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PRESS RELEASE

Bank Saint Petersburg earned RUB 33.4 bn for 9M 2025 under IFRS

Bank Saint Petersburg summed results for 9M 2025 according to International Financial Reporting Standards (IFRS).

Key results of Bank Saint Petersburg for 9M 2025:

<i>in RUB bn</i>	9M 2025	9M 2024	9M 25/ 9M 24	3Q 2025	2Q 2025	3Q 2024	3Q 25 / 2Q 25	3Q 25 / 3Q 24
Net Interest Income	59.1	51.2	+15.4%	19.6	19.5	17.3	+0.7%	+13.2%
Net Fee & Commission Income	8.5	8.5	-0.6%	2.9	2.8	3.2	+1.1%	-9.0%
Net Trading Income*	6.2	7.6	-19.0%	1.0	2.8	2.8	-62.7%	-62.9%
Revenues*	74.9	68.2	+9.8%	24.2	25.4	23.7	-4.8%	+2.1%
OpEx	(19.5)	(18.0)	+8.3%	(7.2)	(6.6)	(6.6)	+9.0%	+9.7%
Provisions on loans*	(12.1)	(4.3)		(5.3)	(6.9)	(1.2)	-22.7%	
Net Income	33.4	37.6	-11.1%	8.8	9.1	13.3	-4.0%	-33.9%
Net Interest Margin (NIM)	7.2%	6.9%		6.6%	7.2%	6.9%		
Cost-to-Income Ratio (CIR)	26.0%	26.4%		29.8%	26.0%	27.7%		
Cost of Risk (CoR)*	1.9%	0.8%		2.3%	3.4%	0.6%		
Return on Equity (ROE)	21.1%	26.8%		16.0%	17.0%	27.2%		
Earnings per Ordinary Share, RUB	75	84		20	20	30		
Book Value per Ordinary Share, RUB (*incl. dividend payment)	481*	423*		481*	478	423*		

- **Net Interest Income** amounted to RUB 59.1 bn (+15.4% compared to 9M 2024); incl. RUB 19.6 bn in 3Q 2025 (+13.2% compared to 3Q 2024). **Net Interest Margin (NIM)** for 9M 2025 stood at 7.2%; incl. 6.6% for 3Q 2025.

In August-September 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 8.5 bn (-0.6% compared to 9M 2024); incl. RUB 2.9 bn in 3Q 2025 (-9.0% compared to 3Q 2024).
- **Net Trading Income** amounted to RUB 6.2 bn (-19.0% compared to 9M 2024); incl. RUB 1.0 bn in 3Q 2025 (-62.9% compared to 3Q 2024).
- **Revenues** amounted to RUB 74.9 bn (+9.8% compared to 9M 2024); incl. RUB 24.2 bn in 3Q 2025 (+2.1% compared to 3Q 2024).
- **OpEx** amounted to RUB 19.5 bn (+8.3% compared to 9M 2024); incl. RUB 7.2 bn in 3Q 2025 (+9.7% compared to 3Q 2024). **Cost-to-Income Ratio (CIR)** for 9M 2025 stood at 26.0%; incl. 29.8% for 3Q 2025.
- **Net Income** amounted to RUB 33.4 bn (-11.1% compared to 9M 2024); incl. RUB 8.8 bn in 3Q 2025 (-33.9% compared to 3Q 2024).

Return on Equity (ROE) for 9M 2025 stood at 21.1%; incl. 16.0% for 3Q 2025.

	October 1, 2025	July 1, 2025	January 1, 2025	QTD	YTD
<i>In RUB bn</i>					
Total Loan Portfolio	953.4	857.8	751.0	+11.1%	+26.9%
Corporate Loan Portfolio	767.1	682.0	587.9	+12.5%	+30.5%
Retail Loan Portfolio	185.6	175.2	162.5	+6.0%	+14.2%
Customer Deposits	856.4	757.2	715.7	+13.1%	+19.7%
Corporate Customer Deposits	364.3	270.5	279.3	+34.7%	+30.4%
Retail Customer Deposits	492.1	486.7	436.4	+1.1%	+12.7%

- As of October 1, 2025, **Total Loan Portfolio** amounted to RUB 953.4 bn (+26.9% compared to January 1, 2025). Since January 1, 2025, Corporate Loan Portfolio increased by 30.5% and amounted to RUB 767.1 bn. Retail Loan Portfolio increased since the beginning of the year by 14.2% and amounted to RUB 185.6 bn.

In September, the Bank executed a large loan-deposit transaction with a corporate client in the amount of approximately RUB 100 bn. This transaction impacted the dynamics of the loan portfolio and customer deposits as of October 1, 2025. The transaction is fully consistent with the Bank's conservative credit policy. The transaction was conducted with Category I collateral, eliminating additional credit risk for the Bank and placing no additional burden on capital adequacy ratios. The total net interest income from the transaction is in line with the Bank's standard margin for similar low-risk transactions. This transaction demonstrates corporate clients' trust in the Bank as a reliable partner and strengthens long-term relationships.

- Loan portfolio quality.** As of October 1, 2025, Problem Loan Ratio (NPL Ratio) amounted to 3.6% (4.7% as of January 1, 2025). The rate of provisions for loan impairment amounted to 3.7% (4.4% as of January 1, 2025). NPL Coverage Ratio amounted to 101.6% (93.4% as of January 1, 2025).

Provisions on Loans amounted to RUB 12.1 bn. **Cost of Risk (CoR)** for 9M 2025 amounted to 1.9% and is within the guidance announced by the Bank in August 2025 (about 2% for FY 2025).

- As of October 1, 2025, **Customer Deposits** amounted to RUB 856.4 bn (+19.7% compared to January 1, 2025). Since January 1, 2025, Corporate Customer Deposits increased by 30.4% and amounted to RUB 364.3 bn. Retail Customer Deposits increased since the beginning of the year by 12.7% and amounted to RUB 492.1 bn.

	October 1, 2025	July 1, 2025	January 1, 2025	QTD	YTD
<i>In RUB bn</i>					
Shareholders' Equity	221.6	212.9	201.4	+4.1%	+10.0%
Tier 1 Capital	169.5	169.4	184.7	+0.0%	-8.3%
Total Capital	210.9	202.1	198.1	+4.3%	+6.5%
Tier 1 Capital Adequacy Ratio	17.3%	16.7%	20.4%		
Total Capital Adequacy Ratio	21.5%	19.8%	21.8%		

- As of October 1, 2025, **Shareholders Equity** amounted to RUB 221.6 bn (+10.0% compared to January 1, 2025).
- As of October 1, 2025, the Bank's **Total Capital** calculated under the CBR regulations (Basel III) amounted to RUB 210.9 bn (+6.5% compared to January 1, 2025). The Bank's **Tier 1 Capital** amounted to RUB 169.5 bn (-8.3% compared to January 1, 2025).

As a result, the **Tier 1 capital adequacy ratio (N1.2)** as of October 1, 2025, amounted to 17.3% (20.4% as of January 1, 2025); and the **total capital adequacy ratio (N1.0)** as of October 1, 2025, amounted to 21.5% (21.8% as of January 1, 2025).

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 2025. The estimated impact of the 9M 2025 Net Income on Tier 1 Capital Adequacy Ratio is +3.4 p.p.

On September 25, 2025, the General Meeting of Shareholders approved the payment of interim dividends for 1H 2025 in the amount of RUB 7.4 bn (30% of the Bank's 1H 2025 IFRS Net income), which had an impact on dynamics

of Shareholders' Equity, the Bank's capital and capital adequacy ratios as of November 1, 2025. After the payment of dividends, the Tier 1 Capital Adequacy Ratio significantly exceeds the minimum level of 12% established in the Bank's Strategy.

9M 2025 IFRS Financial Statements:

<https://cloud.bspb.ru/index.php/s/6BniwLQPDwN9rat>

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

The Presentation on 9M 2025 Financial Results under IFRS:

<https://cloud.bspb.ru/index.php/s/kyA9rtBfy2QMZ3i>

Press Release on 9M 2025 Financial Results under IFRS:

<https://cloud.bspb.ru/index.php/s/Ti29gTQRWW9yMK5>

IFRS DataBook:

<https://cloud.bspb.ru/index.php/s/n3C9CgdnCdCkEDx>

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 October 1, 2025, the Bank provides services to 2.4 mln individuals and 61 000 corporates in 68 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/>

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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 9M/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).