

Attendance of Supervisory Board and Supervisory Board Committees Meetings by Directors in 2019

Director	Supervisory Board	Audit and Risk Committee	Compensation, Corporate Governance and Nominations Committee	Strategy and Capital Markets Committee
William Forrester Owens	33/33 (100%)	-	12/12 (100%)	6/6 (100%)
Roman I. Avdeev	33/33 (100%)	-	-	4/6 (66.6%)
Andrew Sergio Gazitua	33/33 (100%)	-	12/12 (100%)	6/6 (100%)
Vladimir A. Chubar	33/33 (100%)	-	-	5/6 (83.3%)
Thomas Günther Grasse	33/33 (100%)	24/24 (100%)	-	6/6 (100%)
Andreas Klingen	33/33 (100%)	24/24 (100%)	-	6/6 (100%)
Ilkka Seppo Salonen	33/33 (100%)	24/24 (100%)	-	6/6 (100%)
Sergey Yu. Menzhinsky	33/33 (100%)	-	-	3/6 (50%)
Lord Daresbury (Peter)	33/33 (100%)	-	12/12 (100%)	6/6 (100%)
Alexey A. Stepanenko	33/33 (100%)	-	-	-

Supervisory Board Members as at 31 December 2019

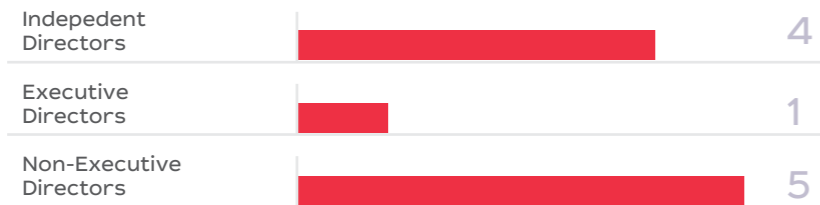
Director	Banking, finance, audit	Corporate governance	Strategy	Control, risk management
William Forrester Owens	+	+	+	
Roman I. Avdeev	+			+
Andrew Sergio Gazitua	+	+	+	+
Thomas Günther Grasse	+		+	+
Lord Daresbury (Peter)		+	+	
Andreas Klingen	+		+	+
Sergey Yu. Menzhinsky	+		+	
Ilkka Seppo Salonen	+		+	+
Alexey A. Stepanenko	+		+	+
Vladimir A. Chubar	+		+	

The current Supervisory Board members were elected by the annual General Shareholders' Meeting on 27 May 2019 by cumulative voting and will serve until the next annual shareholders' meeting.

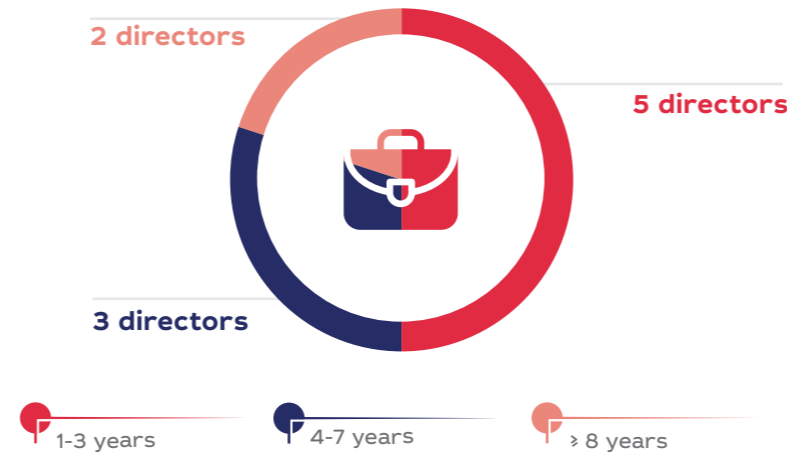
Key Competences of Supervisory Board Members



Breakdown of Supervisory Board Members by Degree of Independence



Breakdown of Supervisory Board Members by Years of Service



Changes in the Supervisory Board in 2019

There were no changes in the Supervisory Board in 2019.

As at 31 December 2019, there were 10 Supervisory Board members, five directors recognised as independent directors under the independence criteria set out by the bank's Charter and Corporate Governance Code and Moscow Exchange's Listing Rules. This proportion of independent directors corresponds to international practice and ensures unbiased, prudent and independent decision-making.

One of the independent Supervisory Board members with extensive business experience, in particular in financial, investment and strategic management, is elected as the Senior Independent Non-Executive Director.

Supervisory Board Members as at 31 December 2019



William Forrester Owens

Independent Non-Executive Director

Chairman of the Supervisory Board

Member of the Strategy and Capital Markets Committee

Chairman of the Compensation, Corporate Governance and Nominations Committee

Year of birth: 1950

Education:

- bachelor's degree in Science from Stephen F. Austin State University (USA).
- master's degree in Public Affairs from University of Texas (USA).

Main employment:

- Senior Director of Greenberg Traurig, LLP

Stake in the bank's charter capital and percentage of ordinary shares held in the bank:

- No stake in the bank's charter capital.

Shares of the bank acquired or disposed of:

- None



Roman I. Avdeev

Non-Executive Director, member of the Supervisory Board

Member of the Strategy and Capital Markets Committee

Year of birth: 1967

Education:

- 1994: certificate in banking from the Moscow International University of Business and Information Technologies.
- 1996: degree in Industrial and Civil Construction from Lipetsk State Technical University.
- 1999: Ph.D. in Engineering Science from Penza State Academy of Architecture and Construction.

Main employment:

- None

Stake in the bank's charter capital and percentage of ordinary shares held in the bank:

- No stake in the bank's charter capital.

Shares of the bank acquired or disposed of:

- None



Andrew Sergio Gazitua

Senior Independent Non-Executive Director, member of the Supervisory Board

Member of the Compensation, Corporate Governance and Nominations Committee, Chairman of the Strategy and Capital Markets Committee

Year of birth: 1962

Education:

- 1985: bachelor's degree in Arts in Political Science from Haverford College.

Main employment:

- None

Stake in the bank's charter capital and percentage of ordinary shares held in the bank:

- No stake in the bank's charter capital.

Shares of the bank acquired or disposed of:

- None



Thomas Günther Grasse

Non-Executive Director, member of the Supervisory Board

Member of the Strategy and Capital Markets Committee and the Audit and Risk Committee

Year of birth: 1955

Education:

- 1977: bachelor's degree in Banking from Frankfurt School of Finance and Management.
- 1999: training in investment and banking activities and corporate finance in J.P. Morgan, New York.

Main employment:

- None

Stake in the bank's charter capital and percentage of ordinary shares held in the bank:

- No stake in the bank's charter capital.

Shares of the bank acquired or disposed of:

- None



Lord Daresbury (Peter)

Independent Non-Executive Director,
member of the Supervisory Board

Member of the Compensation, Corporate
Governance and Nominations Committee
and the Strategy and Capital Markets
Committee

Year of birth: 1953

Education:

- 1971: graduated from Eton College.
- 1975: Master of Arts' degree from Magdalene College, Cambridge.
- 1980: attended Sloan fellowship in London Business School.

Main employment:

- Director of Daresbury Estates Limited

Stake in the bank's charter capital and percentage of ordinary shares held in the bank:

- Stake in the bank's charter capital: 0.00168%.
- Percentage of ordinary shares held in the bank: 0.00168%.

Shares of the bank acquired or disposed of:

- None



Andreas Kligen

Independent Non-Executive Director,
member of the Supervisory Board

Member of the Strategy and Capital
Markets Committee and the Audit and Risk
Committee

Year of birth: 1964

Education:

- 1993: Master of Business Administration degree from Rotterdam School of Management.

Main employment:

- None

Stake in the bank's charter capital and percentage of ordinary shares held in the bank:

- No stake in the bank's charter capital.

Shares of the bank acquired or disposed of:

- None



Sergey Yu. Menzhinsky

Non-Executive Director, member of the Supervisory Board

Member of the Strategy and Capital Markets Committee

Year of birth: 1971

Education:

- 1993: degree in Mechanics and Applied Mathematics from Lomonosov Moscow State University.
- 2011: degree in State and Municipal Administration from the Russian Presidential Academy of National Economy and Public Administration.
- 2009: advanced training courses at the Institute of Stock Market and Management.
- 2011: MBA qualification under the “Master of Business Administration – Strategic Management and Entrepreneurship” programme of Moscow International Higher Business School MIRBIS.

Main employment:

- Advisor at REGION Investment Company JSC

Stake in the bank's charter capital and percentage of ordinary shares held in the bank:

- No stake in the bank's charter capital.

Shares of the bank acquired or disposed of:

- None



Ilkka Seppo Salonen

Independent Non-Executive Director,
member of the Supervisory Board

Member of the Strategy and Capital
Markets Committee, Chairman of the Audit
and Risk Committee

Year of birth: 1955

Education:

- 1981: Master of Political Science degree (major in Economics) from Helsinki University.
- 1994: completion of management courses at Kansallis-Osake-Pankki Bank (Finland).
- 2004: completion of executive education programme at IESE business school.

Main employment:

- Executive Chairman of the Board of Directors of East Office of Finnish Industries

Stake in the bank's charter capital and percentage of ordinary shares held in the bank:

- No stake in the bank's charter capital.

Shares of the bank acquired or disposed of:

- None



Alexey A. Stepanenko

Non-Executive Director, member of the Supervisory Board

Year of birth: 1981

Education:

- 2004: degree in Finance and Credit from the Financial University under the Government of the Russian Federation.
- 2003: broker / dealer firm executive / comptroller / specialist qualification from the Federal Commission for the Securities Market.

Main employment:

- CFO at Limited Liability Company ROSSIUM Concern

Stake in the bank's charter capital and percentage of ordinary shares held in the bank:

- Stake in the bank's charter capital: 0.00229%.
- Percentage of ordinary shares held in the bank: 0.00229%.

Shares of the bank acquired or disposed of:

- None



Vladimir A. Chubar

Executive Director, member of the Supervisory Board, Chairman of the Management Board

Member of the Strategy and Capital Markets Committee

Year of birth: 1980

Education:

- 2005: degree in Finance and Credit from the Finance Academy under the Government of the Russian Federation.
- 2007: course Budgeting and Financial Planning in Commercial Banks at the Association of Russian Banks' Institute of Banking Business.

Main employment:

- Chairman of the Management Board of CREDIT BANK OF MOSCOW

Stake in the bank's charter capital and percentage of ordinary shares held in the bank:

- Stake in the bank's charter capital: 0.02328%.
- Percentage of ordinary shares held in the bank: 0.02328%.

Shares of the bank acquired or disposed of:

- Transaction date: 06.11.2019;
- Transaction type: acquisition in the course of the placement of the bank's seventeenth additional share issue;
- Category (type) of shares: ordinary uncertificated registered shares, issue state registration number 10101978B, international securities identification number (ISIN) RU000A0JUG31;
- Number of shares: 3,000,000 (total number of shares held: 6,945,400).