

## GENERAL BANKING LICENSE

No. 323

This General Banking License is granted to

**MDM Bank, Open Joint Stock Company,  
MDM Bank, Novosibirsk City,**

hereinafter referred to as the “Bank”, in accordance with the Federal Law “On Banks and Banking”.

The Bank is hereby entitled to perform the following banking operations in rubles and foreign currency:

1. Deposit-taking from retail and corporate customers (demand and fixed-term deposits).
2. Placement of retail and corporate deposits (demand and fixed-term deposits) for and on behalf of the Bank at its own expense.
3. Opening and maintenance of bank accounts for retail and corporate customers.
4. Bank account settlements on instruction from retail and corporate customers, including authorized correspondent and foreign banks.
5. Collection of cash, bills, payment and settlement documents, and cash service of retail and corporate customers.
6. Purchase and sale of foreign currency in cash and non-cash.
7. Issuance of bank guarantees.
8. Money transfers on instruction from retail customers without opening bank accounts (other than postal remittance).

*First Deputy Chairman*

*Central Bank of the Russian Federation*

*/signed/*

**Gennady G. Melikiyan**

Seal: */The Central Bank of the Russian Federation (Bank of Russia) OGRN 1037700013020,  
INN 7702235133/*

**August 6, 2009**

*Перевод с русского языка на английский языком  
переводчиком Александрович Александрович*

**СМ. На обороте**

Город Новосибирск Российская Федерация  
Двадцать шестого августа две тысячи девятого года

Я, Фучко Ольга Леонидовна, нотариус нотариального округа Новосибирский район Новосибирской области, свидетельствую подлинность подписи, сделанной переводчиком СМИРНОВОЙ НАТАЛЬЕЙ АЛЕКСАНДРОВНОЙ в моем присутствии. Личность его установлена.

Зарегистрировано в реестре за № 3-4676

Взыскано госпошлины (по тарифу) 200 рублей

**НОТАРИУС**

**О.Л.ФУЧКО**

