URALSIB FINANCIAL CORPORATION

NKB Investments Limited
196, Arch. Makarios III Ave.
Ariel Corner Building, 3rd Floor
Limassol, Cyprus 3030
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fax: +357 (0)25-341243

STANDARD SETTLEMENT INSTRUCTIONS

Full legal name	**NKB INVESTMENTS LIMITED**
Place of incorporation	Cyprus
Address	Ariel Corner Building, 3rd Floor Office 301, 196 Arch.Makarios III Avenue, Limassol 3030, Cyprus
Payment instructions (USD)	JPMORGAN CHASE New York, NY, US SWIFT CODE: CHASUS33 For: NKB INVESTMENTS LIMITED. Acct # 400 936 240
Settlement details for ADRs/GDRs and eurobonds	**DTC 2164 Account G68117** JP Morgan Chase, Agent ID 27222 **Euroclear 10554,** JP Morgan Chase **CREST # 82XHJ**
Settlement details for local shares	Depository Clearing Company, Moscow For credit to DEPO Account #14416, #14417 Open Joint Stock Company "Bank URALSIB" under Depository Agreement 8/DCC-MD as of 19.10.98.
Contact names for Settlement	Group e-mail: settlements@nkb.com.cy tel: (+7 495) 788 6182, +357 25 818 846 fax: (+7 495) 705 9047, +357 25 341 243 ADRs, Fixed Income and Repo Irina Lubenina lia@nkb.com.cy Dina Bubentsova bdv@nkb.com.cy Local Shares Irina Lubenina lia@nkb.com.cy Anna Vishnevskaya dll@nkb.com.cy

John Lewin
Director