BANK SAINT PETERSBURG

BSPB

INVESTOR PRESENTATION

August 2026

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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01

PART 01

OVERVIEW

BANK SAINT PETERSBURG AT A GLANCE

01 Regional leader

– Bank Saint Petersburg is the leading privately owned universal bank in St. Petersburg, with strong brand recognition all over Russia
– Top-3 position in Saint-Petersburg
– Market share ranges from 6% to 10%
– Over 2.4 mln retail and 62k corporate customers
– 71 branches and 778 ATMs, 5.2k employees

02 Ratings and Rankings*

15th by assets 11th by retail deposits

Lianhe (China)	AA+ (Stable)
ACRA	AA- (RU) (Positive)
Expert RA	ruAA- (Positive)
NCR	AA.ru (Stable) NEW

– rating upgraded in 2025
– rating confirmed in 2025
NEW – rating assigned in 2026
– Rating confirmed with an improved forecast in 2026

*According to «Interfax-100» as of July 1, 2026

03 Bank Awards

THE BEST BANK FOR FOREIGN TRADE
(*REGIONAL DEVELOPMENT. THE BEST FOR RUSSIA 2025*)

BEST CUSTOMER EXPERIENCE IN FOR FOREIGN TRADE
(*CONSUMER CHOICE 2025*)

EMPLOYER STRATEGY AND BRANDING
(*RBC HUMAN CENTRICITY 2026*)

THE BEST MORTAGE BANK IN ST. PETERSBURG
(*CONSUMER CONFIDENCE 2025*)

THE BEST LOYALTY PROGRAM
(*LOYALTY & CX AWARDS RUSSIA 2025*)

04 Operating and Financial Highlights

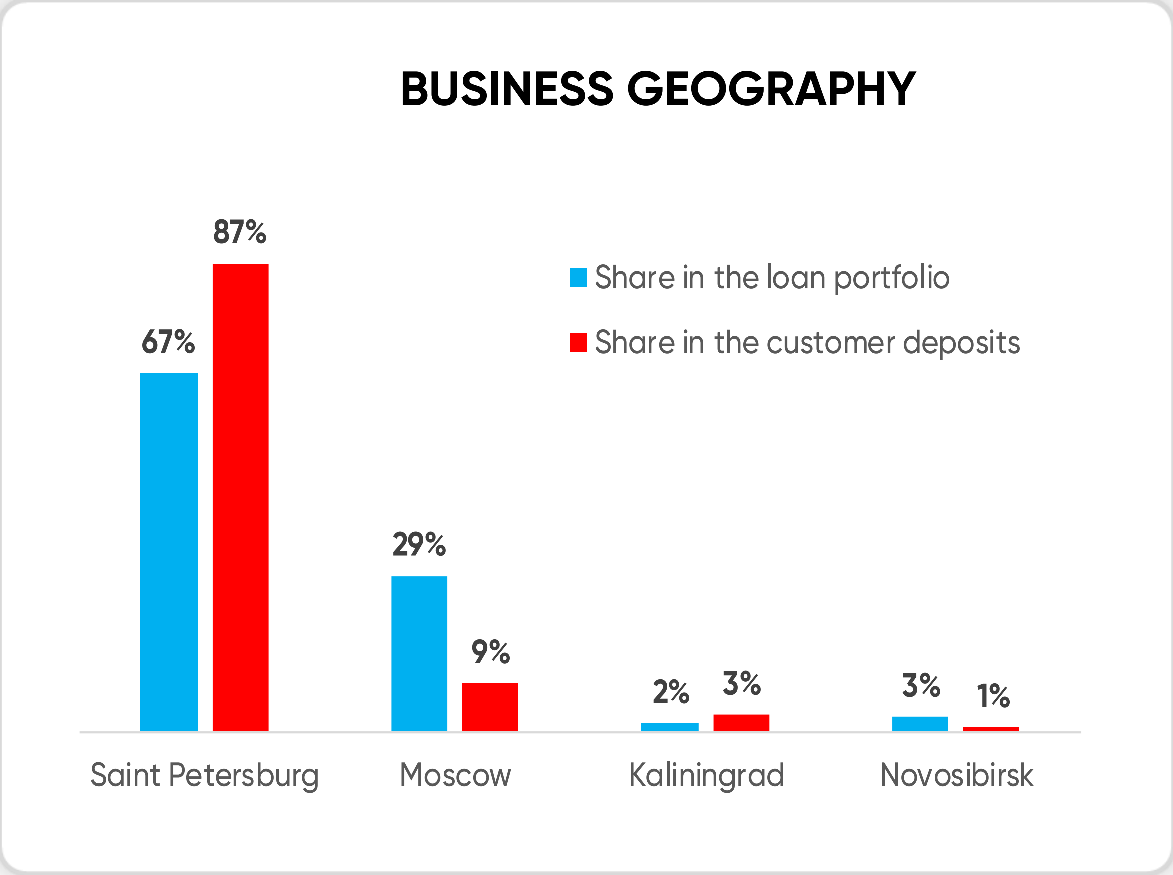
As at July 1, 2026 (under IFRS):

- Assets: RUB 1 353.7 bn (USD 17.3 bn)
- Equity: RUB 218.4 bn (USD 2.8 bn)
- Capital adequacy ratio (RAS Basel III):
  - ✓ Total Capital – 19.3%
  - ✓ Tier 1 Capital– 17.3%

For 1H 2026 and FY 2025:

- Net income for 1H 2026: 16.5 bn (USD 210.8 mln) with ROAE 15.3%
- Net income for FY 2025: 37.8 bn (USD 482.9 mln) with ROAE 18.1%
- Cost/Income ratio: 1H 2026: 34.3% (30.7% in FY 2025)

SAINT PETERSBURG: THE DYNAMIC DOMESTIC MARKET



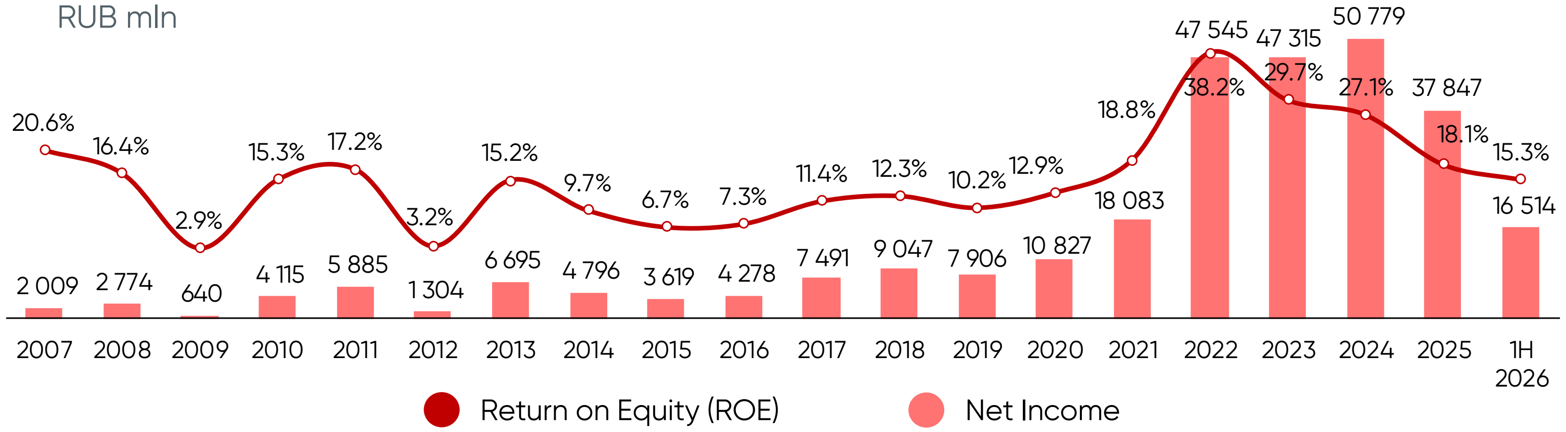
Saint Petersburg is the key region

- St. Petersburg and the Leningrad region population about 7 mln
- 4th largest city in Europe
- GRP growth consistently outperforms national average
- Major trade gateway – sea and river ports
- Industrial center for heavy machinery and shipbuilding
- Well developed construction sector
- Cultural center and a major tourist destination

19 YEARS OF PUBLIC HISTORY

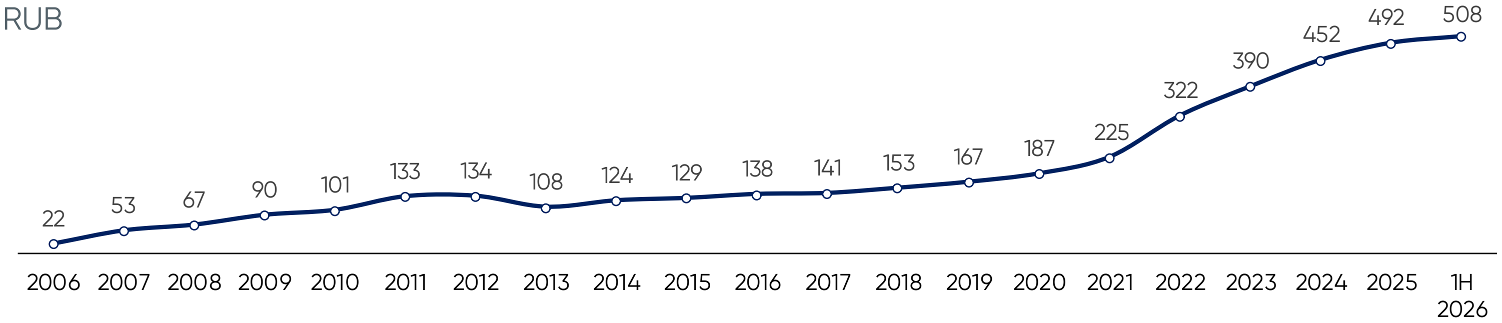
Net Income

RUB mln



Book Value per Share

RUB



The Bank is always profitable

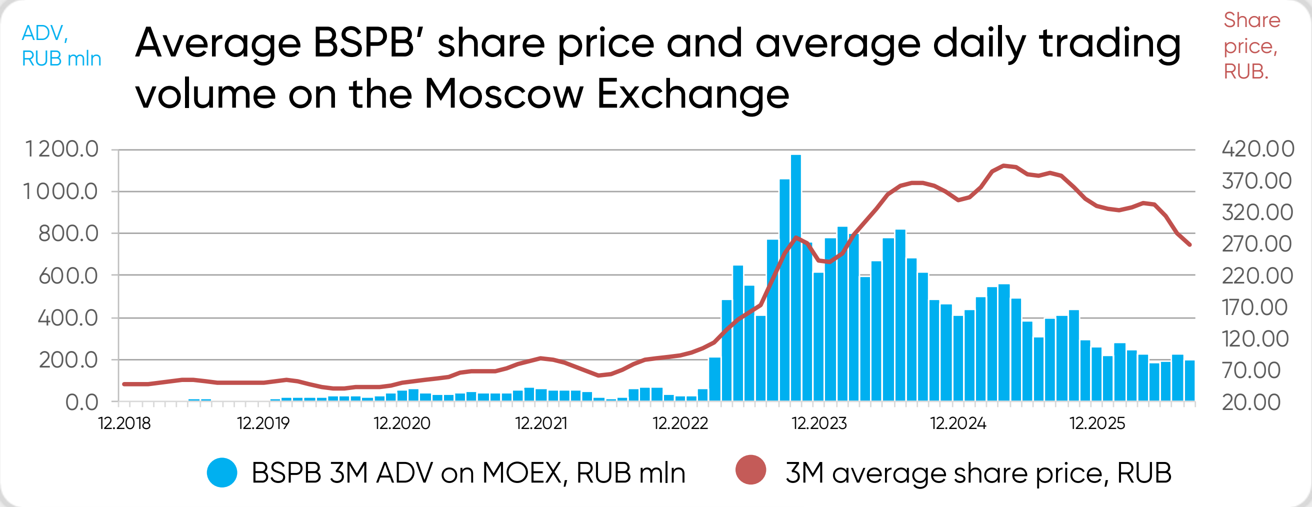
- x19 growth over 19 years

New level ROE since FY 2020

Book value per share consistently growing

- +17% annually for 19 years

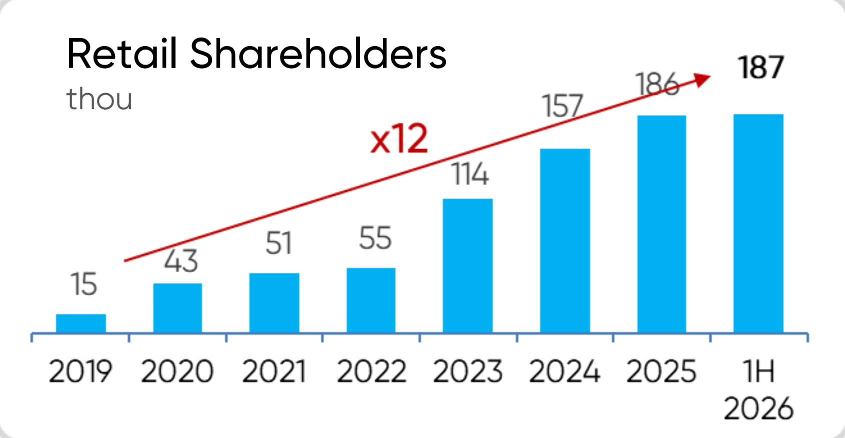
THE NEW STATUS OF THE BANK'S SHARES



The Bank's strong and sustainable results are reflected in the share price

- Share price growth **551%**
- BV per share growth **+17% annually**
- Average daily trading volume growth by **40+ times**
- Since March 2024, the BSPB's Shares have been included in the Moscow Exchange Index (IMOEX)

** here and further the data as of July 31, 2026 compared to December 2018*



Retail investors – key focus

- **x12** growth since FY 2019

In March 2024, the Dividend Policy in a new edition was approved

The dividend policy reflects the intention to pay dividends in the range **from 20% to 50%** of net profit under IFRS with the possibility of paying interim dividends

BSPB'S INVESTMENT STORY IS ONE OF THE BEST AMONG PUBLICLY TRADED BANKS

BSPB

WHY BANK SAINT PETERSBURG?

- Leader in the St. Petersburg market
- One of the lowest cost of funding among the main competitors and one of the best margins on the market
- High expertise in EXIM services with strong competitive advantages confirmed in any conditions
- Sustainable growth of Shareholders' capital throughout the public history (x23 since 2006) with the potential for share price growth (BV per share is RUB 508 as of July 1, 2026)
- New ROE level since FY 2020 with a confident excess of capital
- Strong track record of dividend payments

02

PART 02

STRATEGY AND INTERNATIONAL BUSINESS DEVELOPMENT

STRATEGY 2024-2026 / APPROVED BY THE SUPERVISORY BOARD ON NOVEMBER 22, 2023

(with Amendments approved on December 18, 2025)

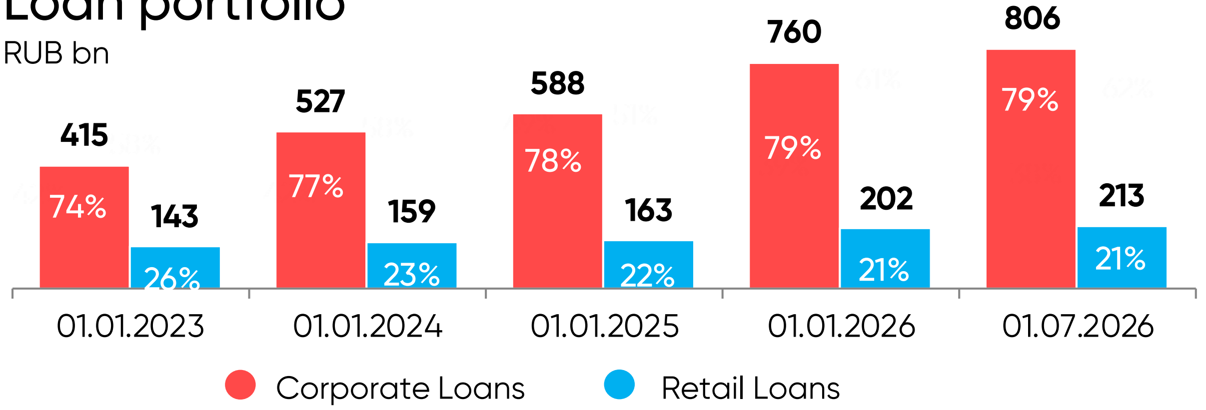
Retaining of the sustainable business model	✓ Key strategic priority
Transformation of customer interaction channels IT Transformation International business transformation	✓ The other strategic priorities

ROE 18%+

CORPORATE & RETAIL BUSINESS

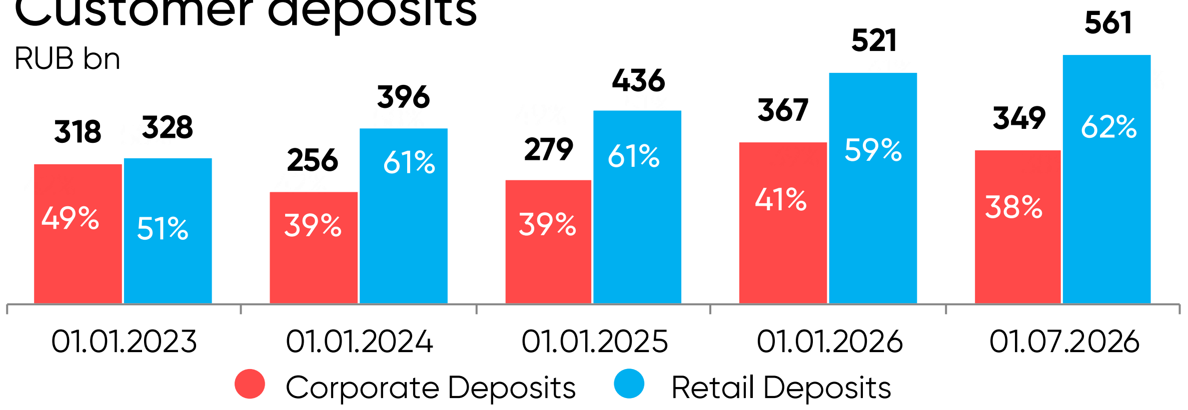
Loan portfolio

RUB bn



Customer deposits

RUB bn



Corporate business

- Core activity of the Bank (40-45% of revenues)
- Low-risk profile

Retail business

- Key source of low-cost funding
- Mortgages and consumer lending to payroll customers

INTERNATIONAL BUSINESS: CHINA & BRICS+ ARE THE KEY MARKET

- Significant customer base of importers/exporters
- Advanced product range for importers/exporters
- EXIM advisory for the new locations (China, India, Brazil, UAE etc.)
- Bank for the foreign banks in RUB clearing
- Chinese QFII (Qualified Foreign Institutional Investor) license received
- In June 2025 Chinese rating agency Lianhe upgraded the Bank’s long-term credit rating by 2 notches to «AA+» (Stable)

ESG IS OUR KEY STRATEGIC PRIORITY

AS IS:

In 2022 the BoD of the Bank Saint Petersburg successfully approved the Sustainability Policy

- The Board of Directors is actively involved in Bank's ESG development
- Since FY'21 non-financial report on sustainability is published as a part of Bank's Annual Report
- We already meet most of the existing ESG standards: environmental protection measures, financing of environmental and socially oriented projects, high quality corporate governance
- We successfully respond to ESG inquiries from rating agencies and investors

TO BE:

- Publication of a standalone non-financial Sustainability Report
- Inclusion of ESG-based metrics in the Management's KPIs

Sustainable Development Policy available at:

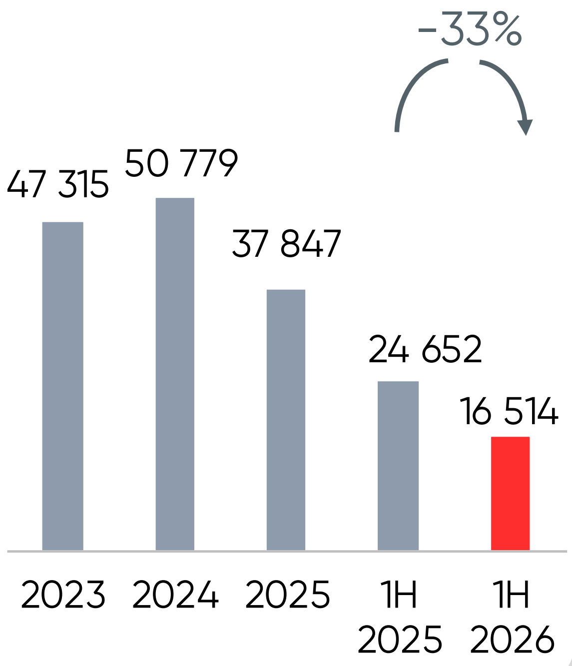
03

PART 03

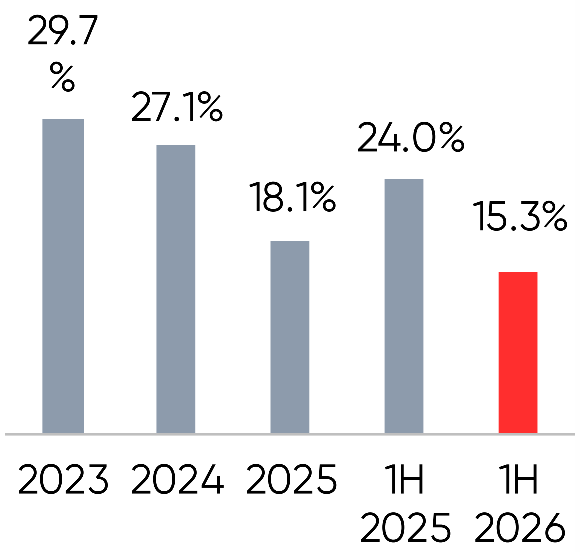
KEY FIGURES & FINANCIALS

KEY FINANCIAL RESULTS

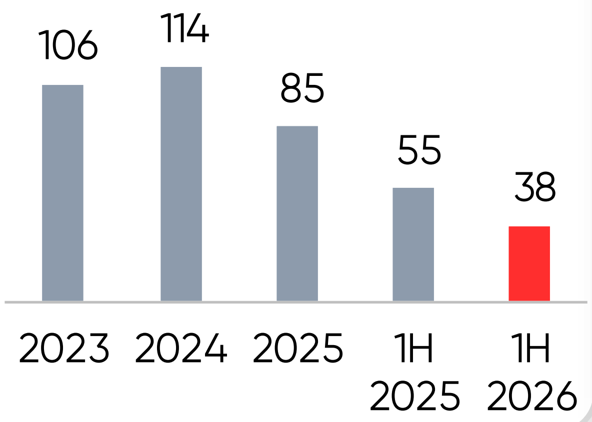
Net Income
RUB mln



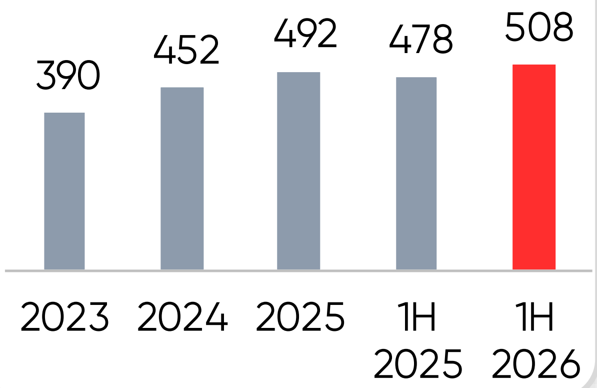
Return on Equity
%



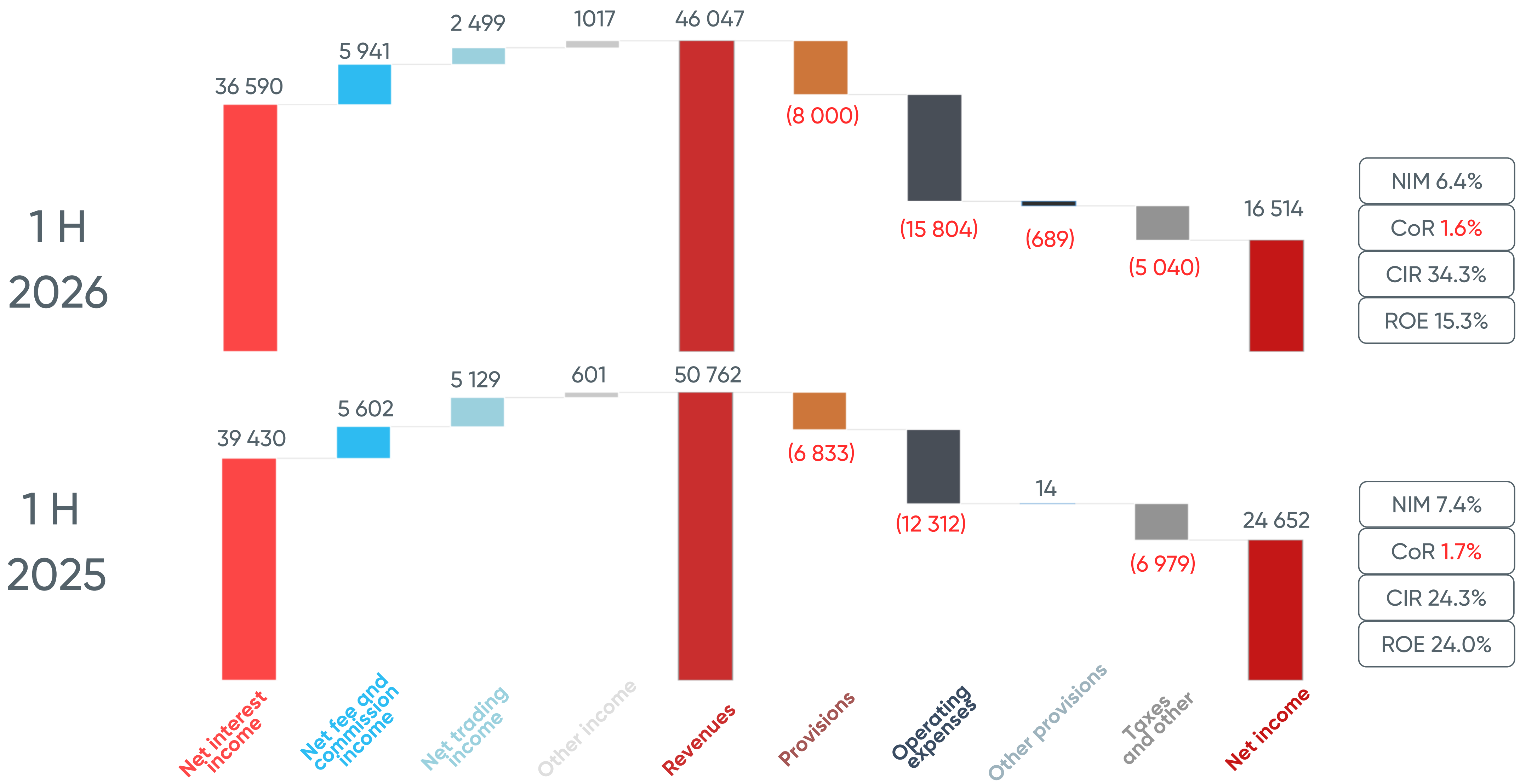
Earnings per Share
RUB



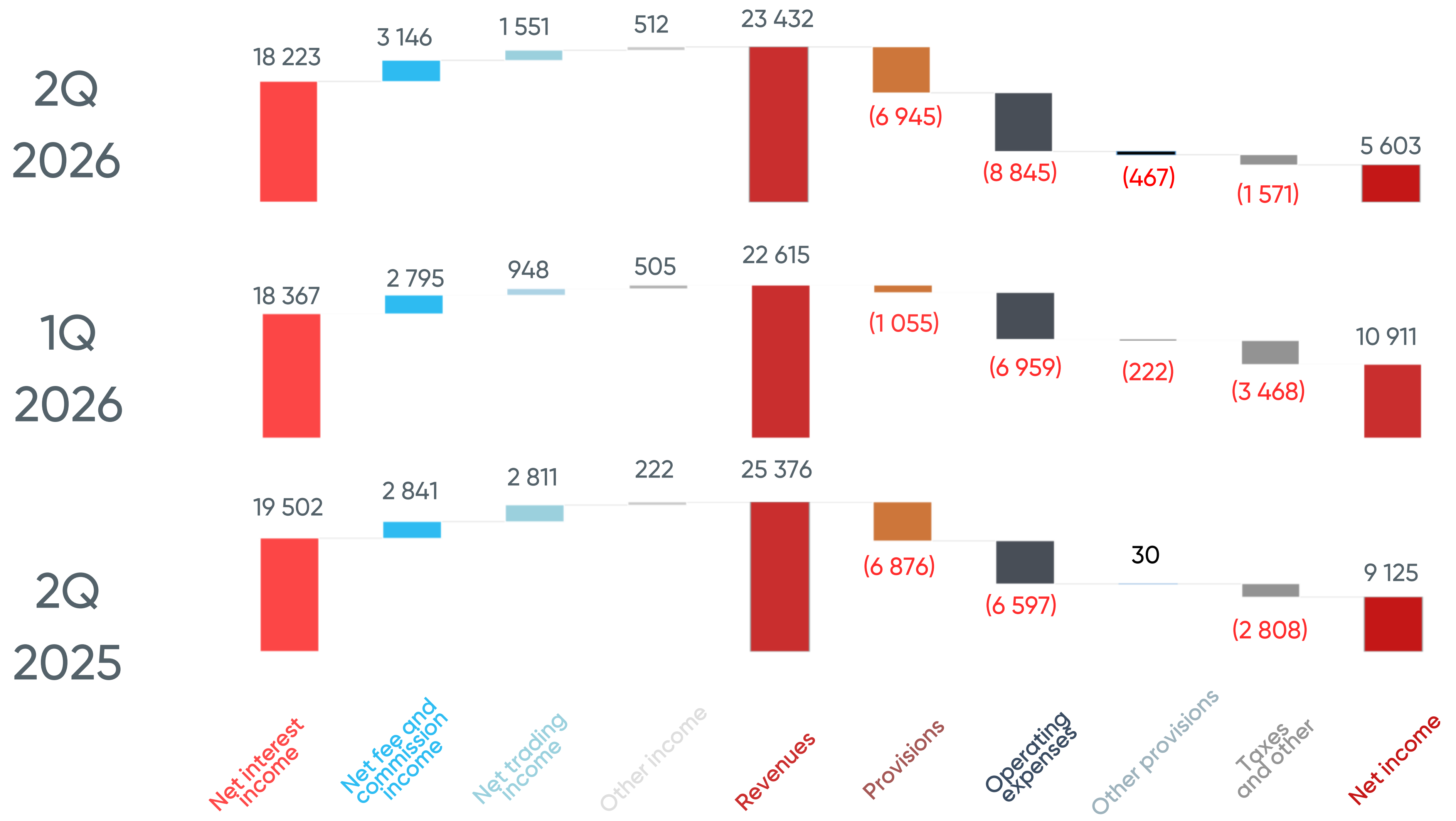
Book Value per Share
RUB



FINANCIAL RESULTS FOR 1H 2026

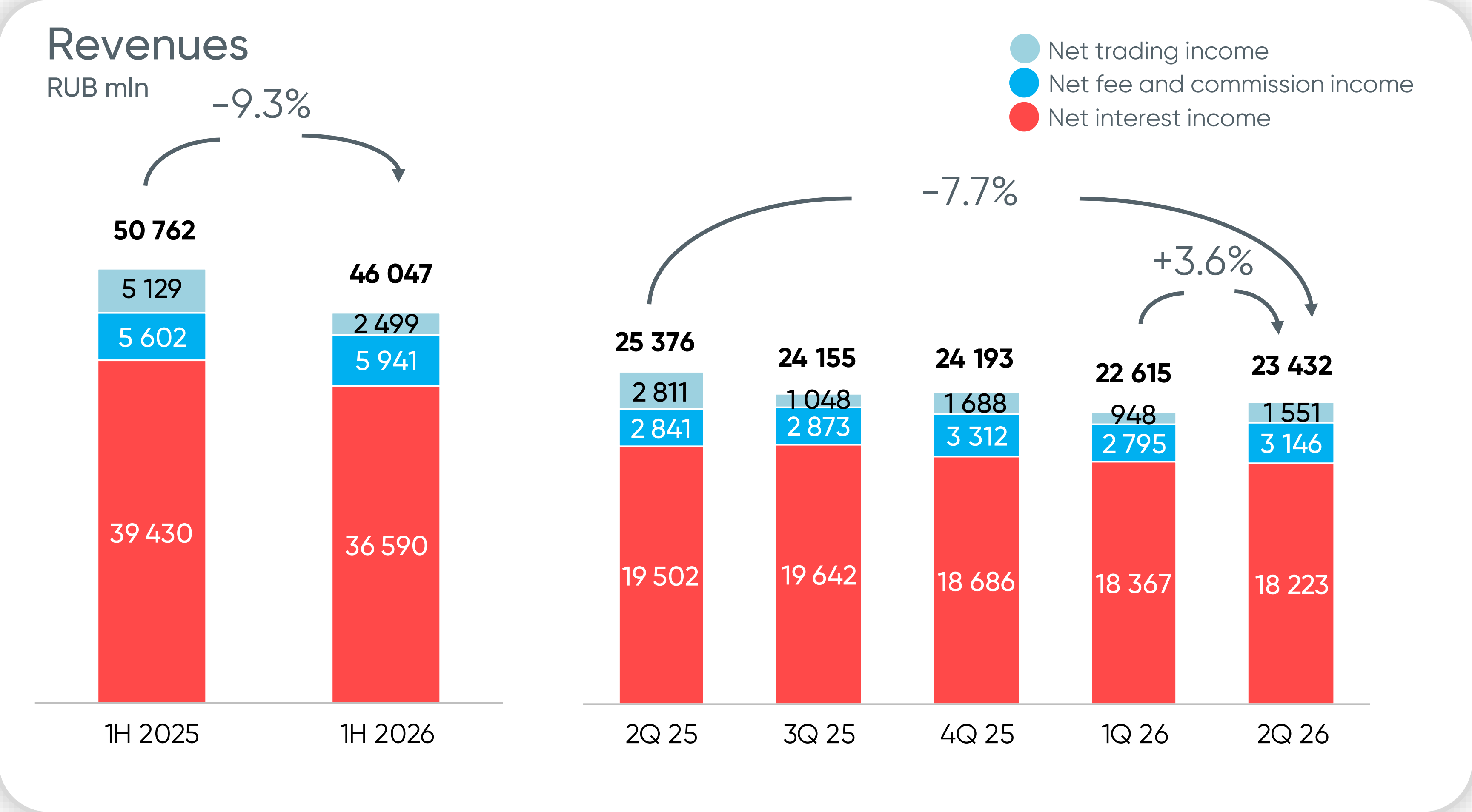


FINANCIAL RESULTS FOR 2Q 2026



2Q 2026	1Q 2026	2Q 2025
NIM 6.4%	NIM 6.5%	NIM 7.2%
CoR 2.8%	CoR 0.4%	CoR 3.4%
CIR 37.7%	CIR 30.8%	CIR 26.0%
ROE 10.1%	ROE 19.9%	ROE 17.0%

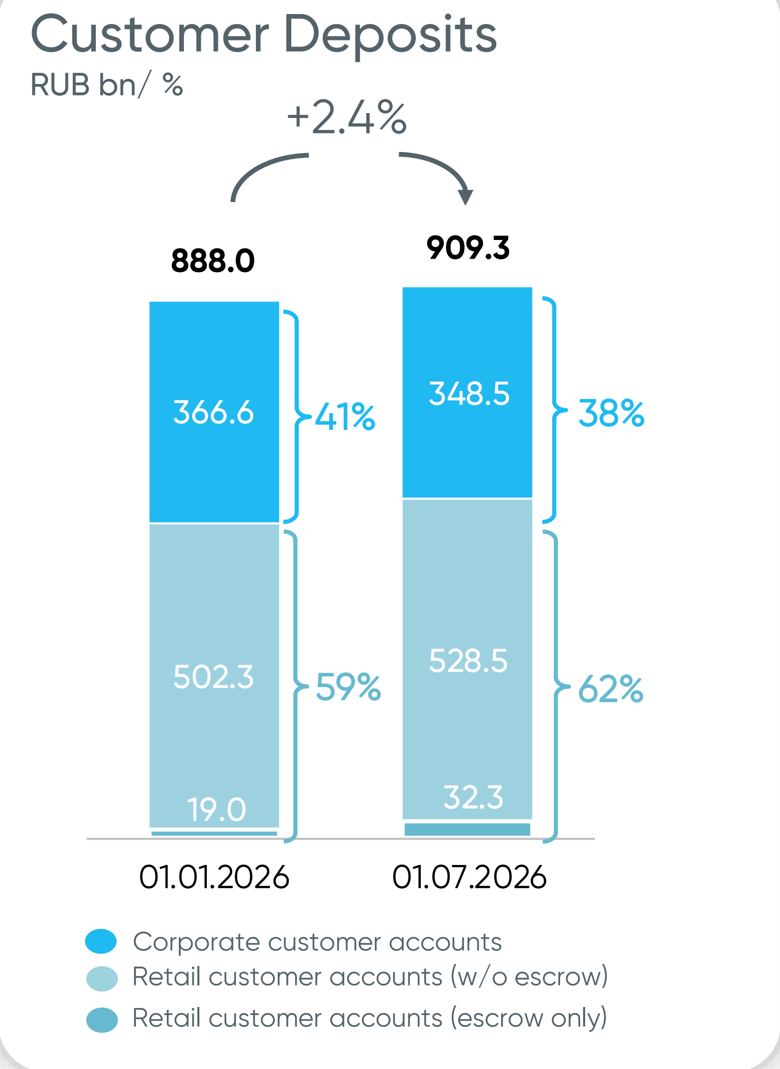
REVENUES DYNAMICS

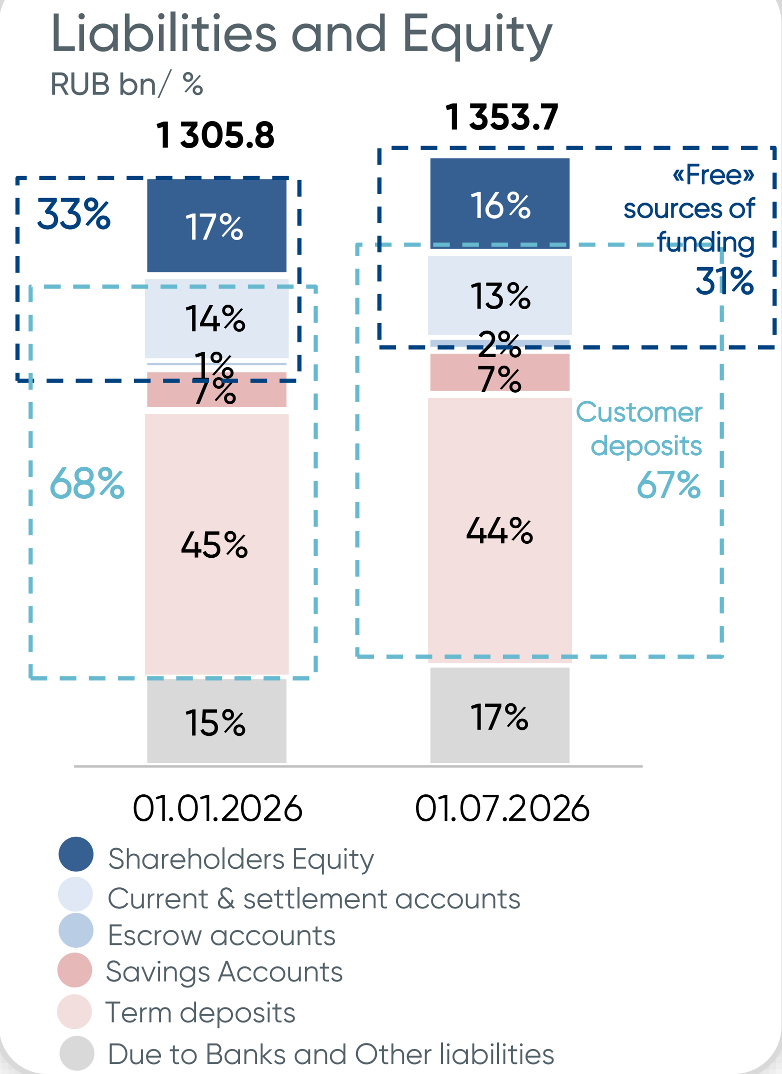


- Net interest income remains under pressure due to interest rate dynamics
- Despite challenges in the transaction banking service market, net F&C income grew by 6% compared to the 1H 2025
- 50% of net trading income for the 1H26 came from customer FX transactions

BSPB

SOURCES OF FUNDING

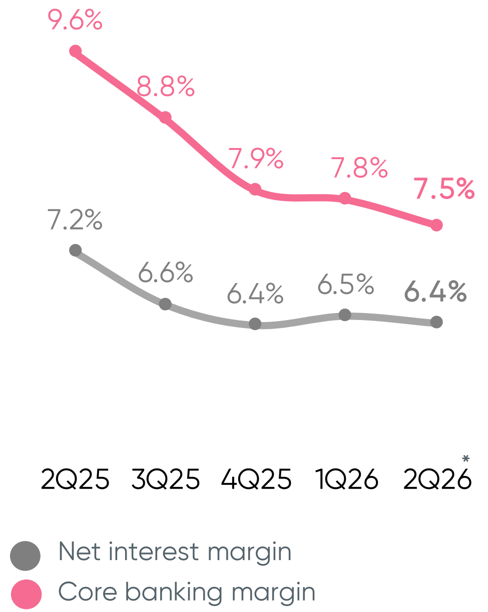




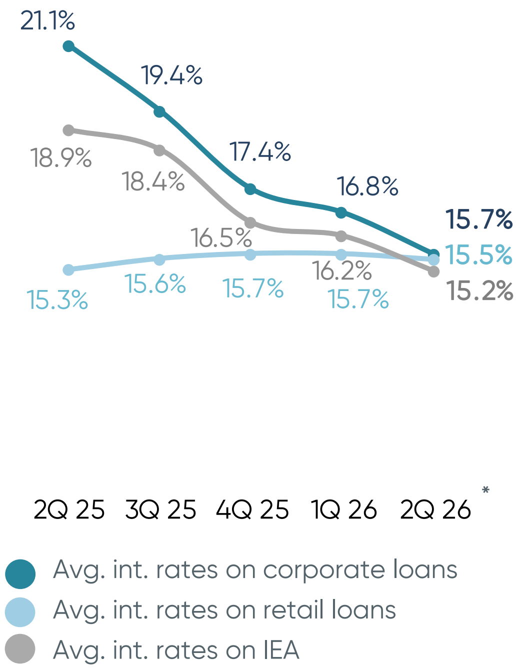
- Retail customer deposits grew +7.6% since the beginning of the year and account for 62% of total customer deposits
- Despite the decline in the share of liabilities and equity (31% vs. 33%), “free” customer accounts and equity remain the key driver of net interest income growth

NET INTEREST MARGIN & RATES DYNAMICS

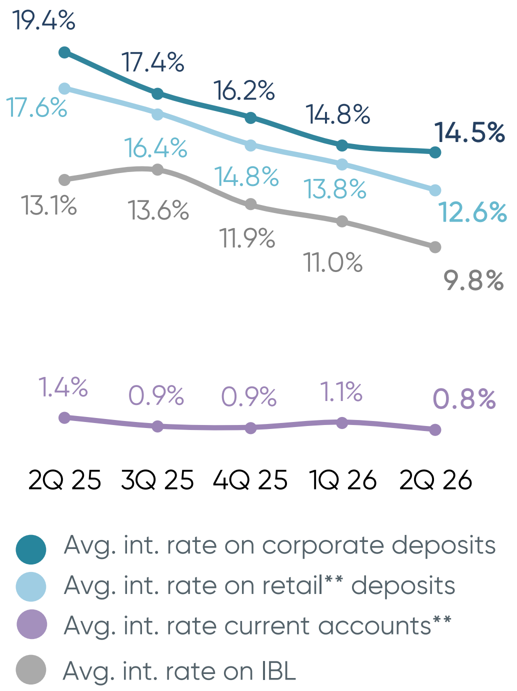
Net interest margin
%



Interest rates on assets
%



Interest rates on liabilities
%

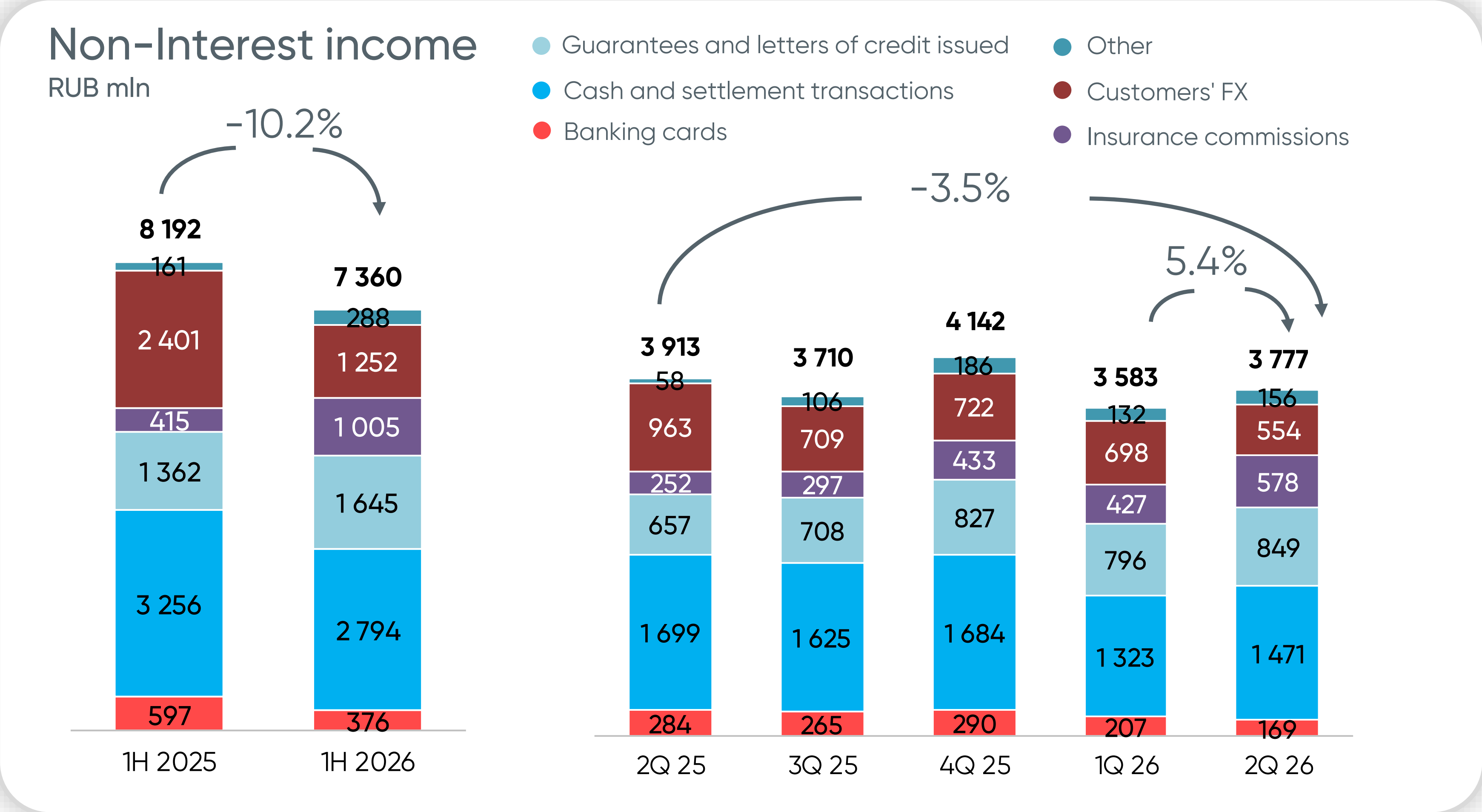


- A decrease in the net interest margin due to the dynamics of the key rate and a significant share of floating-rate corporate loans
- A significant share of "free" liabilities (31% of all liabilities) supports the high profitability of the core business

* 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

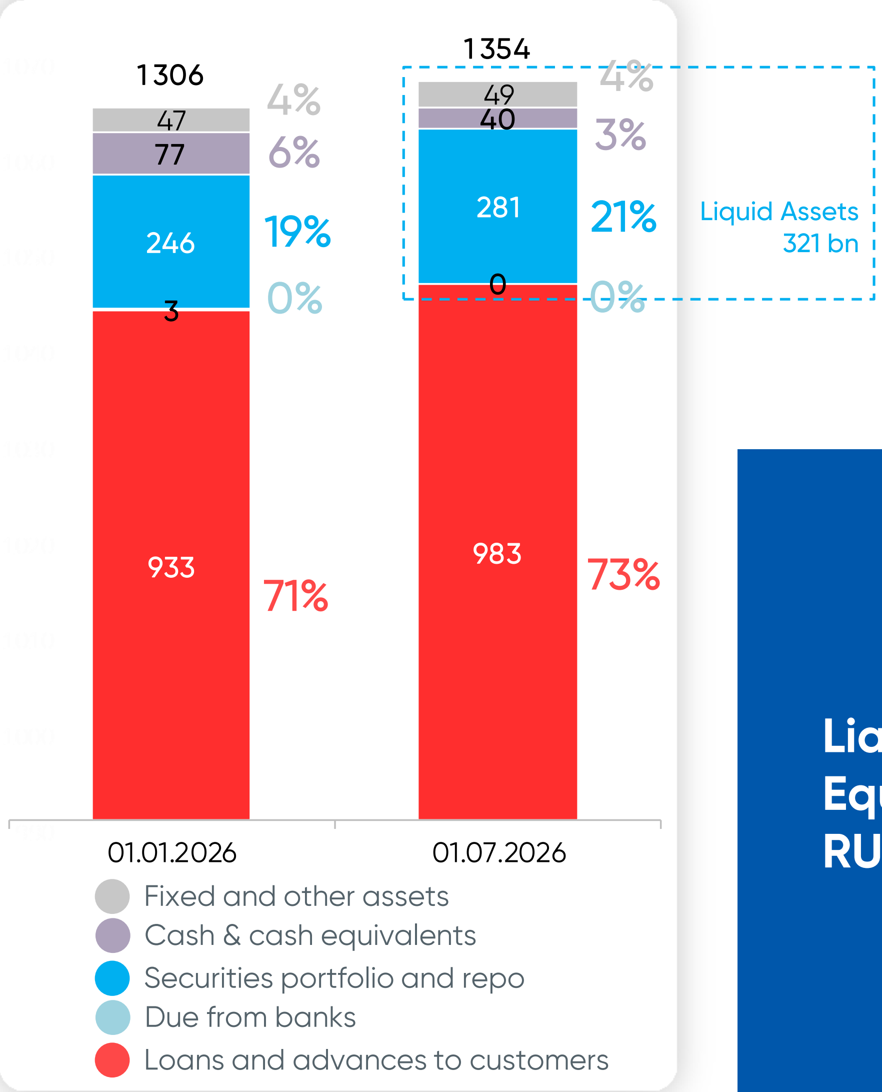


- The volume of customers' FX transactions is declining amid intensified competition and reduced customer activity.
- Growth of the guarantee business continues to offset the Non interest income decline caused by pressure in the transaction banking service market
- The acquisition of 70% stake in BSPB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

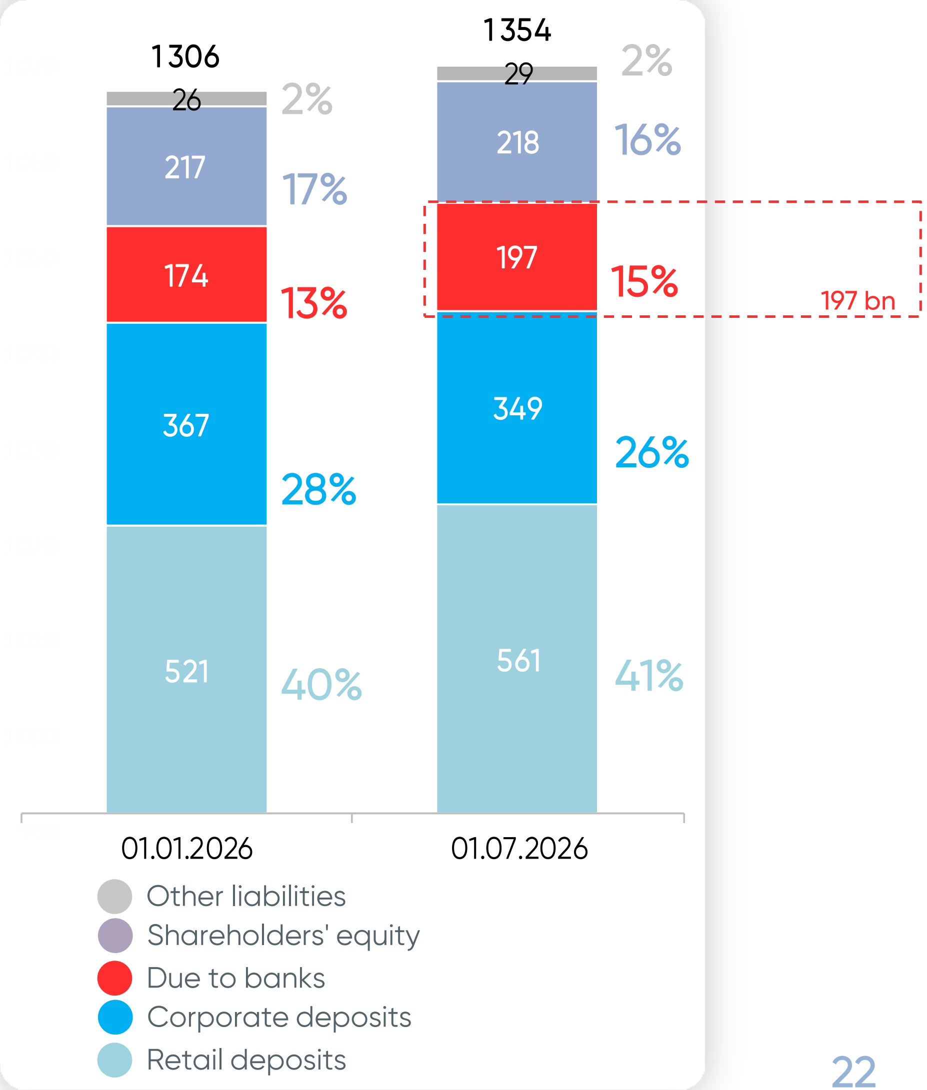
*Noninterest income includes Net fee and commission income (excluding commission income/expenses from securities transactions), as well as income from client conversion operations (in the IFRS financial statements, it's taken into account in *Net income from foreign currency transactions, from revaluation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

ASSETS & LIABILITIES

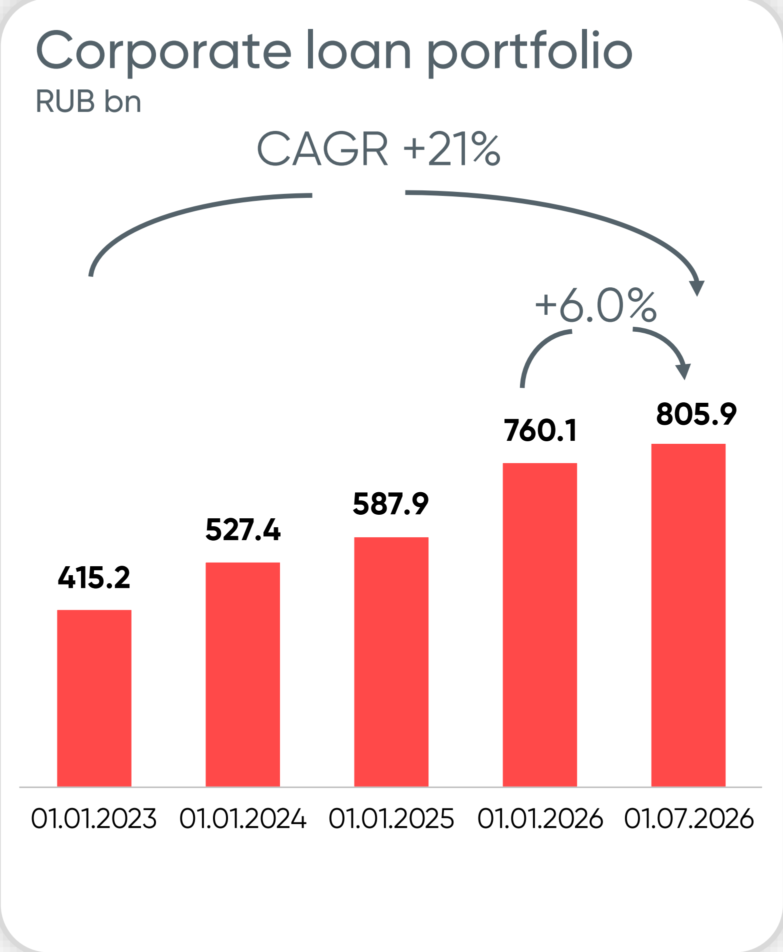
Assets, RUB bn

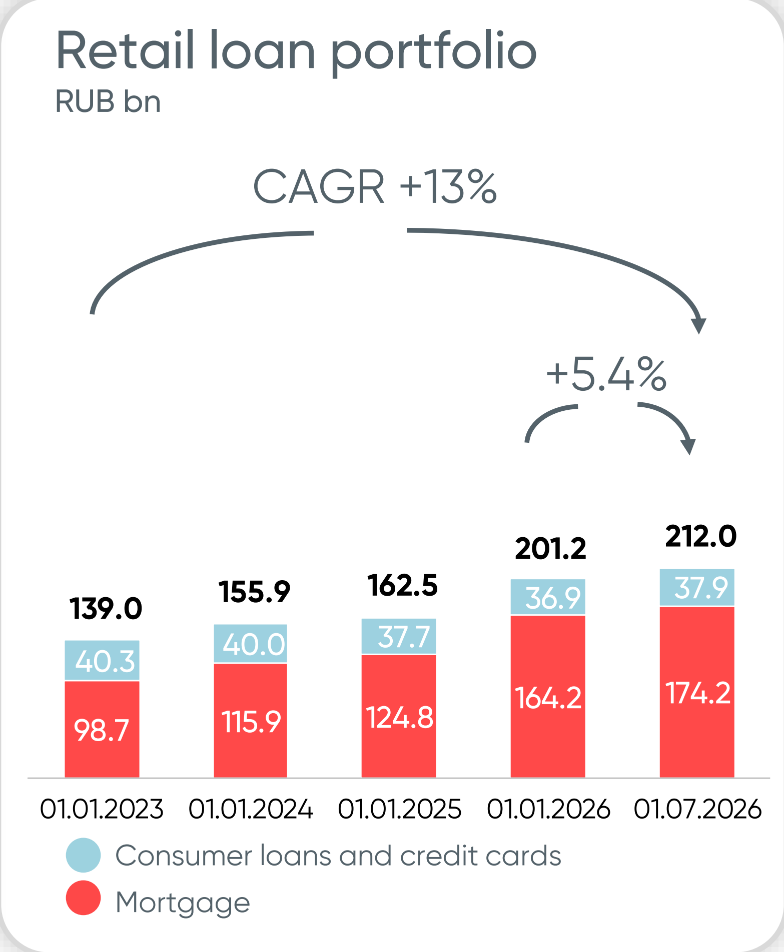


Liabilities & Equity, RUB bn



LOAN PORTFOLIO AND CREDIT QUALITY 1/2





Corporate loan portfolio

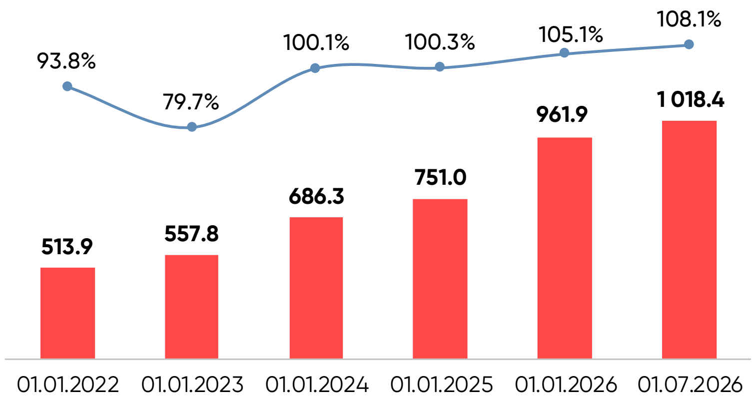
- The corporate loan portfolio is well diversified

Retail loan portfolio

- The retail loan portfolio consists of low-risk loans to the Bank's payroll customers
- Mortgages remain the key driver of retail loan portfolio growth. In 2Q 2026 the sales mix was:
  - 59% standard programs,
  - 41% subsidized programs

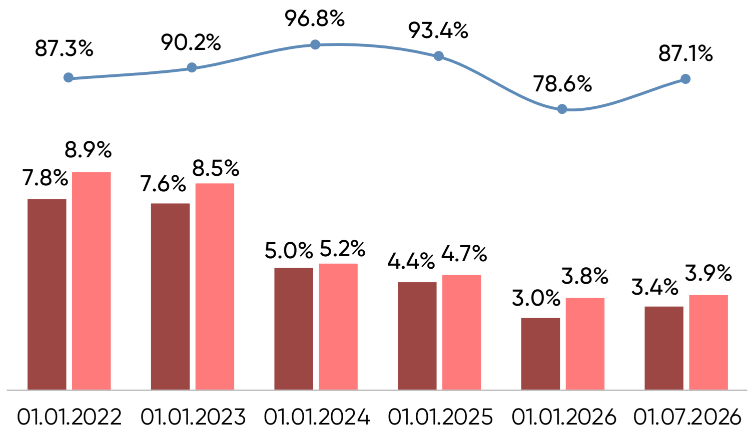
LOAN PORTFOLIO AND CREDIT QUALITY 2/2

Loan portfolio
RUB bn / %



Loan portfolio before provisions
Loan-to-Deposits ratio

Provisions coverage
%



Allowance for impairment/Gross loans ratio
Problem loans* / Gross loans ratio
Problem loan coverage ratio

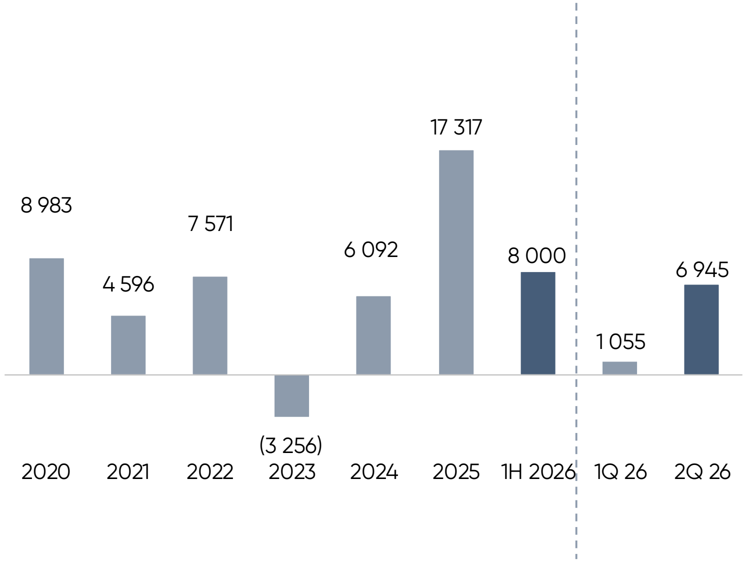
– The share of problem loans is decreasing and is at a historically low level

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

COST OF RISK

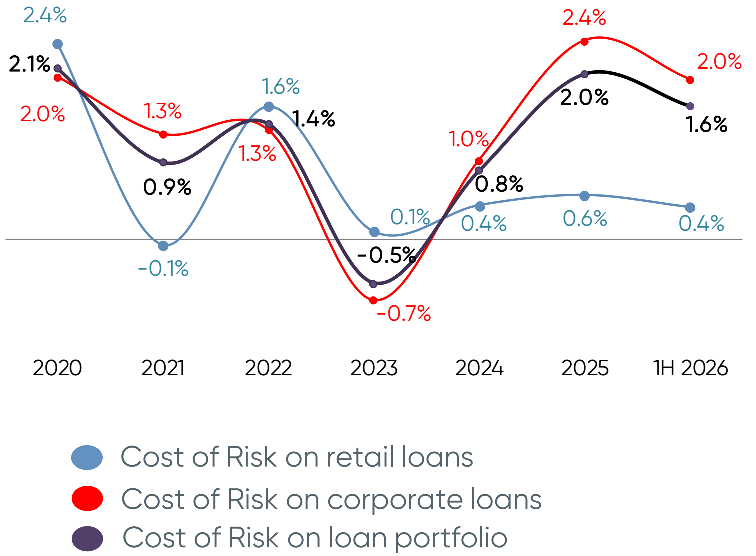
Provisions*

RUB mln



Cost of Risk

%

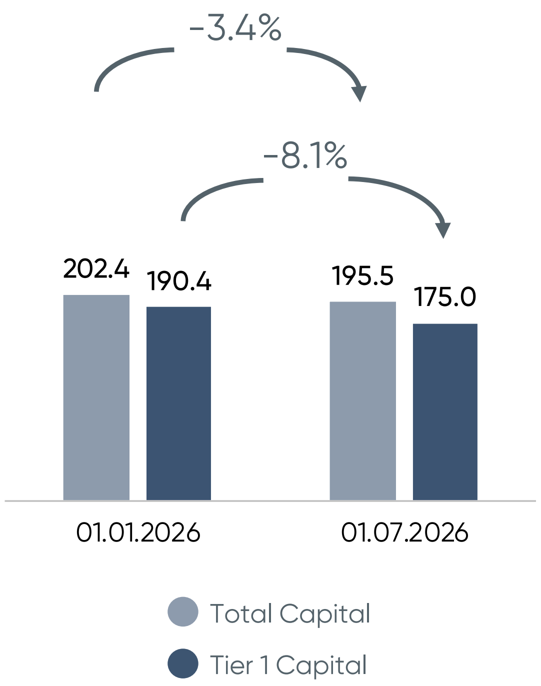


- The Cost of Risk for 1H 2026 was 1.6% and is within the FY 2026 guidance
- Cost of Risk on retail loans at a comfortable low level of 0.4% (incl. CoR 0.1% on mortgages and CoR 2.0% on consumer loans)

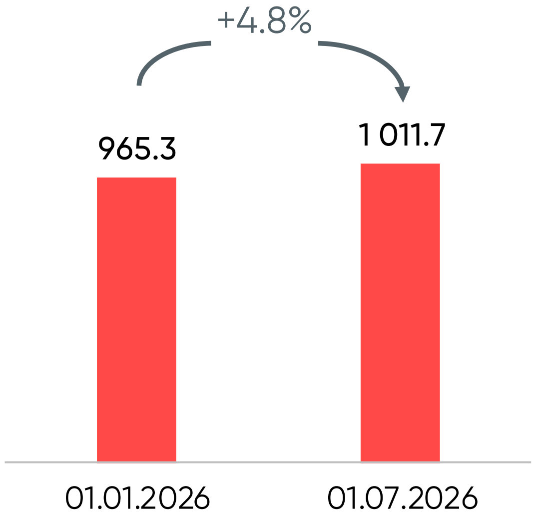
*Provisions included recovery of allowance (allowance) for expected credit losses on loans and advances to customers, as well as a net loss from the revaluation of loans at fair value through profit or loss

CAPITAL & CAPITAL ADEQUACY RATIOS (RAS, BASEL III)

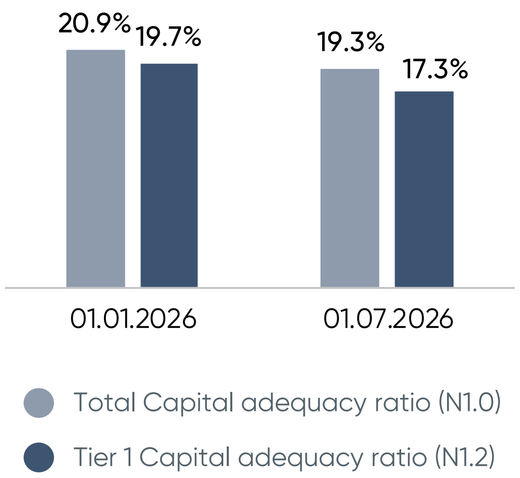
Capital
RUB bn



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.~~ **~ 200 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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