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| «[day]» [month] [year] | To Evrofinance Mosnarbank |

**DESCRIPTION OF THE ISSUER'S ACTIVITY [NAME]**

1. **General Information about the issuer:**
	1. Brief profile of the issuer, including its establishment history and key developmental milestones, along with the web address where corporate documents are available;
	2. Strategy and development plans of the issuer's operations;
	3. Market and competitive positioning of the issuer (scale of operations, geographic presence, business diversification, specialization, and competitors). The issuer's competitors;
	4. Description of the issuer's structure (group/holding, subsidiaries, and affiliated companies), deemed significant by the issuer for investment decisions;
	5. Details of the issuer's credit ratings (or other financial assets), if applicable.
2. **Information on Financial and Operating Activities and the Financial Position of the Issuer:**
	1. Operating activities (main revenue-generating activities) of the issuer (main types, geographic regions, other information) in dynamics for the last 24 months;
	2. Asset, liability, and equity structure of the issuer over the past 24 months;
	3. Credit history of the issuer for the past 24 months;
	4. Principal creditors and debtors of the issuer as of the latest reporting date;
	5. Description of legal proceedings (if any) involving the issuer that could significantly impact its financial condition;
	6. Information on the issuer's defaults in the organized securities market.
3. **Key Financial Indicators of the Issuer for 12 Months of the Reporting Year Compared to 12 Months of the Previous Year (as of the End Date of the Reporting Year Compared to Indicators as of the End of the Previous Year):**

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| No. | Indicator Name | Methodology for Calculating the Indicator |
| 1 | Revenue, rubles | Determined according to the issuer's accounting policy |
| 2 | EBITDA (earnings before interest, taxes, depreciation of property, plant and equipment, and amortization of intangible assets), rubles | Amount of profit (loss) before taxes, interest expenses, depreciation of property, plant and equipment, and amortization of intangible assets |
| OIBDA (operating income before depreciation of property, plant and equipment and amortization of intangible assets), rubles | Amount of operating profit (loss) before depreciation of property, plant and equipment and amortization of intangible assets |
| 3 | EBITDA margin, % | EBITDA to revenue ratio |
| OIBDA Margin, % | OIBDA to revenue ratio |
| 4 | Net income (loss), rubles | Determined according to the issuer's accounting policy |
| 5 | Net cash provided by operating activities, rubles |
| 6 | Expenses on acquisition of property, plant and equipment and intangible assets (capital expenditures), rubles |
| 7 | Free cash flow, rubles | Difference between net cash from operating activities and capital expenditures |
| 8 | Net debt, rubles | Difference between total debt and cash and equivalents |
| 9 | Net debt to EBITDA ratio for the previous 12 months | Net debt to EBITDA ratio for the previous 12 months |
| Net debt to OIBDA ratio for the previous 12 months | Net debt to OIBDA ratio for the previous 12 months |
| 10 | Return on equity (ROE), % | Ratio of net profit (loss) to average annual equity capital |

Attachments:

Issuer's financial statements prepared according to RAS and IFRS (if available) for the current calendar year (interim statements) and the previous calendar year, along with explanatory notes and auditor's reports (if available) attached.

Signature of the authorized person