

Questionnaire Form of the Client – Credit Institution

Part 1

Full company name and abbreviated company name in a foreign language	Commercial Bank "Absolut Bank" (PAO) Absolut Bank (PAO)
Form of incorporation	Public joint-stock company
INN (Taxpayer Identification Number)	7736046991
Registration number	2306; OGRN (Principle State Registration Number) 1027700024560
Date of state registration	April 22 nd , 1993
Place of state registration	Moscow
Registration body	Central Bank of the Russian Federation
Banking license type	General Banking License
License number	2306
License issue date	11.08.2015
Information on the license to carry out activities subject to licensing	<ul style="list-style-type: none"> - General Banking License No. 2306 dated 11.08.2015; - Banking License (for attracting deposits and placing precious metals, and for other transactions with precious metals) No. 2306 dated 11.08.2015; - License of a professional securities market participant for depository activity No. 045-03198-000100 dated 04.12.2000, issued by the Federal Securities Commission of Russia, valid for an unlimited period; - License of a professional securities market participant for dealer activity No. 045-02819-010000 dated 16.11.2000, issued by the Federal Securities Commission of Russia, valid for an unlimited period; - License of a professional securities market participant for brokerage activity No. 045-02777-100000 dated 16.11.2000, issued by the Federal Securities Commission of Russia, valid for an unlimited period; - License of a professional securities market participant for securities management No. 045-02853-001000 dated 16.11.2000, issued by the Federal Securities Commission of Russia, valid for an unlimited period; - Authorization of the Federal Customs Service of Russia to act as guarantor before the customs bodies valid from 01.07.2014 to 30.06.2017; - Exchange intermediary license for making exchange-based trades in commodity futures and options (valid for an unlimited period) No. 1223 dated 05.08.2008; - License for development, manufacture and distribution of encryption (cryptographic) tools, data and telecommunication systems protected with encryption (cryptographic) tools, for performing work and rendering services in the sphere of data encryption, maintenance of encryption (cryptographic) tools, data and

	telecommunication systems protected with (cryptographic) tools (except if maintenance of encryption (cryptographic) tools, data and telecommunication systems protected with encryption (cryptographic) tools is carried out to serve needs of a legal entity or a sole proprietor) dated October 06 th , 2015, registration number 14642 N, issued by the Center of the Federal Security Service of the Russian Federation for Licensing, Certification and the Protection of State Secrets (valid for an unlimited period).
Bank Identification Code	044525976
Business address	18 Tsvetnoy Boulevard, Moscow, 127051
Postal address	18 Tsvetnoy Boulevard, Moscow, 127051
Information on presence or absence at the credit institution's business address of its permanent management body, any other body or person acting on its behalf with full authority	Present
Information on the value of the registered and paid-up authorized capital or on the value of the authorized fund, property	The Bank's registered and paid-up Authorized Capital totals RUB 2 541 894 280 (two billion five hundred forty one million and eight hundred ninety four thousand two hundred eighty rubles) and is divided into 254 189 428 (two hundred fifty four million one hundred eighty nine thousand four hundred twenty eight) ordinary registered shares with a par value of ten (10) rubles per share.
Information on the legal entity's bodies (structure and members of the legal entity's management bodies)	<p>The Bank's management bodies are:</p> <ul style="list-style-type: none"> - General Shareholders' Meeting of the Bank – supreme management body of the Bank; - Board of Directors of the Bank (has overall charge of the Bank, except for the matters reserved to the General Shareholders' Meeting of the Bank); - Sole executive body – Chairman of the Management Board of the Bank; - Collective executive body – Management Board of the Bank. <p>The Bank's current operation is managed by the sole executive body – Chairman of the Management Board of the Bank and by the collective executive body – Management Board of the Bank who arrange the implementation of decisions made by the General Shareholders' Meeting of the Bank and by the Board of Directors of the Bank.</p> <p>Day-to-day management of the Bank is carried out by the Chairman of the Management Board of the Bank who is elected by a majority vote of the General Shareholders' Meeting of the Bank as advised by the Board of Directors of the Bank for a period of 5 years.</p> <p>The Chairman of the Management of the Board is in charge of all matters related to the Bank's current operation, except for the matters reserved to the General Shareholders' Meeting of the Bank, to the Board of Directors or the Management Board of the Bank.</p> <p>The Management Board of the Bank is its permanent collective executive body whose members are elected from among the Bank's staff for a period of 5 years. The Bank's Management Board is headed by the Chairman of the</p>

	<p>Management Board and reports to the Bank's Board of Directors. Members of the Bank's Management Board nominated by the Chairman of the Bank's Management Board are appointed by the Bank's Board of Directors.</p> <p>Board of Directors of the Bank: Yury V. Novozhilov Vadim O. Korsakov Andrey V. Degtyarev Andrey V. Denisenkov Artur A. Shamilov Yury S. Sizov Vartan P. Dilanyan</p> <p>Chairman of the Bank's Management Board – Andrey V. Degtyarev</p> <p>Members of the Bank's Management Board Chairman of the Management Board – Andrey V. Degtyarev Deputy Chairman of the Management Board – Elena B. Markina; Deputy Chairman of the Management Board – Vladislav A. Poltavsky; Deputy Chairman of the Management Board – Tatyana V. Ushkova; Deputy Chairman of the Management Board – Maxim V. Vozny; Deputy Chairman of the Management Board – Andrey A. Boguslavskiy; Deputy Chairman of the Management Board – Natalia E. Kapinos; Deputy Chairman of the Management Board – Konstantin V. Yakovlev; Deputy Chairman of the Management Board – Alexey I. Elagin.</p>
Contact telephone and fax numbers	(495) 995-10-01, 995-10-22
E-mail	info@absolutbank.ru
Official website	www.absolutbank.ru
Date of filling in the Questionnaire of the Client	October 19, 2015

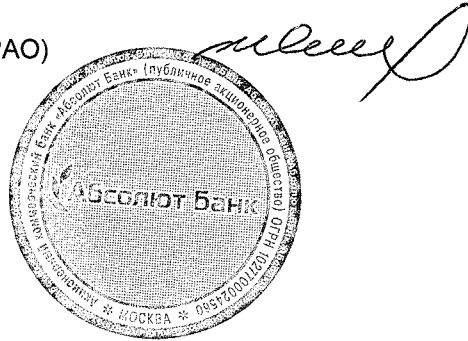
Part 2

Implementation by the credit institution of the measures stipulated by Federal Law No. 115-FZ dated 07.08.2001 "On Anti-Money Laundering and Counter-Terrorism Financing"

1 Is your Bank implementing its AML/CTF Internal Regulation developed in compliance with Federal Law No. 115-FZ dated 07.08.2001, regulatory acts and guidelines of the Bank of Russia? If yes, please specify the effective regulatory acts which are the basis for the Bank's Internal Regulation: 1 Federal Law No. 115-FZ dated 07.08.2001 "On Anti-Money Laundering and Counter-Terrorism Financing"; 2 Regulation of the Bank of Russia No. 375-P dated 02.03.2012 "On the requirements to the AML/CTF Internal Regulation of a credit institution"; 3 Regulation of the Bank of Russia No. 262-P dated 19.08.2004 "On identification of clients and beneficiaries by a credit institution aimed at combating money laundering and terrorism financing"; 4 Regulation of the Bank of Russia No. 321-P dated 29.08.2008 "On the procedure for submitting information stipulated by Federal Law "On Anti-Money Laundering and Counter-Terrorism Financing" by credit institutions to the competent body"; 4 Other regulatory acts of the Bank of Russia.	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> no
2 Does your Bank have an officer responsible for the compliance with the AML/CTF Internal Regulation and with the programs aimed at its implementation? Head of AML Andrey I. Komelkov Telephone/fax: +7 (495) 995-10-01, +7 (495) 777-71-71, +7 (495) 777-71-50 E-mail: a.komelkov@absolutbank.ru	<input checked="" type="checkbox"/> yes	<input type="checkbox"/> no
3 Is your Bank implementing any programs stipulating the procedures for:		
- identification of customers and beneficiaries, examination of customers and counterparties of the Bank	<input checked="" type="checkbox"/> yes	<input type="checkbox"/> no
- verification of information on the Bank's customers and their transactions	<input checked="" type="checkbox"/> yes	<input type="checkbox"/> no
- detection of transactions stipulated by Federal Law No. 115-FZ dated 07.08.2001	<input checked="" type="checkbox"/> yes	<input type="checkbox"/> no
- management of the money laundering and terrorism financing risk	<input checked="" type="checkbox"/> yes	<input type="checkbox"/> no
- documenting and submission of information stipulated by Federal Law No. 115-FZ dated 07.08.2001	<input checked="" type="checkbox"/> yes	<input type="checkbox"/> no
- storage of information and documents containing information stipulated by Federal Law No. 115-FZ dated 07.08.2001	<input checked="" type="checkbox"/> yes	<input type="checkbox"/> no
- ensuring the confidentiality of information obtained as a result of implementation of your Bank's Internal Regulation	<input checked="" type="checkbox"/> yes	<input type="checkbox"/> no
- training the Bank's employees in anti-money laundering and counter-terrorism financing	<input checked="" type="checkbox"/> yes	<input type="checkbox"/> no
4 Does your Bank use questionnaires for clients?	<input checked="" type="checkbox"/> yes	<input type="checkbox"/> no
5 Does your Bank assess the risk of money laundering and terrorism financing by customers?	<input checked="" type="checkbox"/> yes	<input type="checkbox"/> no
6 Are your Bank's branches (if any) implementing the AML/CTF Internal Regulation developed by the Bank's head office?	<input checked="" type="checkbox"/> yes	<input type="checkbox"/> no
7 Is your Bank exercising control over the operations aimed at combating money laundering and terrorism financing in your Bank's branches (if any)?	<input checked="" type="checkbox"/> yes	<input type="checkbox"/> no

8	Does your Bank maintain accounts for anonymous holders?	<input type="checkbox"/> yes	<input checked="" type="checkbox"/> no
9	Is your Bank maintaining correspondent relationship with any offshore banks?	<input type="checkbox"/> yes	<input checked="" type="checkbox"/> no
10	Is your Bank maintaining correspondent relationship with any non-resident banks that have no permanent management bodies in the states of their registration?	<input type="checkbox"/> yes	<input checked="" type="checkbox"/> no
11	Is your Bank maintaining correspondent relationship with any banks whose accounts (according to the information available) are used by banks having no permanent management bodies in the states of their registration?	<input type="checkbox"/> yes	<input checked="" type="checkbox"/> no

Head of AML
Commercial Bank "Absolut Bank" (PAO)



A.I. Komelkov