

Amendments to the Charter of PJSC "Bank "Saint-Petersburg"

Current version	Proposed version	Grounds
2. Objectives and Scope of the Bank's Activities		
No current version	2.11. The Bank shall be entitled to act as certifying centre in accordance with Federal Law "On Electronic Signature".	With the purpose of easy getting by the Bank of accreditation as certifying centre
3. Legal Status of the Bank		
3.6. The Bank has a round stamp containing its official (full and short) name in Russian and its location. The Bank may have stamps and official forms containing its name, emblem and other duly registered elements of visual identity.	3.6. The Bank has a round stamp containing its official (full and short) name in Russian and its location. The Bank may have stamps and official forms containing its name, emblem and other duly registered elements of visual identity individualization.	As recommended by the Bank of Russia in accordance with Clause 7 of Article 2 of Federal Law "On Joint Stock Companies"
3.8. The Bank is not liable for the obligations of its shareholders. The shareholders are not liable for the obligations of the Bank and their risk of incurring losses related to the activity of the Bank is limited to the amount of shares they hold, with the exception of cases stipulated by law. Shareholders whose shares have not been paid for in full are liable jointly and severally for the obligations of the Bank to the extent of the amount due for such unpaid shares.	3.8. The Bank is not liable for the obligations of its shareholders. The shareholders are not liable for the obligations of the Bank and their risk of incurring losses related to the activity of the Bank is limited to the amount of shares they hold, with the exception of cases stipulated by law. Shareholders whose shares have not been paid for in full are liable jointly and severally for the obligations of the Bank to the extent of the amount due for such unpaid shares.	As recommended by the Bank of Russia subject to paragraph 6 of Clause 1 of Article 34 of Federal Law "On Joint Stock Companies"
5. Authorized Capital		
5.1. The authorized capital of the Bank shall be formed in the amount of RUB 507,654,167 (five hundred seven million six hundred fifty four thousand one hundred sixty seven).	5.1. The authorized capital of the Bank shall be formed in the amount of RUB 507,654,167 (five hundred seven million six hundred fifty four thousand one hundred sixty seven) 495,654,232 (four hundred ninety five million six hundred fifty four thousand two hundred thirty two).	Due to the plans of the General Shareholders' Meeting to make a resolution to decrease the authorized capital of the Bank at the Annual General Shareholders' Meeting to be
5.2.1. 487,554,167 (four hundred eighty seven million five hundred fifty four thousand one hundred sixty seven) registered ordinary shares of the par value of RUB one (1) each, state	5.2.1. 487,554,167 (four hundred eighty seven million five hundred fifty four thousand one hundred sixty seven) 475,554,232 (four hundred seventy five million five hundred fifty four thousand two	

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registration No. 10300436B, form of issue being non-documentary;	hundred thirty two) registered ordinary shares of the par value of RUB one (1) each, state registration No. 10300436B, form of issue being non-documentary;	held on May 27, 2021.
8. Profit Allocation		
<p>8.3. By resolution of the Shareholders' General Meeting shareholders may be paid dividend based on the results of the first quarter, half-year, nine months of the reporting year and/or the results of the entire reporting year. Dividends are paid from the net income of the Bank.</p> <p>Resolution concerning the amount of dividend and dividend record date shall be taken by the General Shareholders' Meeting on the basis of the Bank's Supervisory Board's proposals.</p> <p>Dividends are paid in cash in the currency of the Russian Federation.</p> <p>The amount of the accrued dividend shall be determined to the accuracy of one kopeck. Figures shall be rounded in calculation in accordance with the mathematical rounding rules.</p> <p>Dividends shall be paid out in non-cash form. Dividends shall be paid to individual shareholders whose rights to the shares are recorded in the shareholder register by crediting funds to their bank accounts, the details of which are recorded by the Bank's registrar or, if no details of bank accounts are available, through postal remittance of cash, and to other entities whose rights to the shares are recorded in the shareholder register of the Bank, by crediting funds to their bank accounts. Owners of shares whose rights to the shares are registered with the nominal holder shall receive dividend in monetary form in accordance with the procedure</p>	<p>8.3. By resolution of the Shareholders' General Meeting shareholders may be paid dividend based on the results of the first quarter, half-year, nine months of the reporting year and/or the results of the entire reporting year. Dividends are paid from the net income of the Bank.</p> <p>Resolution concerning the amount of dividend and dividend record date shall be taken by the General Shareholders' Meeting on the basis of the Bank's Supervisory Board's proposals.</p> <p>Dividends are paid in cash in the currency of the Russian Federation.</p> <p>The amount of the accrued dividend shall be determined to the accuracy of one kopeck. Figures shall be rounded in calculation in accordance with the mathematical rounding rules.</p> <p>Dividends shall be paid out in non-cash form. Dividends shall be paid to individual shareholders whose rights to the shares are recorded in the shareholder register by crediting funds to their bank accounts or special accounts of financial platforms operators opened in accordance with Federal Law dated July 20, 2020 No. 211-FZ "On financial transactions with the use of the financial platform", the details of which are recorded by the Bank's registrar or, if no details of bank accounts, special accounts of the operators of financial platforms are available, through postal remittance of cash, and to other entities whose rights to the shares are recorded in the shareholder register of the Bank, by crediting funds to their bank accounts. Owners of shares whose rights to the shares are registered with the nominal holder shall receive dividend in monetary form in accordance</p>	<p>As recommended by the Bank of Russia subject to paragraph 2 of Clause 8 of Article 42 of Federal Law "On Joint Stock Companies" as amended by Federal Law No. 212-FZ dated July 20, 2020.</p>

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<p>stipulated by the Russian securities laws.</p> <p>A person not receiving dividend due to the fact that the Bank or the registrar do not have the required address or banking details shall be entitled to contact the Bank and claim such dividend (unclaimed dividend) within three years from the date of the relevant resolution to pay dividend, having previously indicated the dividend payment method, corrected address and banking details (if transfer to bank account is the preferred dividend payment method) in the registered person's questionnaire maintained by the registrar.</p> <p>The request on payment of unclaimed dividend may be submitted in the form of application on payment of unclaimed dividend to any outlet (operational office) or branch of the Bank.</p> <p>Entities whose rights to the shares are recorded with a nominal holder of the shares shall submit the request on payment of unclaimed dividend in accordance with the procedure set forth by the laws of the Russian Federation regulating securities.</p> <p>Upon expiry of three years from the date of the relevant dividend payment resolution, the declared dividend unclaimed by the shareholder shall be recovered as the Bank's retained earnings, and the obligation to pay it shall be terminated.</p>	<p>with the procedure stipulated by the Russian securities laws.</p> <p>A person not receiving dividend due to the fact that the Bank or the registrar do not have the required address or banking details shall be entitled to contact the Bank and claim such dividend (unclaimed dividend) within three years from the date of the relevant resolution to pay dividend, having previously indicated the dividend payment method, corrected address and banking details (if transfer to bank account is the preferred dividend payment method) in the registered person's questionnaire maintained by the registrar.</p> <p>The request on payment of unclaimed dividend may be submitted in the form of application on payment of unclaimed dividend to any outlet (operational office) or branch of the Bank.</p> <p>Entities whose rights to the shares are recorded with a nominal holder of the shares shall submit the request on payment of unclaimed dividend in accordance with the procedure set forth by the laws of the Russian Federation regulating securities.</p> <p>Upon expiry of three years from the date of the relevant dividend payment resolution, the declared dividend unclaimed by the shareholder shall be recovered as the Bank's retained earnings, and the obligation to pay it shall be terminated.</p>	
<p>9. Management Bodies of the Bank</p>		
<p>9.1 General Meeting</p>		
<p>9.1.6. Decisions on issues specified in Sub-clauses 9.1.4.1-9.1.4.3, 9.1.4.5, 9.1.4.6, 9.1.4.16, 9.1.4.17, 9.1.4.21 of this Charter are made by the General Shareholders' Meeting with a 3/4 majority vote from shareholders with</p>	<p>9.1.6. Decisions on issues specified in Sub-clauses 9.1.4.1-9.1.4.3, 9.1.4.5, 9.1.4.6, 9.1.4.8 (concerning taking decision on decrease of the authorized capital via reduction in the nominal value of shares), 9.1.4.16 (except for the case specified in clause 9.2.15 hereof), 9.1.4.17, 9.1.4.21 of</p>	<p>As recommended by the Bank of Russia subject to Clause 3 of Article 29 and Clause 3 of Article 79 of Federal Law "On Joint Stock Companies".</p>

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<p>voting shares who participate in the General Meeting of the Shareholders. Resolutions on authorization or subsequent approval of an interested party transaction shall be taken by a majority of all the shareholders having the voting shares who are not interested in the transaction and who take part in voting.</p> <p>Should all the shareholders having the voting shares be declared interested parties and when another person(s) is/are interested in the transaction, a resolution on authorization of such transaction shall be taken by a majority of all the shareholders having the voting shares and taking part in voting.</p> <p>A resolution on authorization or subsequent approval of a large transaction, subject of which is the property worth of more than 50 (fifty) percent of the book value of the Bank's assets, shall be taken by a majority of three forth of the votes of the shareholders having the voting shares who participate in the General Meeting of Shareholders.</p> <p>In case a large transaction, subject of which is the property worth of more than 50 (fifty) percent of the book value of the Bank's assets according to its recent financial statements, is at the same time an interested party transaction and pursuant to Federal Law "On Joint-Stock Companies" the issue of authorization of the large transaction is proposed for consideration by the Bank's General Meeting of Shareholders, it shall be deemed that a resolution on authorization of the large transaction has been taken, provided three forth of the shareholders having the voting</p>	<p>this Charter are made by the General Shareholders' Meeting with a 3/4 majority vote from shareholders with voting shares who participate in the General Meeting of the Shareholders.</p> <p>Resolutions on authorization or subsequent approval of an interested party transaction shall be taken by a majority of all the shareholders having the voting shares who are neither interested in the transaction nor controlled by entities/persons interested in such a transaction and who take part in voting.</p> <p>Should all the shareholders having the voting shares be declared interested parties and when another person(s) is/are interested in the transaction, a resolution on authorization of such transaction shall be taken by a majority of all the shareholders having the voting shares and taking part in voting.</p> <p>A resolution on authorization or subsequent approval of a large transaction, subject of which is the property worth of more than 50 (fifty) percent of the book value of the Bank's assets, shall be taken by a majority of three forth of the votes of the shareholders having the voting shares who participate in the General Meeting of Shareholders.</p> <p>In case a large transaction, subject of which is the property worth of more than 50 (fifty) percent of the book value of the Bank's assets according to its recent financial statements, is at the same time an interested party transaction and pursuant to Federal Law "On Joint-Stock Companies" the issue of authorization of the large transaction is proposed for consideration by the Bank's General Meeting of Shareholders, it shall be deemed that a resolution on authorization of the large transaction has been taken, provided three forth of the shareholders having the voting shares and participating in the General Meeting of Shareholders and the majority of all the shareholders having the voting shares,</p>	<p>Subject to recommendations of the Bank of Russia to bring the provisions into line with paragraph 1 of Clause 4 of Article 83 of Federal Law "On Joint Stock Companies".</p>

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<p>shares and participating in the General Meeting of Shareholders and the majority of all the shareholders having the voting shares, participating in the General Meeting of Shareholders who are not interested in the transaction have been "for" such resolution.</p> <p>In case a large transaction, subject of which is the property worth from 25 to 50 percent of the book value of the Bank's assets according to its recent financial statements, is at the same time an interested party transaction and pursuant to the requirements of laws the issue of authorization of the large transaction is proposed for consideration by the Bank's General Meeting of Shareholders, a resolution on authorization of the large transaction shall be taken according to the procedure stipulated by the second and third paragraphs of sub-clause 9.1.6. of this Charter.</p> <p>A resolution on the issue indicated in sub-clause 9.1.4.21. of this Charter shall become effective provided that the total number of shares subject to the buyback offer does not exceed the number of shares which can be repurchased by the Bank pursuant to the legal restrictions.</p> <p>A separate (independent) resolution shall be taken on each issue put to a vote.</p>	<p>participating in the General Meeting of Shareholders who are not interested in the transaction have been "for" such resolution.</p> <p>In case a large transaction, subject of which is the property worth from 25 to 50 percent of the book value of the Bank's assets according to its recent financial statements, is at the same time an interested party transaction and pursuant to the requirements of laws the issue of authorization of the large transaction is proposed for consideration by the Bank's General Meeting of Shareholders, a resolution on authorization of the large transaction shall be taken according to the procedure stipulated by the second and third paragraphs of sub-clause 9.1.6. of this Charter.</p> <p>A resolution on the issue indicated in sub-clause 9.1.4.21. of this Charter shall become effective provided that the total number of shares subject to the buyback offer does not exceed the number of shares which can be repurchased by the Bank pursuant to the legal restrictions.</p> <p>A separate (independent) resolution shall be taken on each issue put to a vote.</p>	<p>The Bank of Russia has recommended to delete the paragraph as paragraph 1 of Clause 9.1.6 of the Charter already stipulates the procedure for making resolutions on large transactions by reference to Clause 9.1.4.16.</p>
<p>9.2. Supervisory Board</p>		
<p>9.2.3.11. approval of the resolution on issuance (additional issuance) of issued securities (except for the terms and conditions of separate bond issuance under the bond issuance program) and the securities prospectus as well as amendments thereto;</p>	<p>9.2.3.11. approval of the resolution on issuance (additional issuance) of the Bank's shares and issued securities (except for the terms and conditions of separate bond issuance under the bond issuance program) of the Bank converted into its shares, approval of the securities prospectus of the Bank as well as amendments thereto;</p>	<p>In order to bring it into line with Clause 7.1. of Article 65 of Federal Law "On Joint Stock Companies".</p>

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<p>9.2.3.21. approval of transactions, including transactions involving a credit risk, where the transaction value is equal to fifteen (15) or more percent of the amount of the Bank's equity (capital) as at the recent reporting date prior to the date of respective decision; this restriction does not apply to the limits set for financial market instruments and transactions executed within the set limits;</p>	<p>The Clause is to be deleted, the next clauses' numbering to be changed accordingly.</p>	-
<p>9.2.3.37. making decision to apply for listing of shares and/or issued securities convertible into the Bank's shares;</p>	<p>9.2.2.36. making decision in relation to the following substantial corporate action: submitting of application for listing of shares and/or issued securities convertible into the Bank's shares;</p>	<p>The Clause is amended due to updating of Clause 9.2.3.46. of the Charter.</p>
<p>9.2.3.46. drawing-up recommendations and making decisions (in cases set forth in the Bank's Charter) regarding substantial corporate actions, including the Bank's reorganization, acquisition of more than 30 percent (inclusive) of the Bank's voting shares, material transactions performed by the Bank which are stipulated by sub-clause 9.2.3.21. of this Charter, increase or reduction of the Bank's authorized capital, submitting of application for listing or delisting of the Bank's shares;</p>	<p>9.2.3.45. drawing-up recommendations and making decisions (in cases set forth in the Bank's Charter) regarding the following substantial corporate actions: the Bank's reorganization, acquisition of more than 30 percent (inclusive) of the Bank's voting shares, material transactions performed by the Bank which are stipulated by sub-clause 9.2.3.21. of this Charter, increase or reduction of the Bank's authorized capital, submitting of application for listing or delisting of the Bank's shares;</p>	<p>As recommended by the Bank of Russia so as to avoid the duplication of the authorities of the General Shareholders' Meeting and the Supervisory Board of the Bank, subject to recommendations given in clauses 7.1.1, 7.1.2 and 303 of the Corporate Governance Code.</p>
<p>9.2.8. Only individuals may be members of the Bank's Supervisory Board. A member of the Bank's Supervisory Board may not necessarily be the Bank's shareholder. The members of the Management Board shall make up no more than one fourth of the members of the Supervisory Board of the Bank. The Chairperson of</p>	<p>9.2.8. Only individuals may be members of the Bank's Supervisory Board. A member of the Bank's Supervisory Board may not necessarily be the Bank's shareholder. The Chairperson of the Management Board and the members of the Management Board shall make up no more than one fourth of the members of the Supervisory Board of the Bank and neither of them may</p>	<p>As recommended by the Bank of Russia about bringing the provisions of the clause into line with paragraph 1 of Clause 4 of Article 65.3 of the</p>

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the Management Board may not simultaneously act as the Chairperson of the Supervisory Board of the Bank.	simultaneously be the Chairperson of the Supervisory Board of the Bank.	Civil Code of the Russian Federation.
<p>9.2.12. The meeting of the Bank's Supervisory Board shall be convened by the initiative of its Chairperson, by request of a member of the Supervisory Board, the Revision Committee, the head of the Bank's Internal Audit Service or the Bank's audit organization, the executive body(-ies) of the Bank.</p> <p>The procedure for convening and holding of the Bank's Supervisory Board Meetings is determined by the Rules on the Supervisory Board of the Bank, approved by the General Shareholders' Meeting.</p> <p>The Chairman of the Bank's Supervisory Board shall take measures on procurement of timely delivery of meeting agenda materials to the members of the Bank's Supervisory Board.</p>	<p>9.2.12. The meeting of the Bank's Supervisory Board shall be convened by the initiative of its Chairperson, by request of a member of the Supervisory Board, the Revision Committee, the head of the Bank's Internal Audit Service or the Bank's audit organization, the executive body(-ies) of the Bank.</p> <p>The procedure for convening and holding of the Bank's Supervisory Board Meetings is determined by the Rules on the Supervisory Board of the Bank, approved by the General Shareholders' Meeting.</p> <p>The Chairman of the Bank's Supervisory Board shall take measures on procurement of timely delivery of meeting agenda materials to the members of the Bank's Supervisory Board.</p>	The entire list of responsibilities of the Chairperson of the Supervisory Board related to convening and holding of the meetings is determined by the Rules on the Supervisory Board of the Bank.
9.2.17. Resolutions on all other issues considered at the Bank's Supervisory Board Meetings are made by a simple majority of votes from all members present, unless otherwise stipulated by law.	9.2.17. Resolutions on all other issues at the Bank's Supervisory Board Meetings are made by the Bank's Supervisory Board by a simple majority of votes of the members of the Bank's Supervisory Board present at the meeting or who took part in the absentee voting , unless otherwise stipulated by law.	The amendments have been made to reflect the recommendations of the Bank of Russia given in relation to Clause 9.2.23. of the Charter.
9.2.22. In case of a tied vote on any resolution at the meetings of the Bank's Supervisory Board, the Chairman of the Bank's Supervisory Board shall have a casting vote.	9.2.22. In case of a tied vote on any resolution at the meetings of the Supervisory Board, the Chairman of the Bank's Supervisory Board shall have a casting vote.	The rule about a casting vote of the Chairman of the Supervisory Board is extended for cases when the Supervisory Board makes decisions

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		by absentee voting.
<p>9.2.23. The Bank’s Supervisory Board may review issues by circulation and make resolutions by absentee voting. Issues to be reviewed by the Bank’s Supervisory Board by circulation may be initiated in accordance with the procedure stipulated by the Regulations on the Supervisory Board of the Bank. The decision with regard to the issues to be reviewed by circulation and the final date for acceptance of voting ballots shall be made by the Chairman of the Bank’s Supervisory Board. For the purposes of reviewing the issues by circulation and making a resolution by absentee voting, the Secretary of the Supervisory Board shall prepare individual voting ballots. The absentee (ballot) voting shall be effected either through electronic exchange of documents ensuring authenticity of the transmitted and received messages and their documentary confirmation or by delivering the filled out and signed ballots to the secretary of the Supervisory Board by courier (express messenger). Voting shall be deemed legal if at least half of the elected members of the Bank's Supervisory Board have taken part in it. The earlier of the final date of accepting the voting ballots or date when the last voting member of the Bank’s Supervisory Board submits his/her ballot to the secretary of the Supervisory Board shall be deemed the</p>	<p>9.2.23. The Bank’s Supervisory Board may review issues by circulation and make resolutions by absentee voting. Issues the resolutions on which are made-reviewed by circulation by the Bank’s Supervisory Board by absentee voting may be initiated in accordance with the procedure stipulated by the Regulations on the Supervisory Board of the Bank. The decision on holding the absentee voting with regard to the issues to be reviewed by circulation and the final date for acceptance of voting ballots shall be made by the Chairman of the Bank’s Supervisory Board. For the purposes of reviewing the issues by circulation and making a resolution by absentee voting, the Secretary of the Supervisory Board shall prepare individual voting ballots. The absentee (ballot) voting shall be effected either through electronic exchange of documents ensuring authenticity of the transmitted and received messages and their documentary confirmation or by delivering the filled out and signed ballots to the secretary of the Supervisory Board by courier (express messenger). Absentee voting shall be deemed legal if at least half of the elected members of the Bank's Supervisory Board have taken part in it. The earlier of the final date of accepting the voting ballots or date when the last voting member of the Bank’s Supervisory Board submits his/her ballot to the secretary of the Supervisory Board shall be deemed the date of decision making when the issue is considered by circulation by absentee voting.</p>	<p>The amendments have been made in order to follow the recommendation of the Bank of Russia to adjust the last paragraph of the clause subject to the fact that the number of votes required for making a decision does not depend on the form of voting.</p>

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<p>date of decision making when the issue is considered by circulation.</p> <p>Resolutions passed as a result of absentee voting shall be deemed made by a simple majority of votes of the members of the Bank's Supervisory Board participating in the voting, except as otherwise provided by law and the Charter. Members of the Bank's Supervisory Board whose signed voting ballots have been received on or before the final date for accepting the voting ballots shall be deemed to participate in the voting.</p>	<p>Resolutions passed as a result of absentee voting shall be deemed made by a simple majority of votesThe quorum and results of the absentee voting are determined on the basis of the number of the members of the Bank's Supervisory Board participating in the voting except as otherwise provided by law and the Charter and total number of the elected members of the Bank's Supervisory Board. Members of the Bank's Supervisory Board whose signed voting ballots have been received on or before the final date for accepting the voting ballots shall be deemed to participate in the voting.</p>	
9.4. Management Board		
<p>9.4.8. A meeting of the Management Board shall be deemed legal if more than half of its elected members are present. Decisions at the meetings of the Management Board shall be passed by a simple majority of votes of the present members.</p> <p>The schedule and procedure for convening and holding Management Board Meetings is determined by the Rules of the Management Board of the Bank, approved by the General Shareholders' Meeting.</p>	<p>9.4.8. A meeting of the Management Board shall be deemed legal if more than half of its elected members are present. Decisions at the meetings of the Management Board shall be passed by a simple majority of votes of the present members.</p> <p>The schedule and procedure for convening and holding Management Board Meetings is determined by the Rules of the Management Board of the Bank, approved by the General Shareholders' Meeting.</p> <p>Decisions on all of the issues included in the competence shall be taken by the Management Board by simple majority of votes of the members of the Management Board present at the meeting or who took part in the absentee voting.</p>	<p>The provisions of the clause have been adjusted to follow the recommendation of the Bank of Russia given in respect of paragraph 4 of clause 9.4.9 of the Charter.</p>
<p>9.4.9. The Management Board may consider issues by circulation and make resolutions by absentee voting. Issues to be considered by the Management Board by circulation may be initiated by executive officers of structural units of the Bank and/or members of the Bank's Management Board.</p> <p>The decision with regard to the issues to be reviewed by circulation and the resolution to be passed by absentee voting shall be made by the Chairman of the Management Board. For the</p>	<p>9.4.9. The Management Board may consider issues by circulation and make resolutions by absentee voting. Issues to be considered by the Management Board by circulation may be initiated by executive officers of structural units of the Bank and/or members of the Bank's Management Board.</p> <p>The decision with regard to the issues to be reviewed by circulation and the resolution to be passed by absentee voting shall be made by the Chairman of the Management Board. For the purposes of reviewing an issue by circulation, an approval sheet shall be prepared (separately for each item) and sent</p>	<p>The amendments have been made in order to follow the recommendation of the Bank of Russia to adjust the last paragraph of the clause subject to the fact that the number of votes required for making a decision does not depend on the form of voting.</p>

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<p>purposes of reviewing an issue by circulation, an approval sheet shall be prepared (separately for each item) and sent to the members of the Management Board in accordance with the procedure stipulated by the Regulations on the Management Board of the Bank.</p> <p>Voting shall be deemed legal if more than half of the elected members of the Management Board have taken part in it.</p> <p>The resolutions passed by absentee voting shall be deemed effective if voted for by simple majority of members of the Management Board who have taken part in the vote.</p>	<p>to the members of the Management Board in accordance with the procedure stipulated by the Regulations on the Management Board of the Bank.</p> <p>Absentee voting shall be deemed legal if more than half of the elected members of the Management Board have taken part in it.</p> <p>The resolutions passed by absentee voting shall be deemed effective if voted for by simple majority of members of the Management Board who have taken part in the vote.</p>	
9.5. Chairperson of the Management Board		
9.5.2.27. approve the document specifying the terms and conditions of a separate issue of bonds placed within the bond issue program of the Bank;	The Clause is to be deleted, the next clauses' numbering to be changed accordingly.	Due to amendments to the Federal Law "On the Securities Market"
10. Corporate Secretary of the Bank		
10.5. In order to ensure the efficient performance by the Corporate Secretary of the Bank of his/her responsibilities, the Bank's Corporate Secretary's Office shall be established, and the Bank's Supervisory Board shall determine the composition, number of employees, structure, size and remuneration of the employees of such Corporate Secretary's Office.	10.5. In order to ensure the efficient performance by the Corporate Secretary of the Bank of his/her responsibilities, the Bank's Corporate Secretary's Office may be established by decision of the Bank's Supervisory Board and the Bank's Supervisory Board shall determine the composition, number of employees, structure, size and remuneration of the employees of such Corporate Secretary's Office.	The amendments have been made as the effective laws of the Russian Federation do not force joint stock companies to establish the Corporate Secretary's Office. A special structured unit headed by a corporate secretary is advised to be established in accordance with Clause 220 of the Corporate

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		Governance Code.
11. Control Over the Bank's Financial and Business Activities 11.3. Organization of the Internal Control		
<p>11.3.18. The activities and powers of an employee (structural unit) responsible for counteractions against criminal income legalization (money laundering) and terrorist financing shall be determined by the Bank's internal regulations.</p>	<p>11.3.18. The responsible employee has the following powers:</p> <ul style="list-style-type: none"> - to issue instructions to the heads and employees of the Bank's departments in regard to an operation, including instructions to suspend an operation with the purpose of obtaining additional or checking available information about a customer or an operation (within a period set by the legislation of the Russian Federation for the operation completion); - to request and receive the required documents from the heads and employees of the Bank's departments, including instructions and accounting documents; - to make copies of the received documents and electronic files; - to enter the premises of the Bank's departments as well as areas used for document storage (archive rooms), computer data processing (computer rooms) and data storage on electronic media; - other powers stipulated by the Bank's internal regulations. <p>The activities and powers of an employee (structural unit) responsible for counteractions against criminal income legalization (money laundering), terrorist financing and proliferation of weapons of mass destruction financing shall be determined by the Bank's internal regulations.</p>	<p>Adjustments are based on the recommendation of the Bank of Russia to add to the clause the powers in accordance with paragraph 2.2.2. of Regulations of the Bank of Russia dated December 16, 2003 No. 242-П "On Internal Control Organization in Credit Institutions and Banking Groups".</p>