

Translation from Ukrainian language into English language

[State Emblem of Ukraine]

**NATIONAL BANK
OF UKRAINE**

GENERAL LICENCE

**to carry out foreign currency transactions
of 13.10.2011 No. 195**

GRANTED TO PUBLIC JOINT STOCK COMPANY

(full name of the bank

‘ProCredit Bank’

21677333

identification code against the EDRPOU

**107-A prospect Peremohy, Kyiv
location)**

**TO CARRY OUT FOREIGN CURRENCY TRANSACTIONS IN
ACCORDANCE WITH THE ATTACHMENT HERETO.**

**HOLDER OF THIS GENERAL LICENCE IS BOUND TO COMPLY WITH
THE REQUIREMENTS OF THE APPLICABLE LAW OF UKRAINE AND
THE NATIONAL BANK OF UKRAINE AS TO CONDUCT OF FOREIGN
CURRENCY TRANSACTIONS SPECIFIED THEREIN.**

THIS GENERAL LICENCE IS VALID WITH THE ATTACHMENT ONLY.

DEPUTY GOVERNOR

I.V. SORKIN

[Official seal of the National Bank of Ukraine, signature]

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I, Victor Ponomarenko, the undersigned First Deputy General Manager of JSC “ProCredit Bank”, hereby certify that this is true and correct translation from Ukrainian into English language of the original document and that the original document is in full force and effect without modification.

**Victor Ponomarenko
First Deputy General Manager**



**NATIONAL BANK
OF UKRAINE**

**ATTACHMENT TO THE GENERAL LICENCE
TO CARRY OUT FOREIGN CURRENCY TRANSACTIONS
of 13.10.2011 No. 195**

List of foreign currency transactions, which PUBLIC JOINT STOCK COMPANY
'ProCredit Bank' is authorised to carry out:

- non-trading transactions with currency valuables;
- transactions with foreign currency in cash and cheques (purchase, sale, exchange and acceptance for collection) carried out at cash desks and bureaux de change of banks;
- transactions with foreign currency in cash (purchase, sale and exchange) carried out at bureaux de change operating under agency agreements entered into between banks and resident legal entities;
- maintenance of accounts of (resident and non-resident) customers in foreign currency and accounts of non-resident customers in the currency of Ukraine;
- opening of correspondent accounts in foreign currency in the authorised banks of Ukraine and transacting thereon;
- opening of correspondent accounts in foreign currency in (non-resident) banks and transacting thereon;
- attraction and placement of foreign currency on the foreign exchange market of Ukraine;
- attraction and placement of foreign currency on the international markets;
- trading in foreign currency on the foreign exchange market of Ukraine [save for transactions with foreign currency in cash and cheques (purchase, sale, exchange) carried out at cash desks and bureaux de change of banks and agents];
- trading in foreign currency on the international markets;
- foreign currency transactions on the foreign exchange market of Ukraine, which qualify for financial services in accordance with Article 4 of the Law of Ukraine 'On Financial Services and State Regulation of Financial Services' Markets and are not specified in paragraphs two to seventeen of section two of the Regulation on the Procedure for Granting General Licences to Carry Out Foreign Currency Transactions to Banks and Subsidiaries of Foreign Banks, approved by Resolution of the Board of the National Bank of Ukraine No. 281 dated 15.08.2011.

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DEPUTY GOVERNOR

I.V. Sorkin

[Official seal of the National Bank of Ukraine, signature]