



THE LIST OF AUTHORIZED SIGNATURES

TO OUR CORRESPONDENT BANKS:

The 2015 edition contains the List of Authorized Signatures of JSC «Bank Finservice». The list is divided into category groups. The limit of authority depends on the category group described on the next pages.

The List of Authorized Signatures is valid for all and every office of JSC «Bank Finservice».

The List of Authorized Signatures includes legal signatures of authorized officials of JSC «Bank Finservice». All previous editions and supplements of the List of Authorized Signatures are invalid.

The 2015 edition of the List of Authorized Signatures is operative unless cancelled by official notification.

Sincerely yours,

A handwritten signature in black ink, consisting of a stylized, cursive 'D' followed by a vertical stroke and a small flourish at the bottom.

Dimitriy Kopyrin

Chairman of the Executive Board

Signatures Groups

THREE CATEGORY GROUPS OF THE LIST OF AUTHORIZED SIGNATURES:

A Category Group

Authorized officials

The officials of the A Category Group are authorized to sign solely and to act legally in the name of JSC «Bank Finservice», namely:

- to perform any act necessary and related to the activity of JSC «Bank Finservice»;
- to negotiate, enter into, execute, cancel any contracts and deals and any annex and/or supplement to any, including those to be in notarized form;
- to sign promissory notes, drafts, cheques, bank guarantees, letters of credit, financial reports, tax declarations, any and all documents;
- to buy, manage, exchange and sell any assets including securities, intellectual property, other objects of civil rights;
- to receive and transfer valuables, other property as well as documents;
- to open, manage and close bank and other accounts, to conduct money transfers and other type of settlements.

B Category Group

Authorized accountants

The individuals of the B Category Group are authorized to sign solely certain types of financial and statistics reports, business correspondence, notices and queries in the name of JSC «Bank Finservice».

The individuals of the B Category Group are authorized to put the second signature on other documents, including payment orders

and instructions, agreements and contracts, promissory notes and drafts, cheques, bank guarantees and any other documents with

any type of obligations or payment instructions of JSC «Bank Finservice».

C Category Group

Authorized employees

The individuals of the C Category Group are authorized to put the second signature on business correspondence with no payment instructions and/or other obligations of JSC «Bank Finservice». The authorities are limited as stated above unless specified in a separate power of attorney duly issued.

Any document may have two authorized signatures according to the above stated description. There is no need of any authorized signature on reports, account balances and confirmations, originated by computer.

All queries concerning authorized signatures to be sent to:

JSC «Bank Finservice». Tarasa Shevchenko embankment, 23A, Moscow, 123022 Russia.

Tel./Fax +7 (495) 777 7787

group A

Dimitriy Kopyrin

Chairman of the Executive Board



Yuri Balykin

Vice-Chairman of the Executive Board



Elena Kostina

Vice-Chairman of the Executive Board



Yuri Diachkov

Retail Business Development Director



Roman Loktionov

Treasury Manager



group B

Yan Borovik

Chief Accountant



Oksana Rodionova

Deputy Chief Accountant



Svetlana Tokareva

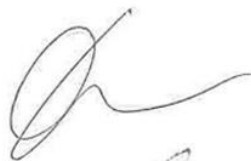
Deputy Chief Accountant –

Front Office Department Manager



group C

Natalia Korovnikova



Albert Gardanov



Anton Khan



JSC «Bank Finservice». Tarasa Shevchenko embankment, 23A, Moscow, 123022 Russia.

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