

«Approved»
 July,21, 2010

General Director
 A.Pisaruk

INTEREST RATES ON US DOLLARS TERM DEPOSITS *

Deposit amount, USD	Terms				
	1 month	2 months	3 months	6 months	1 year
1 000.00 – 99 999.99	0.60	0.85	1.10	1.35	1.60
от 100 000.00	0.70	0.95	1.20	1.45	1.70

* *The interest rates referred to herein are the interest rates per annum.*

INTEREST RATES ON TERM DEPOSITS IN EURO *

Deposit amount, EUR	Terms				
	1 month	2 months	3 months	6 months	1 year
1 000.00 – 99 999.99	0.80	1.30	1.55	1.80	2.05
от 100 000.00	0.90	1.40	1.65	1.90	2.15

* *The interest rates referred to herein are the interest rates per annum.*

INTEREST RATES ON TERM DEPOSITS IN ROUBLES*

Deposit amount, RUB	Terms				
	1 month	2 months	3 months	6 months	1 year
30.000.00 – 999.999.00	3.80	4.30	4.80	5.30	5.55
от 1.000.000.00	3.90	4.40	4.90	5.40	5.65

* *The interest rates referred to herein are the interest rates per annum.*