

# GENERAL LICENSE

to carry out banking operations

No. 2402

Pursuant to the Federal Law "On Banks and Banking Operations", this General License is issued to

**Evrofinance Mosnarbank, Moscow**

hereinafter the Bank, to carry out banking operations.

The Bank is authorized to perform the following banking operations with funds in rubles and foreign currency:

1. Raising funds from individuals and legal entities as deposits (on-demand and fixed-term deposits).
2. Investing funds raised as deposits (on-demand and fixed-term deposits) from individuals and legal entities on its own behalf and at its own expense.
3. Opening and maintaining banking accounts for individuals and legal entities.
4. Transferring funds as instructed by individuals and legal entities, including authorized correspondent banks and foreign banks, to their bank accounts.
5. Collection activities for cash, promissory notes, payment and settlement documents and cash services for individuals and legal entities.
6. Purchasing and selling foreign currency on a cash and non-cash basis.
7. Issuing bank guarantees.
8. Transferring funds without opening bank accounts, including electronic funds (excluding postal transfers).

First Deputy Chairman  
Central Bank  
of the Russian Federation

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A.Yu. Simanovski

Round seal: [Central Bank of the Russian Federation (Bank of Russia) \* OGRN (Primary State Registration Number) 1037700013020 \* INN (Taxpayer Identification Number) 7702235133]

23 July 2015