

APPROVED
Deputy Chief
Main Territorial Division of the Central Bank
of the Russian Federation in and for the City
of Moscow

_____, 2008

SEAL HERE

AMENDMENT NO. 2
TO THE CHARTER
of Bank ZENIT (Open Joint Stock Company), OJSC Bank ZENIT,

Main State Registration Number of the Credit Institution: 1027739056927
Date of State Registration of the Credit Institution: August 9, 2002
Registration Number of the Credit Institution Assigned by the Bank of Russia: 3255,
December 30, 1999

Paragraph 1.14 shall be supplemented with sub-paragraphs 1.14.14 and 1.14.15 worded
as follows:

«1.14.14. “Permsky” Branch of OJSC Bank ZENIT. Address (location): Russian
Federation, 614072, Perm Territory, Perm, Leninsky Rayon, Komsomolsky prospekt, 27.
1.14.15. “Novosibirsky” Branch of OJSC Bank ZENIT. Address (location): Russian
Federation, 630132, Novosibirsk Region, Novosibirsk, Zheleznodorozhny Rayon, ul.
Chelyuskintsev, 13.»

The amendments were made on December 21, 2007, by the Board of Directors of OJSC
Bank ZENIT, Minutes No. 20 dated December 21, 2007.

Chairman of the Board
OJSC Bank ZENIT

K. O. Shpigun