

**STANDARD SETTLEMENT INSTRUCTIONS**

<b>Full legal name</b>	<b>NKB INVESTMENTS LIMITED</b>
<b>Place of incorporation</b>	Cyprus
<b>Address</b>	Ariel Corner Building, 3rd Floor, Office 301 196 Makarios III Avenue Limassol 3030 Cyprus
<b>Payment instructions</b>	JPMORGAN CHASE New York, NY, US SWIFT CODE: CHASUS33 For: NKB INVESTMENTS LIMITED. Acct # 400 936 240
<b>Settlement details for ADRs and GDRs</b>	<b>DTC 2164 Account G68117</b> JP Morgan Chase, Agent ID 27222 <b>Euroclear 10554</b> , JP Morgan Chase  <b>CREST # 82XHJ</b>
<b>Settlement details for local shares</b>	Depository Clearing Company, Moscow For credit to DEPO Account #3415, #204 "Depository Company "Uralsib Closed Joint Stock Company", under Depository Agreement 3/DCC-MD as of 10.20.98.
<b>Contact names for Settlement</b>	<u>ADRs and Fixed Income</u> Mikhail Balashov tel: (+7 495) 788 6182 fax: (+7 495) 705 9047 e-mail: <a href="mailto:BalashovMA@uralsib.ru">BalashovMA@uralsib.ru</a>  <u>Local Shares</u> Dmitriy Leonov tel: (+7 495) 788 6184 e-mail: <a href="mailto:LeonovDL@uralsib.ru">LeonovDL@uralsib.ru</a>

**John Lewin**  
Director