

CREDIT BANK OF MOSCOW (public joint-stock company)
The Bank's corporate seat is in Moscow; the Bank's address is 2 (bldg. 1) Lukov pereulok, Moscow 107045
Annual General Shareholders' Meeting in form of meeting (co-presence)
May 27, 2019, 10:00 AM at 2 (bldg. 1) Lukov pereulok, Moscow
The mailing address for sending the completed ballots: 2 (bldg. 1) Lukov pereulok, Moscow 107045

BALLOT

Shareholder: _____
 Number of shares (votes): _____

Please leave only chosen voting option unstricken and strike out the others

Draft resolutions on items put to voting:	Voting options		
<i>The proposed Bank's 2018 annual report is included in the information (materials) deliverable to the persons entitled to participate in the annual general meeting, in the course of preparations thereto, and is available on the Bank's website at: https://mkb.ru/doc/annual-report-2018 (in Russian) / https://mkb.ru/en/doc/annual-report-en-2018 (in English).</i>			
1. To approve the Bank's 2018 annual report.	FOR	AGAINST	ABSTAINED
	*	*	*

<i>The proposed Bank's annual accounting (financial) statements for 2018 is included in the information (materials) deliverable to the persons entitled to participate in the annual general meeting, in the course of preparations thereto, and is available on the Bank's website at: https://mkb.ru/doc/annual-accounting-2018 (in Russian) / https://mkb.ru/en/doc/annual-accounting-en-2018 (in English).</i>			
2. To approve the Bank's annual accounting (financial) statements for 2018.	FOR	AGAINST	ABSTAINED
	*	*	*

3. To distribute the income for 2018 as follows: - apply 2 978 768 085.26 roubles to dividends on the Bank's ordinary registered shares; - leave the net income for 2018, less the amount applied to dividends, in the amount of 9 146 145 260.39 roubles at the Bank's disposal. To pay dividends for the year 2018 in the amount of 0.11 roubles per one ordinary registered share of the Bank. To specify that the dividends shall be paid in cash. To specify that the dividends shall be paid to: - a nominee or asset manager – stock market professional participant, who are named in the shareholder register, within 10 business days; - other persons named therein, within 25 business days, of the record date for entitlement to dividends. Approve 07.06.2019 as the record date for entitlement to dividends for 2018.	FOR	AGAINST	ABSTAINED
	*	*	*

4. To approve: - JSC "Audit-Consulting Group "Business Systems Development (RBS)" for the audit of the Bank's financial and economic performance for financial year ending 31 December 2019, and interim review for 9 months of 2019 in accordance with the Russian Accounting Standards; - JSC "KPMG" for the audit of the Bank's financial and economic performance for financial year ending 31 December 2019, and interim reviews for 6 and 9 months of 2019, and 1Q2020 in accordance with the International Financial Reporting Standards.	FOR	AGAINST	ABSTAINED
	*	*	*

5. To determine that the number of the Supervisory Board members be ten.	FOR	AGAINST	ABSTAINED
	*	*	*

Please cast cumulative votes in respect of each nominee chosen or mark with «X» one of these options «Against in respect of all the nominees» or «Abstained in respect of all the nominees».		
6. To elect the following members of the Supervisory Board:	FOR (Number of votes cast for the nominee)	Number of cumulative votes: _____
		Number of persons to be elected in the Supervisory Board of the Bank: 10
1. Roman I. Avdeev		Cumulative voting means that the that the number of votes available to each shareholder is multiplied by the number of members to be elected to the Supervisory Board of the Bank and any shareholder may cast all the cumulative votes so calculated for one nominee or distribute them between
2. Andrew Sergio Gazitua (Independent)		
3. Thomas Gunther Grasse		
4. Lord Daresbury (Peter) (Independent)		

5. Andreas Klingen (Independent)		two or more nominees. Any fractional vote resulting from multiplication of the number of votes available to a holder of a fractional share by the number of members to be elected to the Supervisory Board of the Bank may only be cast for one nominee.
6. Sergei Yu. Menzhinskiy		
7. William Forrester Owens (Independent)		
8. Ilkka Seppo Salonen (Independent)		
9. Alexey A. Stepanenko		
10. Vladimir A. Chubar		
Please mark with «X» the option « AGAINST in respect of all the nominees»		<input type="checkbox"/> *
Please mark with «X» the option « ABSTAINED in respect of all the nominees»		<input type="checkbox"/> *

Draft resolutions on items put to voting:	Voting options		
<p>7. To approve the payment of remuneration to Supervisory Board members from their election date up to the next annual General Shareholders' Meeting in 2020 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.</p> <p>To approve the payment of up to 300,000 (three hundred thousand) US dollars to the insurance company as the insurance premium under the D&O insurance agreement to be made with the Bank as policyholder.</p> <p>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.</p>	FOR	AGAINST	ABSTAINED
	*	*	*

8. To elect the following members of the Audit Panel of the Bank:			
	FOR	AGAINST	ABSTAINED
1. Evgeny O. Gudkov	*	*	*
2. Aleksandra A. Vastyanova	FOR	AGAINST	ABSTAINED
	*	*	*
3. Vyacheslav Yu. Osipov	FOR	AGAINST	ABSTAINED
	*	*	*
Number of persons to be elected to the Audit Panel: 3			

<i>The proposed amendments to the Bank's Charter are included in the information (materials) deliverable to the persons entitled to participate in the annual general meeting, in the course of preparations thereto, and are available on the Bank's website at: https://mkb.ru/doc/charter-changes-2019 (in Russian) / https://mkb.ru/en/doc/charter-changes-en-2019 (in English).</i>			
<p>9. To approve amendments and additions to the Bank's Charter and to authorise V.A. Chubar, Chairman of the Management Board, or any person acting in his capacity to sign amendments and additions to the Bank's Charter and the request to the Central Bank of the Russian Federation for state registration of the amendments and additions to the Bank's Charter.</p>	FOR	AGAINST	ABSTAINED
	*	*	*

<i>The proposed Regulation on the General Shareholders' Meeting of the Bank is included in the information (materials) deliverable to the persons entitled to participate in the annual general meeting, in the course of preparations thereto, and is available on the Bank's website at: https://mkb.ru/doc/shareholders-meeting-2019 (in Russian) / https://mkb.ru/en/doc/shareholders-meeting-en-2019 (in English).</i>			
10. To approve the Regulation on the General Shareholders' Meeting of the Bank.	FOR	AGAINST	ABSTAINED
	*	*	*

<i>The proposed Regulation on the Supervisory Board of the Bank is included in the information (materials) deliverable to the persons entitled to participate in the annual general meeting, in the course of preparations thereto, and is available on the Bank's website at: https://mkb.ru/doc/supervisory-board-2019 (in Russian) / https://mkb.ru/en/doc/supervisory-board-en-2019 (in English).</i>			
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11. To approve the Regulation on the Supervisory Board of the Bank.	FOR	AGAINST	ABSTAINED
	*	*	*

12. To approve joining Factors Chain International (FCI).	FOR	AGAINST	ABSTAINED
	*	*	*

The ballot must be signed by the person entitled to participate in the General Shareholders Meeting or his/her representative.

Shareholder's signature _____

Full name _____

How to complete the ballot:

**** Voting (complete only in the cases specified below):**

<input type="checkbox"/> as instructed by persons who have acquired shares after the record date for participation in the General Meeting;
<input type="checkbox"/> as instructed by holders of, or other persons exercising rights attached to, depositary securities;
<input type="checkbox"/> under power of attorney issued in respect of transferred shares;
<input type="checkbox"/> in respect of a part of shares has been transferred after the record date for participation in the General Shareholders' Meeting.

Completed voting ballots received by the Bank at least two days before the General Shareholders' Meeting date shall count towards the quorum and voting results.

From the Regulation on the General Shareholders' Meetings (approved by the Bank of Russia on 16.11.2018 under No. 660-P):

the voter may leave (choose) only **one voting option (in the fields marked with *)**, unless voting as instructed by persons who have acquired shares after the record date for participation in the General Meeting or as instructed by holders of, or other persons exercising rights attached to, depositary securities, in which case he may leave (choose) more than one voting option;

anyone voting under power of attorney issued in respect of transferred shares must state, in the relevant box opposite the voting option left (chosen), the number of votes cast therefor and make a note that they are so cast under such power of attorney;

if more than one voting option is left (chosen) in the ballot, the boxes provided for the number of votes cast for each such voting option must be filled accordingly and a note must be made that voting rights are exercised as instructed by the acquirers of shares transferred after the record date for participation in the General Meeting or as instructed by holders of, or other persons exercising rights attached to, depositary securities;

any shareholder whose shares have been transferred in part after the record date for participation in the General Meeting must state, in the relevant box opposite the voting option left (chosen), the number of votes cast therefor and make a note that a part of shares has been so transferred. If instructions of the acquirers of such transferred shares match the voting option left (chosen), such votes shall be summed up;

members of the Supervisory Board are elected by cumulative voting, meaning that the votes owned by each shareholder shall be multiplied by the number of the persons to be so elected, and each shareholder may cast the resulting number of votes for any one candidate or distribute them among two or more candidates. The candidates to get the largest number of the votes shall be deemed elected to the Supervisory Board;

any fractional vote resulting from multiplication of the number of votes available to a holder of a fractional share by the number of members to be elected to the Board of Directors (Supervisory Board) or another body, may only be cast for one candidate.