



CREDIT BANK OF MOSCOW (public joint-stock company)
2 (Bldg. 1) Lukov pereulok, Moscow, Russia, 107045, tel.: +7 (495) 777 4 888,
fax: +7 (495) 797 42 10, telex: 614645 MCB RU, SWIFT: MCRB RU MM,
e-mail: info@mkb.ru, mkb.ru

**Notice of the extraordinary General Shareholders' Meeting of
CREDIT BANK OF MOSCOW (public joint-stock company)
(corporate seat of CREDIT BANK OF MOSCOW (public joint-stock company)
is in Moscow)**

Dear CREDIT BANK OF MOSCOW's shareholders,

Pursuant to a resolution of the Supervisory Board of CREDIT BANK OF MOSCOW (the "Bank") dated May 28, 2021, the extraordinary General Shareholders' Meeting (the "Meeting") of the Bank is to be held in the form of absentee voting on **9 July 2021**.

The cut-off date for receipt of ballots: **9 July 2021**;

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

The record date for participation in the Meeting: **8 June 2021**.

Categories (classes) of shares whose holders are entitled to vote on any or certain items of agenda of the general shareholders' meeting: ordinary shares.

Agenda of the Meeting:

1. CREDIT BANK OF MOSCOW's reorganisation by accession of KOLTSO URALA KB OOO (OGRN 1026600001955).

2. Approval of amendments to the Bank's Charter.

Pursuant to Russian laws, the Bank's shareholder(s) not named in its shareholder register may participate in the Meeting and exercise their voting rights by giving relevant instructions to the person recording their titles to shares (a nominee). Such instructions may be given as set out in Russian securities laws and nominee service agreements.

Any persons entitled to participate in the Meeting may do so personally or through their representatives acting by proxy or by operation of law.

Any power of attorney for voting must specify - the principal and the proxy (the name and identity document details (serial code and/or number, date and place of issue, issuing authority) for an individual or the name and registered address for an entity). Any such power of attorney must be executed as required by clause 4 of article 185.1 of the Civil Code of the Russian Federation or notarised.

Where any shares are transferred after the record date for participation in the Meeting and before the date of such Meeting, the transferor, stated in that list, must issue a power of attorney for voting thereat to, or vote thereat as instructed by, the transferee, if it is provided for in the share transfer agreement.

The voting rights attached to any share in the Bank held jointly may be exercised at the Meeting at the discretion of the joint holders by either any one of them or their common proxy. The authority of either of the latter two must be duly evidenced.

Filled ballots of persons stated in the list of persons entitled to participate in the Meeting **are to be sent to the following mailing address: 2 (bldg. 1) Lukov pereulok, Moscow 107045**. Documents (notarised copies) confirming the authority of any successors and representatives of persons stated in the list of persons entitled to participate in the Meeting shall be attached to the voting ballots sent by such persons.

Voting ballots completed in hard copy must be delivered to the Bank **no later than 8 July 2021**.

The persons entitled to participate in the Meeting who are not named in the Bank's shareholder register may notify the registrar, JSC IRC R.O.S.T., of their will **no later than 8 July 2021**.

Ballots and notices of will received after the above date will not count towards the Meeting quorum and voting results.

Shareholders may express their will by giving instructions to the relevant nominee. Such instructions may be given as set out in Russian securities laws and nominee service agreements.

Information (materials) to be provided in contemplation of the Meeting to the persons entitled to participate therein may be viewed on the Bank's website at <http://www.mkb.ru> and from **08.06.2021** to **09.07.2021** (inclusive), from 09:00 to 18:00 Moscow time (save for weekends and public holidays) in the Bank's premises at: 2 (bldg. 1) Lukov pereulok, Moscow.

Any persons entitled to participate in the Meeting may request copies of materials to be provided in contemplation thereof. The Bank may charge a fee for making copies of such materials, such fee not to exceed the cost of making thereof.

To obtain the information (materials), shareholders are required to carry a passport or another identity document, and shareholders' representatives are also required to have a power of attorney and/or evidence of their authority to act on behalf of the relevant shareholder without a power of attorney.

The Bank provides information and materials to shareholders unnamed in its shareholder register by sending them electronically to the holder of register for forwarding to such shareholders through the relevant nominee. The Bank's obligation to provide information and materials is deemed fulfilled upon receipt thereof by the nominee.

Within one day of receipt of information and materials from the Bank, the nominee must forward them to, or make them available online for and give notice thereof to, its depositors.

The Meeting's agenda includes the Bank's reorganisation. Transacting that item may entitle shareholders to demand buyback pursuant to articles 75 and 76 of Federal Law No. 208-FZ dated 26.12.1995 "On Joint-Stock Companies". We hereby notify you that you may demand that your ordinary shares be bought back at 6 (six) roubles 62 kopecks each, if you vote against, or do not vote on, the resolution on item No. 1 of the Meeting's agenda.

Exercising the right to demand buyback

The buyback price was set by the Supervisory Board pursuant to art. 75, cl. 3 of Federal Law "On Joint-Stock Companies" and is 6 (six) roubles 62 kopecks per one ordinary share.

If you are **registered in the Bank's shareholder register**, you may submit your buyback demand, or any revocation thereof, to the Bank's registrar, JSC IRC R.O.S.T. (the "Registrar"), in person at, or by mailing it to, office IX, 18 (bldg. 5B) Stromynka Street, Moscow, 107076.

In that case, your buyback demand must specify your residential address (for individuals) or registered office (for legal entities) and the number of shares you present for buyback (an indicative form of demand is attached hereto).

The signature on your buyback demand or any revocation thereof must be certified by a notary or the Registrar.

You are responsible for any costs related to the notarisation of your signature and the mailing of documents to the Registrar.

Once the Registrar receives your demand and until it reflects the conveyance of title resulting from the buyback in the Bank's shareholder register or receives your revocation of your demand, you may not dispose of the shares presented for buyback, in particular to pledge or otherwise encumber them. The Registrar will, without your instruction, mark your account with it as subject to such restriction.

If you are **not registered in the Bank's shareholder register**, you may give relevant orders (instructions) to the entity recording your titles to the Bank's shares. In doing so, you should comply with Russian securities laws and specify the number of shares of each category (class) you present for buyback.

Once the nominee receives your order (instruction) as aforesaid and until the conveyance of title resulting from the buyback is reflected in its account or until it is informed that the Registrar has received your revocation of your demand, you may not dispose of the shares presented for buyback, in particular to pledge or otherwise encumber them. The nominee will, without your instruction, mark the relevant account as subject to such restriction.

Any such demands may be submitted or revoked within 45 days of adoption of the relevant resolution by the Meeting, i.e. **until and including 23.08.2021**.

Any demands received by the Bank after the said deadline or containing incomplete or untrue information will be rejected. No demand may be revoked (amended) after the 45-day period expires.

A demand may only be revoked in whole and not in part.

A demand, or its revocation, will be deemed presented to the Bank when received from you by, or communicated by your nominee to, the Registrar (depending on who is registered in the Bank's shareholder register).

Upon expiry of the said 45-day period, the Bank must buy back shares from the shareholders included in the List of persons entitled to demand buyback within 30 days (**until and including 22.09.2021**).

Any demands presented by anyone who is not included in the said list will be formally rejected by the Bank with a notice to be given **within five business days** after the expiry of the aforesaid 45-day period (**until and including 30.08.2021**).

If the buyback would absorb more than 10 percent of the Bank's net assets as at the date of the resolution that entitled you to demand such buyback, the law requires us to prorate the buyback demands accordingly.

The Bank will pay the buyback money to persons registered in its shareholder register by a transfer to their bank accounts as known to the Registrar. If your bank account details have changed, make sure they are updated in the Bank's shareholder register. Where bank account details are unknown or crediting proves impossible, the buyback money will be deposited with a notary in Moscow. The Registrar will, **without your instruction**, record the conveyance of your title to the Bank based on the report on submitted buyback demands approved by the Supervisory Board and on documents confirming the Bank has paid out the buyback money.

The Bank will pay the buyback money to persons not registered in its shareholder register by a transfer to the bank account of their nominee who is so registered. The Registrar will record the conveyance of your title to the Bank based on such nominee's instruction to do so and in accordance with the report on submitted buyback demands approved by the Supervisory Board.

The Bank will bear the cost of formalising the conveyance of titles to it.

The Bank will not buy back any shares presented for buyback in connection with the Meeting's resolution on agenda item No. 1, if such resolution does not take effect.

In case additional information is required please address your inquiries to the Corporate Secretary at cs@mkb.ru.

Supervisory Board of CREDIT BANK OF MOSCOW

CREDIT BANK OF MOSCOW (public joint-stock company)

Company's name

office IX, 18 (bldg. 5B) Stromynka Street, Moscow, 107076

Registrar's address for submitting demands

Shareholder:

Full name

passport details: series, number, issued by whom and when / state registration details, OGRN, TIN

residential address / registered office

contact telephone, e-mail address

SHAREHOLDER'S BUYBACK DEMAND

On 09 July 2021, the Bank's extraordinary General Shareholders' Meeting adopted the affirmative resolution on item No. 1 of its agenda "CREDIT BANK OF MOSCOW's reorganisation by accession of KOLTSO URALA KB OOO (OGRN 1026600001955)".

Pursuant to art. 75, cl. 1 of the Federal Law "On Joint-Stock Companies", I demand that the following shares held by me be bought back:

Issuer: **CREDIT BANK OF MOSCOW (public joint-stock company)**

Type, (class) category of securities: *ordinary share*. Reg. number of the issue: **10101978B**, **international securities identification number (ISIN): RU000A0JUG31**.

Amount: _____ (in words: _____) shares at 6 (six) roubles 62 kopecks **per share**, as specified in the notice of the General Shareholders' Meeting and in the notice of entitlement to demand buyback.

If my demand may not be satisfied in full due to the restrictions set out in article 76, clause 5 of the Federal Law "On Joint Stock Companies", I demand that it be satisfied to the full extent compliant therewith.

I hereby represent and warrant that the shares specified herein are owned by me, are not contested and are free from any attachment.

I herewith undertake not to dispose of or encumber the shares presented for buyback to or for the benefit of any third parties until the Bank's shareholder register is updated with the record reflecting the conveyance of my title thereto to the Bank or until this demand is revoked.

Please transfer the amount due to my bank account as known to the Bank's registrar, JSC IRC R.O.S.T., or, if crediting proves impossible or my bank account details are unknown to the registrar, deposit it with a notary in Moscow.

Signature and name of the shareholder (its authorised signatory) *

JSC IRC R.O.S.T.

Reg. No. _____ date _____

(signature and full name of the registrar's officer)

Date of completion: _____ 20__*

* The signature must be certified by a notary or the Bank's registrar - JSC IRC R.O.S.T. at office IX, 18 (bldg. 5B) Stromynka Street, Moscow, 107076.