

APPROVED
BY THE DECISION OF
THE GENERAL MEETING OF SHAREHOLDERS
Minutes No.1 dated June 27, 2008

By commission of the General Meeting of Shareholders
Chairman of the General Meeting of Shareholders
of Bank Vozrozhdenie

_____ / _____ /
[seal]

REGULATION
ON THE GENERAL MEETING OF SHAREHOLDERS
of Bank Vozrozhdenie

(new edition)

Moscow
2008

CONTENTS

1.	GENERAL PROVISIONS	3
2.	THE ORDER OF PUTTING ITEMS ON THE AGENDA OF THE GENERAL MEETING OF SHAREHOLDERS, THE REQUEST TO HOLD THE EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS, CONSIDERATION OF SUCH SUGGESTIONS AND REQUESTS BY THE BOARD OF DIRECTORS	6
3.	PREPARATION FOR THE GENERAL MEETING OF SHAREHOLDERS	9
4.	ESTABLISHING THE LIST OF PERSONS ELIGIBLE FOR PARTICIPATION IN THE GENERAL MEETING OF SHAREHOLDERS	13
5.	THE SHAREHOLDER'S RIGHTS TO PARTICIPATE IN THE GENERAL MEETING OF SHAREHOLDERS AND THEIR CONFIRMATION AT REGISTRATION	14
6.	BODIES OF THE GENERAL MEETING OF SHAREHOLDERS	16
7.	QUORUM OF THE GENERAL MEETING OF SHAREHOLDERS. REPEATED GENERAL MEETING OF SHAREHOLDERS	18
8.	THE ORDER OF HOLDING THE GENERAL MEETING OF SHAREHOLDERS	19
9.	COUNTING AND REGISTRATION OF THE VOTING RESULTS	20
10.	FINAL PROVISIONS	26

1. GENERAL PROVISIONS

1.1. This Regulation on the General Meeting of Shareholders of Bank Vozrozhdenie (hereinafter referred to as the Regulation) stipulates the order of preparation, calling and holding of the General Meeting of Shareholders of Bank Vozrozhdenie (hereinafter referred to as the General Meeting of Shareholders, the Bank, respectively) in accordance with the Civil Code of the Russian Federation, Federal Law "On joint-stock companies", other regulations of the Russian Federation, the Articles of Association of the Bank and internal documents of the Bank.

1.2. The General Meeting of Shareholders is the supreme management body of the Bank. The scope of authority of the General Meeting of Shareholders is defined by the Articles of Association of the Bank and the current Regulations in accordance with the current law of the Russian Federation.

Making decisions on the following issues is attributed to the competence of the General Meeting of Shareholders of the Bank:

1.2.1. Introduction of alterations and addendums to the Articles of Association of the Bank or approval of the Articles of Association of the Bank in a new edition;

1.2.2. Reorganization of the Bank;

1.2.3. Liquidation of the Bank, appointing the liquidation commission and approval of interim and final liquidation balance sheets;

1.2.4. Defining the number of members of the Board of Directors of the Bank, election of members of the Board of Directors of the Bank and early termination of their authority;

1.2.5. Payment of remuneration and/or compensations of expenses to the members of the Board of Directors of the Bank for performance of their duties. Defining amounts and establishing the order their payment;

1.2.6. Defining the number, face value, category (type) of the quoted shares and rights provided by such shares;

1.2.7. Increase of the authorized capital of the Bank through placement of additional shares (issued securities convertible into shares) by means of closed subscription, as well as open subscription of ordinary shares (issued securities convertible into shares) being more than 25 percent of the earlier placed ordinary shares;

1.2.8. Increase of the authorized capital of the Bank through increase of face value of the shares;

1.2.9. Reduction of the authorized capital of the Bank:

1.2.9.1. through reducing face value of the shares;

1.2.9.2. through acquisition by the Bank of a share portion in order to reduce their total number, as well as by repayment of the shares acquired or redeemed by the Bank;

1.2.10. Payment (declaration) of dividends based upon performance results for the first quarter, nine months of the financial year, as well as taking the decision on the amount of dividends and form of their payment on shares of each category (type);

1.2.11. Electing the Chairman of the Management Board of the Bank, early termination of his/her authority;

1.2.12. Defining the number of members of the Audit Commission of the Bank, electing members of the Audit Commission of the Bank and early termination of their authority;

1.2.13. Payment of remuneration and/or compensations of expenses to the members of the Audit Commission of the Bank for performance of their duties. Defining amounts and establishing the order their payment;

1.2.14. Taking the decision on revision by the Audit Commission of the financial and economic activity of the Bank;

1.2.15. Approval of the Auditor of the Bank;

1.2.16. Approval of annual reports, annual financial statements including profit and loss statement (profit and loss accounts) of the Bank, and distribution of profit including payment (declaration) of dividends, except for the profit distributed as dividends upon performance results for the first quarter, six months, nine months of the financial year) and losses of the Bank upon performance results of the financial year;

1.2.17. Defining the order of holding of the General Meeting of Shareholders of the Bank;

1.2.18. Splitting and consolidation of shares;

1.2.19. Taking decisions on related transactions;

1.2.20. Taking decisions on approval of large transactions related to acquisition and disposal by the Bank of the property with the value of more than 50 percent of the balance sheet value of the Bank's assets;

1.2.21. Defining price (financial assessment) of the property in the cases stipulated by the current law of the Russian Federation;

1.2.22. Purchase of the placed shares by the Bank in the cases stipulated by the current law of the Russian Federation;

1.2.23. Taking decisions on participation in financial and industrial groups, associations and other unions of commercial organizations;

1.2.24. Approval of the business plan in the cases stipulated by the regulations of the Bank of Russia;

1.2.25. Approval of internal documents of the Bank regulating the activity of the General Meeting of Shareholders, the Board of Directors, the sole and the collective executive bodies, the Audit Commission.

1.2.26. Resolution of other issues stipulated by the current law of the Russian Federation, these Articles of Association, and internal documents of the Bank.

The issues attributed to the competence of the General Meeting of Shareholders cannot be passed for consideration to the Board of Directors of the Bank and the executive bodies of the Bank. The General Meeting of Shareholders is not entitled to consider and take decisions on issues not attributed to its competence.

1.3. The General Meeting of Shareholders is not entitled to take decisions on issues not included into the agenda of the General Meeting of Shareholders, as well as make alterations to the agenda of the General Meeting of Shareholders of the Bank.

1.4. The Bank shall hold the General Meeting of Shareholders annually.

The annual General Meeting of Shareholders shall be held not earlier than two months and not later than six months after the end of the financial year. The date of the General Meeting of Shareholders is defined by the Board of Directors of the Bank within the stipulated term.

The General Meeting of Shareholders resolves issues on election of the Board of Directors of the Bank, the Chairman of the Management Board of the Bank, the Audit Commission of the Bank, approval of the Bank's auditor, approval of annual reports, annual financial statements including profit and loss statement (profit and loss account) of

the Bank, as well as distribution of profit (including payment (declaration) of dividends except for the profit distributed as dividends upon results for the first three, six, or nine months of the financial year) and loss of the Bank based upon results of the financial year. The General Meeting of Shareholders can solve other issues attributed to its competence by the Articles of Association of the Bank.

1.5. All meetings except for the annual one are considered extraordinary. An extraordinary General Meeting of Shareholders is held by the decision of the Board of Directors of the Bank at its own initiative, upon demand of the Audit Commission of the Bank, the Bank's Auditor, as well as the shareholder(s) who possess not less than 10 percent of the voting shares of the Bank at the date of the demand. Calling of the extraordinary General Meeting of Shareholders upon demand of the Audit Commission of the Bank, the Bank's Auditor, or the shareholder(s) who possess not less than 10 percent of the voting shares of the Bank is carried out by the Board of Directors of the Bank.

The extraordinary General Meeting of Shareholders called upon demand of the Audit Commission of the Bank, the Bank's Auditor, or the shareholder(s) who possess not less than 10 percent of the voting shares of the Bank shall be held within 40 days from the day of the demand to hold the extraordinary General Meeting of Shareholders.

If the suggested agenda of the extraordinary General Meeting of Shareholders contains the issue of electing members of the Board of Directors, such General Meeting of Shareholders shall be held within 70 days from the day of the demand to hold the extraordinary General Meeting of Shareholders.

If the Board of Directors of the Bank did not take the decision on holding the extraordinary General Meeting of Shareholders within the term stipulated by the law of the Russian Federation, or took the decision to reject the demand to hold it, the extraordinary General Meeting of Shareholders can be called by the bodies and persons requiring its holding.

Absence of documents at the disposal of the initiator of the meeting which can confirm the fact of his/her address to the Board of Directors of the Bank with the demand to hold an extraordinary General Meeting of Shareholders, makes it impossible to exercise the authority necessary to call and hold the extraordinary General Meeting of Shareholders.

Upon receipt by the register holder (registrar) the shareholders' demand to present the list of persons eligible for participation in the General Meeting of Shareholders related to the holding of the extraordinary General Meeting of Shareholders, the registrar shall make sure that such a demand was received by the Board of Directors based on the documents presented by the applicant or based on the request addressed to the Board of Directors of the Bank.

In cases when the Board of Directors of the Bank must take the decision on holding of the extraordinary General Meeting of Shareholders in accordance with the requirements of the current law, such General Meeting of Shareholders shall be held within 40 days from taking the decision to hold such a meeting by the Board of Directors of the Bank.

In cases when the Board of Directors of the Bank must take the decision on holding of the extraordinary General Meeting of Shareholders to elect members of the Board of Directors of the Bank, such General Meeting of Shareholders shall be held within 90 days from taking the decision to hold such a meeting by the Board of Directors of the Bank.

1.6. The General Meeting of Shareholders is held in the form of meeting (joint presence of the shareholders to discuss items on the agenda and take decisions on the issues put to vote).

Decisions of the General Meeting of Shareholders can also be taken without holding a meeting, i.e. by absentee voting.

The General Meeting of Shareholders with the agenda including the issues of election of the Board of Directors of the Bank, the Audit Commission of the Bank, approval of the Bank's auditor, approval of annual reports, annual financial statements including profit and loss statement (profit and loss account) of the Bank, as well as distribution of profit (including payment (declaration) of dividends except for the profit distributed as dividends upon results for the first three, six, or nine months of the financial year) and loss of the Bank based upon results of the financial year cannot be held in the form of absentee voting.

When holding the meeting in the form of joint presence of the shareholders, the latter exercise their right to participate in management of the Bank by submitting the filled in and signed voting ballot, personal participation (or participation through a representative) in the activity of the meeting, discussion of the considered issues and taking decisions thereon. Voting at the General Meeting of Shareholders is carried out by voting ballots. The Bank shall send such voting ballots or deliver them against signature to each persons stated in the list of persons eligible for participation in the General Meeting of Shareholders, in the order stipulated by this Regulation.

In the absentee form, the General Meeting of Shareholders is held by sending voting ballots to the shareholders and counting the votes according to the filled in voting ballots received from the shareholders.

2. THE ORDER OF PUTTING ITEMS ON THE AGENDA OF THE GENERAL MEETING OF SHAREHOLDERS, THE REQUEST TO HOLD THE EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS, CONSIDERATION OF SUCH SUGGESTIONS AND REQUESTS BY THE BOARD OF DIRECTORS

2.1. The shareholder(s) holding not less than 2 percent of the voting shares of the Bank are entitled to put items on the agenda of the annual General Meeting of Shareholders and nominate candidates to the sole executive body and the Board of Directors of the Bank which cannot exceed the number of members of the relevant body stipulated by the Articles of Association of the Bank.

The shareholder(s) holding not less than 2 percent of the voting shares of the Bank are entitled to put items on the agenda of the annual General Meeting of Shareholders and nominate candidates to the Audit Commission of the Bank which cannot exceed the number of members of the relevant body stipulated by the Articles of Association of the Bank.

The portion of voting shares belonging to the shareholder(s) who makes suggestion to put an item on the agenda of the General Meeting of Shareholders and/or nominates candidates to the Bank's bodies elected by the General Meeting of Shareholders is defined on the date of making such suggestion.

The portion of voting shares belonging to the shareholder(s) who requests holding of the extraordinary General Meeting of Shareholders (in accordance with item 1.5 of this Regulation) is defined as of the date of making such a request.

2.2. Suggestions on putting items on the agenda of the General Meeting of Shareholders and nominating candidates to the Bank's bodies elected by the General Meeting of Shareholders can be made, and the requests to hold the extraordinary General Meeting of Shareholders can be forwarded:

(1) by mail addressed to the Bank to the attention of the Chairman of the Board of Directors;

(2) personal delivery against signature to the person authorized to receive written communications addressed to the Bank.

The date of arrival of the relevant suggestions to the Bank if delivered by mail is the date stated on the postmark imprint of the Bank confirming the date of receipt of the mail, and the date of arrival of the suggestions delivered against signature is the date of such delivery.

2.3. The suggestions (requests) stated in item 2.2 shall be forwarded (presented) in writing stating the name(s) of the presenting shareholder(s) and the number and category (type) of the shares in their possession, and shall be signed by the shareholder(s) or their representatives. If the suggestion on the agenda of the General Meeting of Shareholders or request to hold the extraordinary General Meeting of Shareholders is signed by the shareholder's representative, such suggestion (request) shall be accompanied by the power of attorney from the shareholder(s) duly issued in accordance with the requirements stipulated in item 5.2 of this Regulation.

The suggestions on items of the agenda of the General Meeting of Shareholders shall contain wording of each item and may contain wording of decision on the suggested issue.

The suggestions on nominating candidate members shall contain the name and details of the personal identification document (series and/or number, date and place of issue, issuing body) for each nominated candidate, the name of the body whereto the candidate is suggested to be elected. Such suggestion shall be accompanied by the written consent of the candidate to be nominated. The information about availability or absence of the written consent of the candidate to be nominated is notified to the persons eligible to participate in the General Meeting of Shareholders.

The request to hold the extraordinary General Meeting of Shareholders shall contain wording of the issues to be put on the agenda. The request may contain wordings of decisions for each of the suggested issues, as well as the suggestion on the form of the meeting.

If the shareholder offered wording of the decision on the issue subject to resolution upon the suggestion of the Board of Directors, the Board of Directors of the Bank is obliged to put the shareholder's issue on the agenda, however, it is entitled to formulate own draft of decision on this issue.

2.4. The shareholders whose title of share ownership is registered with the system of keeping register of holders of registered securities of the Bank are not obliged to present documentary proof of their right to make a request on holding the extraordinary General Meeting of Shareholders, putting issues on the agenda of the General Meeting of Shareholders, nominating candidates to the elected management bodies. If the suggestion to the agenda of the General Meeting of Shareholders or the request on holding the extraordinary General Meeting of Shareholders is signed by the shareholder (his/her representative) whose title of share ownership is registered on depot account with depositary, such suggestion (request) shall be accompanied with the depot account statement from the depositary registering title for such shares dated not further than three business days from the date of the relevant request.

2.5. The secretary of the Board of Directors is responsible for keeping record of the incoming suggestions. The record is kept in the book of the incoming suggestions.

2.6. The Board of Directors of the Bank shall consider the suggestions to the agenda of the General Meeting of Shareholders or suggestions on nominating candidate members of the Bank's bodies elected by the General Meeting of Shareholders and take the decision to put such suggestions on the agenda or reject them not later than five business days from the deadline for such suggestions set by the current law of the Russian Federation, the Articles of Association of the Bank and internal documents of the Bank.

The Board of Directors of the Bank shall consider the incoming request on holding the extraordinary General Meeting of Shareholders within 5 days from its submission.

The issue suggested by the shareholder(s) is subject to be put on the agenda of the General Meeting of Shareholders, and the candidates nominated are subject to be included into the voting ballot to the relevant body of the Bank except when:

- the shareholder(s) does not comply with the deadline to submit suggestions;
- the shareholder(s) does not possess the necessary number of shares as of the date of submitting the suggestion and has no representative authority on behalf of the relevant shareholders;
- the suggestion does not comply with the requirements stipulated by the current law of the Russian Federation;
- the issue suggested to be put on the agenda of the General Meeting of Shareholders is not attributed to its competence and/or does not comply with the requirements stipulated by the current law of the Russian Federation.

The substantiated decision of the Board of Directors to refuse to put the suggested issue on the agenda of the General Meeting of Shareholders or to include the candidate into the voting ballot to the respective body of the Bank, as well as the decision to call or refuse to call the extraordinary General Meeting of Shareholders is forwarded to the shareholder(s) or persons requiring calling of the extraordinary General Meeting of Shareholders, putting the issue on the agenda of the General Meeting of Shareholders or including the candidate into the voting ballot, respectively, not later than three days from its adoption, addressed as stated in the register of the Bank's shareholders by the secretary of the Board of Directors of the Bank.

2.7. The decisions of the Board of Directors of the Bank to refuse to call the extraordinary General Meeting of Shareholders, to put the issue on the agenda of the General Meeting of Shareholders or include the candidate into the voting ballot to the relevant body of the Bank can be disputed at court.

2.8. In case of absence of suggestions to be put to the agenda of the General Meeting of Shareholders of the Bank by the deadline, as well as absence of suggestions on nominating candidates to the Bank's bodies elected by the General Meeting of Shareholders, as well as in case of shortage of candidates suggested by the shareholders to create the relevant body of the Bank, the Board of Directors of the Bank is entitled to put issues on the agenda of the General Meeting of Shareholders and include candidates into the voting ballot at its own discretion.

2.9. The Board of Directors is entitled at its own discretion to submit for review by the annual and/or extraordinary General Meeting of Shareholders including those held upon request of the Bank's Auditor, the Audit Commission or the shareholder(s) of the Bank, any issues subject to be put on the agenda of the General Meeting of Shareholders by the Board of Directors of the Bank as per the current law of the Russian Federation, the Articles of Association of the Bank and internal documents of the Bank. The agenda of the

General Meeting of Shareholders cannot be altered after publication of the announcement about holding the next General Meeting of Shareholders.

2.10. The Organization Committee on preparation and holding of the General Meeting of Shareholders is charged with preparation and holding of the General Meeting of Shareholders, preparation and sending the necessary documents and summarizing suggestions coming from the shareholders in the stipulated terms.

The membership of the Organization Committee is approved by the Board of Directors of the Bank upon presentation of the Chairman of the Management Board of the Bank. The Organization Committee may comprise members of the Board of Directors, members of the Management Board, the secretary of the Board of Directors of the Bank and the Bank's employees in charge of preparation and holding of the General Meeting of Shareholders. The Organization Committee takes actions on preparation and holding of the General Meeting of Shareholders in the framework of the Schedule of events for preparation of the General Meeting of Shareholders introduced by the Order of the Chairman of the Management Board of the Bank. The Schedule stipulates the terms of actions to be taken for preparation and holding of the General Meeting of Shareholders and the persons in charge of the mentioned actions.

Before the General Meeting of Shareholders, the Organization Committee settles problematic issues arising in the course of the preparation, as well as summarizes and develops suggestions coming from the shareholders on drafts of documents and wordings of drafts of decisions on issues to be reviewed by the General Meeting of Shareholders, submits wordings of alterations and addendums of editorial nature to the drafts of such documents for review by the Board of Directors of the Bank.

3. PREPARATION FOR THE GENERAL MEETING OF SHAREHOLDERS

3.1. In preparation of the General Meeting of Shareholders, the Board of Directors of the Bank or persons with the relevant authority necessary for calling and holding of the General Meeting of Shareholders set by their decision:

- the form of holding of the General Meeting of Shareholders (joint presence or absentee voting);
- date, time and venue of the General Meeting of Shareholders;
- start of registration of the participants of the General Meeting of Shareholders;
- mail address to send voting ballots and the deadline for accepting voting ballots;
- date of drawing the list of persons eligible for participation in the General Meeting of Shareholders and the list of categories and types of voting shares at the current General Meeting of Shareholders;
- agenda of the General Meeting of Shareholders;
- suggestions to the General Meeting of Shareholders in relation to decisions on certain items of the agenda;
- the order of presentation of information (data) on the items on the agenda of the General Meeting of Shareholders to the shareholders and their representatives;
- the form and wording of the voting ballot.

3.2. The time of holding of the General Meeting of Shareholders cannot be earlier than 9.00 or later than 22.00 Moscow time.

Registration of participants of the General Meeting of Shareholders is carried out on the day of its holding. The mail address whereto the shareholders are allowed to send filled in and signed voting ballots is defined by the Board of Directors the Bank and notified to the shareholders in the notification about holding of the General Meeting of Shareholders.

Notification to the shareholders about holding of the General Meeting of Shareholders is made by publication of the announcement about the General Meeting of Shareholders in the "Izvestiya" newspaper:

- not later than 70 days before the meeting, if the scheduled agenda of the General Meeting of Shareholders includes the issues on reorganization of the Bank in the form of merger, separation or division, and the issues of electing the board of directors (supervisory board) of the entity created in the result of the merger, separation or division;
- not later than 70 days before the meeting, if the agenda of the extraordinary General Meeting of Shareholders includes the issues of electing the members of the Board of Directors;
- not later than 30 days in all other cases.

The information about the next General Meeting of Shareholders is published at the Bank's Internet-site in terms set for notification of the shareholders by means of publication of an announcement about the General Meeting of Shareholders of the Bank in the printed media the "Izvestiya" newspaper.

3.3. The notification about the General Meeting of Shareholders shall contain the following information:

- full trade name of the Bank and its legal address;
- form of the General Meeting of Shareholders (joint presence or absentee voting);
- date, time and venue of the General Meeting of Shareholders and the mail address to send voting ballots, or if the General Meeting of Shareholders is held in the form of absentee voting then the deadline for accepting voting ballots and the mail address to send the filled in voting ballots;
- the date of drawing the list of persons eligible for participation in the General Meeting of Shareholders;
- the agenda of the General Meeting of Shareholders;
- the order of review of the information (data) subject to presentation in preparation for the General Meeting of Shareholders and the address(es) where such information can be received for review;
- the time to start registration of the participants of the General Meeting of Shareholders (if the meeting is held in the form of joint presence);
- registration venue.

If the agenda of the General Meeting of Shareholders presupposes review of the issues which, in case of positive decision, gives rise to the shareholders who voted against such a decision or abstained from voting, to claim redemption of their shares from the Bank, the notification about the next General Meeting of Shareholders shall additionally contain information on:

- the possibility of arising of such a right;

- the redemption price defined by the Board of Directors based on the independent evaluator's opinion;
- the order of redemption.

If the agenda of the extraordinary General Meeting of Shareholders includes the issues of election of new members of the Board of Directors, the notification shall additionally contain information on:

- the right of shareholders possessing 2 and more percent of the voting shares of the Bank to nominate candidate members of the Board of Directors;
- the deadline for submission of such suggestions;
- the address to forward suggestions.

3.4. The shareholders who are participants of the General Meeting of Shareholders are presented with the following information on the agenda:

Mandatory information:

Information (data) presented to persons eligible for participation in the General Meeting of Shareholders in the course of preparation and holding of the General Meeting of Shareholders includes:

- annual report of the Bank;
- annual financial statements including the Auditor's opinion, the opinion of the Audit Commission based upon the results of revision of the financial and business activity of the Bank;
- information on the candidate(s) for the position of the sole executive body, candidates to the Board of Directors, and to the Audit Commission of the Bank;
- draft of alterations and addendums to be introduced into the Articles of Association of the Bank, or the draft of the Articles of Association of the Bank in new edition;
- drafts of internal documents of the Bank, drafts of decisions of the General Meeting of Shareholders of the Bank.

The additional information (data) subject to mandatory presentation to the persons eligible for participation in the General Meeting of Shareholders in the course of preparation of the General Meeting of Shareholders includes:

- the opinion of the Audit Commission on the authenticity of the data in the annual report of the Bank;
- recommendations of the Board of Directors of the Bank on profit distribution including the amount of dividends on shares and the order of their payout, or distribution of the Bank's losses upon results of the financial year.

The additional information subject to mandatory presentation to the persons eligible for participation in the General Meeting of Shareholders in the course of preparation of the General Meeting of Shareholders with the agenda including the issues of electing members of the Board of Directors, members of the Audit Commission includes the information about availability or absence of the written consent of the candidates to be elected to the relevant body of the Bank.

The additional information subject to mandatory presentation to the persons eligible for participation in the General Meeting of Shareholders in the course of preparation of the

General Meeting of Shareholders with the agenda including the issues on which the voting may give rise to the right of redemption of the Bank's shares includes:

- the report of an independent evaluator on the market value of the Bank's shares subject to redemption requests that may be submitted to the Bank;
- calculation of the Bank's net assets value based upon the financial statements for the recent complete reported period;
- the minutes (statement from the minutes) of the meeting of the Board of Directors of the Bank where the decision was taken to define the redemption price of the Bank's share stating the redemption price.

The additional information (data) subject to mandatory presentation to the persons eligible for participation in the General Meeting of Shareholders in the course of preparation of the General Meeting of Shareholders with the agenda including the issue of the Bank's reorganization includes:

- substantiation of terms and order of the Bank's reorganization stated in the decision on division, separation or reorganization, or in the merger and acquisition agreement approved by the authorized body of the Bank;
- annual reports and annual financial statements of all entities participating in the reorganization for the recent three complete financial years prior to the date of the General Meeting of Shareholders;
- quarterly financial statements of all entities participating in the reorganization for the recent complete quarter prior to the date of the General Meeting of Shareholders.

The additional information for presentation to the shareholders in the course of preparation of holding of the General Meeting of Shareholders is defined by the Board of Directors of the Bank.

Meanwhile:

- in case of the Bank's reorganization, the shareholders are presented with the report of the Board of Directors containing the assessment of the necessity of such reorganization and measures to protect rights and interests of the shareholders in the implementation process;
- in case of considering the issues on early termination of the management bodies and electing new ones (including that at the initiative of the shareholders possessing 10 or more percent of the voting shares of the Company), the shareholders are presented with the report of the Board of Directors of the Bank containing the assessment of the reasonability of such a decision.

Besides all mentioned above, the Board of Directors may take the decision to present other information data to the shareholders.

3.5. The shareholders can review the documents and information on the items of the agenda of the General Meeting of Shareholders directly at the meeting, as well as within 30 days from the date of the General Meeting of Shareholders at the place and in the order stipulated by the decision of the Board of Directors of the Bank and stated in the announcement of holding of the General Meeting of Shareholders.

3.6. The voting ballot shall contain:

- full name of the shareholder;
- the number of the Bank's voting shares in his/her possession;

- full trade name and legal address of the Bank;
- form of the General Meeting of Shareholders;
- date, venue and time of the General Meeting of Shareholders;
- mail address whereto the filled in voting ballots can be sent;
- deadline for accepting voting ballots;
- wordings of decisions on each item (name of each candidate) whereon the voting is done through such voting ballot;
- voting options for each item of the agenda formulated as 'for', 'against' or 'abstained';
- reminder that the voting ballot shall be signed by the shareholder, as well as instructions on the order of its filling in.

In case of voting on the issue of electing the sole executive body, the members of the Board of Directors of the Bank, the members of the Audit Commission of the Bank, the voting ballot shall also contain the information on the candidate(s) stating their full name.

In case of cumulative voting the voting ballot shall have the relevant note and the explanation of the essence and the order of cumulative voting.

3.7. The voting ballot shall contain explanations that:

- the voter is entitled to choose only one option to vote, except for voting in accordance with the instructions of the persons who acquired the shares after drawing of the list of persons eligible for participation in the General Meeting of Shareholders, or in accordance with the instructions of the depositary securities holders;
- if the voting ballot has more than one option to vote, the fields to indicate the number of votes cast for each voting option shall state the number of votes cast for the relevant voting option and contain the note that the voting is carried out in accordance with the instructions of acquirers of the shares transferred after the date of drawing of the list of persons eligible for participation in the General Meeting of Shareholders and/or in accordance with the instructions of the depositary securities holders;
- the voter under power of attorney issued in relation to the shares transferred after the date of drawing of the list of persons eligible for participation in the General Meeting of Shareholders, in the field to indicate the number of votes opposite to the remaining voting option, shall state the number of votes cast for the left voting option and make the note that the voting is carried out under the power of attorney issued in relation to the shares transferred after the date of drawing of the list of persons eligible for participation in the General Meeting of Shareholders;
- if after the date of drawing of the list of persons eligible for participation in the General Meeting of Shareholders not all shares were transferred, the voter shall state the number of votes cast for the left voting option in the field to indicate the number of votes opposite to the remaining voting option, and make the note that the portion of shares was transferred after the date of drawing of the list of persons eligible for participation in the General Meeting of Shareholders. If in relation to the shares transferred after the date of drawing of the list of persons eligible for participation in the General Meeting of Shareholders instructions of the acquirers of such shares were received which coincide with the left voting option, such votes are summarized.

3.8. If voting at the General Meeting of Shareholders can be carried out by sending the filled in voting ballots, the voting ballots are sent to the persons eligible for participation

in the General Meeting of Shareholders not later than 20 days before the date of the General Meeting of Shareholders by registered mail with notification of delivery, or are delivered personally against signature adhering to the stipulated deadline.

4. ESTABLISHING THE LIST OF PERSONS ELIGIBLE FOR PARTICIPATION IN THE GENERAL MEETING OF SHAREHOLDERS

4.1. The list of persons eligible for participation in the General Meeting of Shareholders is drawn based in the data from the register of the Bank's shareholders as of the certain date stated by the Board of Directors of the Bank in accordance with the current law of the Russian Federation.

4.2. The list of persons eligible for participation in the General Meeting of Shareholders comprise the shareholders who possess the voting (including split) ordinary shares of the Bank with the right to vote for the items of the agenda of the General Meeting of Shareholders and other persons in cases stipulated by the current law of the Russian Federation.

The list of persons eligible for participation in the General Meeting of Shareholders contains the name of each such person, the necessary identification data, the data on the number and category (type) of voting right in his/her possession, the mail address in the Russian Federation whereat the voting ballot may be sent.

4.3. The date of drawing of the list of persons eligible for participation in the General Meeting of Shareholders cannot be set before the date of taking the decision on holding of the General Meeting of Shareholders and shall be not earlier than 50 days before the date of the General Meeting of Shareholders.

If the agenda of the extraordinary General Meeting of Shareholders contains the issue of electing the members of the Board of Directors of the Bank, and the shareholder(s) of the Bank jointly possessing not less than 2% of the voting shares of the Bank submits suggestion on candidates to be elected to the Board of Directors, the date of drawing of the list of persons eligible for participation in the General Meeting of Shareholders cannot be set earlier than the date of the decision on holding of the General Meeting of Shareholders or earlier than 85 days before the date of the General Meeting of Shareholders.

4.4. In case of holding of the General Meeting of Shareholder where the quorum is defined with account of the voting ballots received before the deadline for accepting voting ballots, the date of drawing of the list of persons eligible for participation in the General Meeting of Shareholders shall be set not later than 35 days before the date of the General Meeting of Shareholders.

4.5. Changes can be introduced into the list of persons eligible for participation in the General Meeting of Shareholders only in case of reinstating of the breached rights of the persons not included into such list as of the date of its drawing or correction of mistakes made in the course of its drawing.

4.6. The list of persons eligible for participation in the General Meeting of Shareholders is disclosed by the Bank for review upon request of the persons included into such a list who possess not less than 1 percent of the votes. Meanwhile, the details of documents and mail address of individuals included into such a list can be disclosed only with consent of such individuals.

4.7. Upon request of any interested person, within three days, the Bank shall issue the statement from the list of persons eligible for participation in the General Meeting of

Shareholders containing the data about such a person, or the statement that such a person is not included into the list of persons eligible for participation in the General Meeting of Shareholders.

5. RIGHTS OF THE SHAREHOLDERS TO PARTICIPATE IN THE GENERAL MEETING OF SHAREHOLDERS AND THE ORDER OF THEIR CONFIRMATION UPON REGISTRATION

5.1. The shareholder is entitled to participate in the General Meeting of Shareholders personally or through a representative. The shareholder is entitled to replace his/her representative at the General Meeting of Shareholders at any time or participate in the General Meeting of Shareholders personally.

The shareholder is entitled to withdraw his/her power of attorney and participate in the General Meeting of Shareholders personally by submitting to the Accounts Chamber a written application on withdrawal, whereupon he/she is subject to registration for participation in the General Meeting of Shareholders, shall be issued voting ballots in case the notification about replacement (withdrawal) of the representative is received before registration of the representative whose authority is terminated.

The shareholder is entitled to delegate only one representative to participate in the General Meeting of Shareholders.

5.2. The shareholder's representative at the General Meeting of Shareholders acts in accordance with the scope of authority based on federal laws and regulations of the authorizes governmental bodies or local administrative offices or based on the power of attorney complying with the current law of the Russian Federation.

The power of attorney for voting shall contain the information about the date and place of issue, data on the principal and the representative (for individuals: name, details of the personal identification document (series and/or number, date and place of issue, the issuing body), for legal entities: name, legal address, state registration data), as well as the scope of authority issued by the shareholder to the representative.

The power of attorney from the individual shareholder shall be notarized or certified by the local housing and communal services office or the administration of the medical establishment where he/she is on treatment.

The power of attorney from the legal entity shareholder is issued signed by the person entitled to act on behalf of the legal entity without power of attorney and sealed by the official seal of the legal entity.

5.3. The General Meeting of Shareholders can be attended by the persons included into the list of persons eligible for participation in the General Meeting of Shareholders, the persons to whom the shareholder rights were transferred in the course of inheritance or succession in reorganization, or their representatives acting on the basis of power of attorney for voting, or the law.

5.4. The persons eligible for participation in the General Meeting of Shareholders who voted by sending filled in voting ballots to the Bank which were received by the Bank not later than two days before the date of the General Meeting of Shareholders, are eligible for participation in the General Meeting of Shareholders but are subject to no registration.

5.5. Upon registration, the persons eligible for participation in the General Meeting of Shareholders who are present to take part in the General Meeting of Shareholders

present the personal identification document (passport); the shareholder's representative (apart from the personal identification document) presents the power of attorney, and the shareholder(s)'s authorized representatives present documents confirming their authority. Registration of persons eligible for participation in the General Meeting of Shareholders is made after identification of the persons present to take part in the General Meeting of Shareholders by comparing the data stated in the list of persons eligible for participation in the General Meeting of Shareholders with the details of the documents presented by such persons. Coincidence of series and number of the passport presented by the shareholder (including that stated in the shareholder's power of attorney issued to the representative) including the authorized seal containing data on the series and number of the replaced passport is the sufficient proof of identification.

5.6. If the Bank's shares are in joint equity ownership of several persons, the authority for voting at the General Meeting of Shareholders are executed at the discretion of one of the owners of the equity ownership of their common representative. The authority of each such person shall be duly certified.

Tutors and trustees of disabled shareholders eligible for participation in the General Meeting of Shareholders take part in the General Meeting of Shareholders in case of availability of documents confirming the right of tutorship (trusteeship).

The head of the legal entity shareholder participates in the General Meeting of Shareholders without power of attorney based on the documents confirming his/her authority as the person authorized to act without power of attorney on behalf of such a legal entity (articles of association of the entity, the minutes, the order on nomination etc.) and the personal identification document (passport).

If the legal entity shareholder is in the procedure of bankruptcy, the trustee is entitled to act on behalf of such a legal entity in accordance with the current law of the Russian Federation. The Scrutineers Commission is presented with the relevant court decision on nomination of the trustee.

The availability of the court decision prohibiting the shareholder to vote at the General Meeting of Shareholders with the shares in his/her possession is not the reason for refusal to register such a shareholder as a participant of the General Meeting of Shareholders.

5.7. Registration of persons eligible for participation in the General Meeting of Shareholders is finished when the Chairman of the General Meeting of Shareholders announces termination of discussion of the last item on the agenda of the General Meeting of Shareholders of the Bank having quorum. The shareholders coming after the registration is finished, are not allowed to participate in the activity of the General Meeting of Shareholders.

5.8. Upon request of the persons registering for participation in the General Meeting of Shareholders whose ballots are not received by the Bank or are received later than two days before the date of the General Meeting of Shareholders, they may be given against signature the voting ballots with the note of their second issue.

6. BODIES OF THE GENERAL MEETING OF SHAREHOLDERS

6.1. Operating bodies of the General Meeting of Shareholders are:

- the Chairman of the General Meeting of Shareholders;
- the Presidium of the General Meeting of Shareholders;

- the Secretary of the General Meeting of Shareholders;
- the Scrutineers Commission.

6.2. The Chairman of the Board of Directors of the Bank act as the Chairman of the General Meeting of Shareholders. In case of temporary absence of the Chairman of the Board of Directors at the General Meeting of Shareholders, the duties of the Chairman are performed by one of the members of the Board of Directors nominated in the order stipulated by the Regulation on the Board of Directors of Bank Vozrozhdenie. When holding the extraordinary General Meeting of Shareholders upon request of the Bank's Auditor, the Audit Commission, the shareholders jointly possessing 10 or more percent of the Bank's voting shares, in absence of the persons who preside at the General Meeting of Shareholders in accordance with the current law of the Russian Federation, duties of the Chairman of the General Meeting of Shareholders are performed by the person (one of the persons) who required holding of the extraordinary General Meeting of Shareholders.

6.3. The Chairman of the General Meeting of Shareholders of the Bank:

- opens and closes the General Meeting of Shareholders;
- announces the agenda of the General Meeting of Shareholders and the order of speakers and reports on the agenda;
- declares end of discussion on the items of the agenda and start of counting votes;
- gives the floor to deliver a speech and answer the questions of the participants of the General Meeting of Shareholders;
- provides for compliance with the order of holding of the General Meeting of Shareholders stipulated by this Regulation and internal documents of the Bank;
- controls compliance with the Rules of holding of the General Meeting of Shareholders of Bank Vozrozhdenie and application of this Regulation, gives floor, and in case of breach of the Rules of holding of the General Meeting of Shareholders of Bank Vozrozhdenie or this Regulation by the speaker, is entitled to issue warning and stop the speaker;
- in case of severe breach of the order of holding of the meeting, may order to remove the person in breach from the meeting hall;
- provides for taking minutes and signs the minutes of the General Meeting of Shareholders.

6.4. Presidium of the General Meeting of Shareholders comprises:

- the Chairman of the Board of Directors of the Bank;
- the Chairman of the Management Board of the Bank;
- Deputies Chairman of the Management Board of the Bank who are members of the Board of Directors of the Bank;
- the Secretary of the Board of Directors of the Bank.

Upon suggestion of the Chairman of the Board of Directors of the Bank, the Presidium may also include other persons participating in the activity of the General Meeting of Shareholders.

The members of the Audit Commission and a representative of the Bank's Auditor shall participate in the General Meeting of Shareholders.

6.5. The Secretary of the General Meeting of Shareholders of the Bank is the secretary of the Board of Directors of the Bank, and in case of his/her absence, any person nominated by the Chairman of the General Meeting of Shareholders of the Bank or the person who performs functions of the Chairman of the General Meeting of Shareholders of the Bank.

The Secretary takes minutes of the General Meeting of Shareholders, gives current references and explanations on the issues arising in the course of the General Meeting of Shareholders. The Secretary receives and summarizes notes coming from the audience in the course of the meeting.

6.6. Registration of participants of the General Meeting of Shareholders, defining quorum of the General Meeting of Shareholders, explaining the order of voting to the shareholders (their representatives), providing for the order of voting, counting votes, summarizing voting results and issuing the minutes on the voting results is done by the Scrutineers Commission of the Bank.

The duties of the Scrutineers Commission are performed by the registrar keeping register of the Bank's shareholders.

Authorized persons of the registrar performing duties of the Scrutineers Commission:

- register participants of the General Meeting of Shareholders;
- verify authority of the persons eligible for participation in the General Meeting of Shareholders and their representatives;
- define quorum;
- explain issues arising in relation to execution by the shareholders (their representatives) of their right of vote at the General Meeting of Shareholders;
- explain the order of voting on the issues put to vote;
- provide for the stipulated order of voting and the shareholders' rights to participate in voting;
- count votes and summarize voting results;
- issue minutes on the voting results;
- forward voting ballots for permanent storage in the Bank' archives.

7. QUORUM OF THE GENERAL MEETING OF SHAREHOLDERS, REPEATED GENERAL MEETING OF SHAREHOLDERS

7.1. The General Meeting of Shareholders is valid (has quorum) if it is attended by the shareholders or their representative jointly possessing more than half of the placed voting shares of the Bank.

The shareholders or their representatives are considered participated in the General Meeting of Shareholders if they have registered for participation, or whose voting ballots are received by the Bank:

- if holding the General Meeting of Shareholders in the form of joint presence, not later than two days before the date of the General Meeting of Shareholders;
- if holding the General Meeting of Shareholders in the form of absentee voting, not later than the deadline for accepting voting ballots.

7.2. The quorum is defined for each item on the agenda of the General Meeting of Shareholders. Absence of quorum to take decisions on the issues requiring voting with one number of voters does not impede taking decisions on the issues requiring voting with another number of votes and taking decision on which there is quorum.

In defining quorum, the Scrutineers Commission of the Bank does not count the shares purchased/redeemed by the Bank.

If there is a court decision in relation to the shares of a shareholder prohibiting their participation in voting, such shares are considered as voting when defining quorum of the General Meeting of Shareholders.

7.3. The General Meeting of Shareholders held in the form of joint presence is opened if by the time of its start there is quorum on at least one item of the agenda of the General Meeting of Shareholders.

If by the time of the start of the General Meeting of Shareholders there is no quorum for either item on the agenda of the General Meeting of Shareholders, opening of the General Meeting of Shareholders can be postponed upon decision of the Chairman of the meeting for a later time but not later than 2 hours.

Postponing of the General Meeting of Shareholders is allowed only once.

7.4. In the absence of quorum for holding of the annual General Meeting of Shareholders there shall be held a repeated General Meeting of Shareholders with the same agenda. In the absence of quorum for holding of the extraordinary General Meeting of Shareholders there may be held a repeated General Meeting of Shareholders with the same agenda.

7.5. Decision on holding of the repeated General Meeting of Shareholders is taken by the Board of Directors of the Bank or the person who called the extraordinary General Meeting of Shareholders.

The repeated General Meeting of Shareholders is valid (has quorum) if it is attended by the shareholders jointly possessing not less than 30 percent of the placed voting shares of the Bank.

7.6. The announcement of holding of the repeated General Meeting of Shareholders is made in the form stipulated by this Regulation not later than 30 calendar days before the date of such a meeting.

When holding the repeated General Meeting of Shareholders in less than 40 days after the failed General Meeting of Shareholders, the persons eligible for participation in the General Meeting of Shareholders are defined in accordance with the list of persons eligible for participation in the failed General Meeting of Shareholders.

8. THE ORDER OF HOLDING THE GENERAL MEETING OF SHAREHOLDERS

8.1. The shareholder (the shareholder's representative) get the right to participate in the General Meeting of Shareholders in the form of the joint presence only after registration.

8.2. At the stipulated time of start of the General Meeting of Shareholders the representative of the Scrutineers Commission informs the General Meeting of Shareholders about the presence of absence of quorum. The Chairman of the General Meeting of Shareholders announces opening (or postponing) of the General Meeting of Shareholders.

8.3. The official language of the General Meeting of Shareholders is Russian.

8.4. The order of holding of the General Meeting of Shareholders in the form of joint presence, the order of taking decisions on the items on the agenda are defined in accordance with this Regulation and the Rules of holding of the General Meeting of Shareholders of Bank Vozrozhdenie approved by the General Meeting of Shareholders containing in particular the following information and stipulating:

- the data about persons performing duties of the Chairman and the secretary of the General Meeting of Shareholders, and on the Presidium of the General Meeting of Shareholders if necessary;
- the time for reports on the agenda;
- the time for answers of the speaker, officials of the Bank, candidates to the elected body to the questions asked by the persons participating in the General Meeting of Shareholders (questions are asked in writing);
- the time for reports of the participants in the order of discussion;
- the time for voting on the agenda, the duty of the Scrutineers Commission to explain the order of voting on the agenda to the participants;
- the order of summarizing results and their announcement.

8.5. The Bank intends to provide for participation of the members and candidate members of the Board of Directors, candidate members of the Audit Commission, and the members of the executive bodies of the Bank in the General Meeting of Shareholders held in the form of joint presence, so that such persons could answer the questions of the shareholders arising in the course of the General Meeting of Shareholders.

9. COUNTING AND REGISTRATION OF THE VOTING RESULTS

9.1. Voting at the General Meeting of Shareholders is carried out in accordance with the concept "one voting share has one vote", except for:

- cumulative voting in election of the Board of Directors of the Bank;
- split shares providing partial votes to their holders.

The filled in and signed voting ballots are collected by the members of the Scrutineers Commission.

If the shareholder (his/her representative) by any reason failed to submit the voting ballot in the course of the voting, he/she is considered not participating in the voting, and his/her votes are not taken into account when summarizing the voting results.

If the Scrutineers Commission receives the court decision prohibiting the shareholder to vote with the shares in his/her possession, in summarizing the voting results the voting ballot of such a shareholder is not taken into account.

9.2. In summarizing the voting results, the Scrutineers Commission is not entitled to summarize the voting results on election to the Bank's bodies of the persons who gave written refusal to be nominated or announced about their refusal to be nominated in the course of the General Meeting of Shareholders.

The shares belonging to persons holding positions in the Bank's executive bodies, as well as the shares belonging to the members of the Board of Directors of the Bank newly elected at the current General Meeting of Shareholders cannot participate in voting on election of the members of the Audit Commission of the Bank.

If the number of candidates in the voting ballot in election of the members of the Board of Directors of the Bank is more than the number of vacant position, and several candidates score the same few number of votes which do not allow to define which candidate is elected to the remaining vacant positions in the Board of Directors, such candidates are considered not elected to the Bank's Board of Directors.

9.3. The voting ballots are deemed void, and the voices therein are not taken into account in case of:

- corrections in the details of the voting ballots;
- discrepancy of the voting ballot submitted to the Scrutineers Commission with the text and form of the voting ballot defined by the Board of Directors of the Bank;
- if there is more than one voting option left in the voting ballot except for the cases of voting according to the instructions of the persons who acquired the shares after drawing of the list of persons eligible for participation in the General Meeting of Shareholders or in accordance with the instructions of depositary securities holders. The Scrutineers Commission considers that there is one voting option left in the voting ballot if the other options are crossed out or such an option is marked out by the shareholder while the other option are left unmarked;
- absence of the participating shareholder's (authorized representative's) signature in the voting ballot;
- if the Bank received the voting ballots signed by the representative acting on the basis of the power of attorney for voting providing that the Bank receives the notification about replacement (withdrawal) of such a representative not later than two days before the date of the General Meeting of Shareholders;
- if in summarizing the voting results, two or more voting ballots are found signed by the same person where the vote left different voting options for the same item of the agenda of the General Meeting of Shareholders;
- if the option "for" in the voting ballot on the issue of election of the members of the Audit Commission of the Bank is left for more candidates than the number of persons to be elected to the Audit Commission of the Bank;
- if the option "for" in the voting ballot is left for alternative variants of decisions;
- if in the course of cumulative voting the shareholder distributes the number of votes among candidates to the Board of Directors which exceeds the number of votes in his/her possession;
- if the voting ballots are submitted to the Scrutineers Commission after the start of summarizing the voting results.

9.4. The Scrutineers Commission draws the list of the shareholders who did not participate in the voting or voted "against" the items on the agenda of the General Meeting of Shareholders if the following items are on the agenda:

- the Bank's reorganization;
- approval of a large transaction;
- introduction of alteration restricting the rights of the shareholders into the Articles of Association of the Bank or approval of the Articles of Association of the Bank in a new edition resulting in restriction of the shareholders' rights;
- placement of shares or issued securities convertible into shares by closed subscription (except for the case when such securities are placed by closed subscription

only with the shareholders, and the shareholders have the right to acquire the integral number of the placed shares or other issued securities pro rata the shares of the relevant categories in their possession).

9.5. Based on the voting results, the Scrutineers Commission issues the minutes of the voting results signed by the members of the Scrutineers Commission. The minutes of the voting results is issued not later than 15 (fifteen) days from closing of the General Meeting of Shareholders or the deadline for accepting voting ballots if the General Meeting of Shareholders is carried out in the form of absentee voting.

The minutes of the Scrutineers Commission on the voting results at the General Meeting of Shareholders shall contain:

- full and abbreviated trade name, legal address and postal address of the Bank;
- the type of the General Meeting of Shareholders (annual or extraordinary);
- the form of the General Meeting of Shareholders (joint presence or absentee voting);
- the date and venue of the General Meeting of Shareholders;
- the agenda of the General Meeting of Shareholders;
- the time of start and end of registration of persons eligible for participation in the General Meeting of Shareholders in the form of joint presence;
- the time of start (opening) and end (closing) of the General Meeting of Shareholders in the form of joint presence;
- the postal address(es) whereto the filled in voting ballots were sent and the deadline for accepting voting ballots;
- the number of votes in possession of the shareholders included into the list of persons eligible for participation in the General Meeting of Shareholders on each item of the agenda of the General Meeting of Shareholders;
- the number of votes in possession of the shareholders who participated in the meeting on each item of the agenda of the General Meeting of Shareholders, stating the availability of quorum for each item; the number of the shareholders' votes in the voting ballots received by the Bank in the stated period for voting;
- the number of votes cast for each voting option ("for", "against" and "abstained") on each item of the agenda of the General Meeting of Shareholders where quorum was available;
- the number of votes on each item of the agenda of the General Meeting of Shareholders on each issue put to vote which were not taken into account since the voting ballots (including those in relation to voting for the relevant issues) were deemed void;
- full and abbreviated trade names, legal address and postal address of the registrar, names of authorized persons who summarized the voting results;
- date of the minutes of the Scrutineers Commission on the voting results at the General Meeting of Shareholders.

The minutes of the Scrutineers Commission on the voting results at the General Meeting of Shareholders are signed by the persons authorized by the registrar and sealed by the official seal of the registrar.

9.6. The decisions taken by the General Meeting of Shareholders, as well as the voting results are announced at the General Meeting of Shareholders in the course of

which the voting took place, or notified to the persons included into the list of persons eligible for participation in the General Meeting of Shareholders not later than 10 (ten) days after issuing of the minutes on the voting results in the form of the report on the voting results in the order stipulated in the announcement about the General Meeting of Shareholders.

The report on the voting results of the General Meeting of Shareholders includes:

- full trade name and legal address of the Bank;
- the type of the General Meeting of Shareholders (annual or extraordinary);
- the form of the General Meeting of Shareholders (joint presence or absentee voting);
- the date of the General Meeting of Shareholders;
- the venue of the General Meeting of Shareholders in the form of joint presence (address where the meeting was held)
- the agenda of the General Meeting of Shareholders;
- the number of votes belonging to the persons included into
- the number of votes in possession of the shareholders included into the list of persons eligible for participation in the General Meeting of Shareholders on each item of the agenda of the General Meeting of Shareholders;
- the number of votes in possession of the shareholders who participated in the meeting on each item of the agenda of the General Meeting of Shareholders, stating the availability of quorum for each item;
- the number of votes cast for each voting option ("for", "against" and "abstained") on each item of the agenda of the General Meeting of Shareholders where quorum was available;
- wording of decisions taken by the General Meeting of Shareholders on each item of the agenda of the General Meeting of Shareholders;
- full trade name of the registrar, its legal address and names of the authorized persons;
- names of the chairman and the secretary of the General Meeting of Shareholders.

If the agenda of the General Meeting of Shareholders includes the issue of approval of a related transaction, the minutes of the General Meeting of Shareholders, the minutes of the Scrutineers Commission on the voting results at the General Meeting of Shareholders, and the report on the voting results at the General Meeting of Shareholders shall state:

- the number of votes for such an issue in possession of all persons included into the list of persons eligible for participation in the General Meeting of Shareholders not interested in execution of this transaction by the Bank;
- the number of votes for such an issue in possession of the persons not interested in execution of this transaction by the Bank who participated in the General Meeting of Shareholders;
- the number of votes cast for such an issue for each voting option ("for", "against" and "abstained").

If the agenda of the General Meeting of Shareholders includes the issue of introduction of amendments and addendums to the Articles of Association restricting the rights of holders of a certain type of preference shares, the following is additionally stated:

- the number of votes for such an issue in possession of the persons included into the list of persons eligible for participation in the General Meeting of Shareholders not taking into account the votes on preference shares with restricted rights;

- the number of votes on preference shares of each type with restricted rights;

- the number of votes for such an issue in possession of the persons who participated in the General Meeting of Shareholders not taking into accounts the votes on preference shares with restricted rights, and separately the number of votes on preference shares of each type with restricted rights in possession of the persons who participated in the General Meeting of Shareholders;

- the number of votes for such an issue cast for each voting option ("for", "against", "abstained") not taking into account the votes on preference shares with restricted rights, and separately the number of votes on preference shares of each type with restricted rights cast for such an issues for each voting option ("for", "against", "abstained");

The report of the voting results at the General Meeting of Shareholders is signed by the Chairman and the Secretary of the General Meeting of Shareholders.

9.7. The minutes of the General Meeting of Shareholders is issued not later than 15 (fifteen) days after closing of the General Meeting of Shareholders, in two counterparts. The both counterparts are signed by the Chairman and the secretary of the General Meeting of Shareholders.

The minutes of the General Meeting of Shareholders shall state:

- full and abbreviated trade name, legal address and postal address of the Bank;
- the type of the General Meeting of Shareholders (annual or extraordinary);
- the form of the General Meeting of Shareholders (joint presence or absentee voting);

- the date and venue of the General Meeting of Shareholders;

- the agenda of the General Meeting of Shareholders;

- the time of start and end of registration of the persons eligible for participation in the General Meeting of Shareholders in the form of joint presence;

- the time of start (opening) and end (closing) of the General Meeting of Shareholders in the form of joint presence;

- postal address(es) whereto the filled in voting ballots for the General Meeting of Shareholders were sent;

- the total number of votes in possession of the shareholders who possess voting shares of the Bank, as well as the total number of votes in possession of the shareholders who possess voting shares of the Bank not interested in execution of a transaction by the Bank if the agenda of the General Meeting of Shareholders includes the issue of approval of a related transaction;

- the total number of votes in possession of the shareholders who posses voting shares of the Bank not including the votes of the shareholders who possess preference shares with restricted rights as well as counting such votes if the agenda of the General Meeting of Shareholders includes the issue of introduction of amendments and/or

addendums to the Articles of Association of the Bank (approval of the Articles of Association in a new edition) restricting the rights of the shareholders who possess preference shares of a certain type;

- the number of votes in possession of the shareholders included into the list of persons eligible for participation in the General Meeting of Shareholders for each item of the agenda of the General Meeting of Shareholders;

- the number of votes in possession of the shareholders who participated in the General Meeting of Shareholders; the number of votes of the shareholders received by the Bank in the voting ballots within the stipulated period;

- the number of shares in possession of the shareholders who possess voting shares and participated in the General Meeting of Shareholders for each item of the agenda of the General Meeting of Shareholders stating the availability of quorum for each item;

- the number of votes cast for each voting option ("for", "against" and "abstained") for each item of the agenda of the General Meeting of Shareholders having quorum;

- wording of decisions taken by the General Meeting of Shareholders for each item of the agenda of the General Meeting of Shareholders put to vote;

- main ideas of the reports and names of the speakers on each item of the agenda of the General Meeting of Shareholders in the form of joint presence;

- the chairman, the Presidium and the secretary of the General Meeting of Shareholders;

- the date of issue of the minutes of the General Meeting of Shareholders.

The minutes of the General Meeting of Shareholders is accompanied with:

- the minutes of the Scrutineers Commission on the voting results at the General Meeting of Shareholders;

- the documents approved or adopted by the decisions of the General Meeting of Shareholders.

The minutes on the voting results are subject to attachment to the minutes of the General Meeting of Shareholders.

The decision of the General Meeting of Shareholders is deemed taken (having legal force) from the moment of announcement of the taken decisions and the voting results on the items of the agenda after the end of the General Meeting of Shareholders, and if the announcement of the results did not take place then from the date of signing of the minutes of the General Meeting of Shareholders.

9.8. The minutes of General Meetings of Shareholders are stored permanently at the place of residence of the sole executive body of the Bank.

After issuing the minutes on the voting results and signing the minutes of the General Meeting of Shareholders, the voting ballots and the powers of attorney (copies of powers of attorney) for participation in the General Meeting of Shareholders are sealed by the Scrutineers Commission and submitted to the Bank's archives for permanent storage.

The lists of persons eligible for participation in the General Meeting of Shareholders, as well as other lists drawn by the Bank for execution of the shareholders' rights in preparation and holding of the General Meeting of Shareholders are stored permanently at the place of residence of the sole executive body of the Bank.

The documents confirming the fact of mailing voting ballots to the shareholders are stored for 3 years starting from January 1 of the year following the year when the relevant mailing was done.

9.9. Upon written request of the shareholder, as well as upon requests of the members of the Board of Directors of the Bank, the members of the Management Board, heads of the relevant independent structural division, heads of the Bank's branches, a copy of the minutes of the General Meeting of Shareholders or a statement therefrom is issued.

The term of preparation of the copy of the minutes and the statement from the minutes of the General Meeting of Shareholders is 7 business day from the day of receipt of the relevant request.

The copy of the minutes of the General Meeting of Shareholders and the statement from the minutes of the General Meeting of Shareholders are issued, signed and endorsed by the Secretary of the Board of Directors of the Bank. In case of temporary absence of the Secretary of the Board of Directors, his/her duties are performed by the member of the Board of Directors authorized by the decision of the Board of Directors.

9.10. The shareholder is entitled to dispute at court the decision taken by the General Meeting of Shareholders in breach of the requirements of Federal Law "On joint-stock companies", other regulations of the Russian Federation, the Articles of Association of the Bank and internal documents of the Bank if he/she did not participate in the General Meeting of Shareholders or voted against taking such a decision, and this decision infringes his/her rights and lawful interests.

10. FINAL PROVISIONS

10.1. This Regulation on the General Meeting of Shareholders of Bank Vozrozhdenie is approved at the General Meeting of Shareholders of the Bank by simple majority of votes of the participating shareholders.

10.2. Introduction of alterations and addendums to this Regulation and approval of its new edition are made by the General Shareholders Meeting in the order stipulated by the Articles of Association of the Bank, this Regulation and internal documents of the Bank.

10.3. If as the result of changes of the current laws of the Russian Federation, certain articles of this Regulation contradict it, the laws and regulations prevail until amendments to the Regulation are approved in the prescribed order.