



**FINSTAR
BANK**

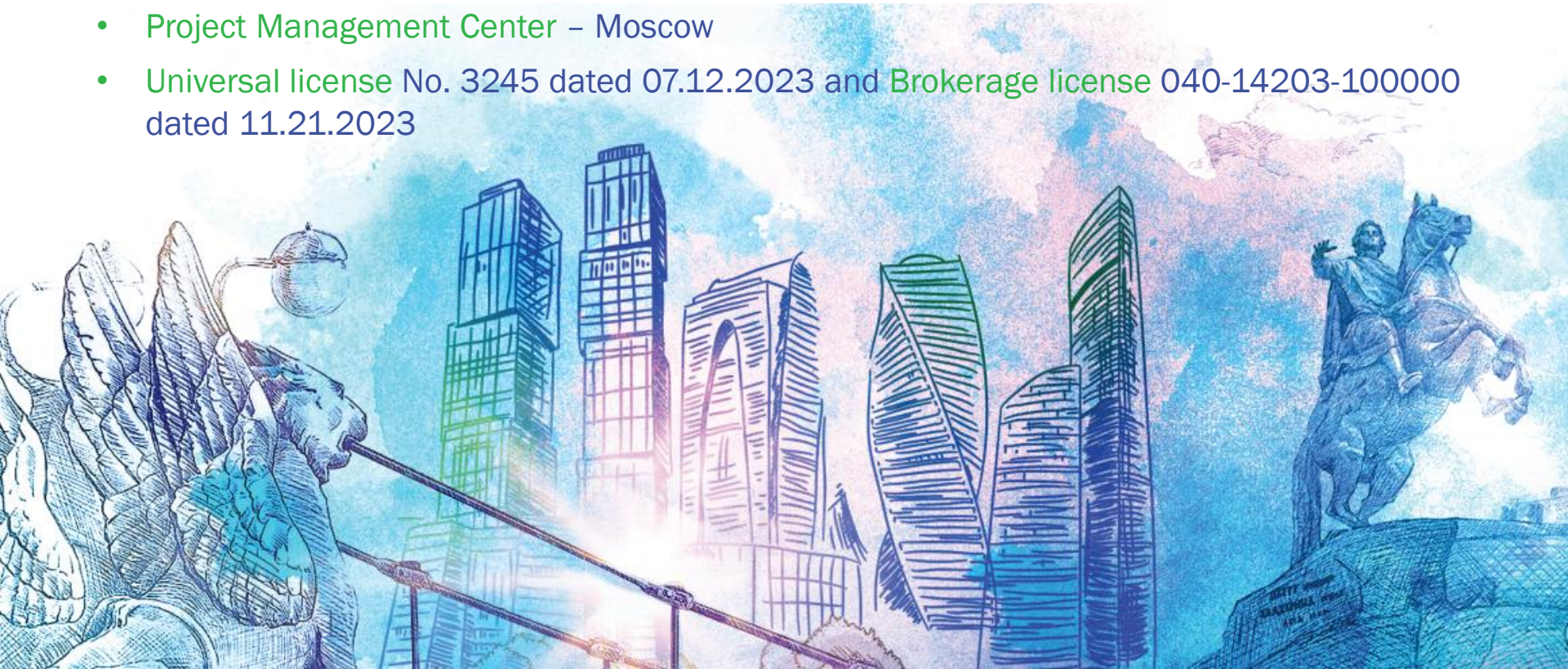
FINSTAR BANK

2024

FINSTAR BANK is a dynamically developing Russian bank. It has been working in the banking services market for almost 30 years.

Provides a wide range of universal banking and payment services to businesses and individuals throughout Russia.

- **Head office** – St. Petersburg
- **Project Management Center** – Moscow
- **Universal license** No. 3245 dated 07.12.2023 and **Brokerage license** 040-14203-100000 dated 11.21.2023



IN AUGUST 2023, FINSTAR BANK WAS HEADED BY:

Gennady Gennadievich Salych
President-Chairman of the Management
Board



- 20 years of experience in the investment banking sector; held senior positions in various financial structures. Since 2015, as Chairman of the Management Board, participated in the creation of Freedom Finance Bank.
- At FINSTAR BANK is responsible for building a digital ecosystem, building an effective operation of a credit institution, including taking into account the launch of new business lines and the expansion of current directions.

Deryugina Tatyana Vladislavovna
Deputy President-Chairman of the Management
Board - Chief Operating Officer



- Has been in the banking sector for more than 25 years; has held senior positions in leading Russian and foreign banks. Has been the Chief Accountant and Financial Director of Freedom Finance Bank for more than 7 years. Is the winner of the "Best Financier of 2021" award.
- The top manager of FINSTAR BANK; is responsible for improving the efficiency of business processes, increasing the competitiveness of a credit institution, increasing key indicators in all areas of activity; also is responsible for controlling regulatory risks and the financial unit.

Key events of FINSTAR BANK under the leadership of the new management:



The main areas of work of FINSTAR BANK:



- provision of banking services for all groups of clients – individuals and businesses
- foreign trade services
- development of transactional business and acquiring
- active interaction with small and medium-sized enterprises in terms of electronic payments and loans

Advantages of FINSTAR BANK

INTEGRATION OF EXPERIENCE AND TEAM SYNERGY



HISTORY

In the banking services market since 1995



COMPETENCIES

International experience of Finstar Holding



EFFICIENCY

High standards of service quality

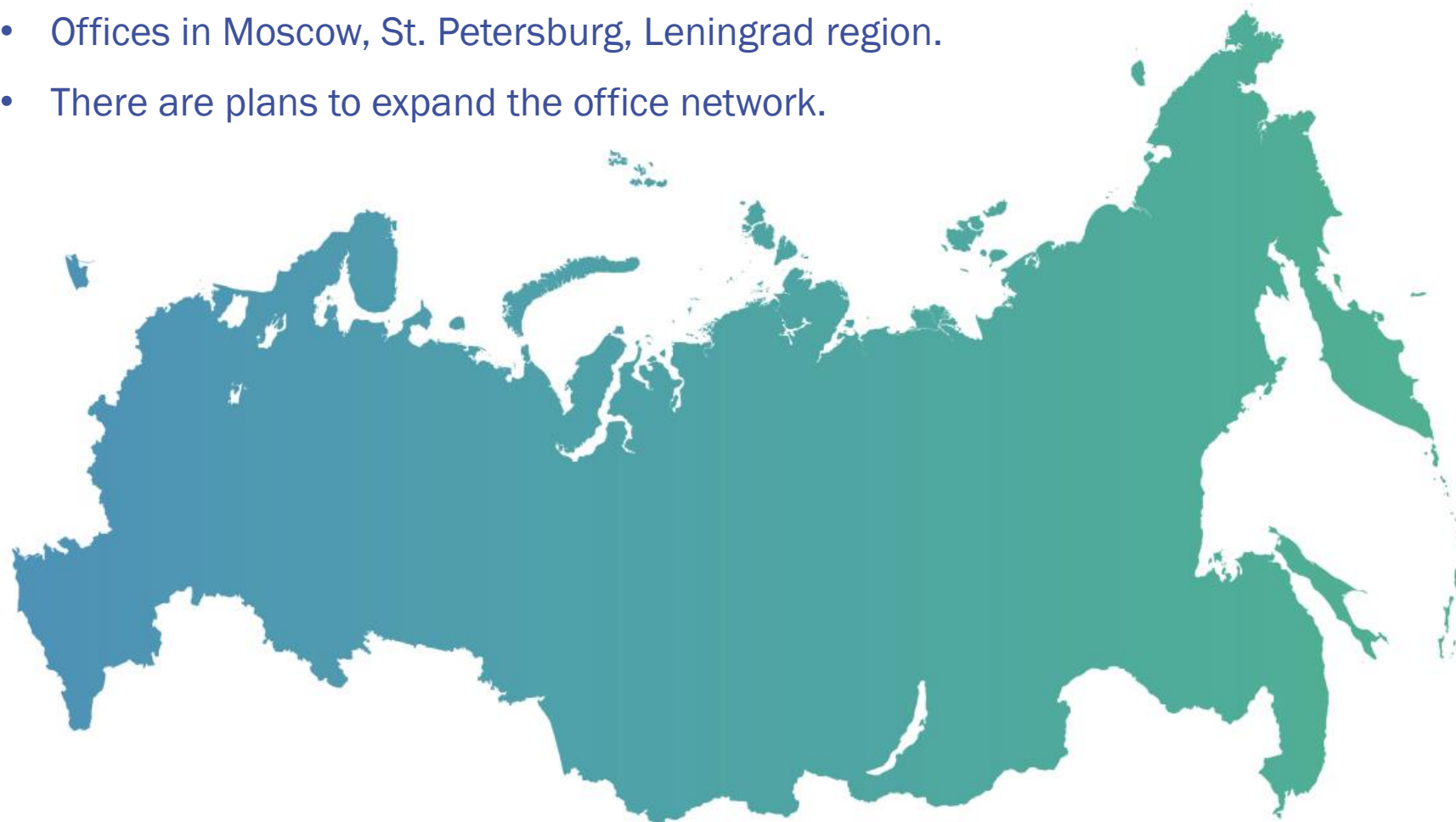


INDIVIDUAL APPROACH

A wide range of services and solutions

Geography of FINSTAR BANK

- We work all over Russia.
- Offices in Moscow, St. Petersburg, Leningrad region.
- There are plans to expand the office network.



Partnership and cooperation



- Association "Russia"
- MIR payment system
- SME Corporation
- St. Petersburg Small and Medium-Sized Business Lending Assistance Fund
- Fund for Support of Entrepreneurship and Industry of the Leningrad region
- Moscow Small Business Lending Assistance Fund

- Moscow Regional Guarantee Fund for the Promotion of Lending to Small and Medium-sized Businesses
- Russian National Association of S.W.I.F.T.
- National Association of Stock Market Participants (NAUFOR)
- Moscow Stock Exchange
- Leningrad Regional Chamber of Commerce and Industry
- Saint-St. Petersburg Chamber of Commerce and Industry

The Bank also cooperates with the Fund for the Development of Small and Medium-sized Enterprises of the Novosibirsk Region, the National Bureau of Credit Histories, participates in the Program of the Ministry of Economic Development; is a participant in the Compulsory Deposit Insurance System.

Customer reviews of FINSTAR BANK (ex SIAB Bank)

« I want to express thanks to the bank's employees for their attentive attitude to customers. Competently and quickly. I will definitely contact the bank again »

*Ignatieva M.A.
receiving a transfer,
17.02.2023*

« I express gratitude to the employees. Wish them **prosperity and growth!** »

*Ilchenko A.S.,
deposit,
10.04.2023*

« I want to express my great gratitude to the employee of the collection department - **Alexey Pavlovich**'s attitude towards the bank's customers is on the high level! A rare good man and decency! I thought that these qualities had long disappeared from bank employees! And I was incredibly glad that normal people had not disappeared from our country yet. Thank you very much, and good health to you and all employees of SIAB Bank! It seems to me that we have a bank SIAB is the only normal bank that does not "skin" guilty customers, I will pray for you! »

*Sidinkina I.S., repayment
of loan debt, 02.28.2023*

« QUICKLY, EFFICIENTLY, EXCELLENT SERVICE – LIVING. I GET MONEY TRANSFERS FROM OTHER COUNTRIES VERY QUICKLY. I RECOMMEND THIS BANK. »

*Daria B., receiving the transfer,
30.07.2023*

« I EXPRESS HUGE GRATITUDE TO ALL EMPLOYEES OF THE BANK AND WISH ALL OF THEM PROSPERITY. »

**Znamenskaya I.V., deposit,
18.08.2023**

« A good bank, you can come at any time, make any banking transaction, everything is clean, tidy, conveniently located, 5 minutes from the metro, the staff is polite, friendly »

*Sergey, contributor,
23.08.2023*

« A reliable, serious bank with a good reputation. It is located in the city center, there is a small parking. The people working in it are obliging, polite, knowledgeable. I definitely recommend it! »

*Irina, the current account
of a legal entity,
11.09.2023*

« I have been placing funds in this bank for a long time. There aren't any problems when visiting the office in Vsevolozhsk. I would especially like to note the work of the operators. The bank's employees are always polite and answer all the questions. I'm interested only in deposits; all characteristics and costs of the product are described in detail by employees. I actively recommend the bank to my friends and acquaintances. »

Banki.ru, 02.11.2023



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BANK**

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