AGREED

First Deputy Head of
the Moscow Main Regional Office of
the Central Bank of the Russian Federation

(signature) V.I. Muravlev
October 31, 2007
Seal of the Central Bank of the Russian Federation,
Moscow Main Regional Office

ALTERATIONS No4
introduced into the Articles of Association
of Bank Vozrozhdenie,
main state registration number of the credit organization 1027700540680, date of the state registration of the credit organization: December 17, 2002, registration number of the credit organization given by the Bank of Russia, 1439 as of April 12th, 1991.

1. To state the item 13 of the Appendix 1 to the Articles of Association of Bank Vozrozhdenie as follows:

«13. IL'INSKY branch 3, Ostryakova str., bldg. 1, Moscow, 125067»

Alterations were introduced on the basis of the decision of the Board of Directors of Bank Vozrozhdenie (Minutes No3 as of September 28, 2007).

Chairman of the Board of Directors
of Bank Vozrozhdenie (signature) Yu.M. Marinichev

Seal of Bank Vozrozhdenie