

General License for conducting banking transactions No. 2551 issued on July 1, 2013 by the Central Bank of the Russian Federation

GENERAL LICENSE
for conducting banking transactions
№ 2551

In accordance with the Federal Law "On Banks and Banking Activity" the General License for conducting banking transactions is granted to
«Petersburg Social Commercial Bank»
Open Joint-Stock Company
PSCB OJSC, Saint-Petersburg

hereinafter referred to as the "Bank".

The Bank is authorized to conduct the following banking transactions in Russian rubles and in foreign currencies:

1. Taking personal and corporate funds on deposit (call deposits and time deposits).
2. Allocating funds of individuals and corporates that have been taken on deposit (call deposits and time deposits) on its own behalf and at its own expense.
3. Opening and maintaining bank accounts for individuals and corporates.
4. Performing transfers of funds by order of individuals and corporates including authorized correspondent banks and foreign banks to/from their bank accounts.
5. Collecting monetary funds, bills of exchange, payment and settlement documents and providing cash banking services to individuals and corporates.
6. Purchasing and selling foreign currency on a cash and non-cash basis.
7. Issuing bank guarantees.
8. Performing transfers of funds without opening bank accounts, including transfers of electronic payment means (with an exception of postal money orders).

First Deputy Chairman of
the Central Bank of
the Russian Federation

July 1, 2013 / OFFICIAL SEAL:

Central Bank of the Russian Federation (Bank of Russia)

OGRN 1037700013020/ /Signature/

A.Yu. Simanovsky