

Translation from Russian

COPY

[Seal] “AGREED”
First Deputy Head of
the Main Moscow City Department
of the Central Bank
of the Russian Federation

[Signature] V.I.Mouravlyov
(Signature) *(name)*

01 April 2009

**AMENDMENT № 4
TO THE CHARTER OF
EVROFINANCE MOSNARBANK**

Master State Registration Number (OGRN) 1027700565970, date of the state registration of the credit institution - December 24, 2002, registration number of the credit institution assigned by the Bank of Russia on June 29, 1993 – 2402.

The existing sub-clause 1.15. (Chapter 1. GENERAL PROVISIONS) shall be replaced by the following:

“1.15. The Bank has the following branches and representative offices located on the territory of the Russian Federation:

1.15.1. The branch of the Bank in Stavropol.

The branch is located at: the Russian Federation 355017 Stavropol, ulitsa Mira 341.

1.15.2. The branch of the Bank in Yaroslavl.

The branch is located at: the Russian Federation 150054 Yaroslavl, ulitsa Chkalova 2.

1.15.3. The branch of the Bank in Saint Petersburg.

The branch is located at: the Russian Federation 191119 Saint Petersburg, ulitsa Zvenigorodskaya 20, letter A.

1.15.4. The branch of the Bank in Rostov-on-Don.

The branch is located at: the Russian Federation 344066 Rostov-on-Don, Voroshilovski prospekt 12.

1.15.5. The branch of the Bank in Vladimir.

The branch is located at: the Russian Federation 600001 Vladimir, Prospekt Lenina 2.

1.15.6. The branch of the Bank in Krasnoyarsk.

The branch is located at: the Russian Federation 660021 Krasnoyarsk, ulitsa Lenina / Robespierre 151/26.

1.15.7. The branch of the Bank in Nizhny Novgorod.

The branch is located at: the Russian Federation 603006 Nizhny Novgorod, ulitsa Varvarskaya 7, room 5.

1.15.8. The branch of the Bank in Samara.

The branch is located at: the Russian Federation 443086 Samara, ulitsa Michourina 126.

1.15.9. The branch of the Bank in Volgograd.

The branch is located at: the Russian Federation 400131 Volgograd, ulitsa 10 Divizii NKVD 5.

1.15.10. The branch of the Bank in Tolyatti.

The branch is located at: the Russian Federation 445039, the Samara Oblast, Tolyatti, boulevard Gaya 1a.

1.15.11. The branch of the Bank in Tula.

The branch is located at: the Russian Federation 300041 Tula, Central District, ulitsa Blagoveshchenskaya 6.

1.15.12. The branch of the Bank in Astrakhan.

The branch is located at: the Russian Federation 414000 Astrakhan, ulitsa Pobedy / Krasnaya Naberezhnaya 27 / 29, Letter E.

1.15.13. The representative office of the Bank in Voronezh.

The branch is located at: the Russian Federation, 394036, Central District, ul. Karl Marx 56

1.15.14. The representative office of the Bank in Tver.

The branch is located at: the Russian Federation 170000 Tver, ulitsa Simeonovskaya 74.”

The amendments were adopted by the meeting of the Supervisory Board of Evrofinance Mosnarbank (Minutes # 111 of 13 March 2008).

Chairman of
the Supervisory Board of
Evrofinance Mosnarbank

(*signature*)
A.N.Shokhin