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The Supervisory Board of Bank Saint Petersburg recommended allocating 50% of 1H 2026 IFRS net income to dividends

Bank Saint Petersburg summed results for 1H 2026 according to International Financial Reporting Standards (IFRS).

Key results of Bank Saint Petersburg for 1H 2026:

in RUB bn	1H 2026	1H 2025	*1H 26 / 1H 25*	2Q 2026	1Q 2026	2Q 2025	*2Q 26 / 1Q 26*	*2Q 26 / 2Q 25*
Net Interest Income	36.6	39.4	-7.2%	18.2	18.4	19.5	-0.8%	-6.6%
Net Fee & Commission Income	5.9	5.6	+6.1%	3.1	2.8	2.8	+12.6%	+10.7%
Net Trading Income	2.5	5.1	-51.3%	1.6	0.9	2.8	+63.6%	-59.1%
Revenues	**46.0**	**50.8**	**-9.3%**	**23.4**	**22.6**	**25.4**	**+3.6%**	**-7.7%**
OpEx	(15.8)	(12.3)	+28.4%	(8.8)	(7.0)	(6.6)	-27.1%	+34.1%
Provisions on loans	(8.0)	(6.8)		(6.9)	(1.1)	(6.9)		
Net Income	**16.5**	**24.7**	**-33.0%**	**5.6**	**10.9**	**9.1**	***-48.6%***	***-38.6%***
Net Interest Margin (NIM)	6.4%	7.4%		6.4%	6.5%	7.2%		
Cost-to-Income Ratio (CIR)	34.3%	24.3%		37.7%	30.8%	26.0%		
Cost of Risk (CoR)	1.6%	1.7%		2.8%	0.4%	3.4%		
Return on Equity (ROE)	**15.3%**	**24.0%**		**10.1%**	**19.9%**	**17.0%**		
Earnings per Ordinary Share, RUB	38	55		13	25	20		
Book Value per Ordinary Share, RUB (*incl. dividend payment)	508	478		508	530 (*503)	478		

- Net Interest Income amounted to RUB 36.6 bn (-7.2% compared to 1H 2025); incl. RUB 18.2 bn in 2Q 2026 (-6.6% compared to 2Q 2025). Net Interest Margin (NIM) for 1H 2026 stood at 6.4%; incl. 6.4% for 2Q 2026.
- Net Fee & Commission Income amounted to RUB 5.9 bn (+6.1% compared to 1H 2025); incl. RUB 3.1 bn in 2Q 2026 (+10.7% compared to 2Q 2025).
- Net Trading Income amounted to RUB 2.5 bn (-51.3% compared to 1H 2025); incl. RUB 1.6 bn in 2Q 2026 (-44.8% compared to 2Q 2025).
- Revenues amounted to RUB 46.0 bn (-9.3% compared to 1H 2025); incl. RUB 23.4 bn in 2Q 2026 (-7.7% compared to 2Q 2025).
- OpEx amounted to RUB 15.8 bn (+28.4% compared to 1H 2025); incl. RUB 8.8 bn in 2Q 2026 (+34.1% compared to 2Q 2025). Cost-to-Income Ratio (CIR) for 1H 2026 stood at 34.3%; incl. 37.7% for 2Q 2026.
- Net Income amounted to RUB 16.5 bn (-33.0% compared to 1H 2025); incl. RUB 5.6 bn in 2Q 2026 (-38.6% compared to 2Q 2025).

  Return on Equity (ROE) for 1H 2026 stood at 15.3%; incl. 10.1% for 2Q 2026.

In RUB bn	July 1, 2026	April 1, 2026	January 1, 2026	*QTD*	*YTD*
Total Loan Portfolio	**1 018.4**	**977.3**	**961.9**	**+4.2%**	**+5.9%**
Corporate Loan Portfolio	805.9	771.3	760.1	+4.5%	+6.0%
Retail Loan Portfolio	212.0	205.5	201.2	+3.2%	+5.4%
Customer Deposits	**909.3**	**903.1**	**888.0**	**+0.7%**	**+2.4%**
Corporate Customer Deposits	348.5	369.1	366.6	-5.6%	-4.9%
Retail Customer Deposits	560.8	534.1	521.3	+5.0%	+7.6%

- As of July 1, 2026, Total Loan Portfolio amounted to RUB 1 018.4 bn (+5.9% compared to January 1, 2026). Since January 1, 2026, Corporate Loan Portfolio increased by +6.0% and amounted to RUB 805.9 bn. Retail Loan Portfolio increased since the beginning of the year by +5.4% and amounted to RUB 212.0 bn.
- Loan portfolio quality. As of July 1, 2026, Problem Loan Ratio (NPL Ratio) amounted to 3.9% (3.8% as of January 1, 2026). The rate of provisions for loan impairment amounted to 3.4% (3.0% as of January 1, 2026). NPL Coverage Ratio amounted to 87.1% (78.6% as of January 1, 2026).

  Provisions on Loans amounted to RUB 8.0 bn; incl. RUB 6.9 bn for 2Q 2026. Cost of Risk (CoR) for 1H 2026 amounted to 1.6% and is within the guidance adjusted by the Bank in July 2026 (*about 2% for FY 2026*).
- As of July 1, 2026, Customer Deposits amounted to RUB 909.3 bn (+2.4% compared to January 1, 2026). Since January 1, 2026, Corporate Customer Deposits decreased by -4.9% and amounted to RUB 348.5 bn. Retail Customer Deposits increased since the beginning of the year by +7.6% and amounted to RUB 560.8 bn.

In RUB bn	July 1, 2026	April 1, 2026	January 1, 2026	*QTD*	*YTD*
Shareholders' Equity	**218.4**	**227.8**	**217.4**	*-4.1%*	*+0.4%*
Tier 1 Capital	**175.0**	**189.9**	**190.4**	*-7.9%*	*-8.1%*
Total Capital	**195.5**	**212.9**	**202.4**	*-8.2%*	*-3.4%*
Tier 1 Capital Adequacy Ratio	17.3%	19.7%	19.7%		
Total Capital Adequacy Ratio	19.3%	22.0%	20.9%		

- As of July 1, 2026, Shareholders Equity amounted to RUB 218.4 bn (+0.4% compared to January 1, 2026).
- As of July 1, 2026, the Bank's Total Capital calculated under the CBR regulations (Basel III) amounted to RUB 195.5 bn (-3.4% compared to January 1, 2026). The Bank's Tier 1 Capital amounted to RUB 175.0 bn (-8.1% compared to January 1, 2026).

  As a result, the Tier 1 capital adequacy ratio (N1.2) as of July 1, 2026, amounted to 17.3% (19.7% as of January 1, 2026); and the total capital adequacy ratio (N1.0) as of July 1, 2026, amounted to 19.3% (20.9% as of January 1, 2026).

  Before the audit, the Bank's Tier 1 Capital and the Bank's Tier 1 Capital Adequacy Ratio do not include the Bank's Net Income for 1H 2026. The estimated impact of the 1H 2026 Net Income on Tier 1 Capital Adequacy Ratio is +1.6 p.p.

On August 20, 2026, a regular meeting of the Supervisory Board of Bank Saint Petersburg was held.

The Supervisory Board recommended that the Extraordinary General Meeting of Shareholders (EGM) scheduled for September 24, 2026, allocate 50% of the 1H 2026 IFRS net income to pay interim dividends for 1H 2026.

The dividend amount per ordinary share will amount to RUB 19.17. The Supervisory Board also recommended paying a dividend of RUB 0.22 per preferred share.

The total amount of interim dividends for the 1H 2026 will be RUB 8.2 bn, which will have an impact of about 0.8 p.p. on the capital adequacy ratio (N1.2). Following the dividend payment, Tier 1 Capital Adequacy Ratio would continue to significantly exceed the minimum level of "*no less than 12%*" set out in the Bank's Strategy.

The EGM record date is August 31, 2026. The dividend record date is October 5, 2026.

Also, in accordance with Articles 43.1 and 52.1 of Federal Law No. 208-FZ dated December 26, 1995 “On Joint-Stock Companies”, the Supervisory Board has resolved to suspend:

- dividend payments to shareholders who have not provided the Bank’s Registrar with up-to-date data required for payment;
- the mailing of voting ballots to shareholders who have not provided the Registrar with a current postal address.

This measure is targeted and affects only shareholders registered in the Bank’s Registrar, and:

- does not affect shareholders whose data in the register is already up to date – they will receive dividends and meeting materials as usual;
- as soon as a shareholder updates their information in the register, the restrictions are lifted, and the Bank resumes dividend payments and the mailing of documents for GSM.

Detailed information is available on the Bank’s website: https://www.bspb.ru/investors/shareholder-centre/special-information

1H 2026 IFRS Financial Statements:
https://cloud.bspb.ru/index.php/s/QrG9oLkfXFmMGyL
or on the Bank’s website: https://www.bspb.ru/en/investors/financial-statements/IFRS

The Presentation on 1H 2026 Financial Results under IFRS:
https://cloud.bspb.ru/index.php/s/KMecpbd9X6bpCqX
Press Release on 1H 2026 Financial Results under IFRS:
https://cloud.bspb.ru/index.php/s/eciJ3FEr4nN3YZx

IFRS DataBook:
https://cloud.bspb.ru/index.php/s/5CRX8YKpZELmaEi

Bank Saint Petersburg is one of the largest banks in Russia. As of July 1, 2026, the Bank ranks 15th in terms of assets among Russian banks (according to the information and analytical agency Interfax). As of July 1, 2026, the Bank provides services to over 2.4 mln individuals and 62 000 corporates in 71 offices in St. Petersburg, the Leningrad region, Moscow, Kaliningrad, Novosibirsk, including the representative offices in Krasnodar and Rostov-on-Don. The Bank’s shares are traded since 2007 and quoted in the top listing level of the Moscow Exchange with stock ticker BSPB.

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