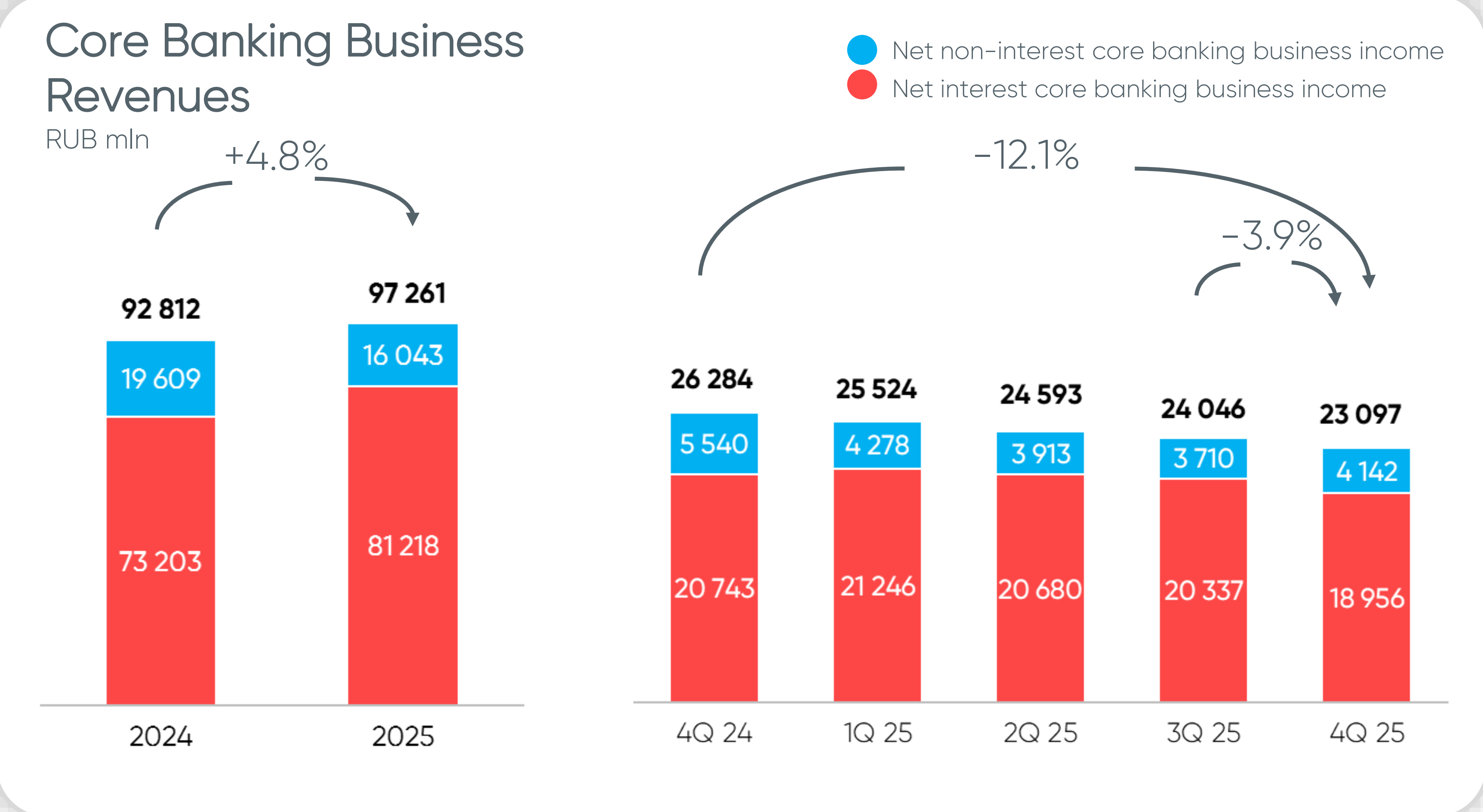


REVENUES DYNAMICS



- Record net interest income amid rate dynamics and loan portfolio growth
- Despite market challenges in transaction banking services, net fee and commission income for FY 2025 remains at last year's level

CORE BANKING BUSINESS REVENUES DYNAMICS



- Strong core banking business revenue amid record net interest income
- Non-interest income dynamics reflects a reduction in the volume of customers' FX transactions in 2025 after a surge in 2H 2024

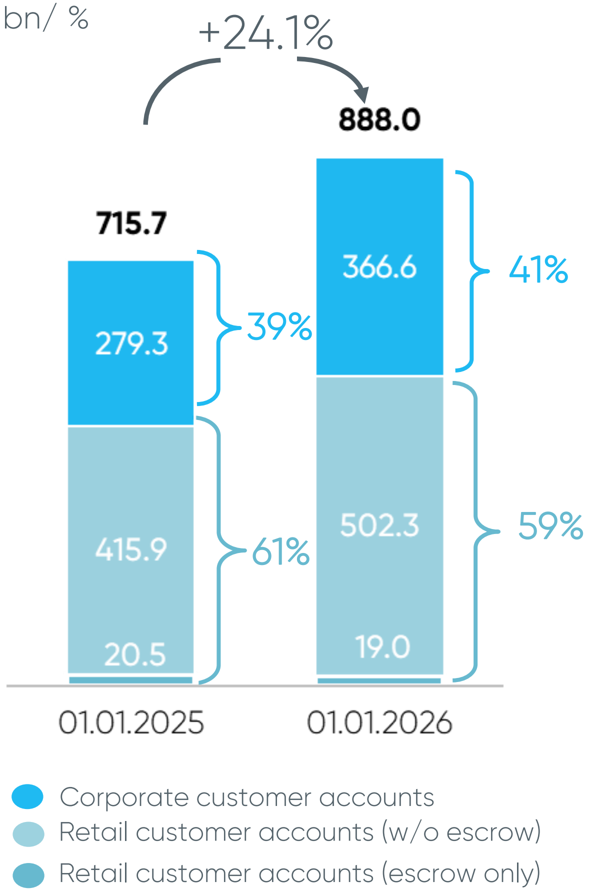
— Net interest income of the core business includes net interest income from client transactions and core business income from funding trading operations (according to management accounting data)

— Noninterest income includes Net fee and commission income (excluding commission income/expenses from securities transactions), as well as income from client conversion operations

SOURCES OF FUNDING

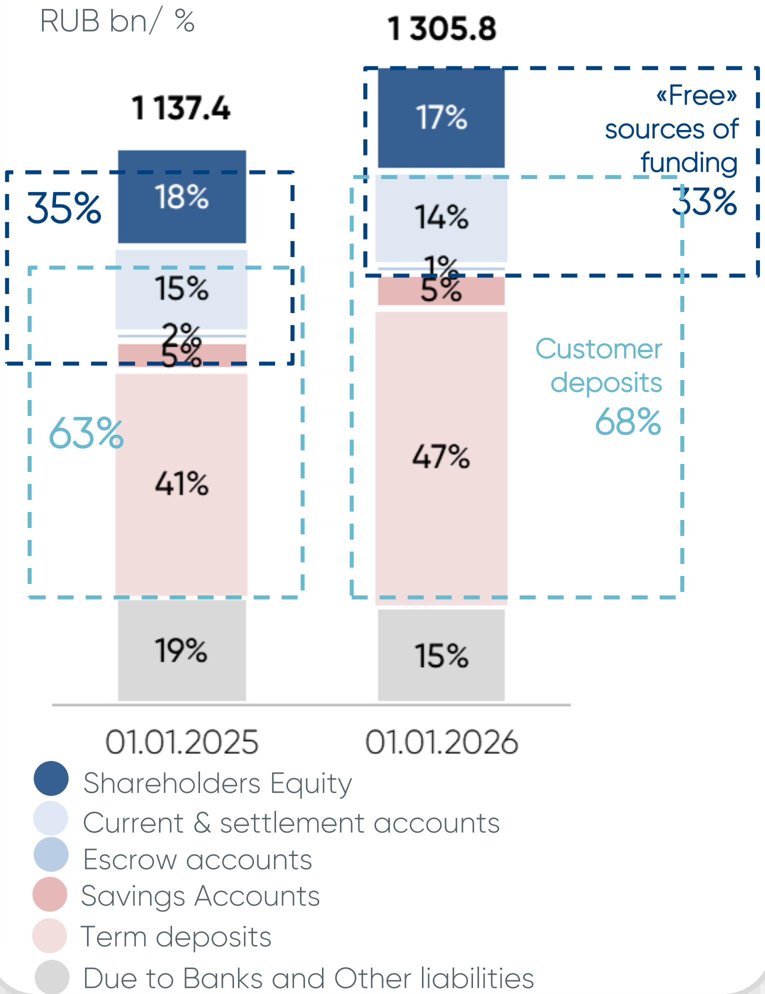
Customer Deposits

RUB bn/ %



Liabilities and Equity

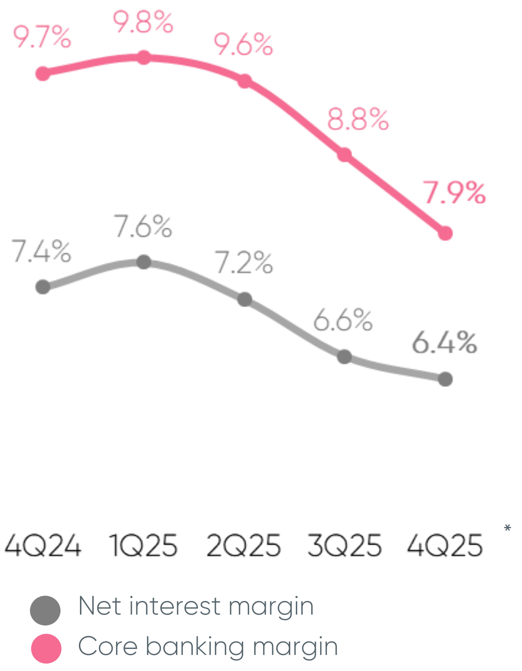
RUB bn/ %



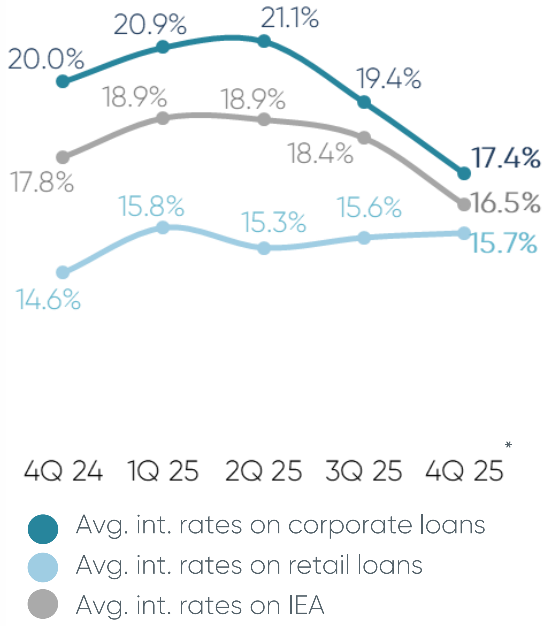
- Retail customer deposits grew +19.5% since the beginning of the year and account for 59% of total customer deposits
- Despite the decline in the share of liabilities and equity (33% vs. 35%), "free" customer accounts and equity remain the key driver of net interest income growth, demonstrating +7% (+RUB 29 bn) YTD increase to RUB 425 bn

NET INTEREST MARGIN & RATES DYNAMICS

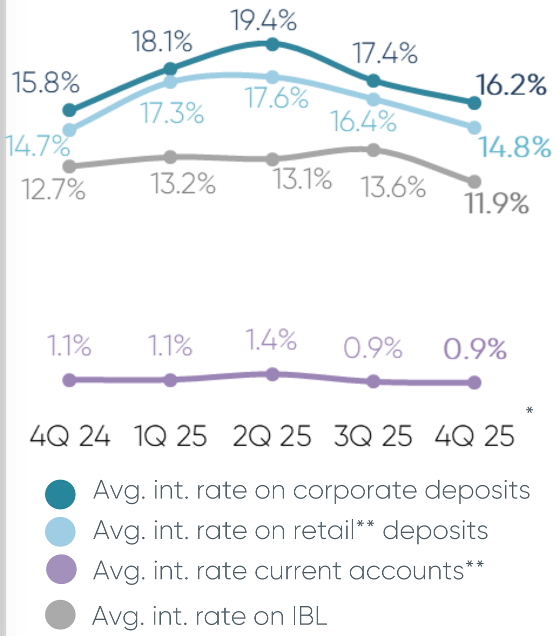
Net interest margin
%



Interest rates on assets
%



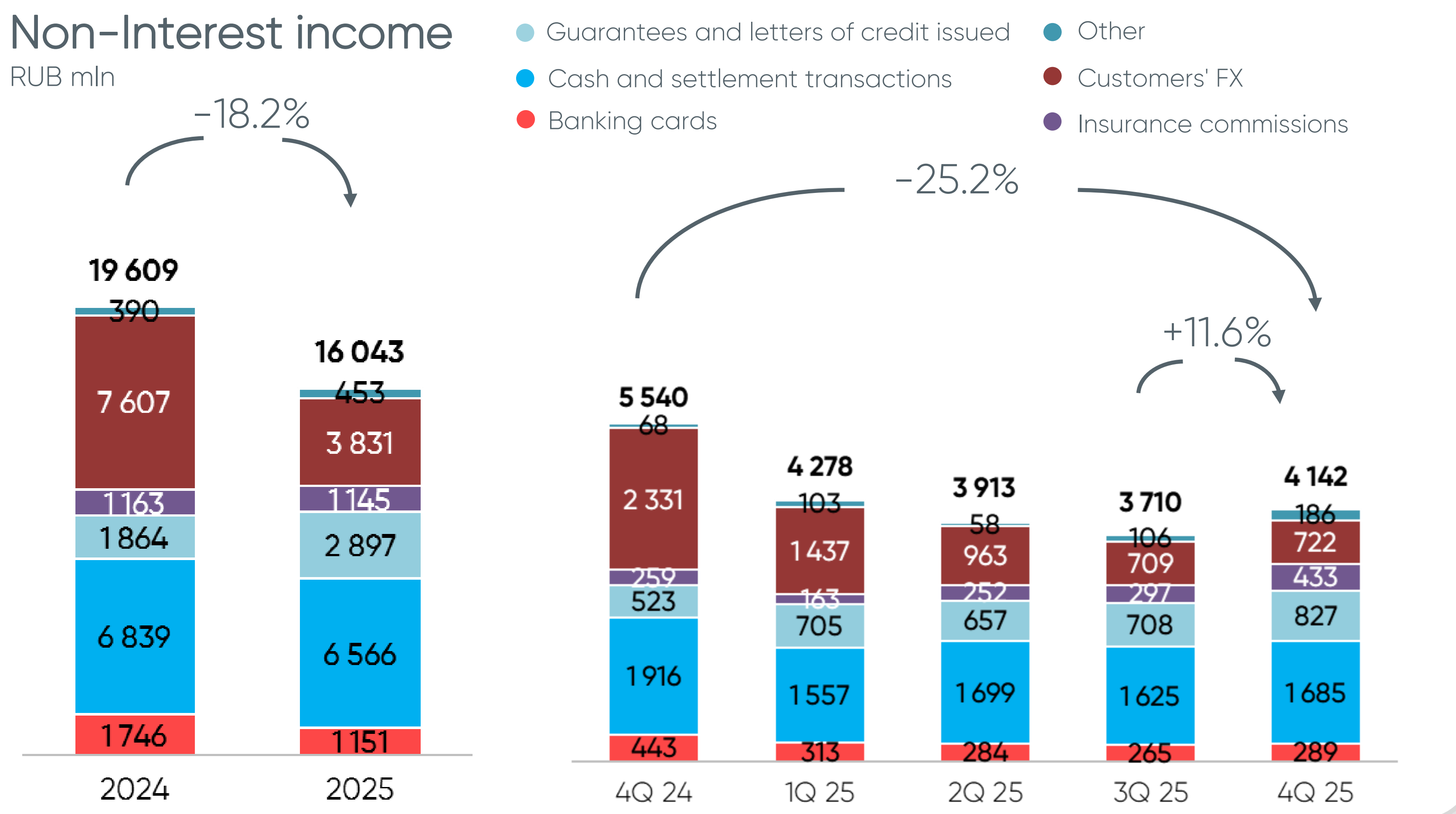
Interest rates on liabilities
%



- Net interest margin for FY 2025 remained at the prior year level and amounted to 7.0%
- Decline in net interest margin amid key rate dynamics and a significant share of corporate loans with floating rates
- A significant share of “free” liabilities (33% of all liabilities and equity) supports high Core banking margin

* 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

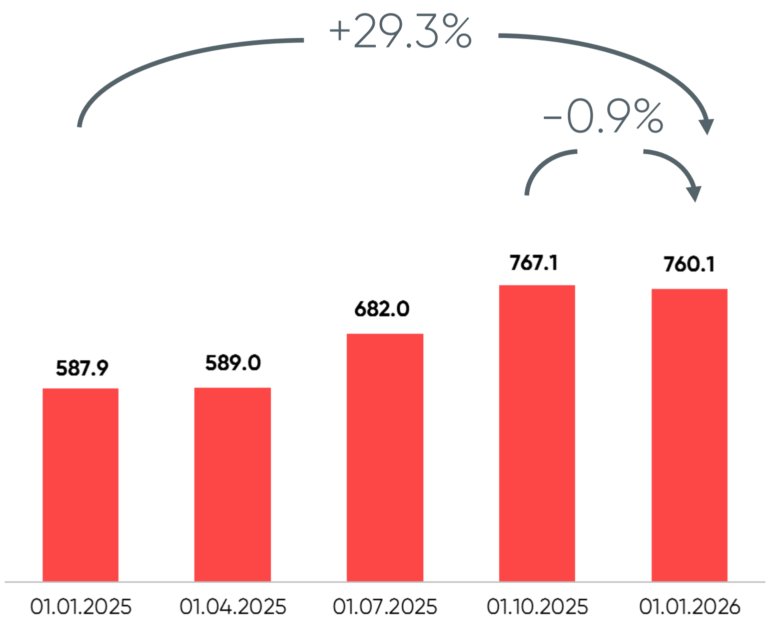


- The volume of customers' FX transactions declines amid increased competition and lower customers' activity after a surge in 2H 2024
- Growth of the guarantee business offsets the Non-interest income decline caused by pressure in the transaction banking service market

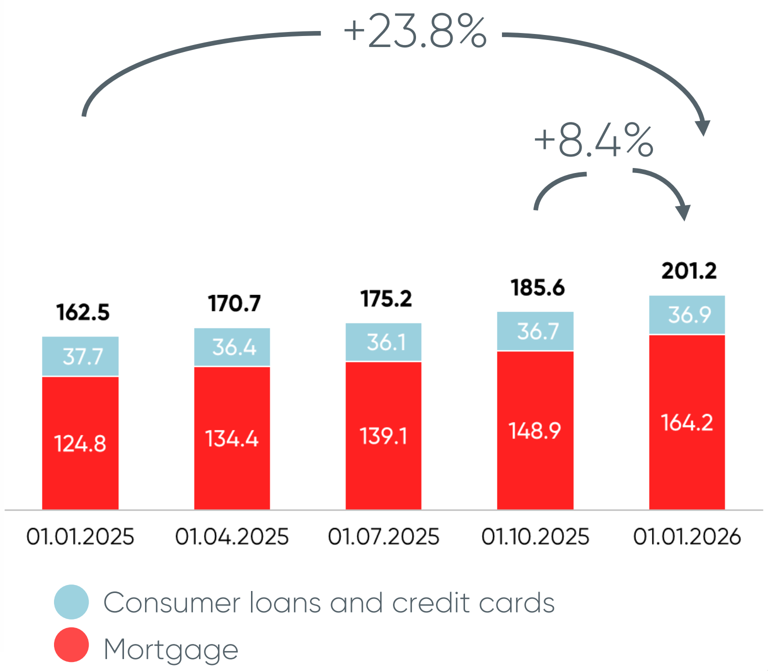
*Noninterest income includes Net fee and commission income (excluding commission income/expenses from securities transactions), as well as income from client conversion operations (in the IFRS financial statements, it's taken into account in *Net income from foreign currency transactions, from revaluation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

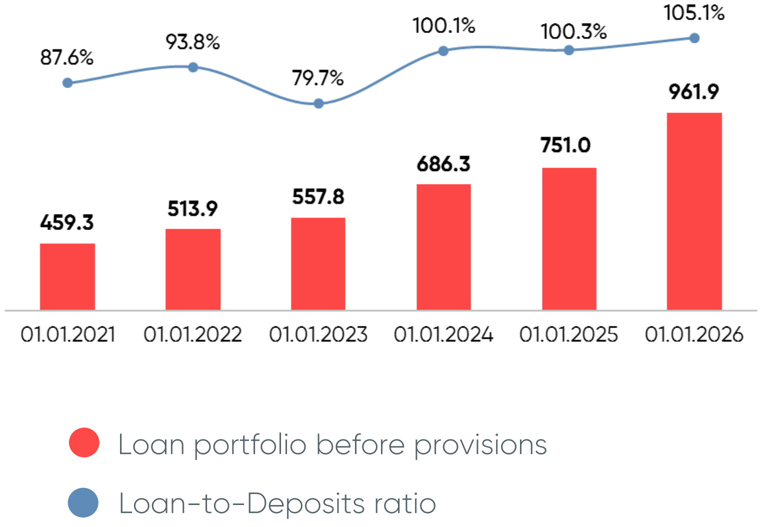


- The corporate loan portfolio excluding currency revaluation has grown by 35% since the beginning of the year (the effect of currency revaluation is RUB 35 bn)
- Mortgages remain the key driver of retail loan portfolio growth from 4Q 2024 amid the abolition of limits on preferential mortgage lending programs

LOAN PORTFOLIO AND CREDIT QUALITY 2/2

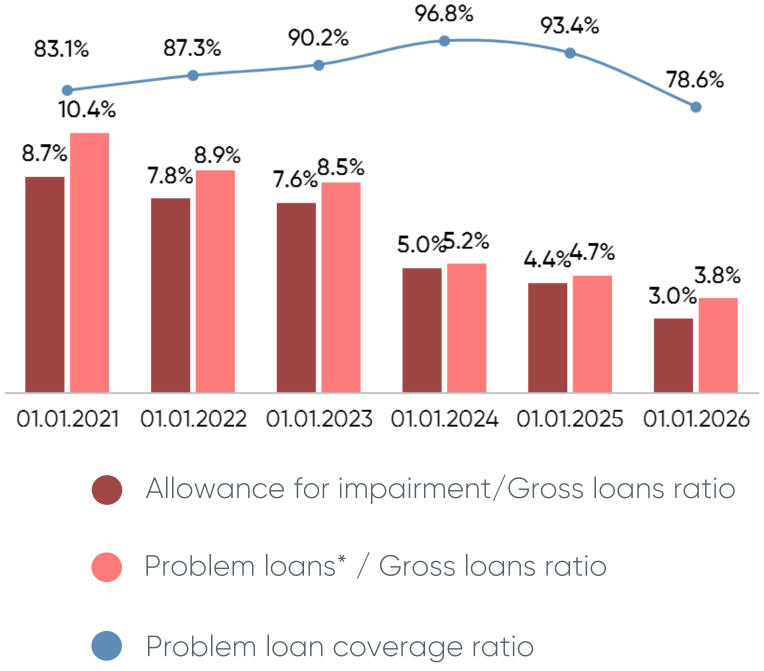
Loan portfolio

RUB bn / %



Provisions coverage

%



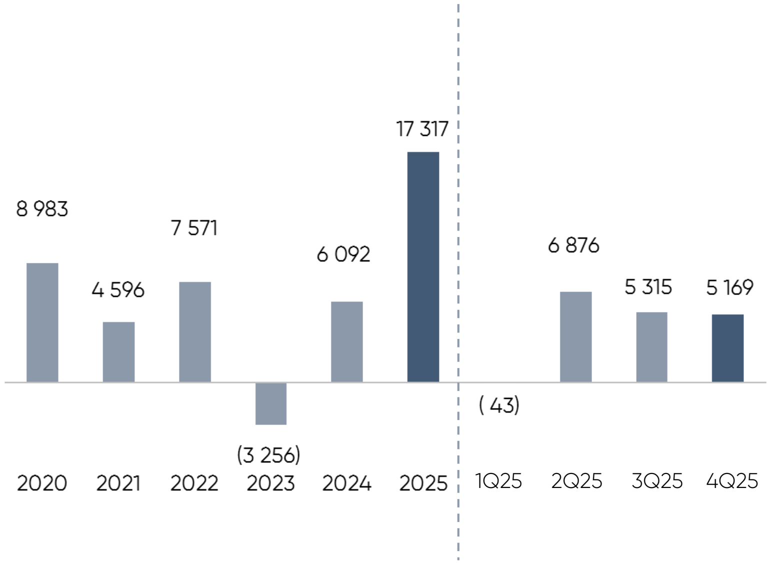
- The loan portfolio has grown by 28% YTD (+15% YTD excluding a large loan-deposit transaction)
- The share of problem loans is declining and remains at a historically low level

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

COST OF RISK

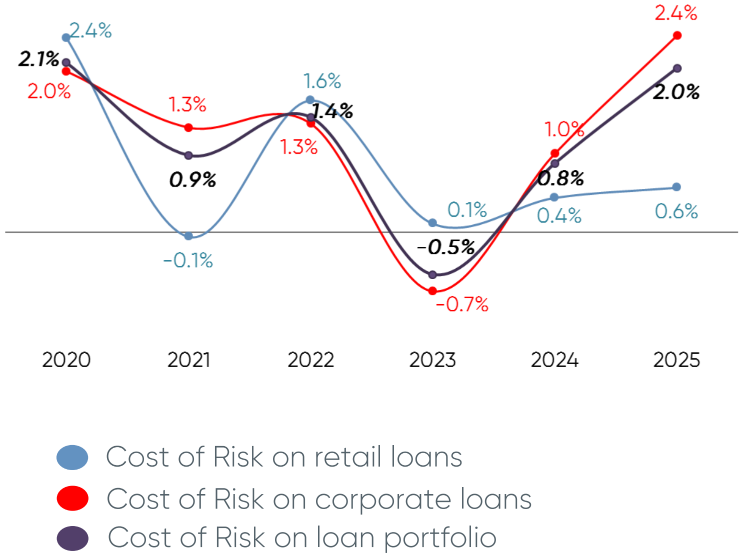
Provisions*

RUB mln



Cost of Risk

%

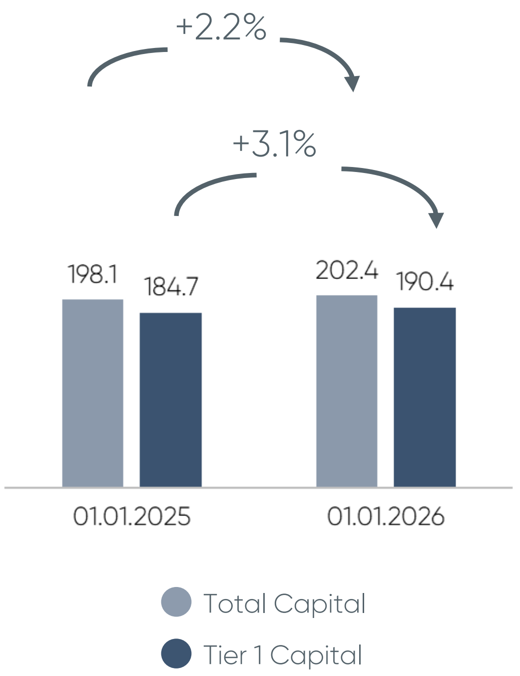


- The Cost of Risk for FY 2025 stood at 2.0% and is within the FY 2025 guidance
- Cost of Risk on retail loans at a comfortable low level of 0.6% (incl. CoR 0.1% on mortgages and CoR 2.4% on consumer loans)

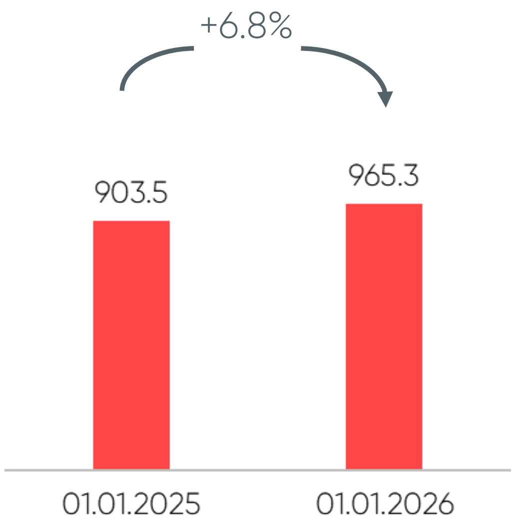
*Provisions included recovery of allowance (allowance) for expected credit losses on loans and advances to customers, as well as a net loss from the revaluation of loans at fair value through profit or loss

CAPITAL & CAPITAL ADEQUACY RATIOS (RAS, BASEL III)

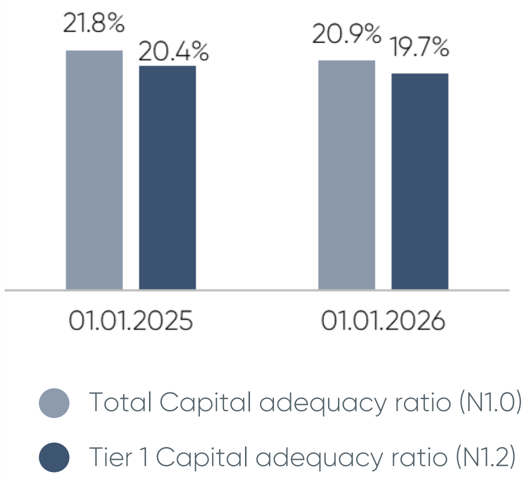
Capital
RUB bn



Risk-weighted assets (Tier 1 CAR)
RUN bn



Capital Adequacy Ratios
%



– Tier 1 Capital adequacy ratio is 19.7% and continues to significantly exceed the minimum level set in the Bank's Strategy (12%)

FY 2026 EXPECTATIONS

The expectations from November 21, 2025 is confirmed

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

NET INCOME
RUB 35+ bn

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FINANCIAL HIGHLIGHTS

In RUB bn	Jan 1, 2025	Jan 1, 2026	YTD		Oct 1, 2025	Jan 1, 2026	q-o-q	
Total assets	1137.43	**1305.76**	+14.8%		1353.33	**1305.76**	-3.52%	
Gross Loans	751.05	**961.89**	+28.07%		953.36	**961.89**	+0.89%	
Customer Deposits	715.72	**887.98**	+24.07%		856.39	**887.98**	+3.69%	
Shareholders' Equity	201.45	**217.43**	+7.94%		221.62	**217.43**	-1.89%	
	FY 2024	FY 2025	y-o-y	4Q 2024	3Q 2025	4Q 2025	q-o-q	y-o-y
Net Interest Income	70.56	**77.76**	+10.21%	19.35	19.64	**18.69**	-4.87%	-3.42%
Net Fee and Commission Income	11.60	**11.79**	+1.62%	3.08	2.87	**3.31**	+15.28%	+7.71%
Revenues	94.36	**99.11**	+5.04%	26.13	24.16	**24.19**	+0.16%	-7.40%
Net Income	50.78	**37.85**	-25.47%	13.21	8.76	**4.43**	-49.42%	-66.45%
	FY 2024	FY 2025	y-o-y	4Q 2024	3Q 2025	4Q 2025	q-o-q	y-o-y
Net Interest Margin	7.02%	**6.96%**	-0.06 PP	7.36%	6.62%	**6.37%**	-0.25 PP	-0.99 PP
Cost/Income Ratio	27.49%	**30.67%**	+3.18 PP	30.36%	29.78%	**45.04%**	+15.26 PP	+14.68 PP
Cost of Risk	0.85%	**2.02%**	+1.17 PP	0.98%	2.33%	**2.14%**	-0.19 PP	+1.16 PP
ROAE	27.06%	**18.07%**	-8.99 PP	26.13%	16.00%	**8.01%**	-7.99 PP	-18.12 PP
	Jan 1, 2025	Jan 1, 2026	YTD		Oct 1, 2025	Jan 1, 2026	q-o-q	
Tier 1 CAR (N1.2)	20.45%	**19.72%**	-0.73 PP		17.29%	**19.72%**	+2.43 PP	
Total capital CAR (N1.0)	21.84%	**20.90%**	-0.94 PP		21.46%	**20.90%**	-0.56 PP	

CONTACTS FOR INVESTORS

Information for investors is available on site:
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