

AGREED

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

(signature) V.I. Muravlev
February 4, 2008
Seal of the Central Bank of the Russian Federation,
Moscow Main Regional Office

**ALTERATIONS №5
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 alter the APPENDIX №1 to the Articles of Association of Bank Vozrozhdenie as follows:

Branches of Bank Vozrozhdenie

№	Name of the Branch	Location (mailing address)
1.	BALASHIKHA	room III, 45 Lenina Prospect, Balashikha, 143900, Russia
2.	BARNAUL	43a Avtotransportnaya Street, Barnaul, 656064, Russia
3.	BRONNITSY	52 Novo-Bronnitskaya Street, Bronnitsy, 140170, Russia
4.	VOLGOGRAD	11 Nevskaya Street, Volgograd, 400087, Russia
5.	VOLGODONSK	38a Velikoy Pobedy Boulevard, Volgodonsk, 347371, Rostov-on-Don Region, Russia
6.	VOLOKOLAMSK	10 Oktjabrskaja Square, Volokolamsk, 143600, Russia
7.	VOSKRESENSK	34 Pobedy Street, Voskresensk, 140205, Russia
8.	DMITROV	1 Sovetskaya Square, Dmitrov, 141800, Russia
9.	DOMODEDOVO	54a Kashirskoye Shosse, Domodedovo, 142040, Russia
10.	EGORYEVSK	106/5 Sovetskaya Street, Egoryevsk, 140300, Russia
11.	ZARAIK	1 Uritskogo Square, Zaraisk, 140600, Russia
12.	ZVENIGOROD	10 Pochtovaya Street, Zvenigorod, 143180, Russia
13.	ILYINSKY	3 Ostryakova Street, Building 1, Moscow, 125067 Russia
14.	ISTRA	81, Lenina Street, Istra, 143500, Russia
15.	KALININGRAD	12 Sovestky Prospect, Kaliningrad, 236000, Russia
16.	KASHIRA	12 Sovetskaya Street, Kashira, 142900, Russia
17.	KLIN	8"A" Karla Marksa Street, Klin, 141600, Russia
18.	KOLOMNA	340 Oktyabrskoy Revolutsii Street, Kolomna, 140408, Russia
19.	KRASNOGORSK	38b Lenina Street, Krasnogorsk, 143400, Russia

20. KRASNODAR 324 Severnaya Street, Krasnodar, 350000, Russia
21. KUROVSKOYE 52 Street Sorok Let Oktyabria., Orehovo-Zujevo region, Kurovskoye, 142640, Russia
22. LYUBERTSY 3 Krasnoarmeiskaya Street, Lyubertsy, 140005, Russia
23. MAGADAN 3 Portovaya Street, Magadan, 685024, Russia
24. MAKHACHKALA 4 Pushkina Street, Makhachkala, 367012, Russia
25. MIKHNEVO 1 Gorkogo Street, Stupinski region, Mikhnevo, 142840, Russia
26. MOZHAISK 4 Krasnyh Partizan Street, Mozhaisk 143200, Russia
27. MURMANSK 110a Kol'sky Prospect, Murmansk, 183008, Russia
28. MITISCHI 12 Scherbakova Street, Mitischi, 141008, Russia
29. NARO-FOMINSK 9 Marshala Zhukova Street, Naro-Fominsk, 143300, Russia
30. NIZHNY NOVGOROD 106a Belinskogo Street, Nizhny Novgorod, 603006, Russia
31. NOVOROSSIYSK 32 Engel'sa Street, Novorossiysk, 353900, Russia
32. NOGINSK 81 Rogozhskaja Street, Noginsk, 142400, Russia
33. ODYNTSOVO 16 Marshala Zhukova Street, Odyntsovo, 143000, Russia
34. PETROZAVODSK 15 Andropova Street, P.O.B. 29, Petrozavodsk, Karelia republic, 185028, Russia
35. PODOLSK 11 Kirova Street, Podolsk, 142100, Russia
36. PUSHKINO 11 Moskovsky Prospekt, Pushkino, 141200, Russia
37. PUSHCHINO Mikrorayon-G, Pushchino, 142290, Russia
38. RAMENSKOYE 3 Krasnoarmejskaya Street, Ramenskoye, 140100 Russia
39. ROSTOV ON DON 97/243 Budyennovsky Prospect, Rostov on Don, 344011, Russia
40. RUZA 27 Sotsialisticheskaya Street, Ruza 143100, Russia
41. ST.PETERSBURG 60 9th Line, Vasilievsky Ostrov, St. Petersburg, 199004, Russia
42. SARANSK 14 L, Tolstogo Street, Saransk, 430005, Russia
43. SERGIEV PASAD 52 Prospect Krasnoy Armii, 141300, Sergiev Posad, Russia
44. SERPUKHOV 3b Gor'kogo Street, Serpukhov 142203, Russia
45. SOLNECHNOGORSK 1 Baranova Street, Solnechnogorsk, 141500, Russia
46. STAVROPOL 3/1a Karla Marksa Prospect, Stavropol, 355008, Russia
47. STUPINO 56/30a, Andropova Street, Stupino, 142800, Russia
48. TULA 5a Revolutsii Street, Tula, 300034, Russia

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| 49. | ULYANOVSKY | 33 Vesolaya Street, Building 4, Moscow, 115516 Russia |
| 50. | KHABAROVSK | 10 Dikopol'tseva Street, Khabarovsk, 680013, Russia |
| 51. | KHIMKI | 22/1 Moskovskaya Street, Khimki, 141400, Russia |
| 52. | CENTRAL | 7/4 Luchnikov Per., Building 1, Moscow, 101990, Russia |
| 53. | CHEKHOV | 22 Chekhova Street, Chekhov, 142300, Russia |
| 54. | SHATURA | 6 Sportivnaya Street, Shatura, 140700, Russia |
| 55. | SHCHYOLKOVO | 5 Lenina Square, Shchyolkovo, 141100, Russia |
| 56. | ELEKTROSTAL | 16 Pobedy Street, Elektrostal', 144007, Russia |
| 57. | YAROSLAVL | 2 Pushkina Street, Building 2 Yaroslavl, 150000, Russia |

Representative offices of Bank Vozrozhdenie

№	Name of the Representative office	Location (mailing address)
1.	North-west Regional Centre in Saint Petersburg	80 Bolshoy Prospect, Vasilievsky Ostrov, St. Petersburg, 199106, Russia
2.	Kalushzskoe	1 Kirova Street, Kaluga, 248001, Russia

Alterations were introduced on the basis of the decision of the Board of Directors of Bank Vozrozhdenie (Minutes № 6 as of January 18, 2008)

Chairman of the Board of Directors
of Bank Vozrozhdenie

(signature)

Yu.M. Marinichev

Seal of Bank Vozrozhdenie