

APPROVED

The Deputy Head of Moscow Principal
Regional Administrative Division of the
Central Bank of the Russian Federation
K.O. Galustyan

/signature/
(signature)

January 24, 2011
Seal of Moscow Principal Regional
Administrative Division of the Central Bank of
the Russian Federation

AMENDMENT № 13

**to the Articles of Association of Bank Vozrozhdenie,
principal state registration number of the credit institution 1027700540680, date of state
registration of the credit institution December 17, 2002, registration number of the credit
institution assigned by the Bank of Russia 1439 dated April 12, 1991.**

1. APPENDIX №1 to the Articles of Association of Bank Vozrozhdenie shall be read as follows:

Branch Offices of Bank Vozrozhdenie

№	Name of the Branch	Location (postal address)
1.	BALASHIKHA	room III, 45 Lenina Prospect, Balashikha, 143900, Moscow Region
2.	BARNAUL	43a Avtotransportnaya Street, Barnaul, 656064, Altayskiy Kray
3.	VOLGOGRAD	11 Nevskaya Street, 400087, Volgograd, Russia
4.	VOLGODONSK	38a Velikoy Pobedy Boulevard, Volgodonsk, 347371, Rostov Region
5.	VOLOKOLAMSK	10 Oktjabrskaya Pl., 143600, Volokolamsk, Moscow Region
6.	VORONEZH	90a Dvadsatiletiya Oktyabrya Street, Voronezh, 394006, Leninskiy region
7.	VOSKRESENSK	34 Pobedy Street, 140205, Voskresensk, Moscow Region
8.	DMITROV	28 Professionalnaya Street, 141800, Dmitrov, Moscow Region
9.	DOMODEDOVO	54a Kashirskoye Shosse, 142040, Domodedovo, Moscow Region
10.	EGORYEVSK	106/5 Sovetskaya Street, 140300, Egorievsk, Moscow Region
11.	ZARAIK	1 Uritskogo Pl, 140600, Zaraisk, Moscow Region
12.	ZVENIGOROD	10 Pochtovaya Street, 143180, Zvenigorod, Moscow Region
13.	ILYINSKY	3 Ostryakova Street, Building 1, 125067, Moscow
14.	ISTRA	81, Lenina Street, 143500, Istra, Moscow Region

15.	KALININGRAD	12 Sovestkiy Prospect, 236000, Kaliningrad
16.	KASHIRA	12 Sovetskaya Street, 142900, Kashira, Moscow Region
17.	KLIN	8A Karla Marksa Street, 141600, Klin, Moscow Region
18.	KOLOMNA	340 Oktyabrskoy Revolutsii Street, 140408, Kolomna, Moscow Region
19.	KRASNOGORSK	38b Lenina Street, 143400, Krasnogorsk, Moscow Region
20.	KRASNODAR	324 Severnaya Street, 350000, Krasnodar, Krasnodar Region
21.	LYUBERTSY	3 Krasnoarmeiskaya Street, 140005, Lyubertsy, Moscow Region
22.	MAGADAN	3 Portovaya Street, 685024, Magadan
23.	MAKHACHKALA	4 Pushkina Street, 367012, Makhachkala, Republic of Dagestan
24.	MOZHAYSK	4 Krasnikh Partizan Street, 143200, Mozhaysk, Moscow Region
25.	MURMANSK	14 Rogozerskaya Street, 183039, Murmansk
26.	MITISCHI	12 Scherbakova Street, 141008, Mitischi, Moscow Russia
27.	NARO-FOMINSK	9 Marshala Zhukova G.K. Street, 143300, Naro-Fominsk, Moscow Region
28.	NIZHNY NOVGOROD	106A Belinskogo Street, 603006, Nizhny Novgorod
29.	NOVOROSSIYSK	32 Engelsa Street, 353900, Novorossiysk, Krasnodar Region
30.	NOGINSK	81 Rogozhskaya Street, 142400, Noginsk, Moscow Region
31.	ODYNTSOVO	16 Marshala Zhukova Street, 143000, Odyntsovo, Moscow Region
32.	PETROZAVODSK	15 P.O.Box 29 Andropova Street, 185028, Petrozavodsk, Karelia Republic
33.	PODOLSK	11 Kirova Street, 142100, Podolsk, Moscow Region
34.	PUSHKINO	11 Moskovskiy Prospekt, 141200, Pushkino, Moscow Region
35.	RAMENSKOYE	3 Krasnoarmejskaya Street, 140100, Ramenskoye, Moscow Region
36.	ROSTOV-ON-DON	97/243 Budenovskiy Prospect, Oktyabrskiy distroct, 344011, Rostov-on-Don
37.	RUZA	27 Sotsialisticheskaya Street, 143100, Ruza, Moscow Region
38.	ST.PETERSBURG	60 Liniya 9, Vasilievsky Ostrov, 199004, St. Petersburg
39.	SARANSK	14 L. Tolstogo Street, 430005, Saransk, Mordoviya Republic
40.	SERGIEV POSAD	52 Krasnoy Armii Prospect, 141300, Sergiev Posad, Moscow Region
41.	SERPUKHOV	3-b Gorkogo Street, 142200, Serpukhov, Moscow Region

42.	SOLNECHNOGORSK	1 Baranova Street, 141500, Solnechnogorsk, Moscow Region
43.	STAVROPOL	3/1a Karla Marksa Prospect, 355008, Stavropol
44.	STUPINO	56/30a, Andropova Street, 142800, Stupino, Moscow Region
45.	TULA	5a Revolutsii Street, 300034, Tula
46.	ULYANOVSKY	33/4 Veselaya Street, 115516, Moscow
47.	KHABAROVSK	10 Dikopoltseva Street, 680013, Khabarovsk
48.	KHIMKI	22/1 Moskovskaya Street, 141400, Khimki, Moscow Region
49.	CENTRAL BRANCH	7/4 Luchnikov Per., Building 1, GSP, 101990, Moscow
50.	CHEKHOV	22 Chekhova Street, 142300, Chekhov, Moscow Region
51.	SHATURA	6 Sportivnaya Street, 140700, Shatura, Moscow Region
52.	SCHIOLKOVO	5 Ploshad Lenina, 141100, Schiolkovo, Moscow Region
53.	ELEKTROSTAL	16 Pobedi Street, 144007, Elektrostal, Moscow Region
54.	YAROSLAVL	2/2 Pushkina Street, 150000, Yaroslavl

Representative offices of Bank Vozrozhdenie

№	Name of the representative office	Location (postal address)
1.	North-west Regional Centre	80 Bolshoy Prospect, Vasilievskogo Ostrova, 199106 St. Petersburg

The alterations were introduced based on the decision of the Board of Directors of Bank Vozrozhdenie, Minutes №5 as of January 13, 2011

Chairman of the Board of Directors
of Bank Vozrozhdenie

(signature)

O.L. Margania

Seal of Bank Vozrozhdenie