

### Bank Saint Petersburg earned RUB 37.6 bn for 9M 2024 under IFRS

Bank Saint Petersburg summed results for 9M 2024 according to International Financial Reporting Standards (IFRS).

#### Key results of Bank Saint Petersburg for 9M 2024:

	9M 2024	9M 2023	9M 24 / 9M 23	3Q 2024	2Q 2024	3Q 2023	3Q 24 / 2Q 24	3Q 24 / 3Q 23
<i>in RUB bn</i>								
Net Interest Income	51.2	34.8	+47.3%	17.3	16.7	12.7	+4.1%	+37.0%
Net Fee & Commission Income	8.5	9.4	-9.6%	3.2	2.7	3.0	+16.5%	+6.2%
Net Trading Income	7.6	9.2	-17.2%	2.8	2.6	1.5	+9.3%	+84.8%
<b>Revenues</b>	<b>68.3</b>	<b>54.1</b>	<b>+26.2%</b>	<b>23.7</b>	<b>22.3</b>	<b>17.4</b>	<b>+6.2%</b>	<b>+36.2%</b>
OpEx	(18.0)	(18.3)	-1.5%	(6.6)	(5.5)	(6.3)	+20.0%	+3.8%
Provisions on loans	(4.3)	3.9		(1.2)	(2.9)	(0.4)	-59.8%	
<b>Net Income</b>	<b>37.6</b>	<b>36.9</b>	<b>+1.9%</b>	<b>13.3</b>	<b>11.3</b>	<b>8.5</b>	<b>+17.5%</b>	<b>+55.6%</b>
Net Interest Margin (NIM)	6.9%	5.6%		6.9%	6.9%	5.8%		
Cost-to-Income Ratio (CIR)	26.4%	33.8%		27.7%	24.5%	36.4%		
Cost of Risk (CoR)	0.8%	(0.9%)		0.6%	1.6%	0.3%		
Return on Equity (ROE)	<b>26.8%</b>	<b>31.2%</b>		<b>27.2%</b>	<b>24.2%</b>	<b>20.3%</b>		
Earnings per Ordinary Share, RUB	84	82		30	25	19		
Book Value per Ordinary Share, RUB (*incl. 1H 2024 dividend payment)	450 (423*)	383		450 (423*)	421	383		

- **Net Interest Income** amounted to RUB 51.2 bn (+47.3% compared to 9M 2023); incl. RUB 17.3 bn in 3Q 2024 (+37.0% compared to 3Q 2023). **Net Interest Margin (NIM)** for 9M 2024 stood at 6.9%; incl. 6.9% for 3Q 2024.
  - **Net Fee & Commission Income** amounted to RUB 8.5 bn (-9.6% compared to 9M 2023); incl. RUB 3.2 bn in 3Q 2024 (+6.2% compared to 3Q 2023).
  - **Net Trading Income** amounted to RUB 7.6 bn (-17.2% compared to 9M 2023); incl. RUB 2.8 bn in 3Q 2024 (+84.8% compared to 3Q 2023).
  - **Revenues** amounted to RUB 68.3 bn (+26.2% compared to 9M 2023); incl. RUB 23.7 bn in 3Q 2024 (+36.2% compared to 3Q 2023).
  - **OpEx** amounted to RUB 18.0 bn (-1.5% compared to 9M 2023); incl. RUB 6.6 bn in 3Q 2024 (+3.8% compared to 3Q 2023). **Cost-to-Income Ratio (CIR)** for 9M 2024 stood at 26.4%; incl. 27.7% for 3Q 2024.
  - **Net Income** amounted to RUB 37.6 bn (+1.9% compared to 9M 2023); incl. RUB 13.3 bn in 3Q 2024 (+55.6% compared to 3Q 2023).
- Return on Equity (ROE)** for 9M 2024 stood at 26.8%; incl. 27.2% for 3Q 2024.

	01.10.2024	01.07.2024	01.01.2024	QTD	YTD
<i>In RUB bn</i>					
<b>Total Loan Portfolio</b>	<b>739.7</b>	<b>716.3</b>	<b>686.3</b>	<b>+3.3%</b>	<b>+7.8%</b>
<b>Corporate Loan Portfolio</b>	580.1	557.0	527.4	+4.2%	+10.0%
<b>Retail Loan Portfolio</b>	158.7	158.4	155.9	+0.2%	+1.8%
<b>Customer Deposits</b>	<b>619.4</b>	<b>654.4</b>	<b>651.1</b>	<b>-5.3%</b>	<b>-4.9%</b>
<b>Corporate Customer Deposits</b>	244.6	260.1	255.5	-6.0%	-4.3%
<b>Retail Customer Deposits</b>	374.8	394.3	395.6	-4.9%	-5.2%

– As of October 1, 2024, **Total Loan Portfolio** amounted to RUB 739.7 bn (+7.8% compared to January 1, 2024). Since January 1, 2024, Corporate Loan Portfolio increased by +10.0% and amounted to RUB 580.1 bn. Retail Loan Portfolio increased since the beginning of the year by +1.8% and amounted to RUB 158.7 bn.

– **Loan portfolio quality.** As of October 1, 2024, Problem Loan Ratio (NPL Ratio) amounted to 4.8% (5.2% as of January 1, 2024). The rate of provisions for loan impairment amounted to 4.2% (5.0% as of January 1, 2024). NPL Coverage Ratio amounted to 87.0% (96.8% as of January 1, 2024).

Provisions on Loans amounted to RUB 4.3 bn; incl. RUB 1.2 bn for 3Q 2024. **Cost of Risk (CoR)** for 9M 2024 amounted to 0.8%; incl. 0.6% for 3Q 2024.

– As of October 1, 2024, **Customer Deposits** amounted to RUB 619.4 bn (-4.9% compared to January 1, 2024). Since January 1, 2024, Corporate Customer Deposits decreased by 4.3% and amounted to RUB 244.6 bn. Retail Customer Deposits decreased since the beginning of the year by 5.2% and amounted to RUB 374.8 bn.

Retail customers' current and term accounts grew by 2.6% since the beginning of the year, and the decline as of October 1, 2024, was due to the completion of a number of projects financed through escrow accounts.

	01.10.2024	01.07.2024	01.01.2024	QTD	YTD
<i>In RUB bn</i>					
Tier 1 Capital	146.3	146.1	156.3	+0.2%	-6.4%
Total Capital	194.0	180.2	171.2	+7.7%	+13.3%
Tier 1 Capital Adequacy Ratio	17.0%	17.0%	18.6%		
Total Capital Adequacy Ratio	22.5%	20.9%	20.3%		

– As of October 1, 2024, the Bank's **Total Capital** calculated under the CBR regulations (Basel III) amounted to RUB 194.0 bn (+13.3% compared to January 1, 2024). The Bank's **Tier 1 Capital** amounted to RUB 146.3 bn (-6.4% compared to January 1, 2024). As a result, the **Tier 1 capital adequacy ratio (N1.2)** as of October 1, 2024, amounted to 17.0% (18.6% as of January 1, 2024); and the **total capital adequacy ratio (N1.0)** as of October 1, 2024, amounted to 22.5% (20.3% as of January 1, 2024).

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 9M 2024. The estimated impact of the 9M 2024 Net Income on Tier 1 Capital Adequacy Ratio is +4.7 p.p.

After the payment of 1H 2024 dividends in the amount of RUB 12.2 bn, as of November 1, 2024, the Bank's Tier 1 Capital Adequacy Ratio (N1.2) is 15.1% and continues to significantly exceed the minimum level of 12% established in the Bank's Strategy.

**9M 2024 IFRS Financial Statements are available at the following link:**

<https://cloud.bspb.ru/index.php/s/cwrRSWwBddP9nFQ>

or on the Bank's website: <https://www.bspb.ru/en/investors/financial-statements/IFRS>

**The Presentation on Financial Results under IFRS for 9M 2024 is available at the following link:**

<https://cloud.bspb.ru/index.php/s/H9JWN54Fa3M4BMp>

**Press Release on Financial Results for 9M 2024 under IFRS is available at the following link:**

<https://cloud.bspb.ru/index.php/s/4k5iMHAZRmFpAa>

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**Bank Saint Petersburg** is one of the largest banks in Russia. As of October 1, 2024, the Bank ranks 15th in terms of assets among Russian banks (according to the information and analytical agency Interfax). As of October 1, 2024, the Bank provides services to 2.3 mln individuals and 61 000 corporates in 65 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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**For more information about Bank Saint Petersburg please visit <https://www.bspb.ru/en/investors/>**