March 6, 2026 PRESS RELEASE

Bank Saint Petersburg earned RUB 37.8 bn for FY 2025 under IFRS

Bank Saint Petersburg summed results for FY 2025 according to International Financial Reporting Standards (IFRS).

«Despite the challenges of the past year, we delivered strong results, generating net profit of RUB 37.8 bn and demonstrating a return on equity of 18.1%, in line with the Bank's long-term Strategy target.

Robust business growth (with a loan portfolio expanding by 28%) and record revenues of over RUB 99 bn confirm the resilience and profitability of our business model. At the same time, we maintained high operational efficiency, keeping the cost-to-income ratio at a comfortable of 30.7%.

We remain among the sector leaders in terms of capital buffer. As of January 1, 2026, the Bank's Tier 1 Capital Adequacy Ratio (N1.2) stood at 19.7%, significantly exceeding both the regulatory minimum and the minimum threshold set out in the Bank's Strategy (no less than 12%). This provides a solid foundation for further growth and stable operations in a challenging macroeconomic environment.

We take pride in the fact that the Bank's reliability and resilience are affirmed by independent assessment. In February 2026, the National Credit Ratings agency (NCR) assigned the Bank a credit rating of "AA" with a Stable outlook for the first time. »

Alexander Savelyev,
Chairman of the Management Board

Key results of Bank Saint Petersburg for FY 2025:

in RUB bn	FY 2025	FY 2024	*FY 25 / FY 24*	4Q 2025	3Q 2025	4Q 2024	*4Q 25 / 3Q 25*	*4Q 25 / 4Q 24*
Net Interest Income	77.8	70.6	+10.2%	18.7	19.6	19.3	*-4.9%*	*-3.4%*
Net Fee & Commission Income	11.8	11.6	+1.6%	3.3	2.9	3.1	*+15.3%*	*+7.7%*
Net Trading Income*	7.9	10.9	-27.8%	1.7	1.0	3.3	*+61.1%*	*-48.4%*
Revenues*	**99.1**	**94.4**	**+5.0%**	**24.2**	**24.2**	**26.1**	***+0.2%***	***-7.4%***
OpEx	(30.4)	(25.9)	+17.2%	(10.9)	(7.2)	(7.9)	*+51.5%*	*+37.4%*
Provisions on loans*	(17.3)	(6.1)		(5.2)	(5.3)	(1.8)		
Net Income	**37.8**	**50.8**	**-25.5%**	**4.4**	**8.8**	**13.2**	***-49.4%***	***-66.4%***
Net Interest Margin (NIM)	7.0%	7.0%		6.4%	6.6%	7.4%		
Cost-to-Income Ratio (CIR)	30.7%	27.5%		45.0%	29.8%	30.4%		
Cost of Risk (CoR)*	2.0%	0.8%		2.1%	2.3%	1.0%		
Return on Equity (ROE)	**18.1%**	**27.1%**		**8.0%**	**16.0%**	**26.1%**		
Earnings per Ordinary Share, RUB	85	114		10	20	30		
Book Value per Ordinary Share, RUB (*incl. dividend payment)	494	452		494	481*	452		

– **Net Interest Income** amounted to RUB 77.8 bn (+10.2% compared to FY 2024); incl. RUB 18.7 bn in 4Q 2025 (-3.4% compared to 4Q 2024). **Net Interest Margin (NIM)** for FY 2025 stood at 7.0%; incl. 6.4% for 4Q 2025.

In 4Q 2025 Net Interest Income expectedly decreased against the backdrop of the key rate dynamics due to the specifics of the Bank's business model, based on a significant share of "free" sources of funding and a significant share of corporate loans with a floating rate.

– **Net Fee & Commission Income** amounted to RUB 11.8 bn (+1.6% compared to FY 2024); incl. RUB 3.3 bn in 4Q 2025 (+7.7% compared to 4Q 2024).

– **Net Trading Income** amounted to RUB 7.9 bn (-27.8% compared to FY 2024); incl. RUB 1.7 bn in 4Q 2025 (-48.4% compared to 4Q 2024).

– **Revenues** amounted to RUB 99.1 bn (+5.0% compared to FY 2024); incl. RUB 24.2 bn in 4Q 2025 (-7.4% compared to 4Q 2024).

– **OpEx** amounted to RUB 30.4 bn (+17.2% compared to FY 2024); incl. RUB 10.9 bn in 4Q 2025 (+37.4% compared to 4Q 2024). **Cost-to-Income Ratio (CIR)** for FY 2025 stood at 30.7%; incl. 45.0% for 4Q 2025.

– **Net Income** amounted to RUB 37.8 bn (-25.5% compared to FY 2024); incl. RUB 4.4 bn in 4Q 2025 (-66.4% compared to 4Q 2024). **Return on Equity (ROE)** for FY 2025 stood at 18.1%; incl. 8.0% for 4Q 2025.

in RUB bn	**January 1, 2026**	**October 1, 2025**	**January 1, 2025**	***QTD***	***YTD***
Total Loan Portfolio	**961.9**	**953.4**	**751.0**	**+0.9%**	**+28.1%**
Corporate Loan Portfolio	760.1	767.1	587.9	-0.9%	+29.3%
Retail Loan Portfolio	201.2	185.6	162.5	+8.4%	+23.8%
Customer Deposits	**888.0**	**856.4**	**715.7**	**+3.7%**	**+24.1%**
Corporate Customer Deposits	366.6	364.3	279.3	+0.6%	+31.3%
Retail Customer Deposits	521.3	492.1	436.4	+5.9%	+19.5%

– As of January 1, 2026, **Total Loan Portfolio** amounted to RUB 961.9 bn (+28.1% compared to January 1, 2025). Since January 1, 2025, **Corporate Loan Portfolio** increased by +29.3% and amounted to RUB 760.1 bn. Retail Loan Portfolio increased since the beginning of the year by +23.8% and amounted to RUB 201.2 bn.

– **Loan portfolio quality**. As of January 1, 2026, Problem Loan Ratio (NPL Ratio) amounted to 3.8% (4.7% as of January 1, 2025). The rate of provisions for loan impairment amounted to 3.0% (4.4% as of January 1, 2025). NPL Coverage Ratio amounted to 78.6% (93.4% as of January 1, 2025).

Provisions on Loans amounted to RUB 17.3 bn; incl. RUB 5.2 bn for 4Q 2025. **Cost of Risk (CoR)** for FY 2025 amounted to 2.0% and is within the guidance announced by the Bank in August 2025.

– As of January 1, 2026**, Customer Deposits** amounted to RUB 888.0 bn (+24.1% compared to January 1, 2025). Since January 1, 2025, **Corporate Customer Deposits** increased by +31.3% and amounted to RUB 366.6 bn. **Retail Customer Deposits** increased since the beginning of the year by +19.5% and amounted to RUB 521.3 bn.

In RUB bn	**January 1, 2026**	**October 1, 2025**	**January 1, 2025**	***QTD***	***YTD***
Shareholders' Equity	217.4	221.6	201.4	-1.9%	+7.9%
Tier 1 Capital	190.4	169.5	184.7	+12.3%	+3.1%
Total Capital	202.4	210.9	198.1	-4.0%	+2.2%
Tier 1 Capital Adequacy Ratio (min 6.0%)	19.7%	17.3%	20.4%		
Total Capital Adequacy Ratio (min 8.0%)	20.9%	21.5%	21.8%		

– As of January 1, 2026, Shareholders Equity amounted to RUB 217.4 bn (+7.9% compared to January 1, 2025).

– As of January 1, 2026, the **Bank's Total Capital** calculated under the CBR regulations (Basel III) amounted to RUB 202.4 bn (+2.2% compared to January 1, 2025). The **Bank's Tier 1 Capital** amounted to RUB 190.4 bn (+3.1% compared to January 1, 2025).

  As a result, the **Tier 1 capital adequacy ratio (N1.2)** as of January 1, 2026, amounted to 19.7% (20.4% as of January 1, 2025); and the **total capital adequacy ratio (N1.0)** as of January 1, 2026, amounted to 20.9% (21.8% as of January 1, 2025).

FY 2025 IFRS Financial Statements:

https://cloud.bspb.ru/index.php/s/ny2AJKkcfJLL4ya
or on the Bank's website: https://www.bspb.ru/en/investors/financial-statements/IFRS

The Presentation on FY 2025 Financial Results under IFRS:
https://cloud.bspb.ru/index.php/s/kieb5E2cp9LcbzP

Press Release on FY 2025 Financial Results under IFRS:
https://cloud.bspb.ru/index.php/s/pway9fzWLLqxSjm

IFRS DataBook:
https://cloud.bspb.ru/index.php/s/qszGxcL4YDbqBDi

Bank Saint Petersburg is one of the largest banks in Russia. As of October 1, 2025, the Bank ranks 13th in terms of assets among Russian banks (according to the information and analytical agency Interfax). As of January 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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* *In accordance with the IFRS methodology, the accumulated effect of FX revaluation of provisions for loans that were derecognized during the reporting period is excluded from the line "Effect of FX revaluation". The relevant amount is reflected within the line "Net charge for/ (income from) from creation /(recovery) of allowance for expected credit losses (ECL)". For the purposes of this press-release, the FX revaluation income for FY 2025 and 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).*