

**MINUTES**  
**of the annual General Shareholders' Meeting of**  
**CREDIT BANK OF MOSCOW (public joint-stock company)**

**September 29, 2022**

**No. 03**

Full brand name: CREDIT BANK OF MOSCOW (public joint-stock company).

Corporate seat of the Bank: Moscow.

Address of the Bank: 2 (bldg. 1), Lukov pereulok, Moscow, 107045.

Type of the Bank's General Shareholders' Meeting (the "Meeting"): annual.

Form of the Meeting: absentee voting.

Date of the Meeting (the cut-off date for receipt of ballots): September 29, 2022.

The record date for participation in the General Meeting: September 6, 2022.

The mailing address for sending the completed ballots: 2 (bldg. 1) Lukov pereulok, Moscow 107045.

Chairman of the Meeting: [name], Chairman of the Supervisory Board.

Secretary of the Meeting: Svetlana S. Sukhareva.

The person who witnessed the resolutions passed by the Meeting and the persons in attendance when they were passed: the Bank's registrar: Joint Stock Company «Independent Registrar Company R.O.S.T.».

The number of votes held by persons included in the list of persons entitled to participate in the Meeting in respect of items 1-5, 7-13 of the Meeting's agenda: 33,159,635,366 (thirty-three billion one hundred fifty-nine million six hundred thirty-five thousand three hundred and sixty-six) (100% of the total number of votes).

The number of votes held by persons included in the list of persons entitled to participate in the Meeting in respect of item 6 of the Meeting's agenda: 298,436,718,294 (two hundred ninety-eight billion four hundred thirty-six million seven hundred eighteen thousand two hundred and ninety-four) (100% of the total number of votes).

The number of votes attached to the Bank's voting shares in respect of items 1-5, 7, 9-13 of the Meeting's agenda determined subject to cl. 4.24 of the Bank of Russia's Regulation No. 660-P dated 16.11.2018 "On General Shareholders' Meetings" (the "Regulation"): 33,159,635,366 (thirty-three billion one hundred fifty-nine million six hundred thirty-five thousand three hundred and sixty-six).

The number of votes attached to the Bank's voting shares in respect of item 6 of the Meeting's agenda determined subject to cl. 4.24 of the Regulation: 298,436,718,294 (two hundred ninety-eight billion four hundred thirty-six million seven hundred eighteen thousand two hundred and ninety-four) (100% of the total number of votes).

The number of votes attached to the Bank's voting shares in respect of item 8 of the Meeting's agenda determined subject to cl. 4.24 of the Regulation: 33,130,845,143 (thirty-three billion one hundred thirty million eight hundred forty-five thousand one hundred and forty-three) (100% of the total number of votes).

The number of votes available to the shareholders participating in the Meeting in respect of items 1-5, 7, 9-13 of the Meeting's agenda: 25,734,504,456 (twenty-five billion seven hundred thirty-four million five hundred four thousand four hundred and fifty-six) (77.6079% of the total number of votes).

The number of votes available to the shareholders participating in the Meeting in respect of item 6 of the Meeting's agenda: 231,610,540,104 (two hundred thirty one billion six hundred ten million five hundred forty thousand one hundred and four) (77.6079% of the total number of votes).

The number of votes available to the shareholders participating in the Meeting in respect of item 8 of the Meeting's agenda: 25,734,504,456 (twenty-five billion seven hundred thirty-four million five hundred four thousand four hundred and fifty-six) (77.6754 % of the total number of votes).

The Meeting was quorate on all items of its agenda.

#### **AGENDA:**

1. Approval of the Bank's 2021 annual report.
2. Approval of the Bank's annual accounting (financial) statements for 2021.
3. Distribution of the Bank's income for 2021, including payment (declaration) of dividends.
4. Approval of the Bank's auditors.
5. Determination of the number of members of the Supervisory Board of the Bank.
6. Election of the Supervisory Board members of the Bank.
7. Determination of the amounts of remuneration and reimbursement of expenses for the Bank's Supervisory Board members.
8. Election of the Audit Panel members of the Bank.
9. Approval of amendments to the Bank's Charter.
10. Approval of the Regulation on the General Shareholders' Meeting of the Bank.
11. Approval of the Regulation on the Supervisory Board of the Bank.
12. Approval of the Regulation on the Management Board and Chairman of the Management Board of the Bank.
13. Approval of the Regulation on Remunerations and Compensations Payable to Members of the Supervisory Board of the Bank.

#### **FIRST ITEM PUT TO VOTE:**

##### **Approval of the Bank's 2021 annual report.**

Number of votes available to those named in the list of persons entitled to participate in the Meeting in respect of that item	33,159,635,366
Number of votes accounted for voting shares in respect of that item, determined in accordance with provisions of cl. 4.24 of the Bank of Russia Regulation No. 660-P "On General Meetings of Shareholders" dated 16.11.2018	33,159,635,366
Number of votes available to the persons who participated in the Meeting in respect of that item	25,734,504,456, a quorum is present

#### **VOTING RESULTS:**

<b>Voting option</b>	<b>Number of votes</b>
For	25,733,886,756 (99.9976%)
Against	617,700 (0.0024%)
Abstained	0

#### **RESOLUTION:**

To approve the Bank's 2021 annual report.

The resolution was PASSED by 99.9976% of the votes available to the Meeting participants in respect of this item.

#### **SECOND ITEM PUT TO VOTE:**

##### **Approval of the Bank's annual accounting (financial) statements for 2021.**

Number of votes available to those named in the list of persons entitled to participate in the Meeting in respect of that item	33,159,635,366
Number of votes accounted for voting shares in respect of that item, determined in accordance with provisions of cl. 4.24 of the Bank of Russia Regulation No. 660-P “On General Meetings of Shareholders” dated 16.11.2018	33,159,635,366
Number of votes available to the persons who participated in the Meeting in respect of that item	25,734,504,456, a quorum is present

**VOTING RESULTS:**

<b>Voting option</b>	<b>Number of votes</b>
For	25,733,886,756 (99.9976%)
Against	617,700 (0.0024%)
Abstained	0

**RESOLUTION:**

To approve the Bank’s annual accounting (financial) statements for 2021.

The resolution was PASSED by 99.9976% of the votes available to the Meeting participants in respect of this item.

**THIRD ITEM PUT TO VOTE:**

**Distribution of the Bank’s income for 2021, including payment (declaration) of dividends.**

Number of votes available to those named in the list of persons entitled to participate in the Meeting in respect of that item	33,159,635,366
Number of votes accounted for voting shares in respect of that item, determined in accordance with provisions of cl. 4.24 of the Bank of Russia Regulation No. 660-P “On General Meetings of Shareholders” dated 16.11.2018	33,159,635,366
Number of votes available to the persons who participated in the Meeting in respect of that item	25,734,504,456, a quorum is present

**VOTING RESULTS:**

<b>Voting option</b>	<b>Number of votes</b>
For	25,734,504,456 (100.0000%)
Against	0
Abstained	0

**RESOLUTION:**

Not to pay (not to declare) to the Bank’s shareholders any dividends for 2021.

Not to distribute the Bank’s net income for 2021 in the amount of [...] roubles] and to leave the same at its disposal.

The resolution was PASSED by 100.0000% of the votes available to the Meeting participants in respect of this item.

**FOURTH ITEM PUT TO VOTE:**

**Approval of the Bank’s auditors.**

Number of votes available to those named in the list of persons entitled to participate in the Meeting in respect of that item	33,159,635,366
Number of votes accounted for voting shares in respect of that item, determined in accordance with provisions of cl. 4.24 of the Bank of Russia Regulation No. 660-P “On General Meetings of Shareholders” dated 16.11.2018	33,159,635,366
Number of votes available to the persons who participated in the Meeting in respect of that item	25,734,504,456, a quorum is present

**VOTING RESULTS:**

<b>Voting option</b>	<b>Number of votes</b>
For	25,733,886,756 (99.9976%)
Against	617,700 (0.0024%)
Abstained	0

**RESOLUTION:**

To approve:

– JSC “Audit-Consulting Group “Business Systems Development (RBS)” (OGRN 1027739555282) for the audit of the Bank’s financial and economic performance for the financial year ending 31 December 2022, and the interim reviews during 2022 and for 1Q2023 in accordance with the Russian Accounting Standards;

– JSC “Kept” (former name – JSC “KPMG”) (OGRN 1027700125628) for the audit of the Bank’s financial and economic performance for financial year ending 31 December 2022, and interim reviews for 9 months of 2022 and 1Q2023 in accordance with the International Financial Reporting Standards.

The resolution was PASSED by 99.9976% of the votes available to the Meeting participants in respect of this item.

**FIFTH ITEM PUT TO VOTE:****Determination of the number of members of the Supervisory Board of the Bank.**

Number of votes available to those named in the list of persons entitled to participate in the Meeting in respect of that item	33,159,635,366
Number of votes accounted for voting shares in respect of that item, determined in accordance with provisions of cl. 4.24 of the Bank of Russia Regulation No. 660-P “On General Meetings of Shareholders” dated 16.11.2018	33,159,635,366
Number of votes available to the persons who participated in the Meeting in respect of that item	25,734,504,456, a quorum is present

**VOTING RESULTS:**

<b>Voting option</b>	<b>Number of votes</b>
For	25,734,504,456 (100.0000%)
Against	0
Abstained	0

**RESOLUTION:**

To determine that the number of the Supervisory Board members be nine.

The resolution was PASSED by 100.0000% of the votes available to the Meeting participants in respect of this item.

**SIXTH ITEM PUT TO VOTE:**

**Election of the Supervisory Board members of the Bank.**

Number of votes available to those named in the list of persons entitled to participate in the Meeting in respect of that item	298,436,718,294
Number of votes accounted for voting shares in respect of that item, determined in accordance with provisions of cl. 4.24 of the Bank of Russia Regulation No. 660-P "On General Meetings of Shareholders" dated 16.11.2018	298,436,718,294
Number of votes available to the persons who participated in the Meeting in respect of that item	231,610,540,104, a quorum is present

**VOTING RESULTS:**

<b>Full name</b>	<b>Number of votes</b>
Nominee no. 2 according to the list of nominees to the Supervisory Board of the Bank for election at the annual General Shareholders' Meeting	26,051,341,241
Nominee no. 5 according to the list of nominees to the Supervisory Board of the Bank for election at the annual General Shareholders' Meeting	26,051,341,241
Nominee no. 8 according to the list of nominees to the Supervisory Board of the Bank	25,643,185,477
Nominee no. 3 according to the list of nominees to the Supervisory Board of the Bank for election at the annual General Shareholders' Meeting	25,643,185,475
Nominee no. 6 according to the list of nominees to the Supervisory Board of the Bank for election at the annual General Shareholders' Meeting	25,643,185,475
Nominee no. 1 according to the list of nominees to the Supervisory Board of the Bank for election at the annual General Shareholders' Meeting	25,643,185,474
Nominee no. 4 according to the list of nominees to the Supervisory Board of the Bank for election at the annual General Shareholders' Meeting	25,643,185,474
Nominee no. 7 according to the list of nominees to the Supervisory Board of the Bank for election at the annual General Shareholders' Meeting	25,643,185,474
Nominee no. 9 according to the list of nominees to the Supervisory Board of the Bank for election at the annual General Shareholders' Meeting	25,643,185,473

Number of votes cast for voting option «AGAINST in respect of all the nominees»	5,559,300
Number of votes cast for voting option «ABSTAINED in respect of all the nominees»	0

**RESOLUTION:**

To elect the following members of the Supervisory Board:

1. Nominee no. 2 according to the list of nominees to the Supervisory Board of the Bank for election at the annual General Shareholders' Meeting,
2. Nominee no. 5 according to the list of nominees to the Supervisory Board of the Bank for

election at the annual General Shareholders' Meeting,

3. Nominee no. 8 according to the list of nominees to the Supervisory Board of the Bank for election at the annual General Shareholders' Meeting,

4. Nominee no. 3 according to the list of nominees to the Supervisory Board of the Bank for election at the annual General Shareholders' Meeting,

5. Nominee no. 6 according to the list of nominees to the Supervisory Board of the Bank for election at the annual General Shareholders' Meeting,

6. Nominee no. 1 according to the list of nominees to the Supervisory Board of the Bank for election at the annual General Shareholders' Meeting,

7. Nominee no. 4 according to the list of nominees to the Supervisory Board of the Bank for election at the annual General Shareholders' Meeting,

8. Nominee no. 7 according to the list of nominees to the Supervisory Board of the Bank for election at the annual General Shareholders' Meeting,

9. Nominee no. 9 according to the list of nominees to the Supervisory Board of the Bank for election at the annual General Shareholders' Meeting.

The resolution was PASSED.

#### SEVENTH ITEM PUT TO VOTE:

#### **Determination of the amounts of remuneration and reimbursement of expenses for the Bank's Supervisory Board members.**

Number of votes available to those named in the list of persons entitled to participate in the Meeting in respect of that item	33,159,635,366
Number of votes accounted for voting shares in respect of that item, determined in accordance with provisions of cl. 4.24 of the Bank of Russia Regulation No. 660-P "On General Meetings of Shareholders" dated 16.11.2018	33,159,635,366
Number of votes available to the persons who participated in the Meeting in respect of that item	25,734,504,456, a quorum is present

#### VOTING RESULTS:

<b>Voting option</b>	<b>Number of votes</b>
For	25,733,886,756 (99.9976%)
Against	617,700 (0.0024%)
Abstained	0

#### RESOLUTION:

To approve the payment of remuneration to Supervisory Board members from their election date up to the next annual General Shareholders' Meeting in 2023 for their service in such capacity in the total amount of up to 1,542,860 (One million five hundred forty-two thousand eight hundred sixty) US dollars (before personal income tax) in accordance with the Regulation on Remunerations and Compensations Payable to CREDIT BANK OF MOSCOW's Supervisory Board Members.

To approve the payment of up to 60,267,520 (Sixty million two hundred sixty-seven thousand five hundred twenty) roubles to the insurance company as the insurance premium under the D&O insurance agreement to be made with the Bank as policyholder.

To approve compensation of all reasonable expenses to be incurred in the course of and in connection with their service in such capacity in accordance with the Regulation on Remunerations and Compensations Payable to CREDIT BANK OF MOSCOW's Supervisory Board Members.

The resolution was PASSED by 99.9976% of the votes available to the Meeting participants in respect of this item.

**EIGHTH ITEM PUT TO VOTE:****Election of the Audit Panel members of the Bank.**

Number of votes available to those named in the list of persons entitled to participate in the Meeting in respect of that item	33,159,635,366
Number of votes accounted for voting shares in respect of that item, determined in accordance with provisions of cl. 4.24 of the Bank of Russia Regulation No. 660-P “On General Meetings of Shareholders” dated 16.11.2018	33,130,845,143
Number of votes available to the persons who participated in the Meeting in respect of that item	25,734,504,456, a quorum is present

**VOTING RESULTS:**

For nominee no. 1 according to the list of nominees to the Audit Panel of the Bank for election at the annual General Shareholders' Meeting:

<b>Voting option</b>	<b>Number of votes</b>
For	25,733,886,756 (99.9976%)
Against	617,700 (0.0024%)
Abstained	0

For nominee no. 2 according to the list of nominees to the Audit Panel of the Bank for election at the annual General Shareholders' Meeting:

<b>Voting option</b>	<b>Number of votes</b>
For	25,733,886,756 (99.9976%)
Against	617,700 (0.0024%)
Abstained	0

For nominee no. 3 according to the list of nominees to the Audit Panel of the Bank for election at the annual General Shareholders' Meeting:

<b>Voting option</b>	<b>Number of votes</b>
For	25,733,886,756 (99.9976%)
Against	617,700 (0.0024%)
Abstained	0

**RESOLUTION:**

To elect the following members of the Audit Panel of the Bank:

1. Nominee no. 1 according to the list of nominees to the Audit Panel of the Bank for election at the annual General Shareholders' Meeting;
2. Nominee no. 2 according to the list of nominees to the Audit Panel of the Bank for election at the annual General Shareholders' Meeting;
3. Nominee no. 3 according to the list of nominees to the Audit Panel of the Bank for election at the annual General Shareholders' Meeting.

The resolution was PASSED.

**NINTH ITEM PUT TO VOTE:****Approval of amendments to the Bank's Charter.**

Number of votes available to those named in the list of persons entitled to participate in the Meeting in respect of that item	33,159,635,366
Number of votes accounted for voting shares in respect of that item, determined in accordance with provisions of cl. 4.24 of the Bank of Russia Regulation No. 660-P "On General Meetings of Shareholders" dated 16.11.2018	33,159,635,366
Number of votes available to the persons who participated in the Meeting in respect of that item	25,734,504,456, a quorum is present

**VOTING RESULTS:**

<b>Voting option</b>	<b>Number of votes</b>
For	25,733,886,756 (99.9976%)
Against	617,700 (0.0024%)
Abstained	0

**RESOLUTION:**

To approve the amendments to the Bank's Charter no.03 and to authorise Chairman of the Management Board, or any person acting in his capacity, to sign the same and the request to the Bank of Russia for the state registration thereof.

The resolution was PASSED by 99.9976% of the votes available to the Meeting participants in respect of this item.

**TENTH ITEM PUT TO VOTE:****Approval of the Regulation on the General Shareholders' Meeting of the Bank.**

Number of votes available to those named in the list of persons entitled to participate in the Meeting in respect of that item	33,159,635,366
Number of votes accounted for voting shares in respect of that item, determined in accordance with provisions of cl. 4.24 of the Bank of Russia Regulation No. 660-P "On General Meetings of Shareholders" dated 16.11.2018	33,159,635,366
Number of votes available to the persons who participated in the Meeting in respect of that item	25,734,504,456, a quorum is present

**VOTING RESULTS:**

<b>Voting option</b>	<b>Number of votes</b>
For	25,733,886,756 (99.9976%)
Against	617,700 (0.0024%)
Abstained	0

**RESOLUTION:**

To approve the Regulation on the General Shareholders' Meeting of the Bank.

The resolution was PASSED by 99.9976% of the votes available to the Meeting participants in respect of this item.



**ELEVENTH ITEM PUT TO VOTE:****Approval of the Regulation on the Supervisory Board of the Bank.**

Number of votes available to those named in the list of persons entitled to participate in the Meeting in respect of that item	33,159,635,366
Number of votes accounted for voting shares in respect of that item, determined in accordance with provisions of cl. 4.24 of the Bank of Russia Regulation No. 660-P “On General Meetings of Shareholders” dated 16.11.2018	33,159,635,366
Number of votes available to the persons who participated in the Meeting in respect of that item	25,734,504,456, a quorum is present

**VOTING RESULTS:**

<b>Voting option</b>	<b>Number of votes</b>
For	25,733,886,756 (99.9976%)
Against	617,700 (0.0024%)
Abstained	0

**RESOLUTION:**

To approve the Regulation on the Supervisory Board of the Bank.

The resolution was PASSED by 99.9976% of the votes available to the Meeting participants in respect of this item.

**TWELFTH ITEM PUT TO VOTE:****Approval of the Regulation on the Management Board and Chairman of the Management Board of the Bank.**

Number of votes available to those named in the list of persons entitled to participate in the Meeting in respect of that item	33,159,635,366
Number of votes accounted for voting shares in respect of that item, determined in accordance with provisions of cl. 4.24 of the Bank of Russia Regulation No. 660-P “On General Meetings of Shareholders” dated 16.11.2018	33,159,635,366
Number of votes available to the persons who participated in the Meeting in respect of that item	25,734,504,456, a quorum is present

**VOTING RESULTS:**

<b>Voting option</b>	<b>Number of votes</b>
For	25,733,886,756 (99.9976%)
Against	617,700 (0.0024%)
Abstained	0

**RESOLUTION:**

To approve the Regulation on the Management Board and Chairman of the Management Board of the Bank.

The resolution was PASSED by 99.9976% of the votes available to the Meeting participants in respect of this item.

**THIRTEENTH ITEM PUT TO VOTE:****Approval of the Regulation on Remunerations and Compensations Payable to Members of the Supervisory Board of the Bank.**

Number of votes available to those named in the list of persons entitled to participate in the Meeting in respect of that item	33,159,635,366
Number of votes accounted for voting shares in respect of that item, determined in accordance with provisions of cl. 4.24 of the Bank of Russia Regulation No. 660-P "On General Meetings of Shareholders" dated 16.11.2018	33,159,635,366
Number of votes available to the persons who participated in the Meeting in respect of that item	25,734,504,456, a quorum is present

**VOTING RESULTS:**

<b>Voting option</b>	<b>Number of votes</b>
For	25,733,886,756 (99.9976%)
Against	617,700 (0.0024%)
Abstained	0

**RESOLUTION:**

To approve the Regulation on Remunerations and Compensations Payable to Members of the Supervisory Board of the Bank.

The resolution was PASSED by 99.9976% of the votes available to the Meeting participants in respect of this item.

**Annexes:**

1. Bank's 2021 annual report.
2. Bank's annual accounting (financial) statements for 2021.
3. Nominees to the Supervisory Board of the Bank for election at the annual General Shareholders' Meeting.
4. Nominees to the Audit Panel of the Bank for election at the annual General Shareholders' Meeting.
5. Amendments to the Bank's Charter no.03
6. Regulation on the General Shareholders' Meeting of the Bank.
7. Regulation on the Supervisory Board of the Bank.
8. Regulation on the Management Board and Chairman of the Management Board of the Bank.
9. Regulation on Remunerations and Compensations Payable to Members of the Supervisory Board of the Bank.

Date of the Minutes of the Bank's annual General Shareholders' Meeting: September 29, 2022.

Chairman of the Meeting

[name]

Secretary of the Meeting

S.S. Sukhareva