

**MINUTES**  
of meeting of the Board of Directors of IDGC of Centre, PJSC  
(in the form of absent voting)

«27» November 2020

Moscow

No. 57/20

Form of the meeting: **absent voting.**

Total number of members of the Board of Directors: **11 people.**

Participants of the voting: **A.V. Golovtsov, V.Y. Zarkhin, A.I. Kazakov, D.V. Krainskiy, A.V. Mayorov, I.V. Makovskiy, K.A. Mikhailik, A.I. Pavlov, V.V. Rozhkov, L.A. Romanovskaya, A.V. Shevchuk.**

Members who did not provide questionnaires: **none.**

The quorum is **present.**

Date of the minutes: **27.11.2020.**

**AGENDA:**

1. On consideration of the report of General Director of the Company on the credit policy of the Company in 3Q 2020, including the work carried out to reduce the cost of servicing the loan portfolio and the status of servicing loans issued by IDGC of Centre, PJSC.
2. On consideration of the report of General Director of the Company on provision of insurance coverage in 3Q 2020.

**Item 1. On consideration of the report of General Director of the Company on the credit policy of the Company in 3Q 2020, including the work carried out to reduce the cost of servicing the loan portfolio and the status of servicing loans issued by IDGC of Centre, PJSC.**

**Decision:**

1. To take into consideration the report of General Director of the Company «On the credit policy of the Company in 3Q 2020» in accordance with Appendix # 1 to this decision of the Board of Directors of the Company.
2. To agree to temporarily exceed the target financial leverage limit as of 30 September 2020.
3. To take into consideration the report of General Director of the Company «On the work carried out in 3Q 2020 to reduce the cost of servicing the loan portfolio» in accordance with Appendix # 2 to this decision of the Board of Directors of the Company.
4. To take into consideration the report of General Director of the Company «On the transactions performed and the status of servicing loans issued by IDGC of Centre, PJSC in 3Q 2020» in accordance with Appendix # 3 to this decision of the Board of Directors of the Company.

**Voting results:**

- |                                       |               |
|---------------------------------------|---------------|
| 1. Alexander Viktorovich Golovtsov    | - «FOR»       |
| 2. Vitaly Yuryevich Zarkhin           | - «ABSTAINED» |
| 3. Alexander Ivanovich Kazakov        | - «FOR»       |
| 4. Daniil Vladimirovich Krainskiy     | - «FOR»       |
| 5. Andrey Vladimirovich Mayorov       | - «FOR»       |
| 6. Igor Vladimirovich Makovskiy       | - «FOR»       |
| 7. Konstantin Alexandrovich Mikhailik | - «FOR»       |
| 8. Alexey Igorevich Pavlov            | - «FOR»       |
| 9. Vasiliy Vladimirovich Rozhkov      | - «FOR»       |
| 10. Larisa Anatolievna Romanovskaya   | - «FOR»       |

11. Alexander Viktorovich Shevchuk - «FOR»

**Total:**

«FOR»	- «10»
«AGAINST»	- «0»
«ABSTAINED»	- «1»

**Decision is taken.**

**Item 2. On consideration of the report of General Director of the Company on provision of insurance coverage in 3Q 2020.**

**Decision:**

To take into consideration the report of General Director of the Company on the provision of insurance coverage in the Company in 3Q 2020 in accordance with Appendix # 4 to this decision of the Board of Directors of the Company.

**Voting results:**

1. Alexander Viktorovich Golovtsov - «FOR»
2. Vitaly Yuryevich Zarkhin - «ABSTAINED»
3. Alexander Ivanovich Kazakov - «FOR»
4. Daniil Vladimirovich Krainskiy - «FOR»
5. Andrey Vladimirovich Mayorov - «FOR»
6. Igor Vladimirovich Makovskiy - «FOR»
7. Konstantin Alexandrovich Mikhailik - «FOR»
8. Alexey Igorevich Pavlov - «FOR»
9. Vasiliy Vladimirovich Rozhkov - «FOR»
10. Larisa Anatolievna Romanovskaya - «FOR»
11. Alexander Viktorovich Shevchuk - «ABSTAINED»

**Total:**

«FOR»	- «9»
«AGAINST»	- «0»
«ABSTAINED»	- «2»

**Decision is taken.**

**Appendices:**

1. The report of General Director of the Company «On the credit policy of the Company in 3Q 2020» (Appendix # 1).
2. The report of General Director of the Company «On the work carried out in 3Q 2020 to reduce the cost of servicing the loan portfolio» (Appendix # 2).
3. The report of General Director of the Company «On the transactions performed and the status of servicing loans issued by IDGC of Centre, PJSC in 3Q 2020» (Appendix # 3).
4. The report of General Director of the Company on the provision of insurance coverage in the Company in 3Q 2020 (Appendix # 4).

**Chairperson of the Board of  
Directors of IDGC of Centre, PJSC**

**A.V. Mayorov**

**Corporate Secretary  
of IDGC of Centre, PJSC**

**S.V. Lapinskaya**