

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
Extraordinary General Shareholders' Meeting in form of absentee voting
The cut-off date for receipt of ballots is July 9, 2021
The mailing address for sending the completed ballots:
2 (bldg. 1) Lukov pereulok, Moscow, Russia 107045

BALLOT

Shareholder: _____

Number of shares (votes): _____

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

In respect of the item no.1 of agenda of Extraordinary General Shareholders' Meeting of the Bank:

Draft resolution on item put to voting:	Voting options		
<i>The proposed agreement on the accession of KOLTZO URALA KB OOO to CREDIT BANK OF MOSCOW is included in the information (materials) deliverable to the persons entitled to participate in the extraordinary general meeting, in the course of preparations thereto, and is available on the Bank's website at: https://mkb.ru/doc/accesion-agreement-koltso-urala-2021 (in Russian) / https://mkb.ru/en/doc/accesion-agreement-koltso-urala-en-2021 (in English).</i>			
1.1. Reorganise CREDIT BANK OF MOSCOW by accession of KOLTZO URALA KB OOO (OGRN 1026600001955) to it.			
1.2. Approve the agreement on the accession of KOLTZO URALA KB OOO to CREDIT BANK OF MOSCOW as per Annex 1 hereto.			
1.3. Determine that CREDIT BANK OF MOSCOW shall notify its creditors of the resolution on reorganisation by publishing an announcement thereon in the State Registration Bulletin, and on Oblastnaya Gazeta, the print medium for publishing decrees of Sverdlovsk Region state authorities.			
1.4. Determine that CREDIT BANK OF MOSCOW shall, within the next 3 (three) business days, file with the Bank of Russia's Department for Market Access and Activity Termination of Financial Institutions a written notice on launching the reorganisation procedure, attaching the minutes of this meeting, Resolution of the Sole Member of KOLTZO URALA KB OOO and other requisite documents.	FOR	AGAINST	ABSTAINED
1.5. Determine that, since the date hereof and until the reorganisation is completed, CREDIT BANK OF MOSCOW shall disclose material facts (events, actions) concerning its business operations under article 23.5 of Federal Law No. 395-1 dated 02.12.1990 "On Banks and Banking Activities" by publishing them in Rossiyskaya Gazeta within 5 calendar days of their occurrence and by posting the same on its official website within 3 calendar days of their occurrence.			
	*	*	*

In respect of the item no.2 of agenda of Extraordinary General Shareholders' Meeting of the Bank:

Draft resolution on item put to voting:	Voting options		
<i>The proposed amendments to the Bank's Charter are included in the information (materials) deliverable to the persons entitled to participate in the extraordinary general meeting, in the course of preparations thereto, and are available on the Bank's website at: https://mkb.ru/doc/charter-changes-2021 (in Russian) / https://mkb.ru/en/doc/charter-changes-en-2021 (in English).</i>			
To approve amendments to the Bank's Charter as per Annex 2 hereto and to authorise Vladimir A. Chubar, 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.	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 before, but excluding the cut-off date for their acceptance (i.e. on or before 08.07.2021) 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.