

**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 November 10, 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 the chosen voting option unstricken and strike out the others*

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

Draft resolution on item put to voting:	Voting options		
1. To abrogate the resolution made by the extraordinary General Shareholders' Meeting of CREDIT BANK OF MOSCOW on 09.07.2021 (minutes No. 2 dated 13.07.2021) in respect of item of agenda No. 2 "Approval of amendments to the Bank's Charter".	FOR	AGAINST	ABSTAINED
	*	*	*

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

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: <a href="https://mkb.ru/investor/shareholder/meetings?year=2021">https://mkb.ru/investor/shareholder/meetings?year=2021</a> (in Russian named "Проект Изменений № 02 в Устав") / <a href="https://mkb.ru/en/investor/shareholder/meetings?year=2021">https://mkb.ru/en/investor/shareholder/meetings?year=2021</a> (in English named "Draft amendments to the Bank's Charter").			
Draft resolution on item put to voting:	Voting options		
2. To approve the amendments to the Bank's Charter 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
	*	*	*

In respect of item no.3 of agenda of the Extraordinary General Shareholders' Meeting of the Bank:

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 extraordinary general meeting, in the course of preparations thereto, and is available on the Bank's website at: <a href="https://mkb.ru/investor/shareholder/meetings?year=2021">https://mkb.ru/investor/shareholder/meetings?year=2021</a> (in Russian named "Проект Положения о Наблюдательном Совете") / <a href="https://mkb.ru/en/investor/shareholder/meetings?year=2021">https://mkb.ru/en/investor/shareholder/meetings?year=2021</a> (in English named "Draft Regulation on the Supervisory Board").			
Draft resolution on item put to voting:	Voting options		
3. To approve the Regulation on the Supervisory Board.	FOR	AGAINST	ABSTAINED
	*	*	*

In respect of item no.4 of agenda of the Extraordinary General Shareholders' Meeting of the Bank:

The proposed Regulation on the Management Board and Chairman of the Management Board of the Bank 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: <a href="https://mkb.ru/investor/shareholder/meetings?year=2021">https://mkb.ru/investor/shareholder/meetings?year=2021</a> (in Russian named "Проект Положения о Правлении и Председателе Правления") / <a href="https://mkb.ru/en/investor/shareholder/meetings?year=2021">https://mkb.ru/en/investor/shareholder/meetings?year=2021</a> (in English named "Draft Regulation on the Management Board and Chairman of the Management Board").			
Draft resolution on item put to voting:	Voting options		
4. To approve the Regulation on the Management Board and Chairman of the Management Board.	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 09.11.2021) 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.