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

Notice
of the Absentee Voting for Making Resolutions by the General Shareholders' Meeting of PJSC "Bank "Saint-Petersburg"

"BANK "SAINT-PETERSBURG" PUBLIC JOINT STOCK COMPANY (address of the Bank: 64A Malookhtinsky pr., St. Petersburg, 195112, Russian Federation) hereby notifies of the absentee voting for making resolutions by the General Shareholders' Meeting.

The way of making resolutions by the General Shareholders' Meeting: the absentee voting.

Final date for delivery of the voting ballots for absentee voting is **September 24, 2026.**

Completed voting ballots may be sent to the following postal address: 64A Malookhtinsky pr., 195112, St. Petersburg, Russian Federation.

Ways of signing the voting ballots: a voting ballot in hard copy shall be signed by a person entitled to vote on resolutions of the General Shareholders' Meeting or by his/her/its representative with his/her own hand.

Possibility to complete and deliver the voting ballots in electronic form with the use of other electronic or other technical means: the ballots may be completed in electronic form at: https://lk.rrost.ru/.

Record Date for persons entitled to vote on resolutions of the General Shareholders' Meeting: August 31, 2026.

Category (type) of the shares of PJSC "Bank "Saint-Petersburg", holders of which are entitled to vote on all the items of the agenda: ordinary shares.

Agenda:

1. 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).
2. Decrease of the share capital of PJSC "Bank "Saint-Petersburg" through redemption of the shares acquired by the company.
3. Approval of Amendments No. 1 to the Charter of PJSC "Bank "Saint-Petersburg".
4. 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".

Pursuant to Clause 2, Article 60 of the Federal Law "On Joint Stock Companies", ballots for voting shall be sent to the shareholders registered in the shareholders' register and entitled to vote on resolutions of the General Shareholders' Meeting by registered mail to a postal address specified in the registered person's questionnaire and to the shareholders who specified their e-mail addresses in the registered person's questionnaire by e-mail to respective e-mail address.

Please note that voting ballots are not sent to some shareholders due to the reasons more thoroughly described in the *Reference Information for the Shareholders* section of this notice.

The Bank's shareholders also may get the ballots against signature and on condition that they submit an ID document (the Bank's shareholders whose share titles are recorded by a nominee holder, a foreign nominee holder, a foreign organization shall also submit a securities account statement as at the Record Date for persons entitled to vote on resolutions of the General Shareholders' Meeting (August 31, 2026)) at the following address: Room 335, 64A Malookhtinsky pr., St. Petersburg from September 04, 2026 through September 24, 2026 (10 a.m. to 7 p.m. Monday through Thursday and 10 a.m. to 5:30 p.m. on Friday) (except for weekends and non-working public holidays).

Duly completed ballots:

- shall be sent by post to the following address: 64A Malookhtinsky pr., 195112, St. Petersburg, Russian Federation, ensuring their arrival in due time until midnight on September 24, 2026,

- or submit personally at the following address: Room 335, 64A Malookhtinsky pr., St. Petersburg until September 24, 2026 inclusive (10 a.m. to 7 p.m. Monday through Thursday and 10 a.m. to 5:30 p.m. on Friday) (except for weekends and non-working public holidays).

The shareholders have the option of voting by filling out voting ballots in the electronic form via Shareholder's Online Account available on the web-site of JSC "Independent Registrar Company — R.O.S.T" (AO Nezavisimaya registratorskaya kompaniya — R.O.S.T in Russian) at one of the following addresses:

- https://lk.rrost.ru/
- https://www.bspb.ru/investors/shareholder-centre/personal-account/

For further information about the access and instructions for use of a Personal Online Account, refer to the website of JSC "Independent Registrar Company — R.O.S.T" at: http://rrost.ru/ru/shareholder/online-services/new_lka/

The final date for receiving the voting ballots and filling out of their electronic form is **September 24, 2026 (until midnight).**

Ballots and declarations of intention received after the above date will not be considered for determination of the quorum of the absentee voting for making resolutions by the General Shareholders' Meeting and counting the votes.

The shareholder (a party exercising rights attached to securities) whose share titles are recorded by a nominee holder, a foreign nominee holder or a foreign organisation may participate in the absentee voting for making resolutions by the General Shareholders' Meeting by sending through the nominee holder of an electronic declaration of intention (in the form of electronic documents) which the nominee holder, the foreign nominee holder or the foreign organisation sends to the registrar on the basis of instructions from the actual shareholder (a party exercising rights attached to securities) as well as by completing voting ballots in the electronic form available via the Shareholder's Online Account access to which will be provided after the nominee holder delivers to the Bank's registrar information indicating that such shareholder is a person entitled to vote on resolutions made by the General Shareholders' Meeting. Thus, the shareholders shall be deemed to have participated in the absentee voting of the General Shareholders' Meeting, if they submit voting instructions to persons recording the rights to shares in compliance with the Russian laws regulating securities and if their declarations of intention are received by the final date for accepting the ballots, i.e. up to and including September 24, 2026.

Each ballot filled in hard copy must bear a signature in the "Signature of the shareholder/representative" field. Ballots without signatures shall be deemed invalid.

Ballots in hard copies signed by attorneys must be accompanied by a power of attorney executed in accordance with the following requirements:

1. The power of attorney authorizing to vote shall contain the data on the principal and the attorney (full name, ID document details (series and/or number of the document, date and place of issue and name of the issuing authority) for an individual; name, registered address for a legal entity). The power of attorney authorizing to vote shall be executed in accordance with Clauses 3 and 4, Article 185.1 of the Civil Code of the Russian Federation or certified by notary public.
2. The power of attorney issued as a result of delegation shall be certified by notary, unless otherwise is stipulated by laws.
3. The power of attorney in foreign language and the ID document in foreign language shall be submitted together with the translation into Russian certified by notary public.
4. If a power of attorney was certified by a foreign notary, such power of attorney must contain an apostille or a consular legalization.

The resolutions passed by the General Shareholders' Meeting as well as the voting results shall be published on the Bank's official website in the Internet.

Procedure of review of information (reference materials) disclosed to persons entitled to vote on resolutions of the General Shareholders' Meeting in the course of preparation to the absentee voting

The shareholders of PJSC "Bank "Saint-Petersburg" shall be entitled to read the information (reference materials) disclosed to persons entitled to vote on resolutions of the General Shareholders' Meeting in the course of preparation to the absentee voting from September 04, 2026 through September 24, 2026 as follows:

- personally at the address: Room 335, 64A Malookhtinsky pr., St. Petersburg (10 a.m. to 7 p.m. Monday through Thursday and 10 a.m. to 5:30 p.m. on Fridays (except for weekends and non-working public holidays);

- remotely at the official website of PJSC “Bank “Saint-Petersburg” at: https://www.bspb.ru/investors/shareholder-centre/meeting/2026.

The Bank may in full or in part limit access to information (reference materials) published on the Bank’s official website and the right of the Bank’s shareholders to get copies of information (materials) disclosed to persons entitled to vote on resolutions of the General Shareholders’ Meeting in the course of preparation for the absentee voting in accordance with Decree of the Government of the Russian Federation No. 1102 of July 04, 2023 “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”.

REFERENCE INFORMATION FOR THE SHAREHOLDERS:

According to Federal Law “On Joint Stock Companies”, in case there is no updated information at the Bank’s Registrar about a shareholder, including its/his/her postal address, the Bank shall be entitled to make the following decision:

- to suspend delivery to the shareholders entitled to vote on resolutions of the General Shareholders’ Meeting and registered in the Bank’s shareholder register of voting ballots to the postal addresses specified in the Bank’s shareholder register. The terms of information delivery suspension are stipulated by Article 52.1 of the Federal Law “On Joint Stock Companies”.

On August 20, 2026 the Supervisory Board of PJSC “Bank “Saint-Petersburg” decided to suspend sending voting ballots to the postal addresses specified in the shareholder register, to the shareholders entitled to vote on resolutions of the General Shareholders’ Meeting and registered with the Bank’s shareholder register who failed to submit to the Bank’s registrar up-to-date information required for sending voting ballots to the postal address. The list of such shareholders has been determined in the specified decision of the Supervisory Board.

Voting ballots will be sent to a shareholder again, if the register of shareholders of PJSC “Bank “Saint-Petersburg” contains up-to-date information about a shareholder and his/her/its postal address on the date when the list of persons entitled to take part in the General Shareholders’ Meeting is determined, or if the registrar of PJSC “Bank “Saint-Petersburg” has received an application confirming that the information contained in the register of shareholders of PJSC “Bank “Saint-Petersburg” is up-to-date.

Subsequently, by the decision of the Supervisory Board of PJSC “Bank “Saint-Petersburg” the list of shareholders in relation to whom/which sending voting ballots to the postal address is suspended may be expanded, so please note that the shareholders registered in the register of shareholders of PJSC “Bank “Saint-Petersburg” shall promptly submit information about change of their data, including the postal address, to the registrar of PJSC “Bank “Saint-Petersburg”.

With any enquiries please call: +7 (812) 329-50-22 (10 a.m. to 7 p.m. Monday through Thursday and 10 a.m. to 5:30 p.m. on Fridays (except for weekends and non-working public holidays)).

The Supervisory Board of PJSC “Bank “Saint-Petersburg”