



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

Notice of the Annual Sitting of 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 annual sitting of the General Shareholders' Meeting.

The way of making a resolution by the General Shareholders' Meeting: a sitting where the voting is combined with the absentee voting.

Place of the sitting: Imperial Hall, 3d floor, the Taleon Imperial Hotel at the address: 59 Moika River Embankment, St. Petersburg, Russian Federation.

Date of the sitting: **April 24, 2025.**

Time when the registration of the sitting participants starts: 12:30 p.m.

Time of the sitting: 2 p.m.

Possibility of remote participation in the sitting: Not possible.

Final date for delivery of the voting ballots in case of absentee voting is **April 21, 2025.**

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 paper form 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: March 31, 2025.

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 in book-entry form.

Agenda:

1. Allocation of profit of PJSC "Bank "Saint-Petersburg" for 2024.
2. Payout (declaration) of dividends for 2024 (approval of dividend amount and form of dividend payment for 2024) and determination of the Record Date (Dividends).
3. Appointment of the audit firm of PJSC "Bank "Saint-Petersburg" for 2025.
4. Remuneration payment to the members of the Supervisory Board of PJSC "Bank "Saint-Petersburg" for the period of their membership in 2024-2025.
5. Compensation to the members of the Supervisory Board of PJSC "Bank "Saint-Petersburg" of the costs incurred while acting in their professional capacities.
6. Determination of the number of members of the Supervisory Board of PJSC "Bank "Saint-Petersburg".
7. Election of the members of the Supervisory Board of PJSC "Bank "Saint-Petersburg".
8. Decrease of the share capital of PJSC "Bank "Saint-Petersburg" through redemption of the shares acquired by the company.
9. Approval of the restated Charter of PJSC "Bank "Saint-Petersburg".
10. Approval of the authorised signatory who will sign the request for state registration of the restated Charter of PJSC "Bank "Saint-Petersburg".
11. Approval of the restated Regulations on the Supervisory Board of PJSC "Bank "Saint-Petersburg".
12. Approval of the restated Regulations on the Management Board of PJSC "Bank "Saint-Petersburg".

Pursuant to Clauses 1 and 2, Article 50.1 of Federal Law "On Joint Stock Companies" the voting at the sitting of the General Shareholders' Meeting of PJSC "Bank "Saint-Petersburg" is combined with the absentee voting.

A person participating in the annual sitting of the General Shareholders' Meeting shall have a passport and a representative of a shareholder shall also have a power of attorney authorizing him/her to take part in the annual sitting of the General Shareholders' Meeting.

The procedure of registration of shareholders:

The registration of shareholders at the annual sitting of the General Shareholders' Meeting shall be made in compliance with the following conditions:

1. An individual shareholder shall show to the members of the counting committee his/her passport or another ID document. The details of the document shown shall agree with the details specified in the list of persons entitled to vote on resolutions of the General Shareholders' Meeting.
2. The head of a corporate shareholder shall show to the members of the counting committee his/her passport and give the original or the copy certified by the legal entity of the document confirming its appointment for his/her position as well as the original or the copy certified by the notary of the Charter of the legal entity the head of which he/she is.
3. A representative of a corporate shareholder (except for the head of a legal entity) shall show to the members of the counting committee his/her ID document, a power of attorney authorizing him/her to vote and give the original or the copy certified by the legal entity of the document confirming the appointment of the head of the legal entity for his/her position as well as the original or the copy certified by the notary of the Charter of the legal entity.
4. Any and all documents, except for the power of attorney authorizing to vote, shall be shown to the members of the counting committee for reading and shall be then returned to the head/representative of the legal entity.
5. The representative of an individual shareholder shall show to the members of the counting committee his/her ID document and a power of attorney authorizing him/her to vote.
6. 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 Article 185.1 of the Civil Code of the Russian Federation or certified by notary public.
7. The power of attorney issued as a result of delegation shall be certified by notary, unless otherwise is stipulated by laws.
8. 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.
9. If a power of attorney was certified by a foreign notary, such power of attorney must contain an apostille or a consular legalization.

The power of attorney shall be made in accordance with the requirements of the laws:

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. If a power of attorney was certified by a foreign notary, such power of attorney must contain an apostille or a consular legalization.

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.

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 (March 31, 2025)) at the following address: Room 335, 64A Malookhtinsky pr., St. Petersburg from April 04, 2025 through April 21, 2025 (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 April 21, 2025,

- or submit personally at the following address: Room 335, 64A Malookhtinsky pr., St. Petersburg until April 21, 2025 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" (AO Nezavisimaya registratorskaya kompaniya — R.O.S.T in Russian) at:

http://rrost.ru/ru/shareholder/online-services/new_lka/

Pursuant to Clause 4, Article 50.1 of Federal Law № 208-FZ dated December 26, 1995 "On Joint Stock Companies" the receipt of the voting ballots in case of absentee voting combined with the voting at the sitting of the General Shareholders' Meeting is over two days prior to the date of such sitting.

Thus, the final date for receiving the voting ballots and filling out of their electronic form in case of absentee voting is **April 21, 2025 (until midnight)**.

Ballots and declarations of intention received after the above date will not be considered for determination of the quorum at the sitting of 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 annual sitting of the General Shareholders' Meeting personally or 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 take part in the sitting. Thus, the shareholders shall be deemed to have participated in the sitting of the General Shareholders' Meeting, if they submit voting instructions to persons registering 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 April 21, 2025.

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 above stated requirements.

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 sitting or 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 sitting or absentee voting from April 04, 2025 through April 23, 2025 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/meeting-2025>.

On April 24, 2025 (the date of the sitting of the General Shareholders' Meeting) the shareholders may have a consultation and read the information (reference materials) disclosed to persons entitled to vote on resolutions of the General Shareholders' Meeting at the place of the sitting from 12:30 p.m. until the end of the sitting.

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 sitting or 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".

Please note that the shareholders registered in the register of the shareholders of PJSC "Bank "Saint-Petersburg" shall provide to the registrar of PJSC "Bank "Saint-Petersburg" information about change of their details, including the address, banking details.

REFERENCE INFORMATION FOR THE SHAREHOLDERS:

In connection with the enactment of amendments stipulated by Federal Law No. 287-FZ dated August 08, 2024 "On Amendments to the Federal Law "On Joint Stock Companies" and Certain Statutes of the Russian Federation" (the "Law"), starting from September 01, 2027 the Bank shall be entitled to make the following decision:

- to suspend dividend payments to the shareholders registered in the register of the Bank's shareholders. The reason for making such a decision in relation to a shareholder may be absence of up-to-date information at the Bank's Registrar about the shareholder, including his/her/its postal address and banking details, as a result of which dividends transferred by the Bank to the shareholder by postal or banking transfers have been continuously returned to the Bank. The terms of the payment suspension are stipulated by Article 43.1 of the Law;

- to suspend delivery to the shareholders entitled to vote on resolutions of the General Shareholders' Meeting and registered in the register of the company's shareholders of notices on the sitting or absentee voting and/or voting ballots to the postal addresses specified in the company's shareholder register. The terms of information delivery suspension are stipulated by Article 52.1 of the Law.

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"