

Corporate banking segment criteria

For the purposes of these Terms and Conditions corporate banking segment are legal entities and entrepreneurs acting separately or within client's group** which annual turnover* according to the official reporting (with an exception of the intragroup turnover) exceeds 90 mln RUB.

* Annual turnover is volume of sold goods and services reported in the official financial statements of legal entities and entrepreneurs or group of companies (holding) that concrete entity or entrepreneur is belonged to according to the Russian legislation for the last reporting financial year.

** Group of companies (holding) for this document is a group of entities consisted of:

- 1) client and his affiliated entities/entrepreneurs according to the Russian legislation (in case of client doesn't report a consolidated statement);
- 2) entities stated in the last consolidated statement (in case of client reports a consolidated statement),

and entities/entrepreneurs that have economic connections with entities stated items 1 and 2, so that according to Bank's internal normative documents all those companies are considered together as whole.

In case of dispute between the Bank and a client regarding belonging to group of companies (holding) the said group of companies (holding) shall be, for the sake of these Terms and Conditions proper application, considered consisting of persons specified either in item 1 or in item 2 of this definition respectively.

A client may receive Bank's written confirmation on whether a client belongs to corporate banking segment or not as per the Bank's criteria.