

APPROVED

(Signed) V.I. Muravlev
First Deputy Head of the Regional Branch
for the City of Moscow
Central Bank of the Russian Federation

August 8, 2007

[Round seal]
Central Bank of the Russian Federation (Bank of Russia).
Regional Branch for the City of Moscow
OGRN 1037700013020

AMENDMENTS No. 2
TO THE CHARTER

OF OPEN JOINT-STOCK COMPANY ALFA-BANK OJSC ALFA-BANK, main state registration number of the credit institution: 1027700067328, date of registration of the credit institution: July 26, 2002, registration number of the credit institution assigned by the Bank of Russia: 1326, January 29, 1998.

The following Sub-Clauses shall be deleted from Clauses 6.1 and 6.2 of the Charter:

6.1.27. TOMSKY Branch of OJSC ALFA-BANK: 2 Kirova Pl., Tomsk 634050.

6.2.4. Representative Office of OJSC ALFA-BANK in Vladimir: 4 Spasskaya Ul., Vladimir 600000, Vladimir Oblast.

6.2.13. Representative Office of OJSC ALFA-BANK in Kaluga: 48/8 Plekhanova Ul., Kaluga 248001;

6.2.14. Representative Office of OJSC ALFA-BANK in Penza: 144Б Suvorova Ul., Penza 440008;

6.2.15. Representative Office of OJSC ALFA-BANK in Ryazan: 33a Pervomaisky Prospekt Letter A, 3rd floor, office 6, Ryazan 390013;

6.2.16. Representative Office of OJSC ALFA-BANK in Syktyvkar: 158 Internatsionalnaya Ul., Syktyvkar 167000, Komi Republic;

6.2.17. Representative Office of OJSC ALFA-BANK in Tambov: 27Б Internatsionalnaya Ul., Tambov 392000.

The amendments have been introduced by the resolution of the Board of Directors of OJSC ALFA-BANK, Minutes No. 11-2007 of July 3, 2007.

Chairman of the
Board of Directors
OJSC ALFA-BANK

(Signed)

M.M. Fridman

[Stamp]
Open Joint-Stock Company
Alfa-Bank. Moscow
Alfa-Bank