

MINUTES
of the extraordinary General Shareholders' Meeting of
CREDIT BANK OF MOSCOW (public joint-stock company)

July 9, 2021

No. 02

Full brand name: CREDIT BANK OF MOSCOW (public joint-stock company).
Corporate seat of the Bank: Moscow.
Address of the Bank: 2 (bldg. 1), Lukov pereulok, Moscow, 107045.
Type of the Bank's General Shareholders' Meeting (the "Meeting"): extraordinary.
Form of the Meeting: absentee voting.
Date of the Meeting (the cut-off date for receipt of ballots): July 9, 2021.
The record date for participation in the General Meeting: June 8, 2021.
The mailing address for sending the completed ballots: 2 (bldg. 1) Lukov pereulok, Moscow 107045.

Chairman of the Meeting: Vladimir A. Chubar, member of the Supervisory Board.

Secretary of the Meeting: Svetlana S. Sukhareva.

The person who witnessed the resolutions passed by the Meeting and the persons in attendance when they were passed: the Bank's registrar: Joint Stock Company «Independent Registrar Company R.O.S.T.».

The total number of votes available to holders of voting shares: 33,429,709,866 (thirty-three billion four hundred twenty-nine million seven hundred nine thousand eight hundred and sixty-six) (100% of the total number of votes).

The number of votes available to the shareholders participating in the Meeting: 25,889,038,960 (twenty five billion eight hundred eighty nine million thirty eight thousand nine hundred and sixty) (77.4432% of the total number of votes).

The Meeting was quorate on all items of its agenda.

The vote count for each item of agenda of the Meeting is set out in the relevant sections hereof specifying the number of votes cast for each voting option ("for", "against", "abstained").

AGENDA:

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.

FIRST ITEM PUT TO VOTE:

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

Number of votes available to those named in the list of persons entitled to participate in the Meeting in respect of that item	33,429,709,866
Number of votes accounted for voting shares in respect of that item, determined in accordance with provisions of cl. 4.24 of the Bank of Russia Regulation No. 660-P "On General Meetings of Shareholders" dated 16.11.2018	33,429,709,866
Number of votes available to the persons who participated in the	25,889,038,960,

Meeting in respect of that item	a quorum is present
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VOTING RESULTS:

Voting option	Number of votes
For	25,889,038,960 (100.0000%)
Against	0
Abstained	0

RESOLUTION:

1.1. Reorganise CREDIT BANK OF MOSCOW by accession of KOLTSO URALA KB OOO (OGRN 1026600001955) to it.

1.2. Approve the agreement on the accession of KOLTSO 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 KOLTSO URALA KB OOO and other requisite documents.

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.

The resolution was PASSED by 100.0000% of the votes available to the Meeting participants in respect of this item.

SECOND ITEM PUT TO VOTE:

Approval of amendments to the Bank's Charter.

Number of votes available to those named in the list of persons entitled to participate in the Meeting in respect of that item	33,429,709,866
Number of votes accounted for voting shares in respect of that item, determined in accordance with provisions of cl. 4.24 of the Bank of Russia Regulation No. 660-P "On General Meetings of Shareholders" dated 16.11.2018	33,429,709,866
Number of votes available to the persons who participated in the Meeting in respect of that item	25,889,038,960, a quorum is present

VOTING RESULTS:

Voting option	Number of votes
For	25,889,038,960 (100.0000%)
Against	0
Abstained	0

RESOLUTION:

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.

The resolution was PASSED by 100.0000% of the votes available to the Meeting participants in respect of this item.

Annexes:

1. Agreement on the accession of KOLTSO URALA KB OOO to CREDIT BANK OF MOSCOW.
2. Amendments to the Bank's Charter.

Date of the Minutes of the Bank's extraordinary General Shareholders' Meeting: July 13, 2021.

Chairman of the Meeting

V.A. Chubar

Secretary of the Meeting

S.S. Sukhareva