

Expobank LLC
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dated 22.10.2018

AML/FT

Dear Sirs,

Expobank LLC (the "Bank") presents its compliments and informs you that in order to meet the requirements of Federal Law № 15-FZ dated 07 August 2001 'On counteracting legalization (laundering) of proceeds from crime and financing of terrorism' ('Federal Law № 5-FZ'), Regulation of the Bank of Russia № 499-P dated 15 October 2015 'On identification of clients, representatives of clients, beneficiaries and beneficial owners made by credit institutions for AML/FT purposes' and other regulations of the Bank of Russia, the Bank implements measures aimed at counteracting legalization (laundering) of proceeds from crime, financing of terrorism and financing of weapons of mass destruction proliferation.

Pursuant to Regulation of the Bank of Russia № 375-P dated 02 March 2012 'On requirements to internal control rules for AML/FT purposes', the Bank has developed, approved and put into effect the Internal Control Rules for combat the laundering of income obtained by criminal means, the financing of terrorism and financing of weapons of mass destruction proliferation (Internal Control Rules) .

In compliance with Federal Law № 115-FZ, the Internal Control Rules, the Bank identifies clients, their representatives, beneficiaries, beneficial owners and also makes client related risks assessment.

The Bank employees are trained in combat the laundering of income obtained by criminal means, the financing of terrorism and financing of weapons of mass destruction proliferation, with their knowledge subsequently checked.

Within the risk management framework related to legalization of proceeds from crime, measures are taken to prevent the Bank's involvement in suspicious transactions made by clients.

Accountable employee has been appointed in the Bank who is responsible for the development and implementation of the Internal Control Rules Purposes:

- Mr. Andrey Morozov, Head of Financial Monitoring, tel. (495) 228-31-31, 8 800 500 07 70, ext. 23-88, e-mail: A.Morozov@expobank.ru.

We also inform you that the Bank does not establish and maintain relationships with the banks that do not have permanent corporate governance bodies in jurisdictions of their incorporation, and with the nonresident banks whose accounts are used by the banks not having permanent corporate governance bodies in jurisdictions of their incorporation.

Head of Financial Monitoring



A. Morozov