

Dear Sirs,

Pursuant to the requirements of Federal Law of the Russian Federation No. 115-FZ of August 7, 2001 "Concerning the Counteraction against Criminal Income Legalization (Money Laundering) and Terrorist Financing" (as amended and restated) and Regulations of the Bank of Russia No. 499-P of October 15, 2015 "Regulations for the Identification by Credit Organizations of Customers, Customer Representatives, Beneficiaries and Beneficial Owners for the Purposes of Counteracting Criminal Income Legalization (Money Laundering) and Combating Terrorist Financing", please be informed that PJSC "Bank "Saint-Petersburg" has taken the following actions for the purposes of anti-money laundering and combating terrorist financing (AML/CFT):

- "Internal Control Regulations of PJSC "Bank "Saint-Petersburg" for the Purposes of Counteracting Criminal Income Legalization (Money Laundering) and Combating Terrorist Financing" were finalized and approved by the Chairman of the Management Board of PJSC "Bank "Saint-Petersburg";
- a designated officer was appointed to be in charge of developing and implementing the internal AML/CFT regulations and programs, as well as other internal procedures for the said purposes;
- a KYC procedure was finalized and implemented for the identification of customers, customer representatives, beneficial owners and beneficiaries;
- procedures for documentary recording of the information outlined in Federal Law No. 115-FZ of August 7, 2001 and storage of the information and documents thus obtained were finalized and implemented;
- training programs are held to educate the employees of PJSC "Bank "Saint-Petersburg" about AML and AML procedures.

Please be informed that PJSC "Bank "Saint-Petersburg" does not establish or maintain any relations with non-resident banks having no permanent management bodies in their country of registration.

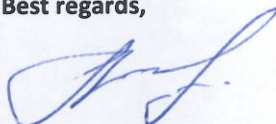
**We would like to inform you that PJSC "Bank "Saint-Petersburg" is an issuer of publicly traded securities and discloses all the information required by the laws of the Russian Federation regulating securities, including the details of its complete ownership structure and persons having material (direct or indirect) impact on the decisions made by its management bodies; thus pursuant to subparagraph 2 of paragraph 1 of Article 7 of Federal Law No. 115-FZ no identification of its beneficial owners is required.**

On your part, please kindly inform us of the measures taken by your bank for the purposes of AML/CFT, and whether your bank maintains any relations with non-resident banks having no permanent management bodies in their country of registration. In addition, please provide the following details of the beneficial owners of your institution:

1. Last name, first name, patronymic (unless not applicable by virtue of law or national custom).
2. Nationality, date of birth.
3. ID details, details of the migration card/document confirming a foreign national's/stateless person's right to stay/reside in the Russian Federation.
4. Permanent or temporary residence address.
5. Taxpayer identification number (if applicable).

The customer's obligation to submit to the Bank the information required to ensure compliance with relevant legislation, including the details of its beneficiaries and beneficial owners, is stipulated by paragraph 14 of Article 7 of Federal Law No. 115-FZ of August 7, 2001.

Best regards,



**Alexey A. Kleandrov**  
Director

**International Finance and Financial Institutions**  
PJSC "Bank "Saint-Petersburg"

