



CREDIT BANK OF MOSCOW (public joint-stock company)
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AUDIT PANEL REPORT

on results of review of annual report of
CREDIT BANK OF MOSCOW
in 2020

Moscow

The Audit Panel composed of:

the Chairman of Audit Panel E.O. Gudkov,

Panel members: A.A. Vastyanova; V.Y. Osipov,

reviewed, in accordance with the Federal Law "On Joint-Stock Companies", the Charter and the Regulation "On Audit Panel" of CREDIT BANK OF MOSCOW (the "Bank"), the Bank's annual report for the year 2020.

The correctness of information contained in the Bank's annual report was assessed using the audit sampling whereby the Audit Panel examined certain documents containing analogous data.

In accordance with the review, the Audit Panel confirms correctness of information contained in the Bank's annual report for the year 2020. In the Audit Panel's opinion, the presented annual report is acceptable for consideration and approval by the General Shareholders' Meeting.

Signatures:

Chairman of the Audit Panel

[s] **E.O. Gudkov**

Audit Panel Members

[s] **A.A. Vastyanova**

[s] **V.Y. Osipov**