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Translation from Russian into English

GENERAL BANKING LICENCE

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No. 1810

This General Banking Licence has been granted to:

**Public joint stock company Asian-Pacific Bank,
PJSC Asian-Pacific Bank, Blagoveshchensk,**

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

The Bank is hereby entitled to conduct the following banking operations in Russian roubles and foreign currency:

1. Taking retail and corporate deposits (demand and time deposits).
2. Placement of retail and corporate deposits (demand and time deposits) on the Bank's own behalf and at its own account.
3. Opening and maintenance of retail and corporate bank accounts.
4. Making money transfers upon instructions of individuals and corporate entities, including authorised correspondent banks and foreign banks, on their bank accounts.
5. Collection of cash, bills, payment and settlement documents, providing cash services to individuals and corporate entities.
6. Purchase and sale of foreign currency in cash and non-cash form.
7. Issuance of bank guarantees.
8. Making money transfers without opening bank accounts, including electronic money (except for postal transfers).

First Deputy Chairman
Central Bank of the Russian Federation

(signature)

A.Yu. Simanovsky

August 4, 2015

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

Blagoveschensk Amurskaya oblast,
21 August 2015

I, Pasyok Galfirya Gabdelnurovna, Notary Public of the Notarial District of the City of Blagoveschensk, do hereby certify this copy as a true copy of the original document. There are no erasures, postscripts, crossed out words and other unmentioned corrections and no peculiarities in the latter.

Recorded in the register under No. 4 - 002426

Charged subject to the tariff 150 rubles.

Notary Public: (*signature*) Pasyok Galfirya Gabdelnurovna

[Seal: Notary Public G.G. Pasyok, location: Blagoveschensk, Amurskaya oblast, Notarial District of the City of Blagoveschensk]

Bound, numbered and sealed 4 pages

Notary Public: (Signature) Pasyok Galfirya Gabdelnurovna

[Seal: Notary Public G.G. Pasyok, location: Blagoveschensk, Amurskaya oblast, Notarial District of the City of Blagoveschensk]

Moscow

26 August 2015

I, Yakushevskaya Irina Ivanovna, Notary Public of the city of Moscow, do hereby certify this copy as a true copy of the copy. There are no erasures, postscripts, crossed out words and other unmentioned corrections and no peculiarities in the latter.

Recorded in the register under No. 2-2190

Charged subject to the tariff: 300 rubles.

Notary Public: *(signature)* Yakushevskaya Irina Ivanovna

[Seal: Notary Public I.I. Yakushevskaya, location: Moscow, Notarial Public of the City of Moscow]

(Official seal: Notary Public Yakushevskaya I.I. Notary Public of the City of Moscow)

Bound, numbered and sealed 3 pages

Notary Public: *(signature)* Yakushevskaya Irina Ivanovna

[Seal: Notary Public I.I. Yakushevskaya, location: Moscow, Notarial Public of the City of Moscow]

APOSTILLE
(CONVENTION DE LA HAYE DU 5 OCTOBRE 1961)

1. Russian Federation **NOTARIZED COPY**
This public document
2. Has been signed by Yakushevskaya I.I.
3. Acting in the capacity of the notary public
4. Bears the seal/stamp of Notary Public in Moscow
Yakushevskaya I.I.

CERTIFIED

5. At Moscow
6. 14.09.2015
7. By Klopchovym R.R., Deputy Chief of Main Directorate of Ministry of Justice of the Russian Federation for the city of Moscow
8. Number 77/28077-15
9. Stamp 10. Signature

(Official seal: Main Directorate of Ministry of Justice of the Russian Federation, Main Directorate of Ministry of Justice of the Russian Federation for the city of Moscow)

This Apostille only certifies the authenticity of the signature and the title of the public official who has signed the public document, and, where applicable, the identity of the seal or stamp which the public document bears. This Apostille does not certify the authenticity of the underlying document for which it was issued.

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Notary Public: (Signature) Klopchov R.R.

Deputy Chief of Main Directorate of Ministry of Justice of the Russian Federation for the city of Moscow

[Seal: Ministry of Justice of the Russian Federation for the city of Moscow]