

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 24, 2020
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

Draft resolution on item put to voting:	Voting options		
To approve the candidacy of Joint-Stock Company "Audit-Consulting Group "Business Systems Development (RBS)" as the Bank's auditor for the audit of its net income for the 6 months of 2020 in accordance with the Russian Accounting Standards for the purpose of including the same in its capital.	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 23.07.2020) 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.