



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

Notice of the Absentee Voting for Making Resolutions by 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 absentee voting for making resolutions by the General Shareholders' Meeting.

The way of making resolutions by the General Shareholders' Meeting: the absentee voting.

Final date for delivery of the voting ballots for absentee voting is **September 25, 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: September 01, 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. Payout (declaration) of dividends for the half of 2025 (approval of dividend amount and form of dividend payment for the half of 2025) and determination of the Record Date (Dividends).
2. Decrease of the share capital of PJSC "Bank "Saint-Petersburg" through redemption of the shares acquired by the company.
3. Approval of Amendments No. 1 to the Charter of PJSC "Bank "Saint-Petersburg".
4. Approval of the authorised signatory who will sign the request for state registration of Amendments No. 1 to the Charter of PJSC "Bank "Saint-Petersburg".
5. Approval of the restated Regulations on the Management Board of PJSC "Bank "Saint-Petersburg".

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 (September 01, 2025)) at the following address: Room 335, 64A Malookhtinsky pr., St. Petersburg from September 05, 2025 through September 25, 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 September 25, 2025,

- or submit personally at the following address: Room 335, 64A Malookhtinsky pr., St. Petersburg until September 25, 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/

The final date for receiving the voting ballots and filling out of their electronic form is **September 25, 2025 (until midnight).**

Ballots and declarations of intention received after the above date will not be considered for determination of the quorum of the absentee voting for making resolutions by 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 absentee voting for making resolutions by the General Shareholders' Meeting 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 vote on resolutions made by the General Shareholders' Meeting. Thus, the shareholders shall be deemed to have participated in the absentee voting of the General Shareholders' Meeting, if they submit voting instructions to persons recording 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 September 25, 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 following requirements:

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

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 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 absentee voting from September 05, 2025 through September 25, 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/2025>.

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 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, in case there is no updated information at the Bank's Registrar about a shareholder, including its/his/her postal address, banking details, the Bank shall be entitled to make the following decision:

- to suspend dividend payments to the shareholders entitled to receive dividends and registered in the register of the Bank's shareholders. 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"