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Bank Saint Petersburg earned RUB 10.9 bn for 1Q 2026 under IFRS

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

Key results of Bank Saint Petersburg for 1Q 2026:

RUB bn	1Q 2026	4Q 2025	1Q 2025	*1Q 2026 / 4Q 2025*	*1Q 2026 / 1Q 2025*
Net Interest Income	18.4	18.7	19.9	-1.7%	-7.8%
Net Fee & Commission Income	2.8	3.3	2.8	-15.6%	+1.2%
Net Trading Income	0.9	1.7	2.3	-43.8%	-59.1%
Revenues	**22.6**	**24.2**	**25.4**	**-6.5%**	**-10.9%**
OpEx	(7.0)	(10.9)	(5.7)	-36.1%	+21.8%
Provisions on loans	(1.1)	(5.2)	0.0		
Net Income	**10.9**	**4.4**	**15.5**	***+146.2%***	***-29.7%***
Net Interest Margin (NIM)	6.5%	6.4%	7.6%		
Cost-to-Income Ratio (CIR)	30.8%	45.0%	22.5%		
Cost of Risk (CoR)	0.4%	2.1%	(0.02%)		
Return on Equity (ROE)	**19.9%**	**8.0%**	**30.1%**		
Earnings per ordinary share, RUB	25	10	35		
Book Value per Ordinary Share, RUB (*incl. dividend payment)	518 (492)	492	487 (457)		

- **Net Interest Income** amounted to RUB 18.4 bn (-7.8% compared to 1Q 2025). Net Interest Margin (NIM) for 1Q 2026 stood at 6.5%
- **Fee & Commission Income** amounted to RUB 2.8 bn (+1.2% compared to 1Q 2025)
- **Net Trading Income** amounted to RUB 0.9 bn (-59.1% compared to 1Q 2025)
- **Revenues** amounted to RUB 22.6 bn (-10.9% compared to 1Q 2025)
- **OpEx** amounted to RUB 7.0 bn (+21.8% compared to 1Q 2025). **Cost-to-Income Ratio (CIR)** for 1Q 2026 stood at 30.8%
- **Net Income** amounted to RUB 10.9 bn (-29.7% compared to 1Q 2025). Return on Equity (ROE) for 1Q 2026 stood at 19.9%

RUB bn	01.04.2026	01.01.2026	*YTD*
Total Loan Portfolio	**977.3**	**961.9**	**+1.6%**
Corporate Loan Portfolio	771.3	760.1	+1.5%
Retail Loan Portfolio	205.5	201.2	+2.2%
Customer Deposits	**903.1**	**888.0**	**+1.7%**
Corporate Customer Deposits	369.1	366.6	+0.7%
Retail Customer Deposits	534.1	521.3	+2.4%

– As of April 1, 2026, **Total Loan Portfolio** amounted to RUB 977.3 bn (+1.6% compared to January 1, 2026). Since January 1, 2026, Corporate Loan Portfolio increased by +1.5% and amounted to RUB 771.3 bn. Retail Loan Portfolio increased since the beginning of the year by +2.2% and amounted to RUB 205.5 bn.

  Loan portfolio quality. As of April 1, 2026, Problem Loan Ratio (NPL Ratio) amounted to 3.6% (3.8% as of January 1, 2026). The rate of provisions for loan impairment amounted to 2.9% (3.0% as of January 1, 2026). NPL Coverage Ratio amounted to 79.0% (78.6% as of January 1, 2026).

  Provisions on Loans amounted to RUB 1.1 bn for 1Q 2026. **Cost of Risk (CoR)** for 1Q 2026 amounted to 0.4% and is within the guidance announced by the Bank in March 2026.

– As of April 1, 2026, **Customer Deposits** amounted to RUB 903.1 bn (+1.7% compared to January 1, 2026). Since January 1, 2026, Corporate Customer Deposits increased by +0.7% and amounted to RUB 369.1 bn. Retail Customer Deposits increased since the beginning of the year by +2.4% and amounted to RUB 534.1 bn.

RUB bn	01.04.2026	01.01.2026	*YTD*
Shareholders' Equity	**227.8**	**217.4**	*+4.8%*
Tier 1 Capital	**189.9**	**190.4**	*-0.2%*
Total Capital	**212.9**	**202.4**	*+5.2%*
Tier 1 Capital Adequacy Ratio (min 6.0%)	19.7%	19.7%	
Total Capital Adequacy Ratio (min 8.0%)	22.0%	20.9%	

– As of April 1, 2026, **Shareholders Equity** amounted to RUB 227.8 bn (+4.8% compared to January 1, 2026).

– As of April 1, 2026, the **Bank's Total Capital** calculated under the CBR regulations (Basel III) amounted to RUB 212.9 bn (+5.2% compared to January 1, 2026). **The Bank's Tier 1 Capital** amounted to RUB 189.9 bn (-0.2% compared to January 1, 2026).

  As a result, the **Tier 1 capital adequacy ratio (N1.2)** as of April 1, 2026, amounted to 19.7% (19.7% as of January 1, 2026); and the **total capital adequacy ratio (N1.0)** as of April 1, 2026, amounted to 22.0% (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 1Q 2026. The estimated impact of the 1Q 2026 Net Income on Tier 1 Capital Adequacy Ratio is +1.0 p.p.

On April 28, 2026, the Annual General Meeting of Shareholders of Bank Saint Petersburg approved dividends for 2025 in the amount of RUB 11.5 billion (a total of RUB 18.9 billion for 2025, including dividends paid for the first half of 2025 in the amount of RUB 7.4 billion), which will have an impact of approximately 1.2 pp effect on the Bank's Tier 1 Capital Adequacy Ratio (N1.2). After payment of dividends, Tier 1 Capital Adequacy Ratio would continue to significantly exceed the minimum level of 12% established in the Bank's Strategy.

We would like to remind you, that on March 19, 2026, the Bank's Supervisory Board resolved to acquire 9,000,000 ordinary shares of the Bank in book-entry form. The approved price of acquisition is RUB 340 per share.

Shareholders' offers for the sale of their shares to the Bank may be submitted from April 10, 2026 to May 22, 2026.

1Q 2026 IFRS Financial Statements:
https://cloud.bspb.ru/index.php/s/PoZJHrDjC5bTYko
or on the Bank's website: https://www.bspb.ru/en/investors/financial-statements/IFRS

The Presentation on 1Q 2026 Financial Results under IFRS:
https://cloud.bspb.ru/index.php/s/MAJiKFsJGrWNY6f

Press Release on 1Q 2026 Financial Results under IFRS:
https://cloud.bspb.ru/index.php/s/cDDzH2gRfjjG4Qc

IFRS DataBook:
https://cloud.bspb.ru/index.php/s/tnPp56jozrqkxmC

Bank Saint Petersburg is one of the largest banks in Russia. As of April 1, 2026, the Bank ranks 13th in terms of assets among Russian banks (according to the information and analytical agency Interfax). As of April 1, 2026, the Bank provides services to over 2.4 mln individuals and 62 000 corporates in 69 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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