



CREDIT BANK OF MOSCOW (public joint-stock company)
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**Notice of the extraordinary General Shareholders' Meeting held by absentee voting of
CREDIT BANK OF MOSCOW (public joint-stock company)
(corporate seat: Moscow)**

Dear CREDIT BANK OF MOSCOW's shareholders,

Pursuant to the resolution of the Supervisory Board of CREDIT BANK OF MOSCOW (the "Bank") dated 29 April 2025 (minutes No. 18 dated 29.04.2025), we hereby notify you of the extraordinary General Shareholders' Meeting (the "Meeting") to be held by absentee voting.

Decision-making procedure: **absentee voting.**

Deadline for submitting voting ballots: **16 June 2025.**

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

Any persons entitled to vote at the Meeting but not named in the Bank's shareholder register may notify the registrar, JSC IRC R.O.S.T., of their will **no later than 16 June 2025.**

No ballots or notices of will received after the above date will count towards the Meeting quorum or 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.

How to sign voting ballots:

a) a hardcopy voting ballot must be signed under hand by, or on behalf of, the person entitled to vote at the Meeting;

b) any such persons not named in the Bank's shareholder register may give voting instructions, as required by Russian securities laws, to the persons recording their share titles, which will, upon being passed to the Bank's registrar, have the effect of voting by ballots.

The record date for participation in the Meeting: **12 May 2025.**

Agenda of the Meeting:

"On amending the resolution of the Bank's General Shareholders' Meeting dated 28 December 2024

"On the reorganisation of CREDIT BANK OF MOSCOW.".

How and where to access information (materials) deliverable in contemplation of the Meeting:

Information (materials) to be provided in contemplation of the Meeting to the persons entitled to vote thereat may be viewed:

– on the Bank's website at: <http://www.mkb.ru> starting from 14 May 2025;

– at 2 (bldg. 1) Lukov Pereulok, Moscow, from 14 May 2025 to 16 June 2025 (Monday–Thursday: 10:00–18:00 Moscow time; Friday: 10:00–16:45 Moscow time; no materials (information) shall be provided on weekends and public holidays);

– information (materials) for the previous resolution of the General Shareholders' Meeting dated 28 December 2024 "On the reorganisation of CREDIT BANK OF MOSCOW" were posted on the Bank's website at: <http://www.mkb.ru>, and were made accessible to the persons entitled to participate in the extraordinary General Shareholders' Meeting (or their representatives) between 27 November 2024 and 28 December 2024 at the Bank's premises at: 2 (bldg. 1) Lukov Pereulok, Moscow. The information (materials) deliverable to shareholders fronted by a nominee were provided to the registrar for forwarding to them through the relevant nominee.

Any person entitled to vote at the Meeting may obtain copies of any materials prepared therefor. The Bank may charge a fee for the making of such copies, such fee not to exceed the cost of making thereof.

To enter into the Bank's premises and obtain the information (materials), shareholders are required to carry a passport or another identity document, and their representatives are also required to have a power of attorney or evidence of their authority to act as such without a power of attorney.

The Bank will provide the information and materials to shareholders unnamed in its shareholder register by sending them electronically to the registrar 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.

Access to the information (materials) posted on the Bank's official website, and its shareholders' right to obtain copies thereof may be limited, in whole or in part, by the Bank pursuant to the Russian Government's Decrees No. 586 dated 05.04.2022 "On Certain Particularities of the Disclosure and/or Delivery of Information under Certain Statutes of the Russian Federation" and No. 1102 dated 04.07.2023 "On Particularities of the Disclosure and/or Delivery of Information Disclosable and/or Deliverable under the Federal Law "On Joint-Stock Companies" and the Federal Law "On the Securities Market", the Resolution of the Bank of Russia's Board of Directors dated 24.12.2024 "On Particularities of the Disclosure and/or Delivery of Information Disclosable and/or Deliverable under the Federal Law "On Joint-Stock Companies" and the Federal Law "On the Securities Market" and Resolution of the Bank of Russia's Board of Directors dated 22.12.2023 and specifying which information disclosable by credit institutions, foreign banks doing business in the Russian Federation through their branches, non-credit financial organisations, and financial market professional service providers and national payment system entities under Russian laws or the Bank of Russia's regulations they need not disclose from 1 January 2025 to and including 31 December 2025, and which information listed in Russian laws or the Bank of Russia's regulations the latter shall not disclose on its official website from 1 January 2025 to and including 31 December 2025, and other regulations and clarifications of the Bank of Russia.

Categories (classes) of shares entitling holders to vote on all or certain items of agenda: **ordinary shares of the Bank.**

Persons entitled to vote at the Meeting may do so by ballot, either in person or through a proxy acting under powers of attorney for voting or by operation of law.

Any such power of attorney 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 a legal entity). Any such power of attorney must be executed as required by article 185.1, clause 4 of the Civil Code of the Russian Federation or notarised.

Where any shares are transferred after the record date for participation in, and before the date of, the Meeting, the transferor must issue a power of attorney for voting thereat to, or vote thereat as instructed by, the transferee, if so 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.

Any successor or representative of a person named in the list of persons entitled to participate in the Meeting must attach documents (or their notarised copies) evidencing their authority as such to their ballots.

Please inform the Bank's registrar, JSC IRC R.O.S.T., of any changes in your registered data, including your address and bank account details.

In case you need further information, please contact the Corporate Secretary at cs@mkb.ru.

**Supervisory Board of
CREDIT BANK OF MOSCOW**