QUARTERLY REPORT

Joint-Stock Central Telecommunication Company

Code of the Issuer: 00194-A

for the 2nd quarter of 2004

Domicile: 23 Proletarskaya Street, Khimki, the Moscow region, 141400, Russia Mailing address: 6 Degtiarny Pereulok, Building 2, GSP-3, Moscow, 125993, Russia

The information in this quarterly report is disclosed pursuant to applicable law of the Russian Federation on securities.

(signed by)

R. Amaryan General Director JSC CenterTelecom Date: August 13, 2004

R. Konstantinova Chief Accountant Date: August 13, 2004 (seal)

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The information disclosed in this quarterly report is posted at:

http://www.centertelecom.ru/index.html?d=63

TABLE OF CONTENTS

Introduction	.5
I. Background of persons-members of the Issuer's governing bodies, information on bank accounts, the auditor appraiser, and financial consultant of the Issuer, and other persons who signed the quarterly report	
1.1 Members of the governing bodies of the Issuer	
1.2 Information on bank accounts of the issuer	30
1.3 Auditor of the Company	
1.4. Appraisor of the Issuer	
1.5 Consultants of the issuer	
1.6 Information on other persons who signed the quarterly report	
II. Basic information regarding the financial position and economic state of the issuer	
2.1 Financial and business performance of the issuer	
2.2 Market capitalization of the issuer	
2.3.2. Credit history of the issuer	
2.3.3. The issuer liabilities arising from securities provided to third parties	
2.4 The objectives of securities issues and channeling the proceeds from placement of issued securities	
2.5.1. Risks in the telecommunications industry	
2.5.2 Sovereign and regional risks.	
2.5.3 Financial risks	
2.5.4. Legal risks	
2.5.5. Risks inherent to the activities of the issuer	
III. Detailed profile of the issuer	
•	
3.1. Background and history of the Issuer	
3.1.1. Registered corporate name of the issuer	
3.1.2 Information about registration of the issuer with state authorities	
3.1.3. Evolvement and development of the issuer	
3.1.4. Contact information	
3.1.5. Taxpayer Identification Number (INN)	
3.1.6. Subsidiaries and representative offices of the issuer.	
3.2 Core business activities of the issuer	
3.2.2 Core business activities of the issuer	
3.2.3 Principal types of products (services, works)	
3.2.4 Suppliers of the issuer accounting for at least 10% of all supplies of tangible materials, and their shares in	
total value of supplies.	
3.2.5 Markets for sales of the issuer's products (works, services)	
3.2.6 Policies of using current assets and inventories	
3.2.7 Raw materials	
3.2.8 Major competition	146
3.2.9 Licenses granted to the issuer	148
3.2.10 Joint activities in partnership	
3.2.11 Additional requirements to be met by issuers for which telecom service provision is the core activities	
3.4 Plans of future activities of the issuer	
3.5 The issuer's participation in industrial, banking and financial groups, holdings, concerns and associations	
3.6 Daughter and affiliated businesses/companies of the issuer	
3.7 Composition, structure and value of the issuer's fixed assets, plans on acquisition, replacement and retirement o	
fixed assets, and instances of encumbrances of the issuer's fixed assets.	
3.7.1 Fixed assets	
IV. Financial and business performance of the issuer	
4.1 Results of the financial and business operations of the issuer	180
4.1.1 Profit and losses	180
4.1.2. Causes of changes in the issuer's revenues from sales of goods, products, works, services and profit (losses	s)
from recurrent operations	
4.2. Liquidity of the issuer	
4.3 Amount, structure and sufficiency of the issuer's capital and current assets	181

4.3.1 Value and structure of the issuer's capital and current assets	181
4.3.2 Sufficiency of the capital and current assets of the issuer	182
4.3.3 Cash and cash equivalents	
4.3.4 Financial investments of the issuer	183
4.3.5 Intangible assets of the issuer	
4.4 Policies and expenses of the issuer in respect of R&D, licenses and patents, new designs and research repe 4.5 Trend analysis of the core business of the issuer	
V. Detailed information about individuals – members of the issuer's governing bodies, internal control an supervisory bodies of the issuer, brief data on the issuer's employees (personnel)	
5.1 Structure and powers of the issuer's governing bodies.	185
5.2 Information on individuals – members of the governing bodies of the issuer.	190
5.3 Compensations, benefits, remunerations and/or reimbursement of expenses of each governing body of the	
5.4 Structure and powers of the issuer's bodies for control and supervision over financial and business activities. 5.5 Information on individuals serving in the bodies controlling and supervising financial and business operations.	ions of the
Company	ties of the
issuer	
5.7 Workforce and general information on the issuer's employees and workforce variations	
5.8 Information regarding any issuer's obligations to employees (workforce) related to a possibility of their pain the legal (contributed) capital (unit fund) of the issuer.	
VI. Information regarding shareholders of the issuer, and related (interested) party deals closed by the iss	suer233
6.1 Data on the total number of the issuer's shareholders (participants).	
6.2 Data on shareholders (participants) of the issuer owning at least 5% of its legal (contributed) capital (unit least 5% of its ordinary shares, and data on participants (shareholders) of such holders, owning at least 20% of (contributed) capital (unit fund) or at least 20% of ordinary shares of such a holder	f its legal
6.3. Information on government or municipal interest in the charter (contributed) capital (unit) fund of the issue existence of a special right ("golden share")	uer, 235
6.4 Information regarding restrictions on owning interest in the legal (contribution) capital (unit fund) of the i 6.5 Information regarding changes in the ownership (shareholders-participants and their interests) of issuer af holders of at least 5 percent of its legal (contributed) capital (unit fund) or at least 5 percent of its ordinary shareholders.	fecting
6.6 Information regarding transactions concluded by the issuer where self-interest existed (related party deals)	
6.7 Accounts receivable	
VII. Accounting reports/financial statements of the issuer	239
7.1 Annual financial statements of the issuer.	239
7.2 Quarterly financial statements of the issuer for the last ended reporting quarter.	239
7.3 Consolidated financial statements of the issuer for the last full fiscal year	239
7.4 Total value of export and export share in the total sales volume.	239
7.5 Information regarding significant changes in the issuer's property after the end of the last full fiscal year	239
7.6 Information about litigations involving the issuer that may materially affect its financial and business open	rations. 240
VIII. Additional information about the issuer and outstanding securities issued by it	240
8.1 Additional information about the issuer.	
8.1.1 Legal (charter) capital of the issuer: amount and structure	
8.1.2 Changes in the legal capital of the issuer	
8.1.3. Allocations to and making use of the reserves and other funds of the issuer	
8.1.3. Allocations to and making use of the reserves and other funds of the issuer	
8.1.4 Convening and conducting meetings (sessions) of the issuer's supreme governing body	
8.1.5 Information regarding commercial organizations in which the issuer owns at least 5% of the organizations	ation's
legal capital or at least 5% of the ordinary shares	
8.1.6 Information on significant deals made by the issuer	260
8.1.7 Credit ratings assigned to the issuer	
8.2 Details of each type of shares issued by the issuer	
8.3 Previous issues of the issuer's securities except shares	
8.3.1 Information on securities issues with all issued securities cancelled (annulled)	
8.3.2 Information on securities issues with issued securities outstanding	
Terms and conditions of making coupon payments.	
8.3.3 Information on securities issues under which the issuer failed to perform its obligations (default)	
8.4 Information on entity (entities) which provided a collateral for the bond issue	
8.5 Terms and conditions of the collateral to ensure performance of obligations under the bond issue	
8.6 Information on the organizations keeping records of rights on the securities issued by the issuer	308

8.7 Information on legal acts regulating import-export of capital that may affect payment of dividend, in	iterest and other
funds to non-residents.	309
8.8 Taxation of income incurred on placed and to be placed issued securities	309
8.9 Declared (accrued) and paid dividends on the issuer shares, income on the issuer bonds	314
8.10 Other information	319

Introduction

Full registered name of the Issuer.

Открытое Акционерное Общество "Центральная телекоммуникационная компания" (in Russian) Joint-Stock Central Telecommunication Company

The abbreviated name of the Issuer.

OAO "ЦентрТелеком" (in Russian)

JSC CenterTelecom

Domicile, mailing address and contact data of the Issuer.

Domicile: 23 Proletarskaya Street, Khimki, the Moscow region, 141400, Russia Mailing address: 6 Degtiarny Pereulok, Building 2, GSP-3, Moscow, 125993, Russia

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Website where the full text of the Issuer's quarterly report is posted:

http://www.centertelecom.ru/index.html?d=63

Overview of the outstanding (placed) securities:

Shares issued by the Issuer.

Type of the securities: ordinary registered book-entry shares including Class B registered book-entry preference shares

Type: ordinary

Form of the securities: registered book-entry

Nominal value of one piece of securities: RUR 0.3

Mode of placement: conversion into lower nominal value shares at split-up Placement period: from November 2, 2001 through November 2, 2001 Placement price: not to be specified for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 463,973,000 Conditions of the conversion: split-up of shares placed by the issuer to be performed by converting each ordinary share including preference Class B shares, with the nominal value of RUR300 into 1000 shares with the nominal value of RUR0.3 each.

Category of the securities: Class A registered book-entry preference shares

Type: *preference* Share type: *A*

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion into lower nominal value shares at split-up Placement period: from November 2, 2001 through November 2, 2001 Placement price: not to be specified for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 154,658,000 Conditions of the conversion: split-up of shares placed by the Issuer to be performed by converting each preference Class A share with the nominal value of RUR300 into 1000 preference Class A shares with the nominal value of RUR0.3 each.

Category of the securities: ordinary registered book-entry shares

Type: *ordinary*

Form of the securities: *registered book-entry* Nominal value of one piece of securities:0.3

Mode of placement: conversion of a merged company's shares into shares of the consolidated company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not applicable for this type of placement

Number of actually placed securities pursuant to the registered report on the results of the issue: 76,915,532 Conditions of the conversion: additional ordinary shares of the Company were placed among shareholders of a merging company – owners of ordinary shares as follows: 19.2705465903 shares of the Company in exchange for 1 ordinary share of the merging company.

Category of the securities: registered book-entry ordinary shares

Type: ordinary

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of a merging company shares into shares of the consolidated company

Placement period: from November 30, 2002 through November 30, 2002 Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 50,449,937 Conditions of the conversion: additional ordinary shares of the Company were placed among shareholders of a merging company – owners of ordinary shares as follows: 4.4071766233 shares of the Company in exchange for 1 ordinary share of the merging company.

Category of the securities: Class A registered book-entry preference shares

Type: *preference* Class of shares: *A*

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002 Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 16,809,937 Conditions of the conversion: preference Class A shares of the Company were placed among shareholders of a merging company – owners of preference Class A shares as follows: 4.4071766233 shares of the Company in exchange for 1 preference Class A share of the merging company.

Category of the securities: registered book-entry ordinary shares

Type: ordinary

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002 Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 157,139,266 Conditions of the conversion: additional ordinary shares of the Company were placed among shareholders of a merging company – owners of ordinary shares as follows: 47.4105322406 shares of the Company in exchange for 1 ordinary share of the merging company.

Category of the securities: Class A registered book-entry preference shares

Type: *preference* Class of shares: *A*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 52,379,022 Conditions of the conversion: preference Class A shares of the Company were placed among shareholders of a merging company – owners of preference Class A shares as follows: 47.4105322406 shares of the Company in exchange for 1 preference Class A share of the merging company.

Category of the securities: registered book-entry ordinary shares

Type: ordinary

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002 Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 47,141,629 Conditions of the conversion: additional ordinary shares of the Company were placed among shareholders of a merging company – owners of ordinary shares as follows: 0.4484444751 shares of the Company in exchange for 1 ordinary share of the merging company.

Category of the securities: Class A registered book-entry preference shares

Type: *preference* Class of shares: *A*

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002 Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 15,713,797 Conditions of the conversion: preference Class A shares of the Company were placed among shareholders of a merging company – owners of preference Class A shares as follows: 0.4484444751 shares of the Company in exchange for 1 preference Class A share of the merging company.

Category of the securities: registered book-entry ordinary shares

Type: ordinary

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 62,028,583 Conditions of the conversion: additional ordinary shares of the Company were placed among shareholders of a merging company – owners of ordinary shares as follows: 1.9140596307 shares of the Company in exchange for 1 ordinary share of the merging company.

Category of the securities: Class A registered book-entry preference shares

Type: *preference* Class of shares: *A*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 20,676,240 Conditions of the conversion: preference Class A shares of the Company were placed among shareholders of a merging company – owners of preference Class A shares as follows: 19.2705465903 shares of the Company in exchange for 1 preference Class A share of the merging company.

Category of the securities: registered book-entry ordinary shares

Type: ordinary

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002 Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 60,374,595 Conditions of the conversion: additional ordinary shares of the Company were placed among shareholders of a merging company – owners of ordinary shares as follows: 5.2702465212 shares of the Company in exchange for 1 ordinary share of the merging company.

Category of the securities: Class A registered book-entry preference shares

Type: *preference* Class of shares: *A*

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002 Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 20,124,846 Conditions of the conversion: preference Class A shares of the Company were placed among shareholders of a merging company – owners of preference Class A shares as follows: 5.2702465212 shares of the Company in exchange for 1 preference Class A share of the merging company.

Category of the securities: registered book-entry ordinary shares

Type: ordinary

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 61,201,665 Conditions of the conversion: additional ordinary shares of the Company were placed among shareholders of a merging company – owners of ordinary shares as follows: 10.8001945695 shares of the Company in exchange for 1 ordinary share of the merging company.

Category of the securities: Class A registered book-entry preference shares

Type: *preference* Class of shares: *A*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 20,400,253 Conditions of the conversion: preference Class A shares of the Company were placed among shareholders of a merging company – owners of preference Class A shares as follows: 10.8001945695 shares of the Company in exchange for 1 preference Class A share of the merging company.

Category of the securities: registered book-entry ordinary shares

Type: ordinary

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 103,381,414 Conditions of the conversion: additional ordinary shares of the Company were placed among shareholders of a merging company – owners of ordinary shares as follows: 0.3757814137 shares of the Company in exchange for 1 ordinary share of the merging company.

Category of the securities: Class A registered book-entry preference shares

Type: *preference* Class of shares: *A*

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002 Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 34,460,412 Conditions of the conversion: preference Class A shares of the Company were placed among shareholders of a merging company – owners of preference Class A shares as follows: 0.3757814137 shares of the Company in exchange for 1 preference Class A share of the merging company.

Category of the securities: registered book-entry ordinary shares

Type: ordinary

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 75,261,336 Conditions of the conversion: additional ordinary shares of the Company were placed among shareholders of a merging company – owners of ordinary shares as follows: 0.4264068524 shares of the Company in exchange for 1 ordinary share of the merging company.

Category of the securities: Class A registered book-entry preference shares

Type: *preference* Class of shares: *A*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002 Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 25,086,826 Conditions of the conversion: preference Class A shares of the Company were placed among shareholders of a merging company – owners of preference Class A shares as follows: 0.4264068524 shares of the Company in exchange for 1 preference Class A share of the merging company.

Category of the securities: registered book-entry ordinary shares

Type: ordinary

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002 Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 68,314,103 Conditions of the conversion: additional ordinary shares of the Company were placed among shareholders of a merging company – owners of ordinary shares as follows: 22.2652655061 shares of the Company in exchange for 1 ordinary share of the merging company.

Category of the securities: Class A registered book-entry preference shares

Type: *preference* Class of shares: *A*

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002 Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 22,771,451 Conditions of the conversion: preference Class A shares of the Company were placed among shareholders of a merging company – owners of preference Class A shares as follows: 22.2652655061 shares of the Company in exchange for 1 preference Class A share of the merging company.

Category of the securities: registered book-entry ordinary shares

Type: ordinary

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 24,811,662 Conditions of the conversion: additional ordinary shares of the Company were placed among shareholders of a merging company – owners of ordinary shares as follows: 20.9159185019 shares of the Company in exchange for 1 ordinary share of the merging company.

Category of the securities: Class A registered book-entry preference shares

Type: *preference* Class of shares: *A*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002 Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 8,270,063

Conditions of the conversion: preference Class A shares of the Company were placed among shareholders of a merging company – owners of preference Class A shares as follows: 20.9159185019 shares of the Company in exchange for 1 preference Class A share of the merging company.

Category of the securities: registered book-entry ordinary shares

Type: ordinary

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002 Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 45,818,124 Conditions of the conversion: additional ordinary shares of the Company were placed among shareholders of a merging company – owners of ordinary shares as follows: 6.8147905250 shares of the Company in exchange for 1 ordinary share of the merging company.

Category of the securities: Class A registered book-entry preference shares

Type: *preference* Class of shares: *A*

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002 Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 15,272,606 Conditions of the conversion: preference Class A shares of the Company were placed among shareholders of a merging company – owners of preference Class A shares as follows: 6.8147905250 shares of the Company in exchange for 1 preference Class A share of the merging company.

Category of the securities: registered book-entry ordinary shares

Type: ordinary

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 43,833,566 Conditions of the conversion: additional ordinary shares of the Company were placed among shareholders of a merging company – owners of ordinary shares as follows: 5.5321728363 shares of the Company in exchange for 1 ordinary share of the merging company.

Category of the securities: Class A registered book-entry preference shares

Type: *preference* Class of shares: *A*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002 Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 14,611,007 Conditions of the conversion: preference Class A shares of the Company were placed among shareholders of a merging company – owners of preference Class A shares as follows: 5.5321728363 shares of the Company in exchange for 1 preference Class A share of the merging company.

Category of the securities: registered book-entry ordinary shares

Type: ordinary

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002 Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 48,795,863 Conditions of the conversion: additional ordinary shares of the Company were placed among shareholders of a merging company – owners of ordinary shares as follows: 4.5455000014 shares of the Company in exchange for 1 ordinary share of the merging company.

Category of the securities: Class A registered book-entry preference shares

Type: *preference* Class of shares: *A*

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002 Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 16,265,265 Conditions of the conversion: preference Class A shares of the Company were placed among shareholders of a merging company – owners of preference Class A shares as follows: 4.5455000014 shares of the Company in exchange for 1 preference Class A share of the merging company.

Category of the securities: registered book-entry ordinary shares

Type: ordinary

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 78,569,103 Conditions of the conversion: additional ordinary shares of the Company were placed among shareholders of a merging company – owners of ordinary shares as follows: 496.4093949295 shares of the Company in exchange for 1 ordinary share of the merging company.

Category of the securities: Class A registered book-entry preference shares

Type: *preference* Class of shares: *A*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 26,189,469 Conditions of the conversion: preference Class A shares of the Company were placed among shareholders of a merging company – owners of preference Class A shares as follows: 496.4093949295 shares of the Company in exchange for 1 preference Class A share of the merging company.

Category of the securities: registered book-entry ordinary shares

Type: ordinary

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002 Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 109,997,455 Conditions of the conversion: additional ordinary shares of the Company were placed among shareholders of a merging company – owners of ordinary shares as follows: 13.5737770543 shares of the Company in exchange for 1 ordinary share of the merging company.

Category of the securities: Class A registered book-entry preference shares

Type: *preference* Class of shares: *A*

Form of the securities: *registered book-entry*Nominal value of one piece of securities: *RUR0.3*

Mode of placement: conversion of merging company shares into shares of the united company

Placement period: from November 30, 2002 through November 30, 2002 Placement price: not applicable for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 36,665,332 Conditions of the conversion: preference Class A shares of the Company were placed among shareholders of a merging company – owners of preference Class A shares as follows: 13.5737770543 shares of the Company in exchange for 1 preference Class A share of the merging company.

According to Order #03-2110/r dated September 30, 2003 additional issues of issued securities of Joint-Stock Central Telecommunication Company were merged.

Based on the Notification provided by FCSM of Russia #03-DG-04/14682 dated October 10, 2003 on October 17, 2003 the consolidation of issues of securities of Joint-Stock Central Telecommunication Company was carried out by Private JSC Registrator-Svyaz; at the same time the state registration numbers of the consolidated securities issues were cancelled.

According to Order #03-2110/r dated September 30, 2003 additional issues of issued securities of Joint-Stock Central Telecommunication Company were merged.

Based on the Notification provided by FCSM of Russia #03-DG-04/14682 dated October 10, 2003 on October 17, 2003 the consolidation of issues of securities of Joint-Stock Central Telecommunication Company was carried out by Private JSC Registrator-Svyaz; at the same time the state registration numbers of the consolidated securities issues were cancelled.

State registration numbers of the merging securities issues	Registration dates of the merging securities issues	State registration number, registration date of the consolidated securities issue	Number of securities of the consolidated issue
1-04-00194-A 1-05-00194-A 1-06-00194-A 1-07-00194-A 1-08-00194-A 1-10-00194-A 1-11-00194-A 1-12-00194-A 1-13-00194-A 1-15-00194-A 1-16-00194-A 1-17-00194-A 1-18-00194-A	October 11, 2002	1-03-00194-A of September 30, 2003	1,578,006,833
2-04-00194-A 2-05-00194-A 2-06-00194-A 2-07-00194-A 2-08-00194-A 2-10-00194-A 2-11-00194-A 2-12-00194-A 2-13-00194-A 2-14-00194-A 2-15-00194-A 2-16-00194-A 2-17-00194-A 2-18-00194-A 2-19-00194-A	October 11, 2002	2-03-00194-A of September 30, 2003	525,992,822

Overview of the bonds issued by the Issuer.

Category of the securities: certified non-convertible interest-bearing series 02 bearer bonds

Series: *02*

Type: interest-bearing

Form of the securities: *documented bearer bonds*Nominal value of one bond of the issue: *RUR1,000*

Mode of placement: public subscription

Bond placement period: Placement start and end date is July 23, 2002

Terms and arrangements of the bond issue placement:

As of the date of publishing by the Issuer of the notice of the state registration of the bond issue in the course of information disclosure regarding the securities issue all interested parties may review the decision to issue bonds and the bond issue prospectus at the following addresses:

Joint-Stock Central Telecommunication Company 6 Degiarny Per., building 2, K-50, GSP-9, Moscow, 101999, Russia

Joint-Stock Commercial Bank Moskovski Delovoy Mir JSC (Moscow Business World) 3 Sadovnicheskaya Street, Moscow, 113035, Russia. Telephone: (+7 095) 795-2521

Private Joint-Stock Company Raiffeisenbank Austria 17/1 Troitstkaya Street, Moscow, 129090, Russia. Telephone: (+7 095) 721-99-29

Private Joint-Stock Company Investment Company Troyka-Dialog 4 Romanov Per., Moscow, 103009, Russia. Telephone: (+7 095) 258-05-00

The bond placement is effected by entering into sale-purchase deals at the bond placement price set by the Issuer's Board of Directors (starting from the second day from the bond placement start date the buyer during the closing of the sale-purchase deal shall also pay the coupon interest accrued on the bonds).

Closing of bond placement deals shall start on the first day of the bond placement period and end on the bond placement end date specified for the bond issue.

Bond placement shall be effected at the Securities Market Section of Private JSC Moscow Interbank Currency Exchange (henceforth MICEX).

Deals on the bond placement are made in the negotiations mode conducted at MICEX's Securities Market Section by granting applications for sale/purchase of the bonds filed using trade and settlement system of MICEX.

The Seller of the bonds is the Underwriters, acting in their owns names, but on a commission and for expenses of the issuer. The issue underwriters are Joint-Stock Commercial Bank Moskovski Delovoy Mir JSC (Moscow Business World – Public Joint-Stock Company), Private Joint-Stock Company Raiffeisenbank Austria, Private Joint-Stock Company Investment Company Troyka-Dialog (henceforth the "Underwriters").

A potential buyer of bonds who is a member of MICEX's Securities Market Section acts on its own.

In the event that a potential bond buyer is not a member of MICEX's Securities Market Section it/he/she should conclude a relevant agreement with any broker, who is a member of MICEX's Securities Market Section , and issue an order to the broker to acquire bonds of the issue.

A potential bond buyer shall open a relevant depo account with Not-for-profit Partnership National Depositary Center (henceforth NDC) effecting the centralized custody storage of the bonds of the issue, or with another depositary who is a depositor with respect to NDC. Arrangements and period for opening account are according to rules of procedure of the relevant depositaries.

Members of MICEX's Securities Market Section (the "Dealers") acting in their own names and for their own sake, or in their own name but on behalf and for the sake and at the expense of potential buyers, who are not dealers, may on any business day within the bond placement period file an application for a bond purchase at the placement price identifying number of bonds planned to be purchased.

The applications for securities purchases should granted by Underwriters in full, provided that the number of bonds identified in the application for purchase does not exceed the number of the unplaced bonds of the issue. If the number of bonds identified in the application for purchase does exceed the number of bonds remaining unplaced, the application for bond purchase should be granted to the amount of unplaced bonds of the issue.

Underwriters shall grant the applications for bond purchase according to First Come – First Served order. If the total bond issue is placed the further applications are not accepted.

A mandatory condition for bond purchase on MICEX during the bond placement is depositing of the buyer's

funds on the account of the member of MICEX's Securities Market Section on whose behalf the application was filed, with MICEX's Clearing Chamber. The amount of deposited funds shall be enough to cover the whole payment for the bonds identified in the applications for bond purchases, including all applicable MICEX's fees and charges. If the conditions stated in a bond purchase application meet the requirements above, the Underwriter shall accept the application at MICEX on the date of filing and the application should be registered with MICEX. The sold bonds shall be entered by the Depositary into the bond buyer's depo account at the date of executing the sale-purchase transaction.

Placement period: from July 23, 2002 through July 23, 2002

Placement price: RUR1,000

Number of actually placed securities pursuant to the registered report on the results of the issue: 600,000

Security provided for the bond issue:

Entity providing the security: Bassian invest Limited Liability Company

Type of security: Surety

Monetary value of the security: RUR600,000,000 and the accrued interest

Conditions of the collateral provision:

Agreement to provide surety to Joint-Stock Central Telecommunication Company for the purpose of bond issue #611/02 – DO of April 30, 2002 concluded by and between the Issuer and Bassian invest LLC identifies the Agreement as an offer, open for third parties – owners of the bonds to join it through bond acquisition. Third parties gain the right to demand from Bassian invest to meet its obligations under the said Agreement as of the moment of bond acquisition by them, the said bonds being covered by the Agreement to provide surety for the Issuer's obligations. Disposal of the bonds by their owners is deemed as a waiver of the rights with respect to Bassian invest LLC granted by the said Agreement. With the transfer of rights for the bonds to the bond purchaser the latter gains the rights of a bond owner under the said Agreement and in the same scope and under the terms and conditions, as existed at the moment of the transfer of rights for the acquired bonds.

Acquisition of bonds means conclusion by the bond purchaser of a contract under which the surety for the bond issue is provided. With the transfer of rights for the bonds to the bond purchaser the latter gains the rights of a bond owner under the said contract and in the same scope and under the terms and conditions, as existed at the moment of the transfer of rights for the acquired bonds.

Bassian invest LLC undertakes to meet for the issuer its obligations toward the bond owners only after it was established that the issuer is unable to meet its obligations to the bond owners.

Bassian invest LLC undertakes to perform the issuer's obligations to the bond owners entitled to demand from the surety performance of its obligations according to the concluded Agreement subject to simultaneous fulfillment of the following conditions:

- the issuer failed to pay or paid partially coupon income as a percentage of the bond nominal value to bond owners at the time set out in decision on the bond issue and bond issue prospectus;
- the issuer failed to pay or paid partially the nominal value of bonds on the redemption to the bond owners at the time set out in decision on the bond issue and bond issue prospectus;

Simultaneous existence of these conditions constitutes an instance of default of the issuer on its obligations toward owners.

Should the fact of the issuer default be established Bassian invest LLC undertakes within 2 days from the date when the default was established as a fact to meet the issuer's obligations to pay the bond nominal value and coupon to all bond owners.

The arrangements and procedure of performance by Bassian invest LLC of the issuer's obligations toward the bond owners are identical to the same set out for the issuer as described in decision on the bond issue and bond issue prospectus.

Category of securities: book-entry registered series 1-K bonds

Series: 1-K

Type: interest-bearing

Nominal value of one bond of the issue: RUR500

Mode of placement: conversion of bonds issued by a merging commercial entity into bonds of the united company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not to be specified for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: *11,397* Security provided for the bond issue:

No security

Conversion conditions: the Company bond are placed among shareholders of the merging company in question as follows: 1 bond of the Company for 1 bond of the merging company in question.

Category of the securities: registered book-entry bonds series 2-K

Series: 2-K

Type: interest-bearing

Form of the securities: registered book-entry

Nominal value of one bond of the issue: RUR1,000

Mode of placement: conversion of bonds issued by a merging commercial entity into bonds of the united company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not to be specified for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: **260** Security provided for the bond issue:

No security

Conversion conditions: the Company bond are placed among shareholders of the merging company in question as follows: 1 bond of the Company for 1 bond of the merging company in question.

Category of the securities: registered book-entry bonds series 3-K

Series: 3-K

Type: interest-bearing

Form of the securities: *registered book-entry*Nominal value of one bond of the issue: *RUR500*

Mode of placement: conversion of bonds issued by a merging commercial entity into bonds of the united company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not to be specified for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: *5,396* Security provided for the bond issue:

No security

Conversion conditions: the Company bond are placed among shareholders of the merging company in question as follows: 1 bond of the Company for 1 bond of the merging company in question.

Category of the securities: registered book-entry bonds series 4-K

Series: **4-K**

Type: *interest-bearing*

Form of the securities: registered book-entry

Nominal value of one bond of the issue: RUR1,000

Mode of placement: conversion of bonds issued by a merging commercial entity into bonds of the united company

Placement period: from November 30, 2002 through November 30, 2002 Placement price: not to be specified for the placement mode in question Number of actually placed securities pursuant to the registered report on the results of the issue: 70 Security provided for the bond issue:

No security

Conversion conditions: the Company bond are placed among shareholders of the merging company in question as follows: 1 bond of the Company for 1 bond of the merging company in question.

Category of the securities: registered book-entry bonds series 5-K

Series: *5-K*

Type: interest-bearing

Form of the securities: registered book-entry

Nominal value of one bond of the issue: **RUR3,600**

Mode of placement: conversion of bonds issued by a merging commercial entity into bonds of the united

company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not to be specified for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 498

Security provided for the bond issue:

No security

Conversion conditions: the Company bond are placed among shareholders of the merging company in question as follows: I bond of the Company for I bond of the merging company in question.

Category of the securities: registered book-entry bonds series 6-K

Series: 6-K

Type: interest-bearing

Form of the securities: registered documented bonds Nominal value of one bond of the issue: RUR1,500

Mode of placement: conversion of bonds issued by a merging commercial entity into bonds of the united

company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not to be specified for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 499

Security provided for the bond issue:

No security

Conversion conditions: the Company bond are placed among shareholders of the merging company in question as follows: 1 bond of the Company for 1 bond of the merging company in question.

Category of the securities: registered book-entry bonds series 7-K

Series: 7-K

Type: interest-bearing

Form of the securities: registered book-entry

Nominal value of one bond of the issue: RUR1,500

Mode of placement: conversion of bonds issued by a merging commercial entity into bonds of the united

company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not to be specified for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 499

Security provided for the bond issue:

No security

Conversion conditions: the Company bond are placed among shareholders of the merging company in question as follows: 1 bond of the Company for 1 bond of the merging company in question.

Category of the securities: registered book-entry bonds series 8-K

Series: 8-K

Type: interest-bearing

Form of the securities: registered book-entry

Nominal value of one bond of the issue: RUR1,500

Mode of placement: conversion of bonds issued by a merging commercial entity into bonds of the united

company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not to be specified for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 500

Security provided for the bond issue:

No security

Conversion conditions: the Company bond are placed among shareholders of the merging company in question as follows: 1 bond of the Company for 1 bond of the merging company in question.

Category of the securities: registered book-entry bonds series 9-K

Series: 9-K

Type: interest-bearing

Form of the securities: registered book-entry

Nominal value of one bond of the issue: **RUR1,500**

Mode of placement: conversion of bonds issued by a merging commercial entity into bonds of the united

company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not to be specified for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 50

Security provided for the bond issue:

No security

Conversion conditions: the Company bond are placed among shareholders of the merging company in

question as follows: 1 bond of the Company for 1 bond of the merging company in question.

Category of the securities: registered book-entry bonds series 10-K

Series: 10-K

Type: interest-bearing

Form of the securities: registered book-entry

Nominal value of one bond of the issue: **RUR1,500**

Mode of placement: conversion of bonds issued by a merging commercial entity into bonds of the united

company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not to be specified for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 200

Security provided for the bond issue:

No security

Conversion conditions: the Company bond are placed among shareholders of the merging company in question as follows: 1 bond of the Company for 1 bond of the merging company in question.

Category of the securities: registered book-entry bonds series 11-K Series: 11-K

Type: interest-bearing

Nominal value of one bond of the issue: RUR1,500

Mode of placement: conversion of bonds issued by a merging commercial entity into bonds of the united company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not to be specified for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: *500* Security provided for the bond issue:

No security

Conversion conditions: the Company bond are placed among shareholders of the merging company in question as follows: 1 bond of the Company for 1 bond of the merging company in question.

Category of the securities: registered book-entry bonds series 2-M

Series: 2-*M*

Type: interest-bearing

Form of the securities: *registered book-entry*Nominal value of one bond of the issue:*RUR50*

Mode of placement: conversion of bonds issued by a merging commercial entity into bonds of the united company

Placement period: from November 30, 2002 through November 30, 2002 Placement price: not to be specified for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 212,701 Security provided for the bond issue:

No security

Conversion conditions: the Company bond are placed among shareholders of the merging company in question as follows: 1 bond of the Company for 1 bond of the merging company in question.

Category of the securities: registered book-entry bonds series 3-M

Series: 3-*W*

Type: interest-bearing

Form of the securities: *registered book-entry*Nominal value of one bond of the issue: *RUR6,000*

Mode of placement: conversion of bonds issued by a merging commercial entity into bonds of the united company

Placement period: from November 30, 2002 through November 30, 2002 Placement price: not to be specified for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: *349* Security provided for the bond issue:

No security

Conversion conditions: the Company bond are placed among shareholders of the merging company in question as follows: 1 bond of the Company for 1 bond of the merging company in question.

Category of the securities: registered book-entry bonds series 4-II

Series: **4-И**

Type: interest-bearing

Form of the securities: *registered book-entry*Nominal value of one bond of the issue: *RUR4,000*

Mode of placement: conversion of bonds issued by a merging commercial entity into bonds of the united

company

Placement period: from November 30, 2002 through November 30, 2002

Placement price: not to be specified for the placement mode in question

Number of actually placed securities pursuant to the registered report on the results of the issue: 68 Security provided for the bond issue:

No security

Conversion conditions: the Company bond are placed among shareholders of the merging company in question as follows: 1 bond of the Company for 1 bond of the merging company in question.

Category of the securities: registered interest-bearing non-convertible series 03 bearer bonds

Series: *03*

Type: interest-bearing

Form of the securities: *documentary bearer bonds*Nominal value of one bond of the issue: *RUR1,000*

Mode of placement: public subscription

Bond placement period: Bond placement start date: September 16, 2003. Bond placement end date: September 17, 2003

Bond placement arrangements:

Arrangements and terms and conditions for entering into civil legal agreements (terms and conditions for filing and granting applications)

Specifics of bond placement on the first day of placement:

The bond sellers shall be the Underwriters acting in their own names and/or on behalf of the issuer for the purpose of concluding relevant contracts and agreements with third parties, including without restrictions the bond buyers, and other persons; those contracts or agreements might accompany or be directly or indirectly necessary for placement of bonds by the Arrangers of the bond issue pursuant to the Agreement.

The bond placement is effected by entering into a sale-purchase deal at the bond nominal value (starting from the second day from the bond placement start the buyer in the completion of the sale-purchase deal shall also pay the coupon accrued on the bonds).

Bond placement shall be effected at the Securities Market Section of Private JSC Moscow Interbank Currency Exchange (henceforth MICEX).

Full registered name: Private Joint-Stock Company Moscow Interbank Currency Exchange.

Abbreviated corporate name: MICEX

Address: 13 Bolshoy Kislovski Per., building 1, Moscow, 125009, Russia. Mailing address: 13 Bolshoy Kislovski Per., Moscow, 125009, Russia

License number #077-05870-000001 Date of issue: February 26, 2002 Valid till: Valid for an indefinite term

Licensing authority: issued by FCSM of Russia

Arrangements for concluding deals on the first day of placement

An auction for determination of the first coupon interest rate for the bond issue shall start and end on the first day of the bond placement period. The arrangements for holding the auction to determine the first coupon interest rate for the bond issue are set forth in item 57.11 of the Bond Issue prospectus and item 8.3 of the decision on the bond issue.

Upon expiry of the period for filing applications for the auction to determine the first coupon interest rate MICEX shall compile registers of the entered applications filed with each of the Underwriters, and submit them to the Issuer and/or Underwriters. Based on the submitted registers of the applications the Underwriters compile a compounded list of applications.

Based on the analysis of compounded list of purchase applications filed for the auction the Issuer shall determine the first coupon interest rate and in writing advise of it MICEX and Underwriters.

Underwriters shall publish a notice of the first coupon interest rate using MICEX's trade system by sending electronic messages to all members of MICEX's Securities Market Section.

Upon receiving from the Issuer of a written notice of the first coupon interest rate Underwriters based on the compounded list of applications filed for the auction to determine the first coupon interest rate identify the general list of applications to be granted by them and the order of granting them. Underwriters shall put on the general list of accepted applications only those applications where the acceptable interest rate stated in the application by the prospective buyer of bonds is less or equal to the first coupon interest rate determined by the Issuer based on the results of the auction held by it.

By an acceptable first coupon interest rate is meant the first coupon interest rate which if announced by the Issuer will lead to a potential buyer's willingness to buy the number of bonds specified in its application at the par value.

Underwriters determine the order of granting applications, based on the following criteria:

In the first place applications where the least first coupon interest rates are stated.

If there are multiple applications for bond purchase registered in the list and stating the same first coupon interest rate, the applications filed earlier in time shall be granted in the first place.

After the general list of accepted by Underwriters applications is compiled and the order of granting them is identified, the Underwriters shall compile specific lists of applications to be granted, filed with each Underwriter and the order of granting them by each Underwriter specifically.

After compiling specific lists of applications to be granted, filed with each Underwriter and the order of granting them by each Underwriter specifically Underwriters shall grant these applications. Granting applications by the Underwriters shall start at the same agreed upon moment.

If on the first day of the bond issue placement the Underwriters accepted applications of prospective investors filed for the action to determine the first coupon interest rate and carrying on aggregate the number of bonds equal the total volume of the bond issue (i.e. 2,000,000 bonds), there shall be no further placement of the bond issue.

Arrangements for bond placement on the subsequent days of the placement.

If on the first day of the bond placement after the Underwriters have granted all applications filed for the auction to determine the first coupon interest rate, a part of the issue remains unplaced on the second and following days of the placement the remaining bonds will be placed.

Starting from the second day of the bond placement the bond buyer when completing a sale-purchase transaction shall also pay the accrued coupon income (the ACI) on the bonds, calculated by the following formula:

ACI = Cj * Nom * (t - Tj-1) / 365 / 100 %

where

Nom – nominal value per bond;

Ci – the relevant coupon interest rate(per cent p.a.)

Tj-the first day of the start of the jth coupon period;

t - current date.

j – the consecutive number of the relevant coupon period: 1-6;

The amount of the accrued coupon income is calculated with accuracy of 1 copeck (round-off follows mathematical rules, i.e. the quantity of copecks remains the same if the next less significant digit is less than 5, and is increased by 1, if the next digit is from 5 through 9 inclusive).

On the second and following bond placement days members of MICEX's Securities Market Section file applications for purchase of bonds both on their own expense and for the expense and pursuant to customers' orders. The time for filing applications for purchase is set by relevant MICEX's rules upon concurrence of the Issuer and/or the Underwriters. Applications for bond purchase are filed with one of the Underwriters and should specify the following significant conditions:

- a.1) Purchase price 100 % of the nominal value;
- a.2) Number of bonds that the potential buyer would like to purchase.

Upon expiry of the period for filing applications for the bond purchase MICEX shall compile a list of entered applications filed with each Underwriter and submit it to the Issuer and/or the Underwriters. Based on the submitted list of filed applications the Underwriters shall compile a general list of applications.

After the general list of accepted by Underwriters applications is compiled and the order of granting them is

identified, the Underwriters shall compile specific lists of applications to be granted, filed with each Underwriter, and the order of granting them by each Underwriter specifically.

After compiling specific lists of applications to be granted, accepted by each Underwriter and the order of granting them by each Underwriter specifically, Underwriters shall grant these applications. Granting applications by the Underwriters shall start at the same agreed upon moment.

Terms and conditions and arrangements for placement of the bond issue

Specifics of the bond placement on the first day of placement

The bonds shall be placed pursuant to effective regulations and rules of Private JSC Moscow Interbank Currency Exchange.

Potential buyers who are members of MICEX's Securities Market Section are admitted for purchasing bonds. In the event that a potential bond buyer is not a member of MICEX's Securities Market Section it should conclude a relevant agreement with any broker, who is a member of MICEX's Securities Market Section, and issue an order to the broker to acquire bonds of the issue.

A potential buyer of bonds who is a member of MICEX's Securities Market Section (Section Members) acts on its own.

A potential bond buyer shall open a relevant depo account with Not-for-profit Partnership National Depositary Center (henceforth NDC), or with another depositary who is a depositor with respect to NDC. The Underwriters shall grant only those applications of the Section members which were earlier included in the list of accepted applications. Each Underwriter shall grant applications in the order specified earlier when compiling the list of accepted applications.

If the amount of bonds to be purchased specified in the application exceeds the number of bonds left unplaced, the relevant Underwriter shall grant the applications to the extent of the left unplaced bonds of the issue

The time for conducting transactions during the auction to determine the interest rate and closing placement deals shall be determined by MICEX upon agreement with the Issuer and/or Underwriters.

A mandatory condition to be met for bond purchase during their placement is a deposit of the buyer's funds on an account of the Section Member in whose name the application is filed, with Non-bank Credit organization Private joint-stock company Clearing House of Moscow Interbank Currency Exchange (the "MICEX CH"). The deposited funds shall be enough to cover in full the payment for the bonds specified in the applications and all applicable commissions and fees charged by MICEX. If an application meets the above requirements the application shall be accepted by the Underwriter on the day of its filing and registered by MICEX.

Bonds sold on the day of completing the sale-purchase deal during the bond placement in MICEX's Securities Market Section shall be transferred to the depo accounts of the bond buyers – depositors of NDC and other depositaries – NDC's depositors on the date of closing the sale-purchase transaction

Specifics of the bond placement with MICEX's Securities Market Section on the second and following days of the placement period.

The bonds shall be placed pursuant to effective regulations and rules of Private JSC Moscow Interbank Currency Exchange.

Potential buyers who are members of MICEX's Securities market Section are admitted for purchasing bonds. In the event that a potential bond buyer is not a member of MICEX's Securities Market Section it/he should conclude a relevant agreement with any broker, who is a member of MICEX's Securities Market Section , and issue an order to the broker to acquire bonds of the issue.

A potential buyer of bonds who is a member of MICEX's Securities Market Section (Section Members) acts on its own.

A potential bond buyer shall open a relevant depo account with Not-for-profit Partnership National Depositary Center (henceforth NDC), or with another depositary who is a depositor with respect to NDC. The Underwriters shall grant only those applications of the Section members which were earlier included in the list of accepted applications. Each Underwriter shall grant applications in the order specified earlier when compiling the list of accepted applications.

If the amount of bonds to be purchased specified in the application exceeds the number of bonds left unplaced, the relevant Underwriter shall grant the application to the extent of the left unplaced bonds of the issue.

The time for conducting transactions shall be determined by MICEX upon agreement with the Issuer and/or Underwriters.

A mandatory condition to be met for bond purchase during their placement is a deposit of the buyer's funds on an account of the Section Member in whose name the application is filed, with MICEX CH. The deposited funds shall be enough to cover in full the payment for the bonds specified in the applications and all applicable commissions and fees charged by MICEX. If an application meets the above requirements the application shall be accepted by the Underwriter on the day of its filing and registered by MICEX. Bonds sold on the day of completing the sale-purchase deal during the bond placement in MICEX's Securities Market Section shall be transferred to the depo accounts of the bond buyers – depositors of NDC and other depositaries – NDC's depositors on the date of closing the sale-purchase transaction. Placement period:

Actual date of the bond placement start: *September 16, 2003* Actual date of the bond placement end: *September 17, 2003*

Placement price: RUR1,000

Number of actually placed securities pursuant to the registered report on the results of the issue: 2,000,000

Security provided for the bond issue:

Entity providing the security: Bassian invest Limited Liability Company

Type of security: *Surety*

Monetary value of the security: RUR2,000,000,000 plus the accrued interest

Terms and conditions for ensuring and exercising rights of the bond owners under the provided security:

Acquisition of bonds means conclusion by the bond purchaser of a contract under which the surety for the bond issue is provided. With the transfer of rights for the bonds to the bond purchaser the latter gains the rights of a bond owner under the said contract and in the same scope and under the terms and conditions, as existed at the moment of the transfer of rights for the acquired bonds, the written form of the agreement being deemed honored.

Bassian invest LLC undertakes to meet for the issuer its obligations toward the bond owners only after it was established that the issuer is unable to meet its obligations to the bond owners.

Bassian invest LLC undertakes to perform the issuer's obligations to the bond owners entitled to demand from the surety performance of its obligations according to the concluded Agreement subject to simultaneous fulfillment of the following conditions:

- the issuer failed to pay or paid partially coupon income as a percentage of the bond nominal value to bond owners at the time set out in decision on the bond issue and bond issue prospectus;
- the issuer failed to pay or paid partially the nominal value of bonds on the redemption to the bond owners at the time set out in decision on the bond issue and bond issue prospectus;

Simultaneous existence of these conditions constitutes an instance of default of the issuer on its obligations toward owners.

Should these circumstances occur the surety will perform the issuer's obligations pursuant to the following arrangements:

A bond owner or a person duly authorized by him is entitled to file a request in writing with the surety for performance of the issuer's obligations ("the request"). The request should contain:

- the bondholder's full name, and if bonds are assigned for nominal holding and the assigned holder is authorized to receive payments due to the bond owner under the bond issue, the full name of the nominee holder:
- the number of bonds owned by the bond owner;
- domicile and actual address, contact numbers of the person authorized to receive payments due to the bond owner under the bond issue;
- tax status of the bond owner (resident, non-resident conducting activities in the Russian Federation

through a permanent representative office, non-resident receiving income not linked to the permanent representative office, natural persons – tax residents of the Russian Federation, natural persons actually residing in the territory of the Russian Federation at least 183 days a year, a foreigner, stateless citizen);

- bank details (account name/number, etc.) of the person authorized to receive funds due to the bond owner under the bond issue;

The following documents shall be attached to the request:

- documents confirming the bond owner's rights on the number of bonds stated in the request (statement of the bond owner's depo account or other similar statement);
- a document certifying the authorized person's power to sign the request on behalf the bond owner;
- documents confirming default or inadequate performance by the issuer of its obligations.

The request shall be signed by the bond owner or by his/her authorized person. If the bond owner or its authorized person is a legal entity – resident, the request shall be signed by the chief executive and chief accountant of the relevant legal entity, and stamped with its seal. If the bond owner or its authorized person is a legal entity – non-resident, the request shall be signed by the chief executive of the relevant legal entity, and stamped with the legal entity's seal, or signed by the authorized person of such legal entity.

The said request shall be filed with the Surety not later than 6 (six) months as of the due date of performance by the issuer of its obligations (the last date of the period assigned for performance, if it is set forth)

Within 1 (one) month following the day of filing the request the Surety shall pay out to the relevant bond owner or its nominal (assigned) holder authorized to receive funds due to the bond owner under the bond issue, the total nominal value of bonds owned by such owner and/or payable interest (coupon) on such bonds.

Placed securities

type, category (class), series (for bonds):

Type of securities: bonds

Series: 04

Class: interest-bearing

Full name of the securities of the issue: interest-bearing documentary non-convertible series 04 bearer bonds to be centrally kept with a custodian

quantity of securities to be placed: 7,000,000 (seven million) bonds.

No tranches are expected for the bond issue

nominal value (if a nominal value is required by the Russian law0: *RUR1,000* (*one thousand roubles*) placement dates and arrangements: (placement start and end dates, or their determination):

Securities placement arrangements:

Execution and terms and conditions of civil-legal agreements (arrangements of filing and granting applications) during the bond placement:

Bond placement deals during the placement period shall be made by the Securities market section of Private Joint-Stock Company Moscow Interbank Currency Exchange (the "MICEX") by granting applications for purchase/sale of the bonds filed using trade and clearing system of MICEX.

The Bonds shall be placed by making the Bonds sale/purchase deals at the nominal value (starting from the second day of the bond placement the bond buyer shall also pay the accrued coupon income on the Bonds, calculated according to the Decision on the bond issue and Prospectus of securities issue).

Making the bond placement deals shall start upon completion of the auction to determine the first coupon interest rate and end on the last date of the Bond placement.

Depositing the buyer's funds on an account of a member of the Securities section on whose behalf the purchase application is filed with the settlement chamber of MICEX shall be a mandatory condition for the bond purchase. The amount of the deposited funds shall be sufficient to cover the whole purchase price of the bonds taking into account commissions charged by MICEX. A potential buyer shall also open a depo account with NDC or other depositary which is a depositor with respect to NDC.

Sold bonds shall be transferred by the Depositary into the bond buyers' accounts at the date of making the bond sale/purchase deals.

The bond placement period:

The bond placement start date or the method to determine it:

The bond placement shall start not earlier than two weeks after publishing information about the state registration of the Bond issue and arrangements to access information contained in the Prospectus of securities issue.

Notice of the state registration of the bond issue and arrangements of accessing information contained in the Prospectus of securities issue shall be published by the issuer as provided in par. 11 of the Decision on the bond issue and par. 2.9 of the Prospectus of securities issue.

The two week period shall start as of the date of publishing information about the state registration of the bond issue and arrangements of accessing information contained in the Prospectus of securities issue in the Rossiiskaya Gazeta subject to meeting by the issuer requirements of the order of succession of the information disclosure as specified in par. 11 of the Decision on the bond issue and par. 2.9 of the Prospectus of securities issue.

The start date of the bond placement shall be determined by the Issuer after the state registration of the bond issue and made public by the Issuer within the following periods:

using Interfax and AK&M newsline service – not later than 5 days before the bond placement start; at http://www.centertelecom.ru/index.html?d=64 in Internet – not later than 4 days before the bond placement start.

The bond placement end date or the method to determine it:

The bond placement end date shall be a) the tenth (10^{th}) business day from the bond placement start date or b) the date of placement of the last bond of the issue, whichever the earlier.

No placement of the bond issue was undertaken in the reporting quarter.

The bond placement price or the method to determine it:

The bond placement price on the first and subsequent days of the bond placement period is set at 1005 9 one hundred per cent) of the par value of the bonds (RUR1,000 per bond).

Starting from the second day of the bond placement period a bond buyer closing a bond sale/purchase deal shall also pay the accrued coupon interest on the bonds calculated from the bond placement start date according to par. 15 of the Decision on the bond issue and par. 2.6 of the Prospectus of securities issue.

Terms and conditions of the collateral:

Information about the entity which provided collateral to secure the issuer's obligations under the bond issue.

The entity which provided the collateral:

Full name of the entity: Telecom-Terminal Limited Liability Company

Abbreviated name: Telecom-Terminal LLC

INN (TIN): 3731033198

Principal State Registration Number (OGRN): 1033700059458

Domicile: 13 Lenina Street, Ivanovo, 153000, Russia

Type of the collateral (method of providing the collateral): surety

The collateral value (RUR): Surety totaling the nominal value of the Bonds equal to RUR7,000,000,000 (seven billion roubles) and the total amount of accrued coupon income on the Bonds.

Terms and conditions of the collateral provided to ensure performance of obligations under the Bond issue.

Provisions of par. 12.2 of the Decision on the bond issue and item 3) of par. 9.1.2 of the Prospectus of securities issue are the Surety's offer to enter into a surety agreement under terms and conditions specified therein (the "Offer").

Hereby the Surety undertakes in order to ensure due performance of Joint-Stock Central Telecommunication Company (the "Issuer") in respect of obligations under the Issuer's documentary non-convertible interest bearing series 04 bearer bonds subject to mandatory safe-keeping with a custodian, with a nominal value of RUR1,000 (one thousand roubles), the total number of the issued bonds is 7,000,000 (seven million bonds) (the "Bonds), to be liable to the Bond purchasers for repayment at redemption of the total nominal value of the Bond issue equal to RUR7,000,000,000 (seven billion roubles) and payment of the accrued coupon interest on the Bonds (the "Obligations") as set forth in the Decision on the bond issue and Prospectus of securities issue.

The Surety is jointly liable to the Bond owners for non-performance of its Obligations by the Issuer.

The Surety liability toward the Bond owner shall not exceed the total nominal value of the Bond issue equal to RUR7,000,000,000 (seven billion roubles) and the total accrued coupon interest on the 7,000,000 (seven million) bonds of the issue. The Surety shall not be liable for indemnity of legal expenses of the Bond owners and recovery of other losses and/or fines caused by undue performance or non-performance by the Issuer of its obligations to repay the nominal value of the Bonds and/or coupon interest on the Bonds.

The Surety shall be responsible for meeting by the Issuer of its Obligations subject to simultaneous occurrence of two conditions:

- A bond owner or a duly authorized person of a bond owner filed with the Surety a request to fulfill the relevant Obligation (the "Request");
- The request shall contain:
- (a) the nature of unfulfilled obligations of the Issuer toward the bond Owner;
- (b) the value of unfulfilled Obligations of the Issuer toward the bond Owner;
- (c) the full corporate name of the Owner (name and surname if the Owner is a natural person) and the person authorized to receive consideration under the Obligations (if any is appointed);
- (d) location (address) of the Owner and of the person authorized to receive consideration under the Obligations (if any is appointed);
- (e) for a natural person passport number, when and by whom issued;
- (f) the country where the Owner is a tax resident;
- (g) number of Bonds owned by the Owner making the Owner eligible to receive payments on them; and
- (h) bank details (bank account number, etc.) of the Owner or the person authorized to receive consideration under the Obligations (if any is appointed).
- the following documents shall be attached to the Request:
- (a) a copy of a statement of depo account of the Owner, certified by the depositary performing the book-keeping and confirmation of rights attached to the Bonds, stating the number of Bonds, owned by the Owner; (b) if the Request is filed by a representative of the Owner, the relevant documents executed according to effective legal acts and regulations of the RF, confirming the powers of the person who filed the request.

The Request shall be signed by the bond Owner or the person authorized to file the Request. If the Request is filed by a legal entity it should bear the seal of the legal entity.

Request may be filed with the Surety not later than two years after the date set as the redemption date of the Bonds as determined by the Prospectus of securities issue.

The Surety shall effect the payments as required not later than 30 (thirty) days as of the receipt of the Request into the bank account specified therein.

Purchase of the Bonds signifies the acceptance of the Offer, i.e. conclusion by the Bond purchaser of a surety agreement with the Surety under terms and conditions set forth herein. The said surety agreement

shall be considered executed as of the moment of ownership rights on the Bonds of the first owner, the written form of the agreement being considered honored. The transfer of the Bond rights to the purchaser means transfer of all rights granted by the said surety agreement and under the same terms and conditions as existed at the moment of the bond right transfer. Transfer of rights under the surety agreement is invalid unless the transfer of rights on the bonds is effected.

The Offer is irrevocable.

All disputes arising from the Offer and the surety agreement executed by acceptance of the Offer shall be resolved by the Arbitration Court of Moscow or the court of general jurisdiction at the location of the defendant.

Legal relations arising in connection with the Offer and the surety agreement concluded by the acceptance of the Offer, shall be governed by the Russian Law.

Notification (disclosure of information) of changes in terms and conditions of providing collateral for performance of obligations under the Bond issue due to reasons beyond the control of the issuer or owner of secured bonds:

An official notice provided by the Issuer of changes in terms and conditions of the collateral provided to ensure performance of obligations under the Bonds due to reasons beyond the control of the Issuer or owners of the secured Bonds shall be published by the Issuer within the period and according to arrangements set forth in par. 11 of the Decision on the bond issue and par. 2.9 of the Prospectus of securities issue.

Terms and condition of conversion (for convertible securities): *the placed securities are non-convertible bonds*.

This quarterly report contains estimates and forecasts of authorized governing bodies of the Issuer regarding future events and/or developments, development outlook for the industry where the Issuer does business, and results of the Issuer's business activities, including the Issuer's prospects and plans, probability of certain event occurrences and undertaking certain actions. Investors are advised not to rely fully on the estimates and forecasts made by the Issuer's governing bodies, as actual results of the Issuer's activities in future may deviate from the forecast ones due to a number of reasons. Purchases of securities carry inherent risks outlined in this quarterly report.

I. Background of persons-members of the Issuer's governing bodies, information on bank accounts, the auditor, appraiser, and financial consultant of the Issuer, and other persons who signed the quarterly report

1.1 Members of the governing bodies of the Issuer

The Board of Directors of the Issuer.

The Board Chairman: Mr. Valeriy N. Yashin, born in 1941

Members of the Board of Directors:

Mr. Stanislav P. Avdiants, born in 1946

Mr. Ruben A. Amaryan, born in 1949

Mr. Boris Dm. Antonyuk, born in 1949

Mr. Vadim E. Belov, born in 1958

Mr. Alexander P. Gribov, born in 1972

Mr. Alexander V. Ikonnikov, born in 1971

Ms. Oksana V. Petrova, born in 1973

Ms. Elena V. Umnova, born in 1954

Mr. Grigoriy M. Finger, born in 1966

Mr. Evgeni V. Yurchenko, born in 1968

The sole person executive body of the Issuer – the General Director

Mr. Ruben Andronikovich Amaryan, born in 1949

Collective executive body – the Management Board of the Issuer

Mr. Ruben A. Amaryan, born in 1949 – the Chairman of the Management Board

Mr. Aleksey A. Lokotkov, born in 1950

Mr. Maksim A. Pegasov, born in 1966

Mr. Alexander I. Polnikov, born in 1943

Ms. Ella M. Zhuravleva, born in 1961

Ms. Raisa P. Konstantinova, born in 1954

Mr. Sergey V. Pridantsev, born in 1967

Mr. Valeriy P. Sychev, born in 1947

Ms. Tatyana N. Sotskova, born in 1958

Mr. Alexander V. Haustovich, born in 1949

Mr. Nikolay V. Mezhuev, born in 1962

1.2 Information on bank accounts of the issuer

Names of lending organizations with which the issuer opened current and other bank accounts.

List of JSC CenterTelecom bank accounts as on July 1, 2004

General Directorate of JSC CenterTelecom

Branch/ structural unit	Full name of the bank (parent)	Abbreviated corporate name of the bank	Bank location	Name of the bank branch (where is served)	Address of the bank branch (where is served)	Bank INN	Current account number of the structural unit	Bank Identification Code of the subsidiary	Correspondent Account	Account type (income/ budgetary)
General Directorate	Private Joint-Stock Company Commercial Bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA- BANK	5 Dolgorukovskaya Street, Moscow, 127006, Russia	subsidiary of ZAO CB GUTA-BANK - GUTA MGTS	14/7 Sukharevskaya Square, Moscow, 107045, Russia	7710353606	40702810400010017541	044583153	30101810200000000153	current account
General Directorate	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	ACB Promsvyazban k (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	7744000912	40702810000120612326	044583119	30101810600000000119	current account
General Directorate	Joint-Stock Commercial Bank Moscow Business World (Moskovski Delovoy Mir - Public Joint Stock Company)	ACB MDM- Bank (OAO)	33 Kotelnicheskaya Embankment, Building 1, Moscow, 115172, Russia	ACB MDM- Bank	33 Kotelnicheskaya Embankment, Building 1, Moscow, 115172, Russia	7706074960	40702810100010026721	044525466	30101810900000000466	current account
General Directorate	Joint-Stock Commercial Bank ROSBANK (Public JSC)	ACB Rosbank (OAO)	11 Mashi Poryvaevoy Street, Moscow, 107078, Russia	Additional office Volokolamskoe, ACB Rosbank		7730060164	40702810830020011606	044525256	301018100000000000256	current account

General Directorate	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Middle Russia bank of SB RF	8 Bolshaya Andronievskaya Street, Moscow, 109544, Russia	7707083893	40702810740020100852	044525225	30101810400000000225	current account		
General Directorate	Public Joint-Stock Company Vneshtorgbank	Public JSC Vneshtorgb ank	16 Kuznetski Most Street, Moscow, 103031, Russia	Public JSC Vneshtorgbank	5 Marxistskaya Street, Moscow, 109147, Russia	7702070139	40702810000090220287	044525187	30101810700000000187	current account		
Besvyaz – a	Besvyaz – a subsidiary of JSC CenterTelecom											
Branch/ structural unit	Full name of the bank (parent)	Abbreviated corporate name of the bank	Bank location (domicile)	Name of the bank branch (where is served)	Address of the bank branch (where is served)	Bank INN	Current account number of the structural unit	Bank Identification Code of the subsidiary	Correspondent Account	Account type (income/ budgetary)		
Belsvyaz - a subsidiary of JSC CenterTelecom, Vostochny IRTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Alekseevskoe Branch #3775	56 Stepana Razina Street, Alekseevka, Belgorod region, Russia	7707083893	40702810307130100409	041403633	30101810100000000633	current account		
Belsvyaz - a subsidiary of JSC CenterTelecom, Vostochny IRTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Alekseevskoe Branch #3775	56 Stepana Razina Street, Alekseevka, Belgorod region, Russia	7707083893	40702810707130100410	041403633	30101810100000000633	current account		
Belsvyaz - a subsidiary of JSC CenterTelecom, Vostochny IRTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Valuyskoe branch #3794	31-a Gorkogo Street, Valuyki, Belgorod region, Russia	7707083893	40702810307190100371	041403633	30101810100000000633	current account		

Belsvyaz - a subsidiary of JSC CenterTelecom, Vostochny IRTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Valuyskoe branch #3794	31-a Gorkogo Street, Valuyki, Belgorod region, Russia	7707083893	40702810907190100373	041403633	301018101000000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom, Gubkinski local TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Gubkinskoe branch #5103	41 Kirova Street, Gubkin, Belgorod region, Russia	7707083893	40702810507020100775	041403633	301018101000000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom, Gubkinski local TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Gubkinskoe branch #5103	41 Kirova Street, Gubkin, Belgorod region, Russia	7707083893	40702810107020100777	041403633	301018101000000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom, Severo-Vostochny IRTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Novooskolskoe branch #3867	5 Lenina Square, Novy Oskol, Belgorod region, Russia	7707083893	40702810707120100323	041403633	301018101000000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom, Severo-Vostochny IRTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Novooskolskoe branch #3867	5 Lenina Square, Novy Oskol, Belgorod region, Russia	7707083893	40702810007120100324	041403633	30101810100000000633	current account

"Belsvyaz - a subsidiary of JSC CenterTelecom, Zapadny IRTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Rakityanskoe branch #3881	13 Bazarnaya Street, Rakitnoe, Belgorod region, Russia	7707083893	40702810607150100231	041403633	301018101000000000633	current account
"Belsvyaz - a subsidiary of JSC CenterTelecom, Zapadny IRTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Rakityanskoe branch #3881	13 Bazarnaya Street, Rakitnoe, Belgorod region, Russia	7707083893	40702810907150100232	041403633	30101810100000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom, Starooskolski Town Telephone Office	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Starooskolskoe branch #8426	49/44 Lenina Street, Stary Oskol, Belgorod region, Russia	7707083893	40702810507070101339	041403633	30101810100000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom, Starooskolski Town Telephone Office	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Starooskolskoe branch #8426	49/44 Lenina Street, Stary Oskol, Belgorod region, Russia	7707083893	40702810907070101340	041403633	30101810100000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom, Yuzhny IRTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Shebekinskoe branch #3920	9 Lenina Street, Shebekino, Belgorod region, Russia	7707083893	40702810707060100810	041403633	30101810100000000633	current account

Belsvyaz - a subsidiary of JSC CenterTelecom, Yuzhny IRTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Shebekinskoe branch #3920	9 Lenina Street, Shebekino, Belgorod region, Russia	7707083893	40702810007060100811	041403633	301018101000000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom, Severo-Zapadny IRTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Yakovlevskoe branch #3906	21 Lenina Street, Stroitel', Belgorod region, Russia	7707083893	40702810707040100432	041403633	30101810100000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom, Severo-Zapadny IRTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Yakovlevskoe branch #3906	21 Lenina Street, Stroitel', Belgorod region, Russia	7707083893	40702810007040100433	041403633	30101810100000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom Informsvyaz	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Belgorodskoe branch #8592	52 Lenina Square, Belgorod, Russia	7707083893	40702810307000103044	041403633	30101810100000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom Informsvyaz	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Belgorodskoe branch #8592	52 Lenina Square, Belgorod, Russia	7707083893	40702810407000103041	041403633	30101810100000000633	current account

Belsvyaz - a subsidiary of JSC CenterTelecom TTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Belgorodskoe branch #8592	52 Lenina Square, Belgorod, Russia	7707083893	40702810507000103051	041403633	301018101000000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom TTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Belgorodskoe branch #8592	52 Lenina Square, Belgorod, Russia	7707083893	40702810207000103050	041403633	30101810100000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom Belgorodski City TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Belgorodskoe branch #8592	52 Lenina Square, Belgorod, Russia	7707083893	40702810607000103045	041403633	30101810100000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom Belgorodski City TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Belgorodskoe branch #8592	52 Lenina Square, Belgorod, Russia	7707083893	40702810107000103040	041403633	301018101000000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Belgorodskoe branch #8592	52 Lenina Square, Belgorod, Russia	7707083893	40702810007000103043	041403633	30101810100000000633	current account

Belsvyaz - a subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Belgorodskoe branch #8592	52 Lenina Square, Belgorod, Russia	7707083893	40702810707000103039	041403633	301018101000000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Belgorodskoe branch #8592	52 Lenina Pr, Belgorod, Russia	7707083893	40702810707000103042	041403633	301018101000000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Public Joint-Stock COmpany Commercial Stock Bank AVTOBANK- NIKOIL	OAO ACB AVTOBANK- NIKOIL	19 Vavilova Street, Moscow, 117997, Russia	Belgorod branch of OAO ACB AVTOBANK- NIKOIL	1-a Revolution Square, Belgorod, Russia	7707027313	40702810930240000448	041403758	30101810700000000758	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Bank for Foreign Trade (public JSC)	OAO Vneshtorgba nk	16 Kuznetski Most Street, Moscow, 103031, Russia	Subsidiary of OAO Vneshtorgbank in Belgorod	35 Frunze Street, Belgorod, Russia	7702070139	40702810716000000818	041403757	30101810400000000757	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Commercial Stock bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	Belgorod subsidiary of ACB Promsvyazbank	59 Kommunistichesk aya Street, Belgorod, Russia	7744000912	40702810800000013101	041403765	30101810900000000765	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Belgorodskoe branch #8592	52 Lenina Square, Belgorod, Russia	7707083893	40702840807000100326	041403633	301018101000000000633	current account

Belsvyaz - a subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Belgorodskoe branch #8592	52 Lenina Square, Belgorod, Russia	7707083893	40702840707000200326	041403633	301018101000000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Belgorodskoe branch #8592	52 Lenina Square, Belgorod, Russia	7707083893	40702840607000300326	041403633	301018101000000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Belgorodskoe branch #8592	52 Lenina Square, Belgorod, Russia	7707083893	40702978407000100326	041403633	301018101000000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Belgorodskoe branch #8592	52 Lenina Square, Belgorod, Russia	7707083893	40702978307000200326	041403633	301018101000000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Belgorodskoe branch #8592	52 Lenina Square, Belgorod, Russia	7707083893	40702978207000300326	041403633	301018101000000000633	current account

Belsvyaz - a subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Belgorodskoe branch #8592	52 Lenina Square, Belgorod, Russia	7707083893	40702840407000100328	041403633	301018101000000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Belgorodskoe branch #8592	52 Lenina Square, Belgorod, Russia	7707083893	40702840307000200328	041403633	301018101000000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Belgorodskoe branch #8592	52 Lenina Square, Belgorod, Russia	7707083893	40702840207000300328	041403633	301018101000000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Public Joint-Stock COmpany Commercial Stock Bank AVTOBANK- NIKOIL	OAO ACB AVTOBANK- NIKOIL	19 Vavilova Street, Moscow, 117997, Russia	Belgorod branch of OAO ACB AVTOBANK- NIKOIL	1-a Revolution Square, Belgorod, Russia	7707027313	40702840530240000449	041403758	30101810700000000758	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Public Joint-Stock COmpany Commercial Stock Bank AVTOBANK- NIKOIL	OAO ACB AVTOBANK- NIKOIL	19 Vavilova Street, Moscow, 117997, Russia	Belgorod branch of OAO ACB AVTOBANK- NIKOIL	1-a Revolution Square, Belgorod, Russia	7707027313	40702840530241000451	041403758	301018107000000000758	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Public Joint-Stock COmpany Commercial Stock Bank AVTOBANK- NIKOIL	OAO ACB AVTOBANK- NIKOIL	8 Efremova Street, Moscow, 119048, Russia	Belgorod branch of OAO ACB AVTOBANK- NIKOIL	1-a Revolution Square, Belgorod, Russia	7707027313	40702840230241000450	041403758	30101810700000000758	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Bank for Foreign Trade (public JSC)	OAO Vneshtorgba nk	16 Kuznetski Most Street, Moscow, 103031, Russia	Subsidiary of OAO Vneshtorgbank in Belgorod	35 Frunze Street, Belgorod, Russia	7702070139	40702978716000000080	041403757	30101810400000000757	current account

Belsvyaz - a subsidiary of JSC CenterTelecom	Bank for Foreign Trade (public JSC)	OAO Vneshtorgba nk	16 Kuznetski Most Street, Moscow, 103031, Russia	Subsidiary of OAO Vneshtorgbank in Belgorod	35 Frunze Street, Belgorod, Russia	7702070139	40702978116008000080	041403757	30101810400000000757	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Bank for Foreign Trade (public JSC)	OAO Vneshtorgba nk	16 Kuznetski Most Street, Moscow, 103031, Russia	Subsidiary of OAO Vneshtorgbank in Belgorod	35 Frunze Street, Belgorod, Russia	7702070139	40702978816007000080	041403757	30101810400000000757	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Bank for Foreign Trade (public JSC)	OAO Vneshtorgba nk	16 Kuznetski Most Street, Moscow, 103031, Russia	Subsidiary of OAO Vneshtorgbank in Belgorod	35 Frunze Street, Belgorod, Russia	7702070139	40702840016000000148	041403757	30101810400000000757	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Bank for Foreign Trade (public JSC)	OAO Vneshtorgba nk	16 Kuznetski Most Street, Moscow, 103031, Russia	Subsidiary of OAO Vneshtorgbank in Belgorod	35 Frunze Street, Belgorod, Russia	7702070139	40702840716008000149	041403757	30101810400000000757	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Bank for Foreign Trade (public JSC)	OAO Vneshtorgba nk	16 Kuznetski Most Street, Moscow, 103031, Russia	Subsidiary of OAO Vneshtorgbank in Belgorod	35 Frunze Street, Belgorod, Russia	7702070139	40702840416007000149	041403757	30101810400000000757	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Belgorodskoe branch #8592	52 Lenina Square, Belgorod, Russia	7707083893	45206810407000000551	041403633	301018101000000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Belgorodskoe branch #8592	52 Lenina Square, Belgorod, Russia	7707083893	45206810007000000582	041403633	301018101000000000633	current account
Belsvyaz - a subsidiary of JSC CenterTelecom	Bank for Foreign Trade (public JSC)	OAO Vneshtorgba nk	16 Kuznetski Most Street, Moscow, 103031, Russia	Subsidiary of OAO Vneshtorgbank in Belgorod	35 Frunze Street, Belgorod, Russia	7702070139	45206810016000000776	041403757	30101810400000000757	current account

Belsvyaz - a subsidiary of JSC	Commercial Stock bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskay Street, Building 22, Moscow, 109052, Russi	Promsvyazbank	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	7744000912	40702810100120612336	044583119	301018106000000000119	current account
Bryansksvya	zinform – a su	ubsidiary	of JSC Cen	terTelecom		1	_			
Branch/ structural unit	Full name of the bank (parent)	Abbreviated corporate name of the bank	Bank location	Name of the bank branch (where is served)	Address of the bank branch (where is served)	Bank INN	Current account number of the structural unit	Bank Identification Code of the subsidiary	Correspondent Account	Account type (income/ budgetary)
Bryansksvyazinform/ Directorate	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605	10 b Lenina pr., Bryansk, Russia	7707083893	40702810508000100887	41501601	30101810400000000601	current account
Bryansksvyazinform/ Directorate	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605	10 b Lenina pr., Bryansk, Russia	7707083893	40702810808000100888	41501601	30101810400000000601	current account
Bryansksvyazinform/ Directorate	Commercial bank Bryanski Narodny Bank (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	CB BNB (Public JSC)	1 Lyubeznogo Street, Bryansk, Russia	3201005759	40702810800000016830	41501770	30101810700000000770	current account
Bryansksvyazinform/ Computing Center	Commercial bank Bryanski Narodny Bank (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	CB BNB (Public JSC)	1 Lyubeznogo Street, Bryansk, Russia	3201005759	40702810700000017230	41501770	30101810700000000770	current account
Bryansksvyazinform/ Bryanski MOTC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605	10 b Lenina pr., Bryansk, Russia	7707083893	40702810208000100899	41501601	30101810400000000601	current account
Bryansksvyazinform/ Bryanski MOTC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605	10 b Lenina pr., Bryansk, Russia	7707083893	40702810508000100900	41501601	30101810400000000601	current account
Bryansksvyazinform/ City telephone network	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605	10 b Lenina pr., Bryansk, Russia	7707083893	40702810808000100901	41501601	30101810400000000601	current account

Bryansksvyazinform/ City telephone network	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605	10 b Lenina pr., Bryansk, Russia	7707083893	40702810108000100902	41501601	301018104000000000601	current account
Bryansksvyazinform/ Computing center	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605	10 b Lenina pr., Bryansk, Russia	7707083893	40702810608000100897	41501601	30101810400000000601	current account
Bryansksvyazinform/ Computing center	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605	10 b Lenina pr., Bryansk, Russia	7707083893	40702810908000100898	41501601	30101810400000000601	current account
Bryansksvyazinform/ GRTU	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605	10 b Lenina pr., Bryansk, Russia	7707083893	40702810008000100895	41501601	30101810400000000601	current account
Bryansksvyazinform/ GRTU	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605	10 b Lenina pr., Bryansk, Russia	7707083893	40702810308000100896	41501601	30101810400000000601	current account
Bryansksvyazinform/ Bryanski MOTC Vygonichski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8400	1 Lomonosova Street, Vygonichi, Bryansk region, Russia	7707083893	40702810508000109312	41501601	30101810400000000601	current account
Bryansksvyazinform/ Bryanski MOTC Vygonichski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8400	1 Lomonosova Street, Vygonichi, Bryansk region, Russia	7707083893	40702810108000109327	41501601	30101810400000000601	current account
Bryansksvyazinform/ Bryanski MOTC Dyatkovski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Dyatkovskoe branch #5559	151 Lenina Street, Dyatkovo, Bryansk region, Moscow	7707083893	40702810508100100318	41501601	30101810400000000601	current account
Bryansksvyazinform/ Bryanski MOTC Dyatkovski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Dyatkovskoe branch #5559	151 Lenina Street, Dyatkovo, Bryansk region, Moscow	7707083893	40702810108100100310	41501601	30101810400000000601	current account
Bryansksvyazinform/ Bryanski MOTC Zhiryatinski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8400/0122	15 Mira Street, Zhiryatino, Bryansk region, Russia	7707083893	40702810408000109124	41501601	30101810400000000601	current account

Bryansksvyazinform/ Bryanski MOTC Zhiryatinski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8400/0122	15 Mira Street, Zhiryatino, Bryansk region, Russia	7707083893	40702810308000109114	41501601	30101810400000000601	current account
Bryansksvyazinform/ Bryanski MOTC Karachevski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605/0150	99 50let Oktybrya Street, Karachev, Bryansk region, Russia	7707083893	40702810508000109587	41501601	30101810400000000601	current account
Bryansksvyazinform/ Bryanski MOTC Karachevski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605/0150	99 50let Oktybrya Street, Karachev, Bryansk region, Russia	7707083893	40702810208000109531	41501601	30101810400000000601	current account
Bryansksvyazinform/ Zhukovski MTOC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	branch #5561	12 K. Marx Street, Zhukovka, Bryansk region, Russia	7707083893	40702810908110100526	41501601	30101810400000000601	current account
Bryansksvyazinform/ Zhukovski MTOC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	branch #5561	12 K. Marx Street, Zhukovka, Bryansk region, Russia	7707083893	40702810208110100527	41501601	30101810400000000601	current account
Bryansksvyazinform/ Zhukovski MTOC Dubrovski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	#8605 Dubrovskoe	114 Lenina Street, Dubrovka, Bryansk region, Russia	7707083893	40702810308110122023	41501601	30101810400000000601	current account
Bryansksvyazinform/ Zhukovski MTOC Dubrovski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	#8605 Dubrovskoe	114 Lenina Street, Dubrovka, Bryansk region, Russia	7707083893	40702810208110122065	41501601	30101810400000000601	current account
Bryansksvyazinform/ Zhukovski MTOC Kletnyanski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Kletnyanskkoe branch #5590	87 Lenina Street, Kletnya, Bryansk region, Russia	7707083893	40702810508110133016	41501601	30101810400000000601	current account
Bryansksvyazinform/ Zhukovski MTOC Kletnyanski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Kletnyanskkoe branch #5590	87 Lenina Street, Kletnya, Bryansk region, Russia	7707083893	40702810308110133067	41501601	30101810400000000601	current account
Bryansksvyazinform/ Zhukovski MTOC Rognedinski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Dubrovskoe branch #5587	114 Lenina Street, Dubrovka, Bryansk region, Russia	7707083893	40702810508110111009	41501601	30101810400000000601	current account

Bryansksvyazinform/ Zhukovski MTOC Rognedinski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	#8605 Dubrovskoe	114 Lenina Street, Dubrovka, Bryansk region, Russia	7707083893	40702810408110111044	41501601	30101810400000000601	current account
Bryansksvyazinform/ Klintsovski MTOC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Klintsovskoe branch #1563	19 Oktyabrskaya Street, Gordeevka, Bryansk region, Russia	7707083893	40702810208120100494	41501601	30101810400000000601	current account
Bryansksvyazinform/ Klintsovski MTOC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Klintsovskoe branch #1563	19 Oktyabrskaya Street, Gordeevka, Bryansk region, Russia	7707083893	40702810908120100493	41501601	30101810400000000601	current account
Bryansksvyazinform/ Klintsovski MTOC Gordeevsli Linaer Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Klintsovskoe branch #1563 / 039	44 Lenina Street, Gordeevka, Bryansk region, Russia	7707083893	40702810308120100022	41501601	30101810400000000601	current account
Bryansksvyazinform/ Klintsovski MTOC Krasnogorski	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Klintsovskoe branch #1563/048	9 Kuybysheva Street, Krasnaya Gora, Bryansk region, Russia	7707083893	40702810108120120053	41501601	30101810400000000601	current account
Bryansksvyazinform/ Navlinski MTOC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Navlinskoe branch #5567	5 30let Pobedy Street, Navya, Bryansk region, Russia	7707083893	40702810208130100002	41501601	30101810400000000601	current account
Bryansksvyazinform/ Navlinski MTOC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Navlinskoe branch #5567	5 30let Pobedy Street, Navya, Bryansk region, Russia	7707083893	40702810108130100005	41501601	30101810400000000601	current account
Bryansksvyazinform/ Navlinski MTOC Brasovski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Brasovskoe branch # 5557	1a Krasnoarmeyskaya Street, Lokot, Bryansk region, Russia	7707083893	40702810508130101028	41501601	30101810400000000601	current account
Bryansksvyazinform/ Navlinski MTOC Brasovski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Brasovskoe branch # 5557	1a Krasnoarmeyskaya Street, Lokot, Bryansk region, Russia	7707083893	40702810408130101047	41501601	30101810400000000601	current account
Bryansksvyazinform/ Navlinski MTOC Komarichski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Brasovskoe branch #5557	49a Sovetskaya Street, Komarichi, Bryansk region, Russia	7707083893	40702810908130102054	41501601	30101810400000000601	current account

Bryansksvyazinform/ Navlinski MTOC Komarichski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Brasovskoe branch #5557	49a Sovetskaya Street, Komarichi, Bryansk region, Russia	7707083893	40702810008130102080	41501601	30101810400000000601	current account
Bryansksvyazinform/ Navlinski MTOC Sevski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Navlinskoe branch #5567 full service branch 038	26 Lenina Street, Sevsk, Bryansk region, Russia	7707083893	40702810308130103035	41501601	301018104000000000601	current account
Bryansksvyazinform/ Navlinski MTOC Sevski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Navlinskoe branch #5567 full service branch 038	26 Lenina Street, Sevsk, Bryansk region, Russia	7707083893	40702810808130103027	41501601	30101810400000000601	current account
Bryansksvyazinform/ Navlinski MTOC Suzemski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Trubchevskoe branch #5571 / 079	49a Vokzalnaya Street, Suzemka, Bryansk region, Russia	7707083893	40702810808150102008	41501601	30101810400000000601	current account
Bryansksvyazinform/ Navlinski MTOC Suzemski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Trubchevskoe branch #5571 / 079	49a Vokzalnaya Street, Suzemka, Bryansk region, Russia	7707083893	40702810908150102047	41501601	30101810400000000601	current account
Bryansksvyazinform/ Novozybkovski MTOC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Novozybkovskoe branch #5580	33 Pervomayskaya Street, Novozybkov, Bryansk region, Russia	7707083893	40702810708190100432	41501601	30101810400000000601	current account
Bryansksvyazinform/ Novozybkovski MTOC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Novozybkovskoe branch #5580	33 Pervomayskaya Street, Novozybkov, Bryansk region, Russia	7707083893	40702810008190100433	41501601	30101810400000000601	current account
Bryansksvyazinform/ Novozybkovski MTOC Zlynkovski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Novozybkovskoe branch #5580 / 061	17 Kommunalnaya Street, Zlynka, Bryansk region, Russia	7707083893	40702810208190103599	41501601	30101810400000000601	current account
Bryansksvyazinform/ Novozybkovski MTOC Klimovski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Novozybkovskoe branch #5580 / 061	12 Kommunisticheska ya Street, Klimovo, Bryansk region, Russia	7707083893	40702810508190105242	41501601	30101810400000000601	current account

Bryansksvyazinform/ Novozybkovski MTOC Klimovski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Novozybkovskoe branch #5580 / 061	12 Kommunisticheska ya Street, Klimovo, Bryansk region, Russia	7707083893	40702810808190105243	41501601	301018104000000000601	current account
Bryansksvyazinform/ Pochepski MTOC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Trubchevskoe branch #5571	3 Pervomayskaya Street, Pochep, Bryansk region, Russia	7707083893	40702810008150103014	41501601	30101810400000000601	current account
Bryansksvyazinform/ Pochepski MTOC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Trubchevskoe branch #5571	3 Pervomayskaya Street, Pochep, Bryansk region, Russia	7707083893	40702810908150103062	41501601	30101810400000000601	current account
Bryansksvyazinform/ Pochepski MTOC Trubchevski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Trubchevskoe branch #5571	78 Lunacharskogo Street, Trubchevsk, Bryansk region, Russia	7707083893	40702810908150100337	41501601	30101810400000000601	current account
Bryansksvyazinform/ Pochepski MTOC Trubchevski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Trubchevskoe branch #5571	78 Lunacharskogo Street, Trubchevsk, Bryansk region, Russia	7707083893	40702810108150100344	41501601	30101810400000000601	current account
Bryansksvyazinform/ Pochepski MTOC Pogarski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Trubchevskoe branch #5571	4 Chapaeva Street, Pogar, Bryansk region, Russia	7707083893	40702810208150100338	41501601	30101810400000000601	current account
Bryansksvyazinform/ Pochepski MTOC Pogarski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Trubchevskoe branch #5571	4 Chapaeva Street, Pogar, Bryansk region, Russia	7707083893	40702810808150100343	41501601	30101810400000000601	current account
Bryansksvyazinform/ Unechski MTOC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Unechskoe branch #5586	2/2 Pervomayskaya Street, Unecha, Bryansk region, Russia	7707083893	40702810708230000191	41501601	30101810400000000601	current account
Bryansksvyazinform/ Unechski MTOC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Unechskoe branch #5586	2/2 Pervomayskaya Street, Unecha, Bryansk region, Russia	7707083893	40702810008230000192	41501601	30101810400000000601	current account
Bryansksvyazinform/ Unechski MTOC Mglinski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Mglinskoe branch #5579	7 Lenina Street, Mglin, Bryansk region, Russia	7707083893	40702810508230105050	41501601	30101810400000000601	current account

Bryansksvyazinform/ Unechski MTOC Mglinski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Mglinskoe branch #5579	7 Lenina Street, Mglin, Bryansk region, Russia	7707083893	40702810008230105071	41501601	301018104000000000601	current account
Bryansksvyazinform/ Unechski MTOC Starodubski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Starodubskoe branch #5583	18a Sverdlova Street, Starodub, Bryansk region, Russia	7707083893	40702810008210100180	41501601	301018104000000000601	current account
Bryansksvyazinform/ Unechski MTOC Starodubski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Starodubskoe branch #5583	18a Sverdlova Street, Starodub, Bryansk region, Russia	7707083893	40702810308210100181	41501601	301018104000000000601	current account
Bryansksvyazinform/ Unechski MTOC Surazhski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Surazhskoe branch #5584	16 Krasnaya Street, Surazh, Bryansk region, Russia	7707083893	40702810708230004061	41501601	301018104000000000601	current account
Bryansksvyazinform/ Unechski MTOC Surazhski Linear Plant	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605 Surazhskoe branch #5584	16 Krasnaya Street, Surazh, Bryansk region, Russia	7707083893	40702810508230004009	41501601	301018104000000000601	current account
Bryansksvyazinform/ Directorate	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605	10 b Lenina pr., Bryansk, Russia	7707083893	40702840808000101585	41501601	301018104000000000601	current account
Bryansksvyazinform/ Directorate	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605	10 b Lenina pr., Bryansk, Russia	7707083893	40702840708000201585	41501601	301018104000000000601	current account
Bryansksvyazinform/ Directorate	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bryanskoe branch #8605	10 b Lenina pr., Bryansk, Russia	7707083893	40702840608000301585	41501601	301018104000000000601	current account
Bryansksvyazinform/ Directorate	Commercial bank Bryanski Narodny Bank (Public JSC)	CB BNB (OAO)	1 Lyubeznogo Street, Bryansk, Russia	CB BNB (OAO)	1 Lyubeznogo Street, Bryansk, Russia	3201005759	407028407000000000233	41501770	30101810700000000770	current account
Bryansksvyazinform/ Directorate	Commercial bank Bryanski Narodny Bank (Public JSC)	CB BNB (OAO)	1 Lyubeznogo Street, Bryansk, Russia	CB BNB (OAO)	1 Lyubeznogo Street, Bryansk, Russia	3201005759	40702840800000010233	41501770	30101810700000000770	current account

Bryansksvyazinform Directorate	Commercial bank Bryanski Narodny Bank (Public JSC)	CB BNB (OAO)	1 Lyubeznogo Street, Bryansk, Russia	CB BNB (OAO)	1 Lyubeznogo Street, Bryansk, Russia	3201005759	40702840600000090233	41501770	30101810700000000770	current account
Floktrosyvaz	│ of the Vladimir	rogion	a cubeidiar	y of ISC Con	torTolocom					
Branch/ structural unit	Full name of the bank (parent)	Abbreviated corporate name of the bank		Name of the bank branch (where is served)	Address of the bank branch (where is served)	Bank INN	Current account number of the structural unit	Bank Identification Code of the subsidiary	Correspondent Account	Account type (income/ budgetary)
Elektrosvyaz of the Vladimir region – a subsidiary of JSC CenterTelecom	Public JSC Commercial Stock Bank Moscow Industrial Bank	OAO ACB MIB	5 Ordzhonikidze Street, Moscow, 115419, Russia	Branch of ACB Moscow Industrial Bank	35 Lenina Prospekt, Vladimir, 600015, Russia	7725039953	40702840800260001682 40702840100261001682 40702840400262001682	041708716	30101810200000000716	foreign currency transit special transit
Elektrosvyaz of the Vladimir region – a subsidiary of JSC CenterTelecom	Public JSC Commercial Stock Bank Moscow Industrial Bank	OAO ACB MIB	5 Ordzhonikidze Street, Moscow, 115419, Russia	Branch of ACB Moscow Industrial Bank	35 Lenina Prospekt, Vladimir, 600015, Russia	7725039953	40702810800261001682 40702810100262001682	041708716	30101810200000000716	current account
Alexandrovski LTC	Public JSC Commercial Stock Bank Moscow Industrial Bank	OAO ACB MIB	5 Ordzhonikidze Street, Moscow, 115419, Russia	Branch of ACB Moscow Industrial Bank	35 Lenina Prospekt, Vladimir, 600015, Russia	7725039953	40702810502261011682 40702810802262011682	041708716	30101810200000000716	current account
Vyaznikovski LTC	Public JSC Commercial Stock Bank Moscow Industrial Bank	OAO ACB MIB	5 Ordzhonikidze Street, Moscow, 115419, Russia	Branch of ACB Moscow Industrial Bank	35 Lenina Prospekt, Vladimir, 600015, Russia	7725039953	40702810000261021682 40702810300262021682	041708716	30101810200000000716	current account
Gorokhovetski LTC	Public JSC Commercial Stock Bank Moscow Industrial Bank	OAO ACB MIB	5 Ordzhonikidze Street, Moscow, 115419, Russia	Branch of ACB Moscow Industrial Bank	35 Lenina Prospekt, Vladimir, 600015, Russia	7725039953	40702810100261031682 40702810400262031682	041708716	30101810200000000716	current account
Gus-Khrustalni LTC	Public JSC Commercial Stock Bank Moscow Industrial Bank	OAO ACB MIB	5 Ordzhonikidze Street, Moscow, 115419, Russia	Branch of ACB Moscow Industrial Bank	42 Kalinina Street, Gus-Khrustalny, Vladimir region, 601550, Russia	7725039953	40702810400281041682 40702810700282041682	041708716	30101810200000000716	current account
Kameshkovski LTC	Public JSC Commercial Stock Bank Moscow Industrial Bank	OAO ACB MIB	5 Ordzhonikidze Street, Moscow, 115419, Russia	Branch of ACB Moscow Industrial Bank	20/1 Socialisticheskaya Street, Kovrov, Vladimir region, 601909, Russia	7725039953	40702810400271051682 40702810700272051682	041708716	30101810200000000716	current account
Kirzhachski LTC	Public JSC Commercial Stock Bank Moscow	OAO ACB MIB	5 Ordzhonikidze Street,	Branch of ACB Moscow Industrial Bank	4 Karl Marx Street, Kolchugino, Vladimir region,	7725039953	40702810700291061682 40702810000292061682	041708716	30101810200000000716	current account

	Industrial Bank		Moscow, 115419, Russia		601750, Russia					
Kovrovski LTC	Public JSC Commercial Stock Bank Moscow Industrial Bank	OAO ACB MIB	5 Ordzhonikidze Street, Moscow, 115419, Russia	Branch of ACB Moscow Industrial Bank	20/1 Socialisticheskaya Street, Kovrov, Vladimir region, 601909, Russia	7725039953	40702810600271071682 40702810900272071682	041708716	30101810200000000716	current account
Kolchuginski LTC	Public JSC Commercial Stock Bank Moscow Industrial Bank	OAO ACB MIB	5 Ordzhonikidze Street, Moscow, 115419, Russia	Branch of ACB Moscow Industrial Bank	4 Karl Marx Street, Kolchugino, Vladimir region, 601750, Russia	7725039953	40702810900291081682 40702810200292081682	041708716	30101810200000000716	current account
Melenkovski LTC	Public JSC Commercial Stock Bank Moscow Industrial Bank	OAO ACB MIB	5 Ordzhonikidze Street, Moscow, 115419, Russia	Branch of ACB Moscow Industrial Bank	85b Moskovskaya street, Murom, Vladimir region, 602200, Russia	7725039953	40702810000301091682 40702810300302091682	041708716	30101810200000000716	current account
Muromski LTC	Public JSC Commercial Stock Bank Moscow Industrial Bank	OAO ACB MIB	5 Ordzhonikidze Street, Moscow, 115419, Russia	Branch of ACB Moscow Industrial Bank	85b Moskovskaya street, Murom, Vladimir region, 602200, Russia	7725039953	40702810000301101682 40702810300302101682	041708716	30101810200000000716	current account
Petushinski LTC	Public JSC Commercial Stock Bank Moscow Industrial Bank	OAO ACB MIB	5 Ordzhonikidze Street, Moscow, 115419, Russia	Branch of ACB Moscow Industrial Bank	35 Lenina Prospekt, Vladimir, 600015, Russia	7725039953	40702810800261111682 40702810100262111682	041708716	30101810200000000716	current account
Selivanovski LTC	Public JSC Commercial Stock Bank Moscow Industrial Bank	OAO ACB MIB	5 Ordzhonikidze Street, Moscow, 115419, Russia	Branch of ACB Moscow Industrial Bank	85b Moskovskaya street, Murom, Vladimir region, 602200, Russia	7725039953	40702810200301121682 40702810500302121682	041708716	30101810200000000716	current account
Sobinski LTC	Public JSC Commercial Stock Bank Moscow Industrial Bank	OAO ACB MIB	5 Ordzhonikidze Street, Moscow, 115419, Russia	Branch of ACB Moscow Industrial Bank	35 Lenina Prospekt, Vladimir, 600015, Russia	7725039953	40702810000261131682 40702810300262131682	041708716	30101810200000000716	current account
Sudogodski LTC	Public JSC Commercial Stock Bank Moscow Industrial Bank	OAO ACB MIB	5 Ordzhonikidze Street, Moscow, 115419, Russia	Branch of ACB Moscow Industrial Bank	35 Lenina Prospekt, Vladimir, 600015, Russia	7725039953	40702810100261141682 40702810400262141682	041708716	30101810200000000716	current account
Suzdalski LTC	Public JSC Commercial Stock Bank Moscow Industrial Bank	OAO ACB MIB	5 Ordzhonikidze Street, Moscow, 115419, Russia	Branch of ACB Moscow Industrial Bank	35 Lenina Prospekt, Vladimir, 600015, Russia	7725039953	40702810200261151682 40702810500262151682	041708716	30101810200000000716	current account
Yuriev-Polski LTC	Public JSC Commercial Stock Bank Moscow	OAO ACB MIB	5 Ordzhonikidze Street,	Branch of ACB Moscow Industrial Bank	4 Karl Marx Street, Kolchugino, Vladimir region,	7725039953	40702810600291161682 40702810900292161682	041708716	30101810200000000716	current account

	Industrial Bank		Moscow, 115419, Russia		601750, Russia					
Vladimir City Telephone Network	Public JSC Commercial Stock Bank Moscow Industrial Bank	OAO ACB MIB	5 Ordzhonikidze Street, Moscow, 115419, Russia	Branch of ACB Moscow Industrial Bank	35 Lenina Prospekt, Vladimir, 600015, Russia	7725039953	40702810400261171682 40702810700262171682	041708716	30101810200000000716	current account
Vladimit Telephone- Telegraph Exchange	Public JSC Commercial Stock Bank Moscow Industrial Bank	OAO ACB MIB	5 Ordzhonikidze Street, Moscow, 115419, Russia	Branch of ACB Moscow Industrial Bank	35 Lenina Prospekt, Vladimir, 600015, Russia	7725039953	40702810500261181682 40702810800262181682	041708716	30101810200000000716	current account
Voronezhsyy	azinform – a su	hsidiary	of JSC Cen	terTelecom						
Branch/ structural unit	Full name of the bank (parent)	Abbreviated corporate name of the bank	Bank location	Name of the bank branch (where is served)	Address of the bank branch (where is served)	Bank INN	Current account number of the structural unit	Bank Identification Code of the subsidiary	Correspondent Account	Account type (income/ budgetary)
Voronezhsvyazinfo rm – a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Central Black-Soil Bank, SB of RF	28 9th January Street, Voronezh, Russia	7707083893	40702810313000108843	042007681	301018106000000000681	current account
Voronezhsvyazinfo rm – a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Central Black-Soil Bank, SB of RF	28 9th January Street, Voronezh, Russia	7707083893	40702810613000108844	042007681	30101810600000000681	current account
Anninski telecommunications center (TC)	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Anninskoe Branch #3777	32 Lenina Street, Anna township, Voronezh region, Russia	7707083893	40702810013030100548	042007681	30101810600000000681	current account
Anninski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Anninskoe Branch #3777	32 Lenina Street, Anna township, Voronezh region, Russia	7707083893	40702810313030100549	042007681	301018106000000000681	current account
Bobrovski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bobrovskoe Branch #3783	73 22nd January Street, Bobrov, Voronezh region, Russia	7707083893	40702810613040100268	042007681	301018106000000000681	current account
Bobrovski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Bobrovskoe Branch #3783	73 22nd January Street, Bobrov, Voronezh region, Russia	7707083893	40702810913040100269	042007681	301018106000000000681	current account

Bogucharski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Pavlovskoe Branch #3872	11 Pokrovskaya Street, Pavlovsk, Voronezh region, Russia	7707083893	40702810113230102657	042007681	301018106000000000681	current account
Bogucharski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Pavlovskoe Branch #3872	11 Pokrovskaya Street, Pavlovsk, Voronezh region, Russia	7707083893	40702810413230102658	042007681	301018106000000000681	current account
Borisoglebski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Borisoglebskoe Branch #193	176 Svobody Street, Borisoglebsk, Voronezh region, Russia	7707083893	40702810913060100977	042007681	301018106000000000681	current account
Borisoglebski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Borisoglebskoe Branch #193	176 Svobody Street, Borisoglebsk, Voronezh region, Russia	7707083893	40702810213060100978	042007681	301018106000000000681	current account
Buturlinovka TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Buturlinovkskoe Branch #3793	49 Lenina Street, Buturlinovka, Voronezh region, Russia	7707083893	40702810113070100385	042007681	301018106000000000681	current account
Buturlinovka TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Buturlinovkskoe Branch #3793	49 Lenina Street, Buturlinovka, Voronezh region, Russia	7707083893	40702810413070100386	042007681	301018106000000000681	current account
Kalacheevski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kalacheevskoe Branch #3836	12 1st Maya Street, Kalach, Voronezh region, Russia	7707083893	40702810513120100589	042007681	301018106000000000681	current account
Kalacheevski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kalacheevskoe Branch #3836	12 1st Maya Street, Kalach, Voronezh region, Russia	7707083893	40702810913120100590	042007681	301018106000000000681	current account
Kantemirovski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Rossoshanskoe Branch #382	12a Truda pr., Rossosh, Voronezh region, Russia	7707083893	40702810113300103078	042007681	301018106000000000681	current account
Kantemirovski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Rossoshanskoe Branch #382	12a Truda pr., Rossosh, Voronezh region, Russia	7707083893	40702810413300103079	042007681	301018106000000000681	current account

Liskinski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Liskinskoe Branch #3854	61a Sverdlova Street, Liski, Voronezh region, Russia	7707083893	40702810913160100385	042007681	301018106000000000681	current account
Liskinski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Liskinskoe Branch #3854	61a Sverdlova Street, Liski, Voronezh region, Russia	7707083893	40702810213160100386	042007681	301018106000000000681	current account
Novousmanski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Novousmanskoe Branch #3869	272 Lenina Street, Novaya Usman', Voronezh region, Russia	7707083893	40702810313190100353	042007681	301018106000000000681	current account
Novousmanski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Novousmanskoe Branch #3869	272 Lenina Street, Novaya Usman', Voronezh region, Russia	7707083893	40702810613190100354	042007681	301018106000000000681	current account
Novovoronezhski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Add. office # 0171	10 Parkovy Prospekt, Novovoronezh, Voronezh region, Russia	7707083893	40702810413180108841	042007681	301018106000000000681	current account
Novovoronezhski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	ad. office # 0171	10 Parkovy Prospekt, Novovoronezh, Voronezh region, Russia	7707083893	40702810713180108842	042007681	301018106000000000681	current account
Ostrogozhski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ostrogozhskoe Branch #989	6 K.Marx Street, Ostrogozhsk, Voronezh region, Russia	7707083893	40702810713220100315	042007681	301018106000000000681	current account
Ostrogozhski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ostrogozhskoe Branch #989	6 K.Marx Street, Ostrogozhsk, Voronezh region, Russia	7707083893	40702810013220100316	042007681	301018106000000000681	current account
Pavlovski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Pavlovskoe Branch #3872	11 Pokrovskaya Street, Pavlovsk, Voronezh region, Russia	7707083893	40702810113230100659	042007681	301018106000000000681	current account

Pavlovski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Pavlovskoe Branch #3872	11 Pokrovskaya Street, Pavlovsk, Voronezh region, Russia	7707083893	40702810513230100660	042007681	301018106000000000681	current account
Rossoshanski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Rossoshanskoe Branch #382	12a Truda pr., Rossosh, Voronezh region, Russia	7707083893	40702810713300100918	042007681	301018106000000000681	current account
Rossoshanski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Rossoshanskoe Branch #382	12a Truda pr., Rossosh, Voronezh region, Russia	7707083893	40702810013300100919	042007681	301018106000000000681	current account
Semilukski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Semiluksksoe Branch #3825	21a 9th January Street, Semiluki, Voronezh region, Russia	7707083893	40702810913310100452	042007681	301018106000000000681	current account
Semilukski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Semiluksksoe Branch #3825	21a 9th January Street, Semiluki, Voronezh region, Russia	7707083893	40702810213310100453	042007681	301018106000000000681	current account
Talovski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Buturlinovkskoe Branch #3793	49 Lenina Street, Buturlinovka, Voronezh region, Russia	7707083893	40702810013070101387	042007681	301018106000000000681	current account
Talovski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Buturlinovkskoe Branch #3793	49 Lenina Street, Buturlinovka, Voronezh region, Russia	7707083893	40702810313070101388	042007681	301018106000000000681	current account
Khokholski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Semiluksksoe Branch #3825	21a 9th January Street, Semiluki, Voronezh region, Russia	7707083893	40702810113310102454	042007681	301018106000000000681	current account
Khokholski TC	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Semiluksksoe Branch #3825	21a 9th January Street, Semiluki, Voronezh region, Russia	7707083893	40702810413310102455	042007681	301018106000000000681	current account
International Telephone- Telegraph Exchange	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Central Black-Soil Bank, SB of RF	28 9th January Street, Voronezh, Russia	7707083893	40702810013000108855	042007681	301018106000000000681	current account

International Telephone- Telegraph Exchange	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Central Black-Soil Bank, SB of RF	28 9th January Street, Voronezh, Russia	7707083893	40702810313000108856	042007681	301018106000000000681	current account
Voronezhski City Radio Center	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Central Black-Soil Bank, SB of RF	28 9th January Street, Voronezh, Russia	7707083893	40702810613000108857	042007681	301018106000000000681	current account
Voronezhski City Radio Center	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Central Black-Soil Bank, SB of RF	28 9th January Street, Voronezh, Russia	7707083893	40702810913000108858	042007681	301018106000000000681	current account
Customer Relations Center	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Central Black-Soil Bank, SB of RF	28 9th January Street, Voronezh, Russia	7707083893	40702810813000108851	042007681	301018106000000000681	current account
Customer Relations Center	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Central Black-Soil Bank, SB of RF	28 9th January Street, Voronezh, Russia	7707083893	40702810113000108852	042007681	301018106000000000681	current account
Technical Maintenance Center	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Central Black-Soil Bank, SB of RF	28 9th January Street, Voronezh, Russia	7707083893	40702810913000108861	042007681	301018106000000000681	current account
Technical Maintenance Center	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Central Black-Soil Bank, SB of RF	28 9th January Street, Voronezh, Russia	7707083893	40702810513000109804	042007681	301018106000000000681	current account
Supply and Procurement Center	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Central Black-Soil Bank, SB of RF	28 9th January Street, Voronezh, Russia	7707083893	40702810213000108859	042007681	301018106000000000681	current account
Supply and Procurement Center	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Central Black-Soil Bank, SB of RF	28 9th January Street, Voronezh, Russia	7707083893	40702810613000108860	042007681	301018106000000000681	current account
Voronezhskaya City Telephone Network	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Central Black-Soil Bank, SB of RF	28 9th January Street, Voronezh, Russia	7707083893	40702810413000108853	042007681	301018106000000000681	current account

Voronezhskaya City Telephone Network	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Central Black-Soil Bank, SB of RF	28 9th January Street, Voronezh, Russia	7707083893	40702810713000108854	042007681	30101810600000000681	current account
Voronezhsvyazinfo rm – a subsidiary of JSC CenterTelecom	Commercial Stock Bank Promsvyazbank (Private JSC), Moscow	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, Building 2, Moscow, 109052, Russia	Voronezhski Branch of ACB Promsvyazbank	78 20let Oktyabrya Street, Voronezh, Russia	7744000912	40702810300010060301	042007882	30101810700000000882	current account
Voronezhsvyazinfo rm – a subsidiary of JSC CenterTelecom	Commercial Stock Bank Promsvyazbank (Private JSC), Moscow	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, Building 2, Moscow, 109052, Russia	Voronezhski Branch of ACB Promsvyazbank	78 20let Oktyabrya Street, Voronezh, Russia	7744000912	40702810200010000319	042007882	30101810700000000882	current account
Voronezhsvyazinfo rm – a subsidiary of JSC CenterTelecom	Commercial Stock Bank Promsvyazbank (Private JSC), Moscow	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, Building 2, Moscow, 109052, Russia	Voronezhski Branch of ACB Promsvyazbank	78 20let Oktyabrya Street, Voronezh, Russia	7744000912	40702810600010000320	042007882	30101810700000000882	current account
Voronezhsvyazinfo rm – a subsidiary of JSC CenterTelecom	Commercial Stock Bank Promsvyazbank (Private JSC)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	7744000912	40702810800120612335	044583119	30101810600000000119	current account
Ivtelecom – a	subsidiary of J							DI-		T
Branch/ structural unit	Full name of the bank (parent)	Abbreviated corporate name of the bank	Bank location (domicile)	Name of the bank branch (where is served)	Address of the bank branch (where is served)	Bank INN	Current account number of the structural unit	Bank Identification Code of the subsidiary	Correspondent Account	Account type (income/ budgetary)
Ivtelecom – a subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ivanovskoe branch #8639	159 Lezhevskaya Street, Ivanovo, 153000, Russia	7707083893	40702810017000101059	042406608	301018100000000000608	current account
Ivtelecom – a subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ivanovskoe branch #8639	159 Lezhevskaya Street, Ivanovo, 153000, Russia	7707083893	40702810417000101060	042406608	30101810000000000608	current account

Ivtelecom – a subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ivanovskoe branch #8639	159 Lezhevskaya Street, Ivanovo, 153000, Russia	7707083893	40702810717000101061	042406609	3010181000000000000608	current account
Ivtelecom - a subsidiary of JSC CenterTelecomIOC Telecom Vychuga	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ivanovskoe branch #8639	15 Ulyanovskaya Street, Vychuga, Ivanovo region, 155000, Russia	7707083893	40702810917180100245	042406608	3010181000000000000608	current account
Ivtelecom - a subsidiary of JSC CenterTelecom, IOC Telecom Vychuga	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ivanovskoe branch #8639	15 Ulyanovskaya Street, Vychuga, Ivanovo region, 155000, Russia	7707083893	40702810217180100246	042406608	3010181000000000000608	current account
lvtelecom - a subsidiary of JSC CenterTelecom, IOC Telecom Gavrilov Posad	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ivanovskoe branch #8639	9 Oktyabrskoy Revolution Street, Gavrilov Posad, Ivanovo region, 155000, Russia	7707083893	40702810317170100062	042406608	301018100000000000608	current account
lvtelecom - a subsidiary of JSC CenterTelecom, IOC Telecom Gavrilov Posad	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ivanovskoe branch #8639	9 Oktyabrskoy Revolution Street, Gavrilov Posad, Ivanovo region, 155000, Russia	7707083893	40702810617170100063	042406608	3010181000000000000608	current account
lvtelecom - a subsidiary of JSC CenterTelecom, IOC Telecom Kineshma	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ivanovskoe branch #8639	106 Buchuzhskaya Street, Kineshma, Ivanovo region, 155800, Russia	7707083893	40702810517160100791	042406608	3010181000000000000608	current account
lvtelecom - a subsidiary of JSC CenterTelecom, IOC Telecom Kineshma	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ivanovskoe branch #8639	106 Buchuzhskaya Street, Kineshma, Ivanovo region, 155800, Russia	7707083893	40702810817160100792	042406608	301018100000000000608	current account
lvtelecom - a subsidiary of JSC CenterTelecom IOC Telecom Puchezh	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ivanovskoe branch #8639	13 Sovetskaya Street, Puchezh, Ivanovo region, 155360, Russia	7707083893	40702810017080100559	042406608	301018100000000000608	current account

Ivtelecom - a subsidiary of JSC CenterTelecom IOC Telecom Puchezh	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ivanovskoe branch #8639	13 Sovetskaya Street, Puchezh, Ivanovo region, 155360, Russia	7707083893	40702810417080100560	042406608	3010181000000000000608	current account
lvtelecom - a subsidiary of JSC CenterTelecom IOC Telecom Teykovo	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ivanovskoe branch #8639	32 Oktyabrskaya Street, Teykovo, Ivanovo region, 155050, Russia	7707083893	40702810417040100173	042406608	3010181000000000000608	current account
lvtelecom - a subsidiary of JSC CenterTelecom IOC Telecom Teykovo	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ivanovskoe branch #8639	32 Oktyabrskaya Street, Teykovo, Ivanovo region, 155050, Russia	7707083893	40702810117040100172	042406608	301018100000000000608	current account
lvtelecom - a subsidiary of JSC CenterTelecom IOC Telecom Furmanov	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ivanovskoe branch #8639	11 Sovetskaya Street, Furmanov, Ivanovo region, 155520, Russia	7707083893	40702810717070235598	042406608	301018100000000000608	current account
lvtelecom - a subsidiary of JSC CenterTelecom IOC Telecom Furmanov	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ivanovskoe branch #8639	11 Sovetskaya Street, Furmanov, Ivanovo region, 155520, Russia	7707083893	40702810117070135599	042406608	301018100000000000608	current account
lvtelecom - a subsidiary of JSC CenterTelecom IOC Telecom Shuya	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ivanovskoe branch #8639	15 Vasilyevskaya Street, Shuya, Ivanovo region, 155900, Russia	7707083893	40702810017140100541	042406608	301018100000000000608	current account
lvtelecom - a subsidiary of JSC CenterTelecom IOC Telecom Shuya	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ivanovskoe branch #8639	15 Vasilyevskaya Street, Shuya, Ivanovo region, 155900, Russia	7707083893	40702810317140100542	042406608	3010181000000000000608	current account
lvtelecom - a subsidiary of JSC CenterTelecom, IOC Telecom Yuzha	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ivanovskoe branch #8639	12 Sovetskaya Street, Yuzha, Ivanovo region, 155630, Russia	7707083893	40702810317050100933	042406608	301018100000000000608	current account

Ivtelecom - a subsidiary of JSC CenterTelecom, IOC Telecom Yuzha	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ivanovskoe branch #8639	12 Sovetskaya Street, Yuzha, Ivanovo region, 155630, Russia	7707083893	40702810017050100932	042406608	301018100000000000608	current account
Ivtelecom - a subsidiary of JSC CenterTelecom	Commercial Stock Bank Investment Trade bank (Private JSC)	ACB Investtorgba nk (ZAO)	52/45 Sadovnicheska ya Street, Moscow, 113035, Russia	Voznesenski subsidiary of ACB Investtorgbank	11a Bolshaya Vorobyevskaya Street, Ivanovo, 153000, Russia	7717002773	40702810400000000732	042406772	30101810800000000772	current account
lvtelecom - a subsidiary of JSC CenterTelecom	Commercial Stock Bank Kranbank (Private JSC)	ZAO ACB Kranbank	53 F. Engels Prospekt, Ivanovo, 153000, Russia	ZAO ACB Kranbank	53 F. Engels Prospekt, Ivanovo, 153000, Russia	3728018834	40702810200000000611	042406738	30101810200000000738	current account
lvtelecom - a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Bank Promsvyazbank (Private JSC)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, Russia	7744000912	40702810200120612333	044583119	30101810600000000119	current account
Ivtelecom - a subsidiary of JSC CenterTelecom	Commercial Investment bank EUROALLIANCE (Public JSC)		13 Stanko Street, Ivanovo, 153000, Russia	CIB EUROALLIANCE (OAO)	13 Stanko Street, Ivanovo, 153000, Russia	3702030072	40702840000002000168	042406701	30101810800000000701	foreign currency (USD)
Ivtelecom - a subsidiary of JSC CenterTelecom	Commercial Investment bank EUROALLIANCE (Public JSC)		13 Stanko Street, Ivanovo, 153000, Russia	CIB EUROALLIANCE (OAO)	13 Stanko Street, Ivanovo, 153000, Russia	3702030072	40702978500002000174	042406701	30101810800000000701	foreign currency (Euro)
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Kaluzhski sul	osidiary of JSC									I
Branch/ structural unit	Full name of the bank (parent)	Abbreviated corporate name of the bank	Bank location	Name of the bank branch (where is served)	Address of the bank branch (where is served)	Bank INN	Current account number of the structural unit	Bank Identification Code of the subsidiary	Correspondent Account	Account type (income/ budgetary)
Kaluzhski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kaluzhskoe branch of SB of RF #8608	63 M. Gorkogo Street, Kaluga, 248003, Russia	7707083893	40702810322240104184	42908612	30101810100000000612	current account
Kaluzhski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kaluzhskoe branch of SB of RF #8608	63 M. Gorkogo Street, Kaluga, 248003, Russia	7707083893	40702810022240104183	42908612	30101810100000000612	current account
Kaluzhski subsidiary of JSC CenterTelecom	Kaluzhski gas and energy stock bank Gasenergobank (Public JSC)	ACB Gasenergob ank OAO (Kaluga)	4 Plekhanova Street, Kaluga, 248030, Russia	_	4 Plekhanova Street, Kaluga, 248030, Russia	4026006420	40702810500000000687	42908701	30101810600000000701	current account
Kaluzhski	Kaluzhski gas and	ACB	4 Plekhanova	Kaluzhski gas and	4 Plekhanova	4026006420	40702810300000000667	42908701	30101810600000000701	current

subsidiary of JSC CenterTelecom	energy stock bank Gasenergobank (Public JSC)	ank (OAO), Kaluga	Street, Kaluga, 248030, Russia	energy stock bank Gasenergobank	Street, Kaluga, 248030, Russia					account
Kaluzhski subsidiary of JSC CenterTelecom	Kaluzhski gas and energy stock bank Gasenergobank (Public JSC)	ACB Gasenergob ank (OAO), Kaluga	4 Plekhanova Street, Kaluga, 248030, Russia	Kaluzhski gas and energy stock bank Gasenergobank		4026006420	407028108000000000688	42908701	30101810600000000701	current account
Kaluzhski subsidiary of JSC CenterTelecom	Inter-regional bank for infocommunications development (Public JSC)	ICB Svyzbank	7 Tverskaya Street, Moscow, 125375, Russia	Kaluzhski ACB Svyaz-Bank	39 Dostoevskogo Street, Kaluga, 248600, Russia	7710301140	40702810500240000603	42908703	30101810200000000703	current account
Kaluzhski subsidiary of JSC CenterTelecom	Inter-regional bank for infocommunications development (Public JSC)	ICB Svyzbank	7 Tverskaya Street, Moscow, 125375, Russia	Kaluzhski ACB Svyaz-Bank	39 Dostoevskogo Street, Kaluga, 248600, Russia	7710301140	40702810400240100603	42908703	30101810200000000703	current account
Kaluzhski subsidiary of JSC CenterTelecom	Inter-regional bank for infocommunications development (Public JSC)	ICB Svyzbank	7 Tverskaya Street, Moscow, 125375, Russia	Kaluzhski ACB Svyaz-Bank	39 Dostoevskogo Street, Kaluga, 248600, Russia	7710301140	42106810400240000006	42908703	30101810200000000703	current account
Kaluzhski subsidiary of JSC CenterTelecom TOC-2	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	ACB SB OF RF (OAO) Obninskoe branch 7786	4 Marx Prospekt, Obninsk, Kaluga region, 249035, Russia	7707083893	40702810122230100657	42908612	30101810100000000612	current account
Kaluzhski subsidiary of JSC CenterTelecom TOC-2	Kaluzhski gas and energy stock bank Gasenergobank (Public JSC)	ACB Gasenergo bank (OAO), Kaluga	4 Plekhanova Street, Kaluga, 248030, Russia	Kaluzhski gas and energy stock bank Gasenergobank, additional office in Obninsk	2 Kaluzhskaya Street, Obninsk, Kaluga region, 49020, Russia	4026006420	40702810301040000305	42913709	30101810800000000709	current account
Kaluzhski subsidiary of JSC CenterTelecom TOC-3	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	ACB SB OF RF (OAO) Dzerzhinskoe branch #5607	4 Sovetskaya Street, Kondrovo, Kaluga region, 249832, Russia	7707083893	40702810322200100296	42908612	30101810100000000612	current account
Kaluzhski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	ACB SB OF RF (OAO) Kozelskoe branch N5600	39 Bolshaya Sovetskaya Street, Kozelsk, Kaluga region, 249720, Russia	7707083893	40702810222160100889	42908612	301018101000000000612	current account
Kaluzhski subsidiary of JSC CenterTelecom TOC-4	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	ACB SB OF RF (OAO) Kozelskoe branch N5600	39 Bolshaya Sovetskaya Street, Kozelsk, Kaluga region, 249720, Russia	7707083893	40702810522160100893	42908612	301018101000000000612	current account
Kaluzhski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	SB of Rf, Kirovskoe Branch #5568	50 Proletrskaya Street, Kirov, Kaluga region, 249440, Russia	7707083893	40702810322120100347	42908612	30101810100000000612	current account
Kaluzhski	Joint-Stock Saving	AC SB RF	19 Vavilova	SB of RF,	50 Proletrskaya	7707083893	40702810622120100348	42908612	30101810100000000612	current

subsidiary of JSC CenterTelecom TOC-5	Bank of the Russian Federation (Public JSC)		Street, Moscow, 117997, Russia	Kirovskoe branch #5568	Street, Kirov, Kaluga region, 249440, Russia					account
Kaluzhski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Khvastovichskoe branch of SB #5573	31 Lenina Street, Khvastovichi, Kaluga region, 249360, Russia	7707083893	40702810222110101045	42908612	30101810100000000612	current account
Kaluzhski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	ACB SB of RF (OAO) Lyudinovskoe branch #5565	11 Engels Street, lyudinovo, Kaluga region, 249400, Russia	7707083893	40702810022110100314	42908612	30101810100000000612	current account
Kaluzhski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia		11 Engels Street, lyudinovo, Kaluga region, 249400, Russia	7707083893	40702810422110100600	42908612	30101810100000000612	current account
Kaluzhski subsidiary of JSC CenterTelecom TOC-6	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	ACB SB of RF (OAO) Lyudinovskoe branch #5565	11 Engels Street, lyudinovo, Kaluga region, 249400, Russia	7707083893	40702810622110100316	42908612	30101810100000000612	current account
Kaluzhski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	ACB SB of RF (OAO) Kozelskoe branch #5600	39 Bolshaya Sovetskaya Street, Kozelsk, Kaluga region, 249720, Russia	7707083893	40702810622160100890	42908612	30101810100000000612	current account
Kaluzhski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	ACB SB of RF (OAO) Sukhinichskoe branch #1560	58 Lenina Street, Sukhinichi, Kaluga region, 249270, Russia	7707083893	40702810022040000694	42908612	30101810100000000612	current account
Kaluzhski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	ACB SB of RF (OAO) Sukhinichskoe branch #1560	58 Lenina Street, Sukhinichi, Kaluga region, 249270, Russia	7707083893	40702810422040000168	42908612	30101810100000000612	current account
Kaluzhski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	ACB SB of RF (OAO) Obninskoe branch #7786	4 Marx Prospekt, Obninsk, Kaluga region, 249035, Russia	7707083893	40702810122230140138	42908612	30101810100000000612	current account
Kaluzhski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	ACB SB of RF (OAO) Borovskoe branch #2671	do Lenina Street, Borovsk, Kaluga region, 249010, Russia	7707083893	40702810422070100177	42908612	30101810100000000612	current account
Kaluzhski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	ACB SB of RF (OAO) Maloyaroslavetsko e branch #2673	1-a Uspenskaya Street, Maloyaroslavets, Kaluga region, 249000, Russia	7707083893	40702810522080100533	42908612	301018101000000000612	current account
Kaluzhski subsidiary of JSC CenterTelecom	Kaluzhski gas and energy stock bank Gasenergobank (Public JSC)	Naiuga	4 Plekhanova Street, Kaluga, 248030, Russia	_	4 Plekhanova Street, Kaluga, 248030, Russia	4026006420	40702978500000100018	42908701	30101810600000000701	foreign currency/curre nt
Kaluzhski	Kaluzhski gas and	ACB	4 Plekhanova	Kaluzhski gas and	4 Plekhanova	4026006420	40702978400000200018	42908701	30101810600000000701	foreign

subsidiary of JSC CenterTelecom	energy stock bank Gasenergobank (Public JSC)	ank (OAO), Kaluga	Street, Kaluga, 248030, Russia	energy stock bank Gasenergobank	Street, Kaluga, 248030, Russia					currency/transit
Kaluzhski subsidiary of JSC CenterTelecom	Kaluzhski gas and energy stock bank Gasenergobank (Public JSC)	ACB Gasenergob ank (OAO), Kaluga	4 Plekhanova Street, Kaluga, 248030, Russia	Kaluzhski gas and energy stock bank Gasenergobank	4 Plekhanova Street, Kaluga, 248030, Russia	4026006420	40702978300000300018	42908701	30101810600000000701	foreign currency/speci al transit
Kaluzhski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kaluzhskoe branch of SB of RF #8608	63 M. Gorkogo Street, Kaluga, 248003, Russia	7707083893	40702978922240104183	42908612	30301810100000000612	foreign currency/curre nt
Kaluzhski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kaluzhskoe branch of SB of RF #8608	63 M. Gorkogo Street, Kaluga, 248003, Russia	7707083893	40702978822240204183	42908612	30301810100000000612	foreign currency/transit
Kaluzhski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kaluzhskoe branch of SB of RF #8608	63 M. Gorkogo Street, Kaluga, 248003, Russia	7707083893	40702978722240304183	42908612	303018101000000000612	foreign currency/speci al transit
Kaluzhski subsidiary of JSC CenterTelecom	Private Joint-Stock Company Commercial Bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA- BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	subsidiary of ZAO CB GUTA-BANK - GUTA MGTS	14/7 Sukharevskaya Square, Moscow, 107045, Russia	7710353606	40702810600010007979	044583153	30101810200000000153	current account
Kostromatolo	com – a sudbs	idiary of	ISC Contor	Tolocom						
Nostromatere	Com – a suubs	Abbreviated		Telecom				Bank		
Branch/ structural unit	Full name of the bank (parent)	corporate name of the bank	Bank location	Name of the bank branch (where is served)	Address of the bank branch (where is served)	Bank INN	Current account number of the structural unit	Identification Code of the subsidiary	Correspondent Account	Account type (income/ budgetary)
Kostromatelecom – a sudbsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kostromskoe branch #8640	33 Nikitskaya Street, Kostroma, 156005, Russia	7707083893	40702810629010118711	43469623	301018102000000000623	current account
Kostromatelecom – a sudbsidiary of	Joint-Stock Saving Bank of the Russian Federation (Public	AC SB RF	19 Vavilova Street, Moscow,	Kostromskoe branch #8640	33 Nikitskaya Street, Kostroma, 156005, Russia	7707083893	40702810529010118921	43469623	30101810200000000623	current account
JSC CenterTelecom	JSC)		117997, Russia		156005, Russia					
		Bank for Foreign Trade (OAO)	117997, Russia 16 Kuznetski Most Street,	Subsidiary in Kostroma	49 Sovetskaya Street, Kostroma, 156000, Russia	7702070139	40702810521000002861	43469713	301018100000000000713	current account

Kostromatelecom – a sudbsidiary of JSC CenterTelecom	Bank for Foreign Trade (public JSC)	Bank for Foreign Trade (OAO)	16 Kuznetski Most Street, Moscow, 103031, Russia	Subsidiary in Kostroma	49 Sovetskaya Street, Kostroma, 156000, Russia	7702070139	40702810421000102861	43469713	30101810000000000713	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom SP LTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kostromskoe branch #8640	33 Nikitskaya Street, Kostroma, 156005, Russia	7707083893	40702810729010119021	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom SP LTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kostromskoe branch #8640	33 Nikitskaya Street, Kostroma, 156005, Russia	7707083893	40702810629010119011	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP #1	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kostromskoe branch #8640	33 Nikitskaya Street, Kostroma, 156005, Russia	7707083893	40702810929010119041	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP #1	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kostromskoe branch #8640	33 Nikitskaya Street, Kostroma, 156005, Russia	7707083893	40702810829010119031	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP #1	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kostromskoe branch #8640 ad. office #8640/015	5 Oktyabrskaya Street, Nerekhta, Kostroma region, 157800, Russia	7707083893	40702810029030100150	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP #1	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kostromskoe branch #8640	33 Nikitskaya Street, Kostroma, 156005, Russia	7707083893	40702810129010119061	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP #1	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kostromskoe branch #8640	33 Nikitskaya Street, Kostroma, 156005, Russia	7707083893	40702810329010119081	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP #1	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ostrovskoe branch #2497	22 Sovetskaya Street, Ostrovskoe, Kostroma region, 157960, Russia	7707083893	40702810229180100130	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP #1	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kostromskoe branch #8640	33 Nikitskaya Street, Kostroma, 156005, Russia	7707083893	40702810029010119051	43469623	301018102000000000623	current account
KostromaTelecom	Joint-Stock Saving	AC SB RF	19 Vavilova	Kostromskoe	5 Oktyabrskaya	7707083893	40702810329030100151	43469623	30101810200000000623	current

- a subsidiary of JSC CenterTelecom, SP #1	Bank of the Russian Federation (Public JSC)		Street, Moscow, 117997, Russia	branch #8640 AD. OFFICE #8640/015	Street, Nerekhta, Kostroma region, 157800, Russia					account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP #1	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kostromskoe branch #8640	33 Nikitskaya Street, Kostroma, 156005, Russia	7707083893	40702810229010119071	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP #1	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kostromskoe branch #8640	33 Nikitskaya Street, Kostroma, 156005, Russia	7707083893	40702810429010119091	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP #1	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	#2497	22 Sovetskaya Street, Ostrovskoe, Kostroma region, 157960, Russia	7707083893	40702810529180100131	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP # 2	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Sharyinskoe branch #4366	6 Pavlika Morozova Street, Sharya, Kostroma region, 157610, Russia	7707083893	40702810129140100393	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom SP #2	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Sharyinskoe branch #4366	6 Pavlika Morozova Street, Sharya, Kostroma region, 157610, Russia	7707083893	40702810829140100389	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP #3	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kostromskoe branch #8640 ad. office #8640/022	44 Oktyabrskoy Revolution Street, Buy, Kostroma region, 157000, Russia	7707083893	40702810029050100114	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP #3	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kostromskoe branch #8640 ad. office #8640/022	44 Oktyabrskoy Revolution Street, Buy, Kostroma region, 157000, Russia		40702810729050100113	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP #3	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kostromskoe branch #8640 ad. office #8640/03	10 Lenina Street, Galich, Kostroma region, 157100, Russia	7707083893	40702810929060100178	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP #3	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Chukhlomskoe branch #2510	14 Oktyabrya Street, Chukhloma, Kostroma region, 157130, Russia	7707083893	40702810529080100079	43469623	301018102000000000623	current account
KostromaTelecom	Joint-Stock Saving	AC SB RF	19 Vavilova	Chukhlomskoe	14 Oktyabrya	7707083893	40702810929080100080	43469623	30101810200000000623	current

- a subsidiary of JSC CenterTelecom, SP #3	Bank of the Russian Federation (Public JSC)		Street, Moscow, 117997, Russia	branch #2510	Street, Chukhloma, Kostroma region, 157130, Russia					account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP # 4	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Manturovskoe branch #4372	2b, 2nd Pervomayskaya Street, Manturovo, Kostroma region, 157300, Russia	7707083893	40702810929150100224	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP # 4	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Manturovskoe branch #4372	2b, 2nd Pervomayskaya Street, Manturovo, Kostroma region, 157300, Russia	7707083893	40702810629150100223	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP # 4	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Manturovskoe branch #4372	2b, 2nd Pervomayskaya Street, Manturovo, Kostroma region, 157300, Russia	7707083893	40702810229150100225	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP # 4	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Manturovskoe branch #4372	2b, 2nd Pervomayskaya Street, Manturovo, Kostroma region, 157300, Russia	7707083893	40702810629150100524	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP # 4	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Makaryevskoe branch #2498	2 Ploschadnaya Street, Makaryev, Kostroma region, 157460, Russia	7707083893	40702810129190000142	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP # 4	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Makaryevskoe branch #2498	2 Ploschadnaya Street, Makaryev, Kostroma region, 157460, Russia	7707083893	40702810929190000151	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP #5	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Neyskoe Branch #2511 of the Northern Bank, SB of RF	7 Lyubimova Street, Neya, Kostroma region, 157330, Russia	7707083893	40702810129090100126	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP #5	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Neyskoe Branch #2511 of the Northern Bank, SB of RF	7 Lyubimova Street, Neya, Kostroma region, 157330, Russia	7707083893	40702810929090100122	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP #5	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Neyskoe Branch #2511 of the Northern Bank, SB of RF	7 Lyubimova Street, Neya, Kostroma region, 157330, Russia	7707083893	40702810229090100123	43469623	301018102000000000623	current account
KostromaTelecom	Joint-Stock Saving	AC SB RF	19 Vavilova	Makaryevskoe	2 Ploschadnaya	7707083893	40702810229190000563	43469623	30101810200000000623	current

- a subsidiary of JSC CenterTelecom, SP #5	Bank of the Russian Federation (Public JSC)		Street, Moscow, 117997, Russia	branch #2498	Street, Makaryev, Kostroma region, 157460, Russia					account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP #5	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Neyskoe Branch #2511 of the Northern Bank, SB of RF	7 Lyubimova Street, Neya, Kostroma region, 157330, Russia	7707083893	40702810529090100124	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom, SP #5	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Makaryevskoe branch #2498	2 Ploschadnaya Street, Makaryev, Kostroma region, 157460, Russia	7707083893	40702810729190000571	43469623	301018102000000000623	current account
KostromaTelecom - a subsidiary of JSC CenterTelecom	Bank for Foreign Trade (public JSC)	Bank for Foreign Trade (OAO)	16 Kuznetski Most Street, Moscow, 103031, Russia	Subsidiary of Bank for Foreign Trade in Kostroma	49 Sovetskaya Street, Kostroma, 156000, Russia	7702070139	40702810221000090005	43469713	30101810000000000713	special file account
Kurski subsic	liary of JSC Ce	nterTelec	om							
Branch/ structural unit	Full name of the bank (parent)	Abbreviated corporate name of the bank	Bank location (domicile)	Name of the bank branch (where is served)	Address of the bank branch (where is served)	Bank INN	Current account number of the structural unit	Bank Identification Code of the subsidiary	Correspondent Account	Account type (income/ budgetary)
Kurski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596	67 Lenina Street, Kursk, 305004, Russia	7707083893	40702810233020103121	43807606	30101810300000000606	current account
Kurski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596	67 Lenina Street, Kursk, 305004, Russia	7707083893	40702810133020103140	43807606	30101810300000000606	current account
Kurski subsidiary of JSC CenterTelecom	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyzbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810400070000515	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyzbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810700071000515	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Gorshenchenski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 Sovetskoe office 3896/044	22 Kirova Street, Gorshechnoe, Kursk region, 306800, Russia	7707083893	40702810233080100106	43807606	301018103000000000606	current account
Kurski subsidiary	Joint-Stock Saving	AC SB RF	19 Vavilova	Kurskoe branch of	22 Kirova Street,	7707083893	40702810533080100107	43807606	30101810300000000606	current

of JSC CenterTelecom Gorshenchenski TC	Bank of the Russian Federation (Public JSC)		Street, Moscow, 117997, Russia	SB #8596 Sovetskoe office 3896/044	Gorshechnoe, Kursk region, 306800, Russia					account
Kurski subsidiary of JSC CenterTelecom Gorshenchenski TC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyzbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810900070000552	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Gorshenchenski TC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyzbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810200071000552	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Gorshenchenski TC Kshenski MTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 Sovetskoe office 3896	55 Lenina Street, Kshen', Kursk region, 306600, Russia	7707083893	40702810133050100090	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Gorshenchenski TC Kshenski MTC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyzbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810800070000555	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Gorshenchenski TC Kastorenski MTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 Sovetskoe office 3896/052	2 Kalinina Street, Solntsevo, Kursk region, 306700, Russia	7707083893	40702810933180100128	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Gorshenchenski TC Kastorenski MTC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyzbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810600070000551	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Construction and repair service	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596	67 Lenina Street, Kursk, 305004, Russia	7707083893	40702810933020103159	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Construction and repair service	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	ICB Svyzbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Kurskoe branch of SB #8596	67 Lenina Street, Kursk, 305004, Russia	7707083893	40702810333020103160	43807606	301018103000000000606	current account
Kurski subsidiary	Inter-regional	ICB	7 Tverskaya	MCB Svyazbank,	73 Dimitrov Street,	7710301140	40702810200070000524	43807752	30101810500000000752	current

of JSC CenterTelecom Construction and repair service	commercial bank for development of telecommunications and information (Public JSC)	Svyzbank (OAO)	Street, Moscow, 125375, Russia	Kurskoe Branch	Kursk, 305004, Russia					account
Kurski subsidiary of JSC CenterTelecom Construction and repair service	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyzbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810500071000524	43807752	301018105000000000752	current account
Kurski subsidiary of JSC CenterTelecom Oboyanski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 ad. office 124	42 Lenina Street, Oboyan, Kursk region, 306230, Russia	7707083893	40702810133310100141	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Oboyanski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 ad. office 124	42 Lenina Street, Oboyan, Kursk region, 306230, Russia	7707083893	40702810433310100142	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Oboyanski TC Solntsevski MTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596ad. office 121	37 Lenina Street, Solntsevo, Kursk region, 306120, Russia	7707083893	40702810733300100085	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Oboyanski TC Pristenski MTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 ad. office 108	3 Lenina Street, Pristen', Kursk region, 306200, Russia	7707083893	40702810933160100070	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Fatezhski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 ad. office 0135	32 Karl Marx Street, Fatezh, Kursk region, 307100, Russia	7707083893	40702810033290000063	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Fatezhski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 ad. office 0135	32 Karl Marx Street, Fatezh, Kursk region, 307100, Russia	7707083893	40702810333290000064	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Fatezhski MTC Zolotukhinski MTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 ad. office 0138	17 Kirova Street, Zolotukhino, Kursk region, 306020, Russia	7707083893	40702810933280100086	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Fatezhski MTC Ponyrovski MTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 ad. office 110	22 Pochtovaya Street, Ponyri, Kursk region, 306000, Russia	7707083893	40702810433150100056	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public	AC SB RF	19 Vavilova Street, Moscow,	Kurskoe branch of SB #8596 Schigrovskoe	5 Lunacharskogo Street, Schigry, Kursk region,	7707083893	40702810133100100157	43807606	301018103000000000606	current account

Schigrovski TC	JSC)		117997, Russia	office 1602	307530, Russia					Ī
Kurski subsidiary of JSC CenterTelecom Schigrovski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 Schigrovskoe office 1602	5 Lunacharskogo Street, Schigry, Kursk region, 307530, Russia	7707083893	40702810433100100158	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Schigrovski TC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyzbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810400070000528	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Schigrovski TC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyzbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810700071000528	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Schigrovski TC Timski MTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 Timski ad. office 1602/063	60 Kirova Street, Tim, Kursk region, 307060, Russia	7707083893	40702810533040000137	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Schigrovski TC Timski MTC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyzbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810100070000530	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Schigrovski TC Manturovski MTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 Manturovski ad. office 1602/064	1 Sadovaya Street, Manturovo, Kursk region, 307000, Russia	7707083893	40702810233040000136	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Schigrovski TC Manturovski MTC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyzbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810700070000529	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Schigrovski TC Cheremisinovski MTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 Cheremisinovski universal service 1602/047	27 Vokzalnaya Street, Cheremisinovo, Kursk region, 307440, Russia	7707083893	40702810733100100159	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Schigrovski TC Cheremisinovski	Inter-regional commercial bank for development of telecommunications and information	ICB Svyzbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810400070000531	43807752	30101810500000000752	current account

MTC	(Public JSC)		1							Ī
Kurski subsidiary of JSC CenterTelecom Sudzhanski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 Sudzhanskoe office 3903	22 Schepkina Street, Sudzha, Kursk region, 307800, Russia	7707083893	40702810433030100150	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Sudzhanski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 Sudzhanskoe office 3903	22 Schepkina Street, Sudzha, Kursk region, 307800, Russia	7707083893	40702810733030100151	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Sudzhanski TC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyzbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810600070000519	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Sudzhanski TC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyzbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810900071000519	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Sudzhanski TC B. Soldatski MTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 Sudzhanskoe office 3903 ad. office 056	38 Kooperativnaya Street, B. Soldatskoe, Kursk region, 307850, Russia	7707083893	40702810033030100152	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Sudzhanski TC B. Soldatski MTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810300070000521	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Sudzhanski TC Belovski MTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 Sudzhanskoe office 3903 ad. office 059	18 Komsomolskaya Street, Belaya Sloboda, Kursk region, 307910, Russia	7707083893	40702810833230000074	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Sudzhanski TC Belovski MTC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyzbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810300070000520	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Ryl'ski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 Rylski ad. office 3891	18 Karl Liebkneht Street, Rylsk, Kursk region, 307370, Russia	7707083893	40702810233270000090	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public	AC SB RF	19 Vavilova Street, Moscow,	Kurskoe branch of SB #8596 Rylski ad. office 3891	18 Karl Liebkneht Street, Rylsk, Kursk region,	7707083893	40702810533270000091	43807606	301018103000000000606	current account

Ryľski TC	JSC)	ĺ	117997, Russia	İ	307370, Russia	i I			ĺ	1
Kurski subsidiary of JSC CenterTelecom Ryl'ski TC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyzbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810800070000542	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Ryl'ski TC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyzbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810100071000542	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Ryl'ski TC Glushkovski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 Rylski ad. office 3891/054	10 Sovetskaya Street, Korenevo, Kursk region, 307450, Russia	7707083893	40702810333070100155	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Ryl'ski TC Glushkovski TC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz- bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810400070000544	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Ryl'ski TC Korenevski MTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 ad. office 3842	16 70let Oktyabrya Street, Korenevo, Kursk region, 307410, Russia	7707083893	40702810333200100116	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Ryl'ski TC Korenevski MTC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz- bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810100070000543	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Zheleznogorski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia		5 Gaydara Street, Zhelezhogorsk, Kursk region, 307170, Russia	7707083893	40702810633060100564	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Zheleznogorski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	Street,	Kurskoe branch of SB #8596 Zheleznogorski ad. office 5117	5 Gaydara Street, Zhelezhogorsk, Kursk region, 307170, Russia	7707083893	40702810933060100565	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Zheleznogorski TC	Inter-regional commercial bank for development of telecommunications and information (Public JSC), Kurski regional branch	ICB Svyz- bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810000070000533	43807752	301018105000000000752	current account

Kurski subsidiary of JSC CenterTelecom Zheleznogorski TC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz- bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810300071000533	43807752	301018105000000000752	current account
Kurski subsidiary of JSC CenterTelecom Zheleznogorski TC Konyshovski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 L'govskoe office 585/67	20a Lenina Street, Konyshovka, Kursk region, 307620, Russia	7707083893	40702810833240100210	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Zheleznogorski TC Konyshovski TC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz- bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810500070000538	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Zheleznogorski TC Khomutovski MTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 ad. office 5117/044	5 Pionerskaya Street, Khomutovka, Kursk region, 307500, Russia	7707083893	40702810333120100160	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Zheleznogorski TC Khomutovski MTC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz- bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810300070000534	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Zheleznogorski TC Dmitrievski MTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596 ad. office 5117/043	82a Lenina Street, Dmitriev, Kursk region, 307500, Russia	7707083893	40702810633120100158	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Zheleznogorski TC Dmitrievski MTC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz- bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810300070000550	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Kurchatovski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596/113	10 Energetikov Street, Kurchatov, Kursk region, 307250, Russia	7707083893	40702810133220100312	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Kurchatovski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596/113	10 Energetikov Street, Kurchatov, Kursk region, 307250, Russia	7707083893	40702810433220100313	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom	Inter-regional commercial bank for development of	ICB Svyz- bank (OAO)	7 Tverskaya Street, Moscow,	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810700070000516	43807752	301018105000000000752	current account

Kurchatovski TC	telecommunications and information (Public JSC)		125375, Russia							
Kurski subsidiary of JSC CenterTelecom Kurchatovski TC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz- bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810000071000516	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Kurchatovski TC L'govski MTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596/585	42/2 K.Marx Street, L'gov, Kursk region, 307750, Russia	7707083893	40702810533240000209	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Kurchatovski MTC L'govski MTC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz- bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810500070000525	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Kurchatovski TC Medvedenski MTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596/0131	47 Sovetskaya Street, Medvedenka, Kursk region, 307030, Russia	7707083893	40702810433320000070	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Kurchatovski TC Medvedenski MTC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz- bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810800070000526	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom Kurchatovski TC Pryamitsinski MTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kurskoe branch of SB #8596/114	99 Oktyabrskaya Street, Pryamitsino, Kursk region, 307200, Russia	7707083893	40702810733220100314	43807606	301018103000000000606	current account
Kurski subsidiary of JSC CenterTelecom Kurchatovski MTC Pryamitsinski MTC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz- bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrov Street, Kursk, 305004, Russia	7710301140	40702810100070000527	43807752	30101810500000000752	current account
Kurski subsidiary of JSC CenterTelecom	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz- bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	MCB Svyazbank, Kurskoe Branch	73 Dimitrova Street, Kursk, 305004, Russia	7710301140	40702978600071000515	43807752	30101810500000000752	foreign currency special transit
Kurski subsidiary of JSC	Inter-regional commercial bank for	ICB Svyz- bank (OAO)	7 Tverskaya Street,	MCB Svyazbank, Kurskoe Branch	73 Dimitrova Street, Kursk,	7710301140	40702840600073000515	43807752	30101810500000000752	foreign currency

CenterTelecom	development of telecommunications and information (Public JSC)		Moscow, 125375, Russia		305004, Russia					special transit
Kurski subsidiary of JSC CenterTelecom	Joint-Stock Commercial Saving Bank of RF (public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Middle Russia bank of SB RF	8 Bolshaya Andronievskaya Street, Moscow, 109544, Russia	7707083893	40702810040020101027	044525225	30101810400000000225	current account
Lipetskelektro	osvyaz – a subs	sidiary of	JSC Cente	rTelecom						
Branch/ structural unit	Full name of the bank (parent)	Abbreviated corporate name of the bank	Bank location (domicile)	Name of the bank branch (where is served)	Address of the bank branch (where is served)	Bank INN	Current account number of the structural unit	Bank Identification Code of the subsidiary	Correspondent Account	Account type (income/ budgetary)
Lipetskelektrosvya. – a subsidiary of JS CenterTelecom		OAO ACB Menatep SPb	1 Nevski Pr., Saint- Petersburg, 191186, Russia	Lipetski subsidiary of OAO ACB Menatep SPb	35a Gagarina Street, Lipetsk, 398002, Russia	7831001567	40702978000310000593	044225703	30101810100000000703	current account
Lipetskelektrosvya: – a subsidiary of JS CenterTelecom	(Omnany Al B	OAO ACB Menatep SPb	1 Nevski Pr., Saint- Petersburg, 191186, Russia	Lipetski subsidiary of OAO ACB Menatep SPb	35a Gagarina Street, Lipetsk, 398002, Russia	7831001567	40702978000310000593	044225703	30101810100000000703	current account
Lipetskelektrosvya: – a subsidiary of JS CenterTelecom		OAO ACB Menatep SPb	1 Nevski Pr., Saint- Petersburg, 191186, Russia	Lipetski subsidiary of OAO ACB Menatep SPb	35a Gagarina Street, Lipetsk, 398002, Russia	7831001567	40702978300311000593	044225703	30101810100000000703	current account
Lipetskelektrosvya: – a subsidiary of JS CenterTelecom	(Omnany Al B	OAO ACB Menatep SPb	1 Nevski Pr., Saint- Petersburg, 191186, Russia	Lipetski subsidiary of OAO ACB Menatep SPb	35a Gagarina Street, Lipetsk, 398002, Russia	7831001567	40702978600312000593	044225703	30101810100000000703	current account
Lipetskelektrosvya: – a subsidiary of JS CenterTelecom		OAO ACB Menatep SPb	1 Nevski Pr., Saint- Petersburg, 191186, Russia	Lipetski subsidiary of OAO ACB Menatep SPb	35a Gagarina Street, Lipetsk, 398002, Russia	7831001567	40702840400310000593	044225703	30101810100000000703	current account
Lipetskelektrosvya. – a subsidiary of JS CenterTelecom	Menatep Saint- Petersburg	OAO ACB Menatep SPb	1 Nevski Pr., Saint- Petersburg, 191186, Russia	Lipetski subsidiary of OAO ACB Menatep SPb	35a Gagarina Street, Lipetsk, 398002, Russia	7831001567	40702840700311000593	044225703	30101810100000000703	current account
Lipetskelektrosvya: – a subsidiary of JS CenterTelecom		OAO ACB Menatep SPb	1 Nevski Pr., Saint- Petersburg, 191186, Russia	Lipetski subsidiary of OAO ACB Menatep SPb	35a Gagarina Street, Lipetsk, 398002, Russia	7831001567	40702840000312000593	044225703	30101810100000000703	current account
Lipetskelektrosvya: – a subsidiary of JS CenterTelecom		ACB Vnershtorgb ank (OAO)	16 Kuznetski Most Street, Moscow, 103031, Russia	Subsidiary of Vneshtorgbank in Voronezh	58 Revolution Square, Voronezh, 394006, Russia	7702070139	40702810025000000704	042007835	30101810100000000835	current account
Lipetskelektrosvya: – a subsidiary of JS CenterTelecom		ACB Vnershtorgb ank (OAO)	16 Kuznetski Most Street, Moscow,	Subsidiary of Vneshtorgbank in Voronezh	58 Revolution Square, Voronezh, 394006, Russia	7702070139	40702978925000000704	042007835	30101810100000000835	current account

1			103031, Russia							
Lipetskelektrosvyaz – a subsidiary of JSC CenterTelecom	Bank for Foreign Trade (public JSC)	ACB Vnershtorgb ank (OAO)	16 Kuznetski Most Street, Moscow, 103031, Russia	Subsidiary of Vneshtorgbank in Voronezh	58 Revolution Square, Voronezh, 394006, Russia	7702070139	40702978225001000704	042007835	30101810100000000835	current account
Lipetskelektrosvyaz – a subsidiary of JSC CenterTelecom	Public Joint-Stock Company Lipetski Regional bank	OAO Lipetski Regional bank	1 Plekhanova Street, Lipetsk, 398050, Russia	OAO Lipetski Regional bank	1 Plekhanova Street, Lipetsk, 398050, Russia	4825004973	40702810200010000510	044206708	30101810900000000708	current account
Lipetskelektrosvyaz – a subsidiary of JSC CenterTelecom	Public Joint-Stock Company Lipetski Regional bank	OAO Lipetski Regional bank	1 Plekhanova Street, Lipetsk, 398050, Russia	OAO Lipetski Regional bank	1 Plekhanova Street, Lipetsk, 398050, Russia	4825004973	40702810800010000512	044206708	30101810900000000708	current account
Lipetskelektrosvyaz – a subsidiary of JSC CenterTelecom	Bank for Foreign Trade (public JSC)	ACB Vnershtorgb ank (OAO)	16 Kuznetski Most Street, Moscow, 103031, Russia	Subsidiary of Vneshtorgbank in Voronezh	58 Revolution Square, Voronezh, 394006, Russia	7702070139	40702978425005000704	042007835	30101810100000000835	current account
Lipetskelektrosvyaz – a subsidiary of JSC CenterTelecom	Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Lipetskoe branch#8593 Lipetsk	2 Pervomayskaya Street, Lipetsk, 398600, Russia	7707083893	40702810135000102699	044206604	301018108000000000604	current account
Lipetskelektrosvyaz – a subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Lipetskoe branch#8593 Lipetsk	2 Pervomayskaya Street, Lipetsk, 398600, Russia	7707083893	40702810435000102700	044206604	301018108000000000604	current account
Lipetskelektrosvyaz/ Volovski LTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ad. office 045 of Terbunskoe branch of SB #3907	1 Lenina Street, Volovo, Lipetsk region, 399580, Russia	7707083893	40702810035140100295	044206604	301018108000000000604	current account
Lipetskelektrosvyaz/ Gryazinski LTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Gryazinskoe office #3813 of Lipetskoe Branch #8593	20 Vorovskogo Street, Gryazi, Lipetsk region, Russia	7707083893	40702810735040000258	044206604	301018108000000000604	current account
Lipetskelektrosvyaz/ Dankovski LTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)		19 Vavilova Street, Moscow, 117997, Russia	Dankovskoe branch #815/26 of Lipetskoe Branch #8593	35 K. Marx Street, Dankov, Lipetsk region, 399850, Russia	7707083893	40702810635050000238	044206604	301018108000000000604	current account
Lipetskelektrosvyaz/ Dobrinski LTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Dobrinskoe office #3818 of Lipetskoe Branch #8593	4 Sovetskaya Street, Dobrinka, Lipetsk region, 399430, Russia	7707083893	40702810135070000381	044206604	301018108000000000604	current account
Lipetskelektrosvyaz/ Dobrovski LTC	Joint-Stock Saving Bank of the Russian	AC SB RF	19 Vavilova Street, Moscow,	Lebedyanskoe office #3850/050 of Lipetskoe Branch	12 Oktyabrskaya Street, Dobroe, Lipetsk region,	7707083893	40702810735080000250	044206604	301018108000000000604	current account

	Federation (Public JSC)		117997, Russia	#8593	398610, Russia					
Lipetskelektrosvyaz/ Dolgorukovski LTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Zadonskoe office #3827 ad. office 051 of Lipetskoe Branch #8593	1 Sovetskaya Street, Dolgorukovo, 399510, Russia	7707083893	40702810235060140193	044206604	301018108000000000604	current account
Lipetskelektrosvyaz/ Eletski LTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Eletskoe office #0927 of Lipetskoe Branch #8593	81 Komsomolskaya Street, Elets, 399770, Russia	7707083893	40702810035100000788	044206604	301018108000000000604	current account
Lipetskelektrosvyaz/ Zadonski LTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Zadonskoe office #3827 of Lipetskoe Branch #8593	115 Sovetskaya Street, Zadonsk, Lipetsk region, Russia	7707083893	40702810535060100325	044206604	301018108000000000604	current account
Lipetskelektrosvyaz/ Izmalkovski LTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Eletskoe office #0927/083 of Lipetskoe Branch #8593	7 Lenina Street, Izmalkovo, Lipetsk region, 399000, Russia	7707083893	40702810635120000786	044206604	301018108000000000604	current account
Lipetskelektrosvyaz/ Krasninski LTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Lebedyanskoe office #3850/038 of Lipetskoe Branch #8593	5 Pervomayskaya Street, Krasnoe, Lipetsk region, Russia	7707083893	40702810835130000068	044206604	301018108000000000604	current account
Lipetskelektrosvyaz/ Lebedyanski LTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Lebedyanskoe office #3850 Lipetskoe Branch #8594	23 Pochtovaya Street, Lebedyan', Lipetsk region, 399610, Russia	7707083893	40702810835150000187	044206604	301018108000000000604	current account
Lipetskelektrosvyaz/ Leo-Tolstovski LTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Dankovskoe office #3815/044 of Lipetskoe Branch #8593	1 M. Gorkogo Street, Leo Tolstoy, Lipetsk region, 399870, Russia	7707083893	40702810835050008111	044206604	301018108000000000604	current account
Lipetskelektrosvyaz/ Stanovlyanski LTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)		19 Vavilova Street, Moscow, 117997, Russia	Eletskoe Branch #0927 of Lipetskoe Branch #8593	35A Stanovlyanskaya Street, Stanovoe, Lipetsk region, 399710, Russia	7707083893	40702810735100000787	044206604	301018108000000000604	current account
Lipetskelektrosvyaz/ Terbunski LTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Terbunskoe Branch #66263907 of Lipetskoe Branch #8593	45 Oktyabrskaya Street, Terbuny, Lipetsk region, 399540, Russia	7707083893	40702810735030100294	044206604	301018108000000000604	current account
Lipetskelektrosvyaz/ Usmanski LTC	Joint-Stock Saving Bank of the Russian	AC SB RF	19 Vavilova Street, Moscow,	Usmanskoe office #0386 of Lipetskoe Branch #8593	18a Komsomolskaya Street, Usman',	7707083893	40702810835180100455	044206604	30101810800000000604	current account

	Federation (Public JSC)		117997, Russia		Lipetsk region, 399370, Russia					
Lipetskelektrosvyaz/ Khlevenski LTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Zadonskoe office #3827/036 of Lipetskoe Branch #8593	8a Leninskaya Street, Khlevnoe, Lipetsk region, 399260, Russia	7707083893	40702810235060150141	044206604	301018108000000000604	current account
Lipetskelektrosvyaz/ Chaplyginski LTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Dankovskoe office #3815/055 of Lipetskoe Branch #8593	30 Moskovskaya Street, Chaplygin, Lipetsk region, 399900, Russia	7707083893	40702810935050009175	044206604	301018108000000000604	current account
Lipetskelektrosvyaz/ SP MTTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Lipetskoe Branch #8593 Lipetsk city	2 Pervomayskaya Street, Lipetsk, 398600, Russia	7707083893	40702810635000102717	044206604	301018108000000000604	current account
Lipetskelektrosvyaz/S P Elektrosvyaz Center	Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Lipetskoe Branch #8593 Lipetsk city	2 Pervomayskaya Street, Lipetsk, 398600, Russia	7707083893	40702810435000102713	044206604	301018108000000000604	current account
Lipetskelektrosvyaz/ SP Service Center	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Lipetskoe Branch #8593 Lipetsk city	2 Pervomayskaya Street, Lipetsk, 398600, Russia	7707083893	40702810535000102710	044206604	301018108000000000604	current account
Lipetskelektrosvyaz/ SP Service Center	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Lipetskoe Branch #8593 Lipetsk city	2 Pervomayskaya Street, Lipetsk, 398600, Russia	7707083893	40702810835000102711	044206604	301018108000000000604	current account
Lipetskelektrosvyaz/ SP Service Center	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Lipetskoe Branch #8593 Lipetsk city	2 Pervomayskaya Street, Lipetsk, 398600, Russia	7707083893	40702810135000102712	044206604	301018108000000000604	current account
Lipetskelektrosvyaz – a subsidiary of JSC CenterTelecom	Private Joint-Stock Company Commercial Bank for entrepreneurship development GUTA-BANK	ZAO CB GUTA- BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	CB GUTÁ-BANK - GUTA MGTS"	14/7 Sukharevskaya Square, Moscow, 107045, Russia	7710353606	40702810000010007977	044583153	30101810200000000153	current account
				Moscow	subsidiary of .	JSC Center	Telecom			
Branch/ structural unit	Full name of the bank (parent)	Abbreviated corporate name of the bank	Bank location (domicile)	Name of the bank branch (where is served)	Address of the bank branch (where is served)	Bank INN	Current account number of the structural unit	Bank Identification Code of the subsidiary	Correspondent Account	Account type (income/ budgetary)
Balashikhinski TC	Private Joint-Stock	ZAO CB	5	ZAO CB GUTA-	5 Dolgorukovskaya	7710353606	40702810700210010193	44525716	30101810100000000716	current

	Company Commercial bank for entrepreneurship development GUTA- BANK	GUTA-BANK	Dolgorukovska ya Street, Moscow, 127006, Russia	BANK	Street, Moscow, 127006, Russia					account
Balashikhinski TC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	ZAO CB GUTA- BANK	5 Dolgorukovskaya Street, Moscow, 127006, Russia	7710353606	40702810600210000193	044525716	30101810100000000716	current account
Balashikhinski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Balashikhinskoe Branch #8038	7/27 Obyedinenia Street, Balashikha, Moscow region, Russia	7707083893	40702810040040100794	044525225	30101810400000000225	current account
Balashikhinski TC, Elektrostal'ski TSC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Add. office Noginskoe branch #2557/066	18 Mira Street, Elektrostal, Moscow region, Russia	7707083893	40702810540280127118	044525225	30101810400000000225	current account
Balashikhinski TC, Pavlovo-Posadski TSC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orekhovo- Zuevskoe Branch #1556	4 Karl Liebknecht Street, Oekhovo- Zuevo, Moscow region, Russia	7707083893	40702810540310124117	044525225	30101810400000000225	current account
Balashikhinski TC, Noginski TSC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Balashikhinskoe Branch #8038	7/27 Obyedinenia Street, Balashikha, Moscow region, Russia	7707083893	40702810440280100358	044525225	30101810400000000225	current account
Balashikhinski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Balashikhinskoe Branch #8038	7/27 Obyedinenia Street, Balashikha, Moscow region, Russia	7707083893	40702840340040100794	044525225	30101810400000000225	current account
Balashikhinski TC, Noginski TSC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	Noginski sunsidiary of ZAO CB GUTA- BANK	24-A Komsomolskaya Street, Noginsk, Moscow region, Russia	7710353606	40702810100340010098	044653840	30101810600000000840	current account
Balashikhinski TC, Noginski TSC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	Noginski sunsidiary of ZAO CB GUTA- BANK	24-A Komsomolskaya Street, Noginsk, Moscow region, Russia	7710353606	40702810000340000098	044653840	30101810600000000840	current account
Balashikhinski TC, Pavlovo-Posadski	Private Joint-Stock Company	ZAO CB GUTA-BANK	5 Dolgorukovska	ZAO CB GUTA- BANK	5 Dolgorukovskaya Street, Moscow,	7710353606	40702810400240000127	044525716	30101810100000000716	current account

TSC	Commercial bank for entrepreneurship development GUTA- BANK		ya Street, Moscow, 127006, Russia		127006, Russia					
Balashikhinski TC, Pavlovo-Posadski TSC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	ZAO CB GUTA- BANK	5 Dolgorukovskaya Street, Moscow, 127006, Russia	7710353606	40702810500240010127	044525716	30101810100000000716	current account
Balashikhinski TC, Elektrostal'ski TSC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	Noginski sunsidiary of ZAO CB GUTA- BANK	24-A Komsomolskaya Street, Noginsk, Moscow region, Russia	7710353606	40702810200340010105	044653840	30101810600000000840	current account
Balashikhinski TC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	7744000912	40702810400120612340	044583119	30101810600000000119	current account
Balashikhinski TC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	7744000912	40702810000120612339	044583119	30101810600000000119	current account
Balashikhinski TC, Noginski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	7744000912	40702810700120612341	044583119	30101810600000000119	current account
Balashikhinski TC, Noginski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	7744000912	40702810000120612342	044583119	30101810600000000119	current account
Balashikhinski TC, Elektrostal'ski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	7744000912	40702810900120612361	044583119	30101810600000000119	current account
Balashikhinski TC, Balashikhinski TC, Pavlovo-Posadski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow,	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	7744000912	40702810600120612360	044583119	30101810600000000119	current account

	Company)		109052, Russia							
Balashikhinski TC, Balashikhinski TC, Pavlovo-Posadski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	7744000912	40702810300120612343	044583119	30101810600000000119	current account
Balashikhinski TC, Elektrostal'ski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	7744000912	40702810200120612362	044583119	30101810600000000119	current account
Balashikhinski TC, Elektrostal'ski TSC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	Noginski sunsidiary of ZAO CB GUTA- BANK	24-A Komsomolskaya Street, Noginsk, Moscow region, Russia	7710353606	40702810100340000105	044653840	30101810600000000840	current account
Dmitrovski TC, Dmitrovski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810000000612307	044583119	30101810600000000119	current account
Dmitrovski TC, Dmitrovski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810700000612306	044583119	30101810600000000119	current account
Dmitrovski TC, Dubnenski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810600000612309	044583119	30101810600000000119	current account
Dmitrovski TC, Dubnenski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810300000612308	044583119	30101810600000000119	current account
Dmitrovski TC, Taldomski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810300000612311	044583119	30101810600000000119	current account

Dmitrovski TC, Taldomski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810000000612310	044583119	30101810600000000119	current account
Kolomenski TC	Commercial Bank Ogni Moskvy (Moscow Lights) (Limited Liability Company)	CB Ogni Moskvy (LLC)	27 Novaya Basmannaya Street, Moscow, 105066, Russia	Subsidiary Ogny Podmoskovya of CB Ogni Moskvy	4 Svobody Street, Ramenskoe, Moscow region, 140103, Russia	7701028536	40702810280070000134	044660713	30101810900000000713	current account
Kolomenski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kolomenskoe branch of SB 1555	31 Zelenaya Street, Kolomna, Moscow region, Russia	7707083893	40702810040200101465	044525225	30101810400000000225	current account
Kolomenski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kolomenskoe branch of SB 1555	31 Zelenaya Street, Kolomna, Moscow region, Russia	7707083893	40702810740200101464	044525225	30101810400000000225	current account
Kolomenski TC	Commercial Bank Ogni Moskvy (Moscow Lights) (Limited Liability Company)	CB Ogni Moskvy (LLC)	27 Novaya Basmannaya Street, Moscow, 105066, Russia	Subsidiary Ogny Podmoskovya of CB Ogni Moskvy	4 Svobody Street, Ramenskoe, Moscow region, 140103, Russia	7701028536	40702810580070000135	044660713	30101810900000000713	current account
Kolomenski TC, Lukhovitski TSC	Commercial Bank Ogni Moskvy (Moscow Lights) (Limited Liability Company)	CB Ogni Moskvy (LLC)	27 Novaya Basmannaya Street, Moscow, 105066, Russia	Subsidiary Ogny Podmoskovya of CB Ogni Moskvy	4 Svobody Street, Ramenskoe, Moscow region, 140103, Russia	7701028536	40702810680070000132	044660713	30101810900000000713	current account
Kolomenski TC, Lukhovitski TSC	Commercial Bank Ogni Moskvy (Moscow Lights) (Limited Liability Company)	CB Ogni Moskvy (LLC)	27 Novaya Basmannaya Street, Moscow, 105066, Russia	Subsidiary Ogny Podmoskovya of CB Ogni Moskvy	4 Svobody Street, Ramenskoe, Moscow region, 140103, Russia	7701028536	40702810980070000133	044660713	30101810900000000713	current account
Kolomenski TC, Ozerski TSC	Commercial Bank Ogni Moskvy (Moscow Lights) (Limited Liability Company)	CB Ogni Moskvy (LLC)	27 Novaya Basmannaya Street, Moscow, 105066, Russia	Subsidiary Ogny Podmoskovya of CB Ogni Moskvy	4 Svobody Street, Ramenskoe, Moscow region, 140103, Russia	7701028536	40702810880070000136	044660713	30101810900000000713	current account
Kolomenski TC, Ozerski TSC	Commercial Bank Ogni Moskvy (Moscow Lights) (Limited Liability	CB Ogni Moskvy (LLC)	27 Novaya Basmannaya Street, Moscow,	Subsidiary Ogny Podmoskovya of CB Ogni Moskvy	4 Svobody Street, Ramenskoe, Moscow region, 140103, Russia	7701028536	40702810180070000137	044660713	30101810900000000713	current account

	Company)		105066, Russia							
Kolomenski TC, Zarayski TSC	Commercial Bank Ogni Moskvy (Moscow Lights) (Limited Liability Company)	CB Ogni Moskvy (LLC)	27 Novaya Basmannaya Street, Moscow, 105066, Russia	Subsidiary Ogny Podmoskovya of CB Ogni Moskvy	4 Svobody Street, Ramenskoe, Moscow region, 140103, Russia	7701028536	40702810080070000130	044660713	30101810900000000713	current account
Kolomenski TC, Zarayski TSC	Commercial Bank Ogni Moskvy (Moscow Lights) (Limited Liability Company)	CB Ogni Moskvy (LLC)	27 Novaya Basmannaya Street, Moscow, 105066, Russia	Subsidiary Ogny Podmoskovya of CB Ogni Moskvy	4 Svobody Street, Ramenskoe, Moscow region, 140103, Russia	7701028536	40702810380070000131	044660713	30101810900000000713	current account
Krasnogorski TC	Joint-Stock Commercial Bank Link-Bank (Public Joint-Stock Company)	ACB Bank Link-Bank (OAO)	7 Dmitrovskoe Shosse, Building 2, Moscow, 127434, Russia	ACB Bank Link- Bank (OAO)	7 Dmitrovskoe Shosse, Building 2, Moscow, 127434, Russia	7713097982	40702810100000000248	044585128	30101810200000000128	current account
Krasnogorski TC	Joint-Stock Commercial Bank Link-Bank (Public Joint-Stock Company)	ACB Bank Link-Bank (OAO)	7 Dmitrovskoe Shosse, Building 2, Moscow, 127434, Russia	ACB Bank Link- Bank (OAO)	7 Dmitrovskoe Shosse, Building 2, Moscow, 127434, Russia	7713097982	40702810400001000248	044585128	30101810200000000128	current account
Krasnogorski TC, Krasnogorski TSC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Krasnogorskoe branch of SB #7808	24 Lenina Street, Krasnogorsk, Moscow region, Russia	7707083893	40702810640210101825	044552323	30101810900000000323	current account
Krasnogorski TC, Krasnogorski TSC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Krasnogorskoe branch of SB #7808	24 Lenina Street, Krasnogorsk, Moscow region, Russia	7707083893	40702810940210101826	044552323	30101810900000000323	current account
Krasnogorski TC, Istrinski TSC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Khimkinskoe branch of SB #7825	73 Yubileyny pr., Khimki, Moscow region, Russia	7707083893	40702810240440101558	044552323	30101810900000000323	current account
Krasnogorski TC, Volokolamski TSC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Volokolamskoe branch of SB #2559	14A Novosodatskaya Street, Volokolamsk, Russia	7707083893	40702810740060100170	044552323	30101810900000000323	current account
Krasnogorski TC, Lotoshinski	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997,	Volokolamskoe branch of SB #2559	14A Novosodatskaya Street, Volokolamsk,	7707083893	40702810940060114018	044552323	30101810900000000323	current account

			Russia		Russia					
Krasnogorski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Volokolamskoe branch of SB #2559	14A Novosodatskaya Street, Volokolamsk, Russia	7707083893	40702810540060120156	044552323	30101810900000000323	current account
Lyuberetski TC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	Subsidiary Zhukovski	4 Lomonosova Street, Zhukovski, Moscow region, 140160, Russia	7710353606	40702810000100011578	044660773	30101810500000000773	current account
Lyuberetski TC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	Subsidiary Zhukovski	4 Lomonosova Street, Zhukovski, Moscow region, 140160, Russia	7710353606	40702810300100011579	044660773	30101810500000000773	current account
Lyuberetski TC, Ramenski TSC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	127006, Russia	Subsidiary Zhukovski	4 Lomonosova Street, Zhukovski, Moscow region, 140160, Russia	7710353606	40702810900100001578	044660773	30101810500000000773	current account
Lyuberetski TC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	Subsidiary Zhukovski	4 Lomonosova Street, Zhukovski, Moscow region, 140160, Russia	7710353606	40702810200100001579	044660773	30101810500000000773	current account
Zhukovski TSC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	127006, Russia	Subsidiary Zhukovski	403 Oktyabrski Prospekt, Lyubertsy, Moscow region, Russia	7707083893	40702810600100001580	044660773	301018105000000000773	current account
Lyuberetski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Lyuberetskoe branch of SB 7809	403 Oktyabrskiy Prospekt< build.2, Lyubertsy, Moscow region, Russia	7707083893	40702810240240100132	044552323	30101810900000000323	current account
Lyuberetski TC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810800120612348	044583119	30101810600000000119	current account
Lyuberetski TC	Joint-Stock Commercial Bank Promsvyazbank		10 Smirnovskaya Street, building	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052,	7744000912	40702810100120612349	044583119	30101810600000000119	current account

	(Private Joint-Stock Company)		22, Moscow, 109052, Russia		Russia					
Lyuberetski TC, Ramenski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810500120612350	044583119	30101810600000000119	current account
Lyuberetski TC, Ramenski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810800120612351	044583119	30101810600000000119	current account
Zhukovski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810500120612363	044583119	30101810600000000119	current account
Mytischenski TC, Dolgoprudnenski TSC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	Dedovski subsidiary	9 Gagarina Street, Dedovsk, Moscow region, 143530, Russia	7710353606	40702810900300000500	044651793	30101810300000000793	current account
Mytischenski TC, Dolgoprudnenski TSC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	Subsidiary of SB Dedovski	9 Gagarina Street, Dedovsk, Moscow region, 143530, Russia	7710353606	40702810000300010500	044651793	30101810300000000793	current account
Mytischenski TC, Mytischenski TSC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	Subsidiary of SB Korolevski	1A Udarnika Proezd, Korolev, Moscow region, 141070, Russia	7710353606	40702810500320000693	044661826	30101810700000000826	current account
Mytischenski TC, Mytischenski TSC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	Subsidiary of SB Korolevski	1A Udarnika Proezd, Korolev, Moscow region, 141070, Russia	7710353606	40702810600320010693	044661826	30101810700000000826	current account
Mytischenski TC, Korolevski TSC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA-	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006,	Subsidiary of SB Korolevski	1A Udarnika Proezd, Korolev, Moscow region, 141070, Russia	7710353606	40702810300320000039	044661826	30101810700000000826	current account

	BANK		Russia							
Mytischenski TC, Mytischenski TSC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Mytischenskoe branch of SB 7810	2 1st Vokzalnaya Street, Mytischi, Moscow region, Russia	7707083893	40702810040260100985	044552323	30101810900000000323	current account
Korolevski TSC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Korolevskoe branch of SB 2570	6a Kosmonavtov Pr., Korolev, Moscow region, Russia	7707083893	40702810140170100205	044552323	30101810900000000323	current account
Dolgoprudnenski TSC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Mytischenskoe branch of SB 7810	2 1st Vokzalnaya Street, Mytischi, Moscow region, Russia	7707083893	40702810640260123003	044552323	30101810900000000323	current account
Mytischenski TC, Korolevski TSC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	GUTA-BANK	127006, Russia	Subsidiary of SB Korolevski	1A Udarnika Proezd, Korolev, Moscow region, 141070, Russia	7710353606	40702810400320010039	044661826	30101810700000000826	current account
Naro-Fominski Telecommunication Center	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810500000612302	044583119	30101810600000000119	current account
Naro-Fominski Telecommunication Center	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Naro-Fominskoe branch of SB 2572	18a Marshala Zhukova Street, Naro-Fominsk, Moscow region, Russia	7707083893	40702810740270100042	044552323	30101810900000000323	current account
Naro-Fominski Telecommunication Center	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810400000612305	044583119	30101810600000000119	current account
Odintsovski TC, Odintsovski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810700000612319	044583119	30101810600000000119	current account
Odintsovski TC, Odintsovski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052,	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810400000612318	044583119	301018106000000000119	current account

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Odintsovski TC, Zvenigorodski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810700000612322	044583119	30101810600000000119	current account
Odintsovski TC, Ruzski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810300000612324	044583119	30101810600000000119	current account
Odintsovski TC, Mozhayski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810400000612321	044583119	30101810600000000119	current account
Odintsovski TC, Mozhayski TSC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Middle Russia bank of SB RF	8 Bolshaya Andronievskaya Street, Moscow, 109544, Russia	7707083893	40702810740370172035	044525225	30101810400000000225	current account
Odintsovski TC, Mozhayski TSC	Joint-Stock Commercial Bank PROMSVYAZBANK (Private JSC)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810100000612320	044583119	301018106000000000119	current account
Orekhovo-Zeuvski TC	Joint-Stock Commercial Bank Link-Bank (Public Joint-Stock Company)	ACB Bank Link-Bank (OAO)	7 Dmitrovskoe Shosse, Building 2, Moscow, 127434, Russia	ACB Bank Link- Bank (OAO)	7 Dmitrovskoe Shosse, Building 2, Moscow, 127434, Russia	7713097982	40702810900001000243	044585128	30101810200000000128	current account
Orekhovo-Zeuvski TC	Joint-Stock Commercial Bank Link-Bank (Public Joint-Stock Company)	ACB Bank Link-Bank (OAO)	7 Dmitrovskoe Shosse, Building 2, Moscow, 127434, Russia	ACB Bank Link- Bank (OAO)	7 Dmitrovskoe Shosse, Building 2, Moscow, 127434, Russia	7713097982	40702810600000000243	044585128	30101810200000000128	current account
Orekhovo-Zeuvski TC, Egoryevski TSC	Joint-Stock Commercial Bank Link-Bank (Public Joint-Stock Company)	ACB Bank Link-Bank (OAO)	7 Dmitrovskoe Shosse, Building 2, Moscow, 127434, Russia	ACB Bank Link- Bank (OAO)	7 Dmitrovskoe Shosse, Building 2, Moscow, 127434, Russia	7713097982	40702810800000000247	044585128	30101810200000000128	current account
Orekhovo-Zeuvski TC, Voskresenski	Joint-Stock Commercial Bank	ACB Bank Link-Bank	7 Dmitrovskoe Shosse,	ACB Bank Link- Bank (OAO)	7 Dmitrovskoe Shosse, Building 2,	7713097982	40702810500000000246	044585128	30101810200000000128	current account

TSC	Link-Bank (Public Joint-Stock Company)	(OAO)	Building 2, Moscow, 127434, Russia		Moscow, 127434, Russia					
Orekhovo-Zeuvski TSC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Middle Russia bank of SB RF	8 Bolshaya Andronievskaya Street, Moscow, 109544, Russia	7707083893	40702810140310100337	044525225	30101810400000000225	current account
Orekhovo-Zeuvski TC, Shaturski TSC	Joint-Stock Commercial Bank Link-Bank (Public Joint-Stock Company)	ACB Bank Link-Bank (OAO)	7 Dmitrovskoe Shosse, Building 2, Moscow, 127434, Russia	ACB Bank Link- Bank (OAO)	7 Dmitrovskoe Shosse, Building 2, Moscow, 127434, Russia	7713097982	40702810200000000245	044585128	30101810200000000128	current account
Orekhovo-Zeuvski TC	Joint-Stock Commercial Bank Link-Bank (Public Joint-Stock Company)	ACB Bank Link-Bank (OAO)	7 Dmitrovskoe Shosse, Building 2, Moscow, 127434, Russia	ACB Bank Link- Bank (OAO)	7 Dmitrovskoe Shosse, Building 2, Moscow, 127434, Russia	7713097982	40702810700000000295	044585128	30101810200000000128	current account
Shaturski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810300000001456	044583119	30101810600000000119	current account
Podolski TC, Podolski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810100000612304	044583119	30101810600000000119	current account
Podolski TC, Podolski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810800000612316	044583119	30101810600000000119	current account
Podolski TC, Leninski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810800000612317	044583119	30101810600000000119	current account
Podolski TC, Leninski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052,	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810900000612313	044583119	30101810600000000119	current account

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Podolski TC, Domodedovski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810800000612315	044583119	30101810600000000119	current account
Podolski TC, Domodedovski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810600000612312	044583119	30101810600000000119	current account
Podolski TC, Domodedovski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810200000612314	044583119	30101810600000000119	current account
Serpukhovski TC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	Subsidiary Protbinski of ZAO CB GUTA-Bank	24b Lenina Street, Protvino, Moscow region, 142284, Russia	7710353606	40702810700260000951	044695709	301018100000000000709	current account
Serpukhovski TC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	Subsidiary Protbinski of ZAO CB GUTA-Bank	24b Lenina Street, Protvino, Moscow region, 142284, Russia	7710353606	40702810700261000950	044695709	301018100000000000709	current account
Serpukhovski TC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	Subsidiary Protbinski of ZAO CB GUTA-Bank	24b Lenina Street, Protvino, Moscow region, 142284, Russia	7710353606	40702810400260000950	044695709	301018100000000000709	current account
Serpukhovski TC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	Subsidiary Protbinski of ZAO CB GUTA-Bank	24b Lenina Street, Protvino, Moscow region, 142284, Russia	7710353606	40702810500260010950	044695709	301018100000000000709	current account
Serpukhovski TC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	Subsidiary Protbinski of ZAO CB GUTA-Bank	24b Lenina Street, Protvino, Moscow region, 142284, Russia	7710353606	40702810000260000952	044695709	301018100000000000709	current account
Serpukhovski TC	Joint-Stock Saving	AC SB RF	19 Vavilova	Serpukhovskoe	14 Moskovskoe	7707083893	40702810240400100040	44552225	30101810400000000225	current

	Bank of the Russian Federation (Public JSC)		Street, Moscow, 117997, Russia	branch of SB 1554	Shosse, Serpukhov, Moscow region, Russia					account
Serpukhovski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Serpukhovskoe branch of SB 1554	14 Moskovskoe Shosse, Serpukhov, Moscow region, Russia	7707083893	40702810440400100329	44552225	30101810400000000225	current account
Serpukhovski TC, Chekhovski TSC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Podolskoe branch of SB 2573	21 Street, Podolsk, Moscow region, Russia	7707083893	40702810240330192376	44552225	30101810400000000225	current account
Stupinski TSC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Stupinskoe branch of SB 6626	63a Andropova Street, Stupino, Moscow region, Russia	7707083893	40702810740420100037	44552225	30101810400000000225	current account
Serpukhovski TC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810100120612352	044583119	30101810600000000119	current account
Serpukhovski TC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810600120612357	044583119	301018106000000000119	current account
Stupinski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810000120612355	044583119	30101810600000000119	current account
Serpukhovski TC, Kashirski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810700120612354	044583119	30101810600000000119	current account
Serpukhovski TC, Kashirski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810400120612353	044583119	30101810600000000119	current account
Serpukhovski TC,	Joint-Stock	ACB	10	ACB	10 Smirnovskaya	7744000912	40702810300120612356	044583119	30101810600000000119	current

Chekhovski TSC	Commercial Bank Promsvyazbank (Private Joint-Stock Company)	Promsvyazb ank (ZAO)	Smirnovskaya Street, building 22, Moscow, 109052, Russia	Promsvyazbank (ZAO)	Street, building 22, Moscow, 109052, Russia					account
Serpukhovski TC, Kashirski TSC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Stupinskoe branch of SB 6626	63a Andropova Street, Stupino, Moscow region, Russia	7707083893	40702810540420100431	44552225	30101810400000000225	current account
Serpukhovski TC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	127006, Russia	ZAO CB GUTA- BANK	5 Dolgorukovskaya Street, Moscow, 127006, Russia	7710353606	40702810700290000071	044525716	301018100000000000712	current account
Khimkinski TC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810480030000107	044583119	30101810600000000119	current account
Khimkinski TC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810600120612328	044583119	30101810600000000119	current account
Khimkinski TC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810300120612330	044583119	30101810600000000119	current account
Khimkinski TC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810600120612331	044583119	30101810600000000119	current account
Khimkinski TC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810900120612329	044583119	30101810600000000119	current account
Khimkinski TC, Solnechnogorski TSC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow,	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810900120612332	044583119	30101810600000000119	current account

	Company)		109052, Russia							
Khimkinski TC, Solnechnogorski TSC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Klinskoe branch #2563	1 Levo- Berezhnaya Street, Klin, Moscow region, Russia	7707083893	40702810140190101640	44525225	30101810400000000225	current account
Khimkinski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Khimkinskoe branch of SB #7825	73 Yubileyny pr., Khimki, Moscow region, Russia	7707083893	40206810440440310002	44525225	30101810400000000225	foreign currency
Khimkinski TC	Commercial Bank Ogni Moskvy (Moscow Lights) (Limited Liability Company)	CB Ogni Moskvy (LLC)	27 Novaya Basmannaya Street, Moscow, 105066, Russia	Subsidiary Ogny Podmoskovya of CB Ogni Moskvy	4 Svobody Street, Ramenskoe, Moscow region, 140103, Russia	7701028536	40702810480140000110	044660713	30101810900000000713	current account
Khimkinski TC	Commercial Bank Ogni Moskvy (Moscow Lights) (Limited Liability Company)	CB Ogni Moskvy (LLC)	27 Novaya Basmannaya Street, Moscow, 105066, Russia	Subsidiary Ogny Podmoskovya of CB Ogni Moskvy	4 Svobody Street, Ramenskoe, Moscow region, 140103, Russia	7701028536	40702810080140000141	044660713	30101810900000000713	current account
Khimkinski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Khimkinskoe branch of SB #7825	73 Yubileyny pr., Khimki, Moscow region, Russia	7707083893	4070284044044010511	44525225	30101810400000000225	current account
Khimkinski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Khimkinskoe branch of SB #7825	73 Yubileyny pr., Khimki, Moscow region, Russia	7707083893	40702810640440105249	44525225	30101810400000000225	foreign currency
Khimkinski TC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810300120612327	044583119	30101810600000000119	current account
Schelkovski TC, Schelkovski TSC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	ZAO CB GUTA- BANK	5 Dolgorukovskaya Street, Moscow, 127006, Russia	7710353606	40702810500230010218	044525716	30101810100000000716	current account
Schelkovski TC, Schelkovski TSC	Bank Vozrozhdenie Public Joint-Stock Company	Bank Vozrozhdeni e (OAO)	7/4 Luchnokov per., Building 1, Moscow, GSP-9,	Schelkovski branch	5 Lenina Street, Schelkovo, Moscow region, 141100, Russia	5000001042	40702810606000140319	044525181	30101810900000000181	current account

			101999, Russia							
Schelkovski TC, Pushkinski TSC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	ZAO CB GUTA- BANK	5 Dolgorukovskaya Street, Moscow, 127006, Russia	7710353606	40702810900370000037	044525716	30101810100000000716	current account
Schelkovski TC, Pushkinski TSC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	127006, Russia	ZAO CB GUTA- BANK	5 Dolgorukovskaya Street, Moscow, 127006, Russia	7710353606	40702810800370000037	044525716	30101810100000000716	current account
Schelkovski TC, Sergievo-Posadski TSC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	127006, Russia	ZAO CB GUTA- BANK	5 Dolgorukovskaya Street, Moscow, 127006, Russia	7710353606	40702810100330010235	044525716	30101810100000000716	current account
Schelkovski TC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810900120612358	044583119	30101810600000000119	current account
Schelkovski TC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810200120612359	044583119	30101810600000000119	current account
Schelkovski TC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810800120612364	044583119	30101810600000000119	current account
Schelkovski TC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810100120612365	044583119	30101810600000000119	current account
Schelkovski TC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810400120612366	044583119	30101810600000000119	current account

Supply and Procurement Service of the Moscow subsidiary	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810000120612368	044583119	301018106000000000119	current account
Schelkovski TC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810700120612367	044583119	30101810600000000119	current account
Schelkovski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Schelkovskoe branch of SB 2575	11 Komsomolskaya Street, Schelkovo, Moscow region, Russia	7707083893	40702810540480100414	44525225	30101810400000000225	current account
Schelkovski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Pushkinskoe branch of SB 2570/0128	11a Moskovski prospekt, Pushkino, Moscow region, Russia	7707083893	40702810940170110806	44525225	30101810400000000225	current account
Schelkovski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Sergievo- Posadskoe branch of SB 2578	27/3 Valovaya Street, Sergiev- Posad, Moscow region, Russia	7707083893	40702810340380100510	44525225	30101810400000000225	current account
Schelkovski TC, Sergievo-Posadski TSC	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	ZAO CB GUTA- BANK	5 Dolgorukovskaya Street, Moscow, 127006, Russia	7710353606	40702810000330000235	044525716	30101810100000000716	current account
Moscow subsidiary of JSC CenterTelecom	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	GUTA-MGTS, subsidiary of ZAO GUTA-BANK	14/7 B.Sukharevskaya Square, Moscow, Russia	7710353606	40702810800010007847	044583153	30101810200000000153	current account
Moscow subsidiary of JSC CenterTelecom	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	127006, Russia	GUTA-MGTS, subsidiary of ZAO GUTA-BANK	14/7 B.Sukharevskaya Square, Moscow, Russia	7710353606	40702810900010017847	044583153	30101810200000000153	current account
Moscow subsidiary of JSC CenterTelecom	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazb ank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052,	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810700120612338	044583119	30101810600000000119	current account

			Russia					ĺ		
Moscow subsidiary of JSC CenterTelecom	Private Joint-Stock Company Commercial bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovska ya Street, Moscow, 127006, Russia	GUTA-MGTS, subsidiary of ZAO GUTA-BANK	14/7 B.Sukharevskaya Square, Moscow, Russia	7710353606	40702810300010007541	044583153	30101810200000000153	current account
		l .		Orlovski	subsidiary of	JSC Center	Telecom	l		
Branch/ structural unit	Full name of the bank (parent)	Abbreviated corporate name of the bank	Bank location (domicile)	Name of the bank branch (where is served)	Address of the bank branch (where is served)	Bank INN	Current account number of the structural unit	Bank Identification Code of the subsidiary	Correspondent Account	Account type (income/ budgetary)
Orlovski Subsidiary (Sverdlovski RTC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595 RF Sverdlovskoe office # 3893	62-A Lenina Street, Zmievka, Orel region, 303320, Russia	7707083893	40702810247210100093	BIC 045402601	cor. acc. 30101810300000000601	current account
Orlovski Subsidiary (Sverdlovski RTC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595 RF Sverdlovskoe office # 3893	62-A Lenina Street, Zmievka, Orel region, 303320, Russia	7707083893	40702810747210130055	BIC 045402601	cor. acc. 30101810300000000601	current account
Orlovski Subsidiary (Sverdlovski RTC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595 RF Sverdlovskoe office # 3893	62-A Lenina Street, Zmievka, Orel region, 303320, Russia	7707083893	40702810947210100092	BIC 045402601	cor. acc. 30101810300000000601	current account
Orlovski Subsidiary (Sverdlovski RTC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595 RF Sverdlovskoe office # 3893	63 Lenina Street, Glazunovka, Orel region, 303320, Russia	7707083893	40702810747110120065	BIC 045402601	cor. acc. 301018103000000000601	current account
Orlovski Subsidiary (Sverdlovski RTC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595 RF Sverdlovskoe office # 3893	63 Lenina Street, Glazunovka, Orel region, 303320, Russia	7707083893	40702810047210110076	BIC 045402601	cor. acc. 30101810300000000601	current account
Orlovski Subsidiary (Sverdlovski RTC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595 RF Sverdlovskoe office # 3893	63 Lenina Street, Glazunovka, Orel region, 303320, Russia	7707083893	40702810647140008085	BIC 045402601	cor. acc. 30101810300000000601	current account
Orlovski Subsidiary (Kromskoy RTC)	Joint-Stock Commercial Saving	AC SB RF	19 Vavilova Street,	Orlovskoe branch # 8595	50 25let Oktyabrya Street, Kromy, Orel	7707083893	40702810747000150038	BIC 045402601	cor. acc. 30101810300000000601	current account

	Bank of the Russian Federation (Public Joint-Stock Company)		Moscow, 117997, Russia		region, 303320, Russia					
Orlovski Subsidiary (Kromskoy RTC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595	50 25let Oktyabrya Street, Kromy, Orel region, 303320, Russia	7707083893	40702810047000150039	BIC 045402601	cor. acc. 301018103000000000601	current account
Orlovski Subsidiary (Livenski RTC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595 Livenskoe office #3853	39 Sverdlov Street, Livny, Orel region, 303800, Russia	7707083893	40702810647140000504	BIC 045402601	cor. acc. 30101810300000000601	current account
Orlovski Subsidiary (Livenski RTC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595 Livenskoe office #3853	39 Sverdlov Street, Livny, Orel region, 303800, Russia	7707083893	40702810347140000503	BIC 045402601	cor. acc. 301018103000000000601	current account
Orlovski Subsidiary (Livenski RTC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595 Verkhovskoe office #3797	4A 7th of November Street, Verkhovie, Orel region, 303800, Russia	7707083893	40702810847220105093	BIC 045402601	cor. acc. 301018103000000000601	current account
Orlovski Subsidiary (Livenski RTC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595 Verkhovskoe office #3797	4A 7th of November Street, Verkhovie, Orel region, 303800, Russia	7707083893	40702810247220110044	BIC 045402601	cor. acc. 301018103000000000601	current account
Orlovski Subsidiary (Livenski RTC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595 Verkhovskoe office #3797	4A 7th of November Street, Verkhovie, Orel region, 303800, Russia	7707083893	40702810447220100113	BIC 045402601	cor. acc. 301018103000000000601	current account
Orlovski Subsidiary (Livenski RTC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595 Livenskoe office #3853	39 Sverdlov Street, Livny, Orel region, 303800, Russia	7707083893	40702810747140007067	BIC 045402601	cor. acc. 301018103000000000601	current account
Orlovski Subsidiary (Bolkhovski RTC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public	AC SB RF	19 Vavilova Street, Moscow, 117997,	Orlovskoe branch # 8595 Mtsenskoe office #3862 add. office 053	37 Lenina Street, Bolkhov, Orel region, 303000, Russia	7707083893	40702810147170110074	BIC 045402601	cor. acc. 30101810300000000601	current account

	Joint-Stock Company)		Russia							
Orlovski Subsidiary (Bolkhovski RTC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595	89 Lenina Street, Naryshkino, Orel region, 303000, Russia	7707083893	40702810147000170058	BIC 045402601	cor. acc. 301018103000000000601	current account
Orlovski Subsidiary (Bolkhovski RTC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595 Mtsenskoe office #3862 add. office 053	37 Lenina Street, Bolkhov, Orel region, 303000, Russia	7707083893	40702810847170110073	BIC 045402601	cor. acc. 301018103000000000601	current account
Orlovski Subsidiary (Mtsenski RTC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595 Mtsenskoe branch #3862	23 Lenina Street, Mtsensk, Orel region, 303000, Russia	7707083893	40702810647170100319	BIC 045402601	cor. acc. 301018103000000000601	current account
Orlovski Subsidiary (Mtsenski RTC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595 Mtsenskoe branch #3862	23 Lenina Street, Mtsensk, Orel region, 303000, Russia	7707083893	40702810047170100320	BIC 045402601	cor. acc. 301018103000000000601	current account
Orlovski Subsidiary (Mtsenski RTC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595 Verkhovskoe office #3797	4a 7th of November Street, Verkhovie, Orel region, 303720, Russia	7707083893	40702810947220115080	BIC 045402601	cor. acc. 301018103000000000601	current account
Orlovski Subsidiary (Mtsenski RTC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595 Mtsenskoe branch #3862	63 Lenina Street, Glazunovka, Orel region, 303320, Russia	7707083893	40702810347170130087	BIC 045402601	cor. acc. 301018103000000000601	current account
Orlovski Subsidiary (Mtsenski RTC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595 Mtsenskoe branch #3862	63 Lenina Street, Glazunovka, Orel region, 303320, Russia	7707083893	40702810947170120086	BIC 045402601	cor. acc. 301018103000000000601	current account
Orlovski Subsidiary (Directorate)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595 Orel city	8 Brestskaya Street, Orel, 302028, Russia	7707083893	40702810047000110794	BIC 045402601	cor. acc. 301018103000000000601	current account

Orlovski Subsidiary (Directorate)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595 Orel city	8 Brestskaya Street, Orel, 302028, Russia	7707083893	40702810347000110795	BIC 045402601	cor. acc. 301018103000000000601	current account
Orlovski Subsidiary (Central TC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595 Orel city	8 Brestskaya Street, Orel, 302028, Russia	7707083893	40702810647000110864	BIC 045402601	cor. acc. 30101810300000000601	current account
Orlovski Subsidiary (Central TC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Orlovskoe branch # 8595 Orel city	8 Brestskaya Street, Orel, 302028, Russia	7707083893	40702810947000110865	BIC 045402601	cor. acc. 301018103000000000601	current account
Orlovski Subsidiary (Directorate)	Public Joint-Stock Company Import- Export Bank Impexbank	OAO Impexbank	20/10 Novopeschana ya Street, Building 1a, Moscow, 125252, Russia	Public Joint-Stock Company Import- Export Bank Impexbank	117 Moskovskaya Street, Orel, Russia	7744001480	40702810600070000896	BIC 045402758	cor. acc. 301018108000000000758	current account
Orlovski Subsidiary (Directorate)	Public Joint-Stock Company Import- Export Bank Impexbank	OAO Impexbank	20/10 Novopeschana ya Street, Building 1a, Moscow, 125252, Russia	Public Joint-Stock Company Import- Export Bank Impexbank	117 Moskovskaya Street, Orel, Russia	7744001480	40702810900070000897	BIC 045402758	cor. acc. 301018108000000000758	current account
Orlovski Subsidiary (Directorate)	Public Joint-Stock Company Import- Export Bank Impexbank	OAO Impexbank	20/10 Novopeschana ya Street, Building 1a, Moscow, 125252, Russia	Public Joint-Stock Company Import- Export Bank Impexbank	117 Moskovskaya Street, Orel, Russia	7744001480	40702810400070000698	BIC 045402758	cor. acc. 301018108000000000758	current account
Orlovski Subsidiary (Directorate)	Joint-Stock Commercial Bank Crosna-bank Public Joint-Stock Company	ACB Crosna- bank OAO	27 Presnenski Val, Moscow, 123557, Russia	Joint-Stock Commercial Bank Crosna-bank Public Joint-Stock Company	27 Presnenski Val, Moscow, 123557, Russia	7703002999	40702810800000000520	BIC 044579773	cor. acc. 30101810900000000773	current account
Orlovski Subsidiary (Directorate)	Joint-Stock Commercial Bank Crosna-bank Public Joint-Stock Company	ACB Crosna- bank OAO	27 Presnenski Val, Moscow, 123557, Russia	Joint-Stock Commercial Bank Crosna-bank Public Joint-Stock Company	27 Presnenski Val, Moscow, 123557, Russia	7703002999	40702840100000000520	BIC 044579773	cor. acc. 30101810900000000773	current account
Orlovski Subsidiary	Joint-Stock	ACB Crosna-	27 Presnenski	Joint-Stock	27 Presnenski Val,	7703002999	40702840700002000520	BIC	cor. acc.	special transit

(Directorate)	Commercial Bank Crosna-bank Public Joint-Stock Company	bank OAO	123557,	Commercial Bank Crosna-bank Public Joint-Stock Company	Moscow, 123557, Russia			044579773	30101810900000000773	
Orlovski Subsidiary (Directorate)	Joint-Stock Commercial Bank Crosna-bank Public Joint-Stock Company	ACB Crosna- bank OAO	vai, ivioscow,	Joint-Stock Commercial Bank Crosna-bank Public Joint-Stock Company	27 Presnenski Val, Moscow, 123557, Russia	7703002999	40702840400001000520	BIC 044579773	cor. acc. 30101810900000000773	transit
			1	Rvazanski	subsidiary of	JSC Cente	erTelecom			
Branch/ structural unit	Full name of the bank (parent)	Abbreviated corporate name of the bank	Bank location (domicile)	Name of the bank branch (where is served)	Address of the bank branch (where is served)	Bank INN	Current account number of the structural unit	Bank Identification Code of the subsidiary	Correspondent Account	Account type (income/ budgetary)
Ryazanski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow 117997, Russia	' I	19 Pozhalostina Street, Ryazan, Russia	7707083893	40702810353000161505	046126614	301018105000000000614	current account
Ryazanski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow 117997, Russia		19 Pozhalostina Street, Ryazan, Russia	7707083893	40702810653000161506	046126614	301018105000000000614	current account
Ryazanski subsidiary of JSC CenterTelecom/ Kasimovski Telecommunications Center (TC)	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow 117997, Russia	' I	94 Sovetskaya Street, Kasimov, Ryazan region, Russia	7707083893	40702810553050100264	046126614	301018105000000000614	current account
Ryazanski subsidiary of JSC CenterTelecom/ Kasimovski (TC)	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow 117997, Russia		94 Sovetskaya Street, Kasimov, Ryazan region, Russia	7707083893	40702810853050100265	046126614	301018105000000000614	current account
Ryazanski subsidiary of JSC CenterTelecom/ Ryazhski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow 117997, Russia	,	106 Maxima Gorkogo Street, Ryazhsk, Ryazan region, Russia	7707083893	40702810753130100528	046126614	30101810500000000614	current account
Ryazanski subsidiary of JSC CenterTelecom/ Ryazhski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow 117997, Russia		106 Maxima Gorkogo Street, Ryazhsk, Ryazan region, Russia	7707083893	40702810053130100529	046126614	30101810500000000614	current account
Ryazanski subsidiary of JSC CenterTelecom/ Ryazanski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow 117997, Russia		19 Pozhalostina Street, Ryazan, Russia	7707083893	40702810353000101507	046126614	30101810500000000614	current account
Ryazanski subsidiary of JSC CenterTelecom/ Ryazanski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow 117997, Russia	'	19 Pozhalostina Street, Ryazan, Russia	7707083893	40702810653000101508	046126614	30101810500000000614	current account

Ryazanski subsidiary of JSC CenterTelecom/ Sasovski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Sasovskoe branch of SB 2621	16 Lenina Street, Sasovo, Ryazan region, Russia	7707083893	40702810553150100630	046126614	30101810500000000614	current account
Ryazanski subsidiary of JSC CenterTelecom/ Sasovski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Sasovskoe branch of SB 2621	16 Lenina Street, Sasovo, Ryazan region, Russia	7707083893	40702810853150100631	046126614	30101810500000000614	current account
Ryazanski subsidiary of JSC CenterTelecom/ Skopinski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Skopinskoe branch of SB 2650	20 Lenina Street, Skopin, Ryazan region, Russia	7707083893	40702810353250100361	046126614	30101810500000000614	current account
Ryazanski subsidiary of JSC CenterTelecom/ Skopinski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Skopinskoe branch of SB 2650	20 Lenina Street, Skopin, Ryazan region, Russia	7707083893	40702810653250100362	046126614	30101810500000000614	current account
Ryazanski subsidiary of JSC CenterTelecom/ Shilovski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Shilovskoe branch of SB 2629	9 Sovetskaya Street, Shilovo, Ryazan region, Russia	7707083893	40702810653220100392	046126614	30101810500000000614	current account
Ryazanski subsidiary of JSC CenterTelecom/ Shilovski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Shilovskoe branch of SB 2629	9 Sovetskaya Street, Shilovo, Ryazan region, Russia	7707083893	40702810953220100393	046126614	30101810500000000614	current account
Ryazanski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ryazanskoe branch of SB 8606	19 Pozhalostina Street, Ryazan, Russia	7707083893	40702840153000100228	046126614	30101810500000000614	foreign currency
Ryazanski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ryazanskoe branch of SB 8606	19 Pozhalostina Street, Ryazan, Russia	7707083893	40702840053000200228	046126614	30101810500000000614	transit foreign currency
Ryazanski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ryazanskoe branch of SB 8606	19 Pozhalostina Street, Ryazan, Russia	7707083893	40702840953000300228	046126614	30101810500000000614	special transit foreign currency
Ryazanski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ryazanskoe branch of SB 8606	19 Pozhalostina Street, Ryazan, Russia	7707083893	40702978753000100228	046126614	30101810500000000614	foreign currency
Ryazanski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ryazanskoe branch of SB 8606	19 Pozhalostina Street, Ryazan, Russia	7707083893	40702978653000200228	046126614	30101810500000000614	transit foreign currency
Ryazanski subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Ryazanskoe branch of SB 8606	19 Pozhalostina Street, Ryazan, Russia	7707083893	40702978553000300228	046126614	301018105000000000614	special transit foreign currency
Ryazanski subsidiary of JSC	Public Joint-Stock Company Prio-	OAO Prio- Vneshtorgba	82/26 Esenina Street, Ryazan,	OAO Prio- Vneshtorgbank	82/26 Esenina Street, Ryazan,	6227001779	40702978300000000786	046126708	30101810500000000708	foreign currency

CenterTelecom	Vneshtorgbank (Public Joint-Stock Company)	nk	390023, Russia		390023, Russia					
Ryazanski subsidiary of JSC CenterTelecom	Public Joint-Stock Company Prio- Vneshtorgbank (Public Joint-Stock Company)	OAO Prio- Vneshtorgba nk	82/26 Esenina Street, Ryazan, 390023, Russia	OAO Prio- Vneshtorgbank	82/26 Esenina Street, Ryazan, 390023, Russia	6227001779	40702978900002000786	046126708	30101810500000000708	transit foreign currency
Ryazanski subsidiary of JSC CenterTelecom	Public Joint-Stock Company Prio- Vneshtorgbank (Public Joint-Stock Company)	OAO Prio- Vneshtorgba nk	82/26 Esenina Street, Ryazan, 390023, Russia	OAO Prio- Vneshtorgbank	82/26 Esenina Street, Ryazan, 390023, Russia	6227001779	40702978800002100786	046126708	30101810500000000708	special transit foreign currency
				Smolensk	i subsidiary of	JSC CenterT	elecom			
Branch/ structural unit	Full name of the bank (parent)	Abbreviated corporate name of the bank	Bank location (domicile)	Name of the bank branch (where is served)	Address of the bank branch (where is served)	Bank INN	Current account number of the structural unit	Bank Identification Code of the subsidiary	Correspondent Account	Account type (income/ budgetary)
Smolensktelecom - a subsidiary of JSC CenterTelecom	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	MCB Svyazbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Smolenski branch of OAO ACB Svyaz-Bank	5 Panfilova Street, Smolensk, 215018, Russia	7710301140	40702810100291000196	046614737	30101810400000000737	debit
Smolensktelecom - a subsidiary of JSC CenterTelecom	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	MCB Svyazbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Smolenski branch of OAO ACB Svyaz-Bank	5 Panfilova Street, Smolensk, 215018, Russia	7710301140	40702810800290000196	046614737	30101810400000000737	debit
Smolensktelecom - a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Smolenskoe branch # 8609	8/5 Kommunistiches kaya Street, Smolensk, 214000, Russia	7707083893	40702810159020101963	046614632	301018100000000000632	debit
Smolensktelecom - a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Smolenskoe branch # 8609	8/5 Kommunistiches kaya Street, Smolensk, 214000, Russia	7707083893	40702810859020101962	046614632	301018100000000000632	debit
Smolensktelecom - a subsidiary of JSC CenterTelecom	Private Joint-Stock Company Commercial Bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovskaya Street, Moscow, 127006, Russia	Smolenski branch of ZAO CB GUTA-BANK	5 Isakovskogo Street, Smolensk, 214014, Russia	7710353606	40702810900440000013	046614775	30101810000000000775	debit
Smolensktelecom - a subsidiary of JSC	Private Joint-Stock Company	ZAO CB GUTA-BANK	5 Dolgorukovskaya	Smolenski branch of ZAO CB	5 Isakovskogo Street,	7710353606	40702810000440010013	046614775	30101810000000000775	debit

CenterTelecom	Commercial Bank for entrepreneurship development GUTA- BANK		Street, Moscow, 127006, Russia	GUTA-BANK	Smolensk, 214014, Russia					
SGCCI-SP Smolensk-Telecom	and information (Public JSC)	MCB Svyazbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Smolenski branch of OAO ACB Svyaz-Bank	5 Panfilova Street, Smolensk, 215018, Russia	7710301140	40702810400291000197	046614737	30101810400000000737	debit
SGCCI-SP Smolensk-Telecom	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	MCB Svyazbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Smolenski branch of OAO ACB Svyaz-Bank	5 Panfilova Street, Smolensk, 215018, Russia	7710301140	40702810100290000197	046614737	30101810400000000737	debit
SGCCI-SP Smolensk-Telecom	Private Joint-Stock Company Commercial Bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovskaya Street, Moscow, 127006, Russia	Smolenski branch of ZAO CB GUTA-BANK	5 Isakovskogo Street, Smolensk, 214014, Russia	7710353606	40702810900440000039	046614775	301018100000000000775	debit
SGCCI-SP Smolensk-Telecom	Private Joint-Stock Company Commercial Bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovskaya Street, Moscow, 127006, Russia	Smolenski branch of ZAO CB GUTA-BANK	5 Isakovskogo Street, Smolensk, 214014, Russia	7710353606	40702810000440010039	046614775	301018100000000000775	debit
Smolenski OMTC- SP Smolensk- Telecom	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	MCB Svyazbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Smolenski branch of OAO ACB Svyaz-Bank	5 Panfilova Street, Smolensk, 215018, Russia	7710301140	40702810700291000198	046614737	30101810400000000737	debit
Smolenski OMTC- SP Smolensk- Telecom	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	MCB Svyazbank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Smolenski branch of OAO ACB Svyaz-Bank	5 Panfilova Street, Smolensk, 215018, Russia	7710301140	40702810400290000198	046614737	30101810400000000737	debit
Smolenski OMTC- SP Smolensk- Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Smolenskoe branch # 8609	8/5 Kommunistiches kaya Street, Smolensk, 214000, Russia	7707083893	40702810059190101964	046614632	301018100000000000632	debit
Smolenski OMTC- SP Smolensk- Telecom	Private Joint-Stock Company Commercial Bank for entrepreneurship	ZAO CB GUTA-BANK	5 Dolgorukovskaya Street, Moscow, 127006, Russia	Smolenski branch of ZAO CB GUTA-BANK	5 Isakovskogo Street, Smolensk, 214014, Russia	7710353606	40702810600440000041	046614775	30101810000000000775	debit

	development GUTA- BANK									
Smolenski OMTC- SP Smolensk- Telecom	Private Joint-Stock Company Commercial Bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovskaya Street, Moscow, 127006, Russia	Smolenski branch of ZAO CB GUTA-BANK	5 Isakovskogo Street, Smolensk, 214014, Russia	7710353606	40702810700440010041	046614775	301018100000000000775	debit
Vyazemski TSC- SP Smolensk- Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Vyazemskoe branch #1561	9 25 of October Street, Vyazma, Smolensk region, 215100, Russia	7707083893	40702810859200100592	046614632	301018100000000000632	debit
Vyazemski TSC- SP Smolensk- Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Vyazemskoe branch #1561	9 25 of October Street, Vyazma, Smolensk region, 215100, Russia	7707083893	40702810559200100591	046614632	301018100000000000632	debit
Ugranski TC of Vyazemski TSC- SP Smolensk- Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Vyazemskoe branch #1561	9 25 of October Street, Vyazma, Smolensk region, 215100, Russia	7707083893	40702810659080100077	046614632	301018100000000000632	debit
Novoduginski TC of VyazemskiTSC- SP Smolensk-Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Gagarinskoe branch # 5609 Novoduginski ad. office	58 Gagarina Street, Gagarin, Smolensk region, 215010, Russia	7707083893	40702810059050100429	046614632	301018100000000000632	debit
Sychevski TC of Vyazemski TSC- SP Smolensk- Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Gagarinskoe branch # 5609 Sychevski add. office	58 Gagarina Street, Gagarin, Smolensk region, 215010, Russia	7707083893	40702810859090100430	046614632	301018100000000000632	debit
Vyazemski OMTC - SP Smolensk- Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Vyazemskoe branch #1561	9 25 of October Street, Vyazma, Smolensk region, 215100, Russia	7707083893	40702810159200100593	046614632	301018100000000000632	debit
Gagarinski TSC - SP Smolensk- Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Gagarinskoe branch # 5609	58 Gagarina Street, Gagarin, Smolensk region, 215010, Russia	7707083893	40702810559030100431	046614632	301018100000000000632	debit

Gagarinski TSC - SP Smolensk- Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Gagarinskoe branch # 5609	58 Gagarina Street, Gagarin, Smolensk region, 215010, Russia	7707083893	40702810859030100432	046614632	301018100000000000632	debit
Temkinski TC of Gagarinski TSC- SP Smolensk- Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Vyazemskoe branch # 1561	9 25 of October Street, Vyazma, Smolensk region, 215100, Russia	7707083893	40702810459200101043	046614632	301018100000000000632	debit
Dorogobuzhski TSC -SP Smolensk-Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Dorogobuzhskoe branch # 5651	3 Chistyakova Street, Dorogobuzh, Smolensk region, 215713, Russia	7707083893	40702810859140100225	046614632	301018100000000000632	debit
Dorogobuzhski TSC -SP Smolensk-Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Dorogobuzhskoe branch # 5651	3 Chistyakova Street, Dorogobuzh, Smolensk region, 215713, Russia	7707083893	40702810559140100224	046614632	301018100000000000632	debit
Glinkovski TC of Dorogobuzhski TSC -SP Smolensk-Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Elninskoe branch # 5652	38 Sovetskaya Street, Elnya, Smolensk region, 216330, Russia	7707083893	40702810559150100175	046614632	301018100000000000632	debit
Elninski TC of Dorogobuzhski TSC -SP Smolensk-Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Elninskoe branch # 5652	38 Sovetskaya Street, Elnya, Smolensk region, 216330, Russia	7707083893	40702810259150100174	046614632	301018100000000000632	debit
Monastyrschinski TSC -SP Smolensk-Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Pochinkovskoe branch # 5592	26 Sovetskaya Street, Pochinok, Smolensk region, 216600, Russia	7707083893	40702810059170100228	046614632	301018100000000000632	debit
Monastyrschinski TSC -SP Smolensk-Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Pochinkovskoe branch # 5592	26 Sovetskaya Street, Pochinok, Smolensk region, 216600, Russia	7707083893	40702810759170100227	046614632	301018100000000000632	debit
Krasninski TC of Monastyrschinski	Joint-Stock Commercial Saving	AC SB RF	19 Vavilova Street, Moscow,	Krasninskoe branch # 5654	9 Kirova Street, Krasny,	7707083893	40702810759160100091	046614632	30101810000000000632	debit

TSC -SP Smolensk-Telecom	Bank of the Russian Federation (Public Joint-Stock Company)		117997, Russia		Smolensk region, 216100, Russia					
Khislavichski TC of Monastyrschinski TSC -SP Smolensk-Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Pochinkovskoe branch # 5592	26 Sovetskaya Street, Pochinok, Smolensk region, 216600, Russia	7707083893	40702810159260100229	046614632	301018100000000000632	debit
Pochinkovski TC of Monastyrschinski TSC -SP Smolensk-Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Pochinkovskoe branch # 5592	26 Sovetskaya Street, Pochinok, Smolensk region, 216600, Russia	7707083893	40702810259250100249	046614632	301018100000000000632	debit
Roslavlski TSC -SP Smolensk-Telecom	Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Roslaviskoe branch # 1562	33 Proletarskaya Street, Roslavl, Smolensk region, 216500, Russia	7707083893	40702810459210100500	046614632	301018100000000000632	debit
Roslavlski TSC -SP Smolensk-Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Roslaviskoe branch # 1562	33 Proletarskaya Street, Roslavl, Smolensk region, 216500, Russia	7707083893	40702810159210100499	046614632	301018100000000000632	debit
Desnogorski TC of Roslavlski TSC -SP Smolensk-Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Roslaviskoe branch # 1562	33 Proletarskaya Street, Roslavl, Smolensk region, 216500, Russia	7707083893	40702810259210100496	046614632	301018100000000000632	debit
Ershicheski TC of Roslavlski TSC -SP Smolensk-Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Roslavlskoe branch # 1562	33 Proletarskaya Street, Roslavl, Smolensk region, 216500, Russia	7707083893	40702810559210100497	046614632	301018100000000000632	debit
Shumyachski TC of Roslavlski TSC -SP Smolensk-Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Roslavlskoe branch # 1562	33 Proletarskaya Street, Roslavl, Smolensk region, 216500, Russia	7707083893	40702810859210100498	046614632	301018100000000000632	debit
Rudnyanski TSC - SP Smolensk- Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Rudnyanskoe branch # 5657	1 Kolkhoznaya Street, Rudnya, Smolensk region, 21760, Russia	7707083893	40702810959180100198	046614632	301018100000000000632	debit

	Joint-Stock Company)									
Rudnyanski TSC - SP Smolensk- Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Rudnyanskoe branch # 5657	1 Kolkhoznaya Street, Rudnya, Smolensk region, 21760, Russia	7707083893	40702810659180100197	046614632	301018100000000000632	debit
Velizhski TC of Rudnyanski TSC - SP Smolensk- Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Rudnyanskoe branch # 5657	1 Kolkhoznaya Street, Rudnya, Smolensk region, 21760, Russia	7707083893	40702810759100100200	046614632	301018100000000000632	debit
Demidovski TC of Rudnyanski TSC - SP Smolensk- Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Rudnyanskoe branch # 5657	1 Kolkhoznaya Street, Rudnya, Smolensk region, 21760, Russia	7707083893	40702810659120100199	046614632	30101810000000000632	debit
Safonovski TSC - SP Smolensk- Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Safonovskoe branch # 5566	19 Krasnogvardeysk aya Street, Safonovo, Smolensk region, 215500, Russia	7707083893	40702810459230100373	046614632	30101810000000000632	debit
Safonovski TSC - SP Smolensk- Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Safonovskoe branch # 5566	19 Krasnogvardeysk aya Street, Safonovo, Smolensk region, 215500, Russia	7707083893	40702810159230100372	046614632	301018100000000000632	debit
Yartsevski TSC - SP Smolensk- Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Yartsevskoe branch # 1612	29 Chaykovskogo Street, Yartsevo, Smolensk region, 215800, Russia	7707083893	40702810359040100430	046614632	30101810000000000632	debit
Yartsevski TSC - SP Smolensk- Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Yartsevskoe branch # 1612	29 Chaykovskogo Street, Yartsevo, Smolensk region, 215800, Russia	7707083893	40702810659040100431	046614632	301018100000000000632	debit
Dukhovschinski TC of Yartsevski TSC - SP Smolensk- Telecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Dukhovschinskoe branch # 5650	52 Karl Marx Street, Dukhovschina, Smolensk region, 216200, Russia	7707083893	40702810259130100097	046614632	30101810000000000632	debit

Smolensktelecom - a subsidiary	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Smolenskoe branch # 8609	8/5 Kommunistiches kaya Street, Smolensk, 214000, Russia	7707083893	40702840359020101393	046614632	301018100000000000632	current USD
Smolensktelecom - a subsidiary	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Smolenskoe branch # 8609	8/5 Kommunistiches kaya Street, Smolensk, 214000, Russia	7707083893	40702840259020201393	046614632	301018100000000000632	transit USD
Smolensktelecom - a subsidiary	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Smolenskoe branch # 8609	8/5 Kommunistiches kaya Street, Smolensk, 214000, Russia	7707083893	40702840159020301393	046614632	301018100000000000632	special transit USD
Smolensktelecom - a subsidiary	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Smolenskoe branch # 8609	8/5 Kommunistiches kaya Street, Smolensk, 214000, Russia	7707083893	40702978959020101393	046614632	301018100000000000632	current in Euro
Smolensktelecom - a subsidiary	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Smolenskoe branch # 8609	8/5 Kommunistiches kaya Street, Smolensk, 214000, Russia	7707083893	40702978859020201393	046614632	301018100000000000632	transit in Euro
Smolensktelecom - a subsidiary	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Smolenskoe branch # 8609	8/5 Kommunistiches kaya Street, Smolensk, 214000, Russia	7707083893	40702978759020301393	046614632	301018100000000000632	special transit in Euro
Smolensktelecom - a subsidiary	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Smolenskoe branch # 8609	8/5 Kommunistiches kaya Street, Smolensk, 214000, Russia	7707083893	45205810759020000144	046614632	301018100000000000632	loan
Smolensktelecom - a subsidiary	Private Joint-Stock Company Commercial Bank for entrepreneurship development GUTA- BANK	ZAO CB GUTA-BANK	5 Dolgorukovskaya Street, Moscow, 127006, Russia	Smolenski branch of ZAO CB GUTA-BANK	5 Isakovskogo Street, Smolensk, 214014, Russia	7710353606	45207810400443010013	046614775	301018100000000000775	loan
Smolensktelecom - a subsidiary	Private Joint-Stock Company	ZAO CB GUTA-BANK	5 Dolgorukovskaya	subsidiary of ZAO CB GUTA-BANK -	14/7 Sukharevskaya	7710353606	40702810700010007976	044583153	30101810200000000153	current account

	Commercial Bank for entrepreneurship development GUTA- BANK		Street, Moscow, 127006, Russia	GUTA MGTS"	Square, Moscow, 107045, Russia					
	1		Tam	bovskaya Elekt	rosvyaz – a suk	sidiary of JS	C CenterTelecom			
Branch/ structural unit	Full name of the bank (parent)	Abbreviated corporate name of the bank	Bank location (domicile)	Name of the bank branch (where is served)	Address of the bank branch (where is served)	Bank INN	Current account number of the structural unit	Bank Identification Code of the subsidiary	Correspondent Account	Account type (income/ budgetary)
Tambovskaya Elektrosvyaz – a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Office #3594 of AC Saving Bank of RF (JSC), Tambovskoe Branch	130 K. Marx Street, Tambov, Russia	7707083893	40702810061000103297	046850649	30101810800000000649	current account
Tambovskaya Elektrosvyaz – a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Office #3594 of AC Saving Bank of RF (JSC), Tambovskoe Branch	130 K. Marx Street, Tambov, Russia	7707083893	40702810761000103296	046850649	30101810800000000649	current account
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom Zherdeevkski TC	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Zherdeevskoe office #3826	134 Pervomayskaya Street, Zherdeevka	7707083893	40702810861030100169	046850649	30101810800000000649	current account
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom Zherdeevkski TC	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Zherdeevskoe office #3826	134 Pervomayskaya Street, Zherdeevka	7707083893	40702810261030100170	046850649	30101810800000000649	current account
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom Inzhavinski TC	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Uvarovskoe office #3912	Buiding 29, township 4, Uvarov	7707083893	40702810761220103076	046850649	30101810800000000649	current account
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom Inzhavinski TC	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Uvarovskoe office #3912	Buiding 29, township 4, Uvarov	7707083893	40702810061220103077	046850649	30101810800000000649	current account
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom Kirsanovski TC	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kirsanovskoe office #3840	23 Sovetskaya Street, Kirsanov	7707083893	40702810961060000207	046850649	30101810800000000649	current account
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom Kirsanovski TC	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kirsanovskoe office #3840	23 Sovetskaya Street, Kirsanov	7707083893	40702810661060000206	046850649	30101810800000000649	current account
Tambovskaya	Joint-Stock	AC SB RF	19 Vavilova	Kotovskoe office	6 Svobody	7707083893	40702810761270000242	046850649	30101810800000000649	current

elektrosvyaz - a subsidiary of JSC CenterTelecom Kotovski TC	Commercial Saving Bank of RF Public Joint-Stock Company		Street, Moscow, 117997, Russia	#6692	Street, Kotovsk					account
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom Kotovski TC	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Kotovskoe office #6692	6 Svobody Street, Kotovsk	7707083893	40702810461270000241	046850649	30101810800000000649	current account
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom/Mi churinski TC	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Michurinskoe office #141	56a Ukrainskaya Street, Michurinsk	7707083893	40702810961260100169	046850649	30101810800000000649	current account
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom/Mi churinski TC	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Michurinskoe office #141	56a Ukrainskaya Street, Michurinsk	7707083893	40702810361260100170	046850649	30101810800000000649	current account
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom/Mo rshanski TC	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Morshanskoe office #3773	85 Internatsionalnay a Street, Morshansk	7707083893	40702810761080100387	046850649	30101810800000000649	foreign currency
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom/Mo rshanski TC	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Morshanskoe office #3773	85 Internatsionalnay a Street, Morshansk	7707083893	40702810061080100388	046850649	30101810800000000649	transit foreign currency
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom/Pe rvomayski TC	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Michurinskoe office #141	56a Ukrainskaya Street, Michurinsk	7707083893	40702810061260102070	046850649	30101810800000000649	special transit foreign currency
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom/ Pervomayski TC	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Michurinskoe office #141	56a Ukrainskaya Street, Michurinsk	7707083893	40702810661260102069	046850649	30101810800000000649	foreign currency
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom/ Rasskazovski TC	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Rasskazovskoe office #3884	20 Pushkana Street, Rasskazovo	7707083893	40702810861160100233	046850649	30101810800000000649	transit foreign currency
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom/ Rasskazovski TC	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Rasskazovskoe office #3884	20 Pushkana Street, Rasskazovo	7707083893	40702810161160100234	046850649	30101810800000000649	special transit foreign currency
Tambovskaya	Joint-Stock	AC SB RF	19 Vavilova	Morshanskoe	85	7707083893	40702810361080101605	046850649	30101810800000000649	foreign

elektrosvyaz - a subsidiary of JSC CenterTelecom/ Sosnovski TC	Commercial Saving Bank of RF Public Joint-Stock Company		Street, Moscow, 117997, Russia	office #3773	Internatsionalnay a Street, Morshansk					currency
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom/ Sosnovski TC	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Morshanskoe office #3773	85 Internatsionalnay a Street, Morshansk	7707083893	40702810061080101604	046850649	30101810800000000649	transit foreign currency
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom/ Uvarovski TC	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Uvarovskoe office #3912	Buiding 29, township 4, Uvarov	7707083893	40702810761220100215	046850649	30101810800000000649	special transit foreign currency
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom/ Uvarovski TC	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Uvarovskoe office #3912	Buiding 29, township 4, Uvarov	7707083893	40702810061220100216	046850649	30101810800000000649	current account
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Office #3594 of AC Saving Bank of RF (JSC), Tambovskoe Branch	130 K. Marx Street, Tambov, Russia	7707083893	40702840361000100151	046850649	30101810800000000649	current account
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Office #3594 of AC Saving Bank of RF (JSC), Tambovskoe Branch	130 K. Marx Street, Tambov, Russia	7707083893	40702840061000200157	046850649	30101810800000000649	current account
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Office #3594 of AC Saving Bank of RF (JSC), Tambovskoe Branch	130 K. Marx Street, Tambov, Russia	7707083893	40702840661000300127	046850649	30101810800000000649	current account
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Office #3594 of AC Saving Bank of RF (JSC), Tambovskoe Branch	130 K. Marx Street, Tambov, Russia	7707083893	40702978261000100026	046850649	30101810800000000649	current account
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Office #3594 of AC Saving Bank of RF (JSC), Tambovskoe Branch	130 K. Marx Street, Tambov, Russia	7707083893	40702978861000200025	046850649	30101810800000000649	current account
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Office #3594 of AC Saving Bank of RF (JSC), Tambovskoe Branch	130 K. Marx Street, Tambov, Russia	7707083893	40702978161000300023	046850649	30101810800000000649	current account
Tambovskaya	Joint-Stock	AC SB RF	19 Vavilova	Middle Russia	8 Bolshaya	7707083893	40702810740020101026	044525225	30101810400000000225	current

elektrosvyaz - a subsidiary of JSC CenterTelecom	Commercial Saving Bank of RF Public Joint-Stock Company		Street, Moscow, 117997, Russia	bank of SB RF	Andronievskaya Street, Moscow, 109544, Russia					account
Tambovskaya elektrosvyaz - a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Saving Bank of RF Public Joint-Stock Company	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Office #3594 of AC Saving Bank of RF (JSC), Tambovskoe Branch	130 K. Marx Street, Tambov, Russia	7707083893	45207810761000000129	046850649	30101810800000000649	current account
				Tverskov	ubsidiary of	JSC Center	Telecom			
Branch/ structural unit	Full name of the bank (parent)	Abbreviated corporate name of the bank	Bank location (domicile)	Name of the bank branch (where is served)	Address of the bank branch (where is served)	Bank INN	Current account number of the structural unit	Bank Identification Code of the subsidiary	Correspondent Account	Account type (income/ budgetary)
Tverskoy subsidiary of JSC CeterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607	8 Trekhsvyatskaya Street, Tver, 170000, Russia	7707083893	40702810663070101802	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CeterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607	8 Trekhsvyatskaya Street, Tver, 170000, Russia	7707083893	40702810963070101803	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Bezhetski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Bezhetskoe office #1558	21-a Sadovaya Street, Bezhetsk, Tver region, 171950, Russia	7707083893	40702810463210100449	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Bezhetski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Bezhetskoe office #1558	21-a Sadovaya Street, Bezhetsk, Tver region, 171950, Russia	7707083893	40702810863210100450	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Bezhetski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Bezhetskoe office #1558	21-a Sadovaya Street, Bezhetsk, Tver region, 171950, Russia	7707083893	40702810463210100643	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Bezhetski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Bezhetskoe office #1558	21-a Sadovaya Street, Bezhetsk, Tver region, 171950, Russia	7707083893	40702810763210100644	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Bezhetski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Bezhetskoe office #1558	21-a Sadovaya Street, Bezhetsk, Tver region, 171950, Russia	7707083893	40702810963210100457	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Bezhetski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Bezhetskoe office #1558	21-a Sadovaya Street, Bezhetsk, Tver region, 171950, Russia	7707083893	40702810263210100458	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Bezhetski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Bezhetskoe office #1558	21-a Sadovaya Street, Bezhetsk, Tver region, 171950, Russia	7707083893	40702810863210100641	042809679	30101810700000000679	current account

Tverskoy subsidiary of JSC CenterTelecom Bezhetski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Bezhetskoe office #1558	21-a Sadovaya Street, Bezhetsk, Tver region, 171950, Russia	7707083893	40702810163210100642	042809679	301018107000000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Nelidovski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Nelidovskoe office #5624	6 Panfilova Street, Nelidovo, Tver region, 172500, Russia	7707083893	40702810763110100278	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Nelidovski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Nelidovskoe office #5624	6 Panfilova Street, Nelidovo, Tver region, 172500, Russia	7707083893	40702810063110100279	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Nelidovski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Nelidovskoe office #5624	6 Panfilova Street, Nelidovo, Tver region, 172500, Russia	7707083893	40702810563110100339	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Nelidovski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Nelidovskoe office #5624	6 Panfilova Street, Nelidovo, Tver region, 172500, Russia	7707083893	40702810963110100340	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Nelidovski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Zapadnodvinskoe office #5639	32 Lenina Street, Zapadnaya Dvina, Tver region, 172610, Russia	7707083893	40702810263150100178	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Nelidovski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Zapadnodvinskoe office #5639	32 Lenina Street, Zapadnaya Dvina, Tver region, 172610, Russia	7707083893	40702810563150100179	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Rzhevski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Rzhevskoe office #1559	8 Gratsinskogo Street, Rzhev, Tver region, 172350, Russia	7707083893	40702810163220100784	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Rzhevski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Rzhevskoe office #1559	8 Gratsinskogo Street, Rzhev, Tver region, 172350, Russia	7707083893	40702810463220100785	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Rzhevski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Nelidovskoe office #5624	6 Panfilova Street, Nelidovo, Tver region, 172500, Russia	7707083893	40702810463110104095	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Rzhevski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Nelidovskoe office #5624	6 Panfilova Street, Nelidovo, Tver region, 172500, Russia	7707083893	40702810763110104096	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Rzhevski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Rzhevskoe office #1559	8 Gratsinskogo Street, Rzhev, Tver region, 172350, Russia	7707083893	40702810163220108786	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC	Joint-Stock Saving Bank of the Russian	AC SB RF	19 Vavilova Street, Moscow,	Tverskoe branch # 8607 Rzhevskoe	8 Gratsinskogo Street, Rzhev,	7707083893	40702810463220108787	042809679	30101810700000000679	current account

CenterTelecom Rzhevski TC	Federation (Public JSC)		117997, Russia	office #1559	Tver region, 172350, Russia					
Tverskoy subsidiary of JSC CenterTelecom Vyshnevolotski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Vyshevolotskoe office #2593	18 Siversova Street, Vyshni Volochek, Tver region, 171110, Russia	7707083893	40702810463310100611	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Vyshnevolotski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Vyshevolotskoe office #2593	18 Siversova Street, Vyshni Volochek, Tver region, 171110, Russia	7707083893	40702810063310100613	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Vyshnevolotski TC	Commercial Stock bank Tver (Public JSC)	ACB Tver (OAO)	6 Tverskoy Prospekt, Tver, 170000, Russia	Add. office of ACB Tver (OAO) - Vyshni Volochek	41 Ekaterininskaya Street, Vyshni Volochek, Tver region, 171110, Russia	6905011218	40702810400080000016	042809706	301018100000000000706	current account
Tverskoy subsidiary of JSC CenterTelecom Vyshnevolotski TC	Commercial Stock bank Tver (Public JSC)	ACB Tver (OAO)	6 Tverskoy Prospekt, Tver, 170000, Russia	Add. office of ACB Tver (OAO) - Vyshni Volochek	41 Ekaterininskaya Street, Vyshni Volochek, Tver region, 171110, Russia	6905011218	40702810700080000017	042809706	301018100000000000706	current account
Tverskoy subsidiary of JSC CenterTelecom Vyshnevolotski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Bologovskoe office #1921	6 Lenina Street, Bologoe, Tver region, 171060, Russia	7707083893	40702810463100100229	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Vyshnevolotski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Bologovskoe office #1921	6 Lenina Street, Bologoe, Tver region, 171060, Russia	7707083893	40702810863100100230	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Vyshnevolotski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Vyshevolotskoe office #2593	18 Siversova Street, Vyshni Volochek, Tver region, 171110, Russia	7707083893	40702810263310120037	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Kashinski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Kashinskoe office #2680	6 Lunacharskogo Street, Kashin, Tver region, 171640, Russia	7707083893	40702810963250100239	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Kashinski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Kashinskoe office #2680	6 Lunacharskogo Street, Kashin, Tver region, 171640, Russia	7707083893	40702810363250100240	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Kashinski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch #8607 Kalyazinskoe office #2657	171550, Russia	7707083893	40702810163200100241	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch #8607 Kalyazinskoe office	38/15 Cominterna Street, Kalyazin, Tver region,	7707083893	40702810463200100242	042809679	30101810700000000679	current account

Kashinski TC	JSC)		1 1	#2657	171550, Russia]	Ī			Ī
Tverskoy	Joint-Stock Saving		19 Vavilova	Tverskoe branch #	6 Lunacharskogo					
subsidiary of JSC	Bank of the Russian	AC SB RF	Street, Moscow,	8607 Kashinskoe	Street, Kashin,	7707083893	40702810163250155107	042809679	30101810700000000679	current
CenterTelecom	Federation (Public	7.0 05 1.1	117997, Russia	office #2680	Tver region,	110100000	10102010100200100101	0.20000.0	0010101010000000000	account
Kashinski TC	JSC)		,		171640, Russia					
Tverskoy	Joint-Stock Saving		19 Vavilova	Tverskoe branch #	6 Lunacharskogo					
subsidiary of JSC	Bank of the Russian	AC SB RF	Street, Moscow,	8607 Kashinskoe	Street, Kashin,	7707083893	40702810463250155108	042809679	30101810700000000679	current
CenterTelecom Kashinski TC	Federation (Public JSC)		117997, Russia	office #2680	Tver region,					account
Tverskov	Joint-Stock Saving				171640, Russia					
subsidiary of JSC	Bank of the Russian		19 Vavilova	Tverskoe branch #	9/11 Troitskaya Street, Kimry,					current
CenterTelecom	Federation (Public	AC SB RF	Street, Moscow,	8607 Kimrskoe	Tver region,	7707083893	40702810063060100358	042809679	30101810700000000679	account
Kimrski TC	JSC)		117997, Russia	office #7505	170000, Russia					account
Tverskov	Joint-Stock Saving				9/11 Troitskaya					
subsidiary of JSC	Bank of the Russian		19 Vavilova	Tverskoe branch #	Street, Kimry,					current
CenterTelecom	Federation (Public	AC SB RF	Street, Moscow,	8607 Kimrskoe	Tver region,	7707083893	40702810363060100359	042809679	30101810700000000679	account
Kimrski TC	JSC)		117997, Russia	office #7505	170000, Russia					account
Tverskoy	Joint-Stock Saving		40) /							
subsidiary of JSC	Bank of the Russian	AC SB RF	19 Vavilova	Tverskoe branch #	8 Trekhsvyatskaya	770700000	40700040000070450040	0.40000070	2040404070000000070	current
CenterTelecom	Federation (Public	AC SB RF	Street, Moscow, 117997, Russia	8607	Street, Tver, 170000, Russia	7707083893	40702810263070150046	042809679	30101810700000000679	account
Kimrski TC	JSC)		117997, Russia		1 /0000, Russia					
Tverskoy	Joint-Stock Saving		19 Vavilova		8 Trekhsvyatskaya					
subsidiary of JSC	Bank of the Russian	AC SB RF	Street, Moscow,	Tverskoe branch #	Street, Tver,	7707083893	40702810563070150047	042809679	30101810700000000679	current
CenterTelecom	Federation (Public	AC OD IXI	117997, Russia	8607	170000, Russia	7707003093	40/020103030/013004/	042003013	30101010700000000079	account
Kimrski TC	JSC)		117557, 133514		·					
Tverskoy	Joint-Stock Saving		19 Vavilova	Tverskoe branch #	19-a Leninski per.,					
subsidiary of JSC	Bank of the Russian	AC SB RF	Street, Moscow,	8607	Ostashkov, Tver	7707083893	40702810963160100468	042809679	30101810700000000679	current
CenterTelecom	Federation (Public		117997, Russia	Ostashkovskoe	region, 172730,					account
Ostashkovski TC	JSC)			office #5640	Russia					
Tverskoy	Joint-Stock Saving		19 Vavilova	Tverskoe branch #	19-a Leninski per.,					
subsidiary of JSC CenterTelecom	Bank of the Russian	AC SB RF	Street, Moscow,	8607 Ostashkovskoe	Ostashkov, Tver	7707083893	40702810963160100471	042809679	30101810700000000679	current
Ostashkovski TC	Federation (Public JSC)		117997, Russia	office #5640	region, 172730, Russia					account
Tverskoy	Joint-Stock Saving			011100 π3040	5 9th of January					
subsidiary of JSC	Bank of the Russian		19 Vavilova	Tverskoe branch #	Square, Torzhok,					current
CenterTelecom	Federation (Public	AC SB RF	Street, Moscow,	8607 Torzhokskoe	Tver region,	7707083893	40702810963320100347	042809679	30101810700000000679	account
Ostashkovski TC	JSC)		117997, Russia	office #2596	172060, Russia					account
Tverskoy	Joint-Stock Saving		40.1/- "	m 1 1 1	5 9th of January					
subsidiary of JSC	Bank of the Russian	4.0. OD DE	19 Vavilova	Tverskoe branch #	Square, Torzhok,	770700000	4070004000000400040	0.40000073	0040404070000000000	current
CenterTelecom	Federation (Public	AC SB RF	Street, Moscow,	8607 Torzhokskoe	Tver region,	7707083893	40702810263320100348	042809679	30101810700000000679	account
Ostashkovski TC	JSC)		117997, Russia	office #2596	172060, Russia					
Tverskoy	Joint-Stock Saving		19 Vavilova	Tverskoe branch #	19-a Leninski per.,					-
subsidiary of JSC	Bank of the Russian	AC SB RF	Street, Moscow,	8607	Ostashkov, Tver	7707083893	40702810963160100470	042809679	30101810700000000679	current
CenterTelecom	Federation (Public	AC OD INF	117997, Russia	Ostashkovskoe	region, 172730,	7707003093	407 020 10903 100 100470	042003073	301010101000000000	account
Ostashkovski TC	JSC)			office #5640	Russia					
Tverskoy	Joint-Stock Saving		19 Vavilova	Tverskoe branch #	19-a Leninski per.,					
subsidiary of JSC	Bank of the Russian	AC SB RF	Street, Moscow,	8607	Ostashkov, Tver	7707083893	40702810563160100473	042809679	30101810700000000679	current
CenterTelecom	Federation (Public		117997, Russia	Ostashkovskoe	region, 172730,			20000.0		account
Ostashkovski TC	JSC)	40.05.55		office #5640	Russia	770700000	40700040000400400400	0.40000075	0040404070202020	
Tverskoy	Joint-Stock Saving	AC SB RF	19 Vavilova	Tverskoe branch #	19-a Leninski per.,	7707083893	40702810963160100469	042809679	30101810700000000679	current

subsidiary of JSC CenterTelecom Ostashkovski TC	Bank of the Russian Federation (Public JSC)		Street, Moscow, 117997, Russia	8607 Ostashkovskoe office #5640	Ostashkov, Tver region, 172730, Russia					account
Tverskoy subsidiary of JSC CenterTelecom Ostashkovski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Ostashkovskoe office #5640	19-a Leninski per., Ostashkov, Tver region, 172730, Russia	7707083893	40702810263160100472	042809679	301018107000000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Torzhokski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Torzhokskoe office #2596	5 9th of January Square, Torzhok, Tver region, 172060, Russia	7707083893	40702810963320100350	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Torzhokski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Torzhokskoe office #2596	5 9th of January Square, Torzhok, Tver region, 172060, Russia	7707083893	40702810563320100349	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Torzhokski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Vyshevolotskoe office #2593	18 Siversova Street, Vyshni Volochek, Tver region, 171110, Russia	7707083893	40702810563310130057	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Torzhokski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Vyshevolotskoe office #2593	18 Siversova Street, Vyshni Volochek, Tver region, 171110, Russia	7707083893	40702810863310130058	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Torzhokski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607	8 Trekhsvyatskaya Street, Tver, 170000, Russia	7707083893	40702810763070160057	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Torzhokski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607	8 Trekhsvyatskaya Street, Tver, 170000, Russia	7707083893	40702810063070160058	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Krasnokholmski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Bezhetskoe office #1558	21-a Sadovaya Street, Bezhetsk, Tver region, 171950, Russia	7707083893	40702810763210100453	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Krasnokholmski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Bezhetskoe office #1558	21-a Sadovaya Street, Bezhetsk, Tver region, 171950, Russia	7707083893	40702810063210100454	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Krasnokholmski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Bezhetskoe office #1558	21-a Sadovaya Street, Bezhetsk, Tver region, 171950, Russia	7707083893	40702810363210100455	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC	Joint-Stock Saving Bank of the Russian	AC SB RF	19 Vavilova Street, Moscow,	Tverskoe branch # 8607 Bezhetskoe	21-a Sadovaya Street, Bezhetsk,	7707083893	40702810663210100456	042809679	30101810700000000679	current account

CenterTelecom Krasnokholmski TC	Federation (Public JSC)		117997, Russia	office #1558	Tver region, 171950, Russia					
Tverskoy subsidiary of JSC CenterTelecom Krasnokholmski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Bezhetskoe office #1558	21-a Sadovaya Street, Bezhetsk, Tver region, 171950, Russia	7707083893	40702810163210100451	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Krasnokholmski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Bezhetskoe office #1558	21-a Sadovaya Street, Bezhetsk, Tver region, 171950, Russia	7707083893	40702810463210100452	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Krasnokholmski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Bezhetskoe office #1558	21-a Sadovaya Street, Bezhetsk, Tver region, 171950, Russia	7707083893	40702810063210100548	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Krasnokholmski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Bezhetskoe office #1558	21-a Sadovaya Street, Bezhetsk, Tver region, 171950, Russia	7707083893	40702810363210100549	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Toropetski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Toropetskoe office #5644	7 Nekrasova Street, Toropets, Tver region, 172840, Russia	7707083893	40702810563170100227	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Toropetski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Toropetskoe office #5644	7 Nekrasova Street, Toropets, Tver region, 172840, Russia	7707083893	40702810863170100228	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Toropetski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Zapadnodvinskoe office #5639	32 Lenina Street, Zapadnaya Dvina, Tver region, 172610, Russia	7707083893	40702810963150100180	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Toropetski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Zapadnodvinskoe office #5639	32 Lenina Street, Zapadnaya Dvina, Tver region, 172610, Russia	7707083893	40702810263150100181	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Toropetski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Andreapolskoe office #5644/045	17 O.Stibel Street, Andreapol, Tver region, 172800, Russia	7707083893	40702810563170100230	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom Toropetski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Andreapolskoe office #5644/045	17 O.Stibel Street, Andreapol, Tver region, 172800, Russia	7707083893	40702810863170100231	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Udomelskoe office #2601	2 Energetikov Prospekt, Udomlya, Tver	7707083893	40702810563040100331	042809679	30101810700000000679	current account

Udomeľski TC	JSC)				region, 171841, Russia					
Tverskoy subsidiary of JSC CenterTelecom Udomel'ski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607 Udomelskoe office #2601	2 Energetikov Prospekt, Udomlya, Tver region, 171841, Russia	7707083893	40702810863040100332	042809679	30101810700000000679	current account
Tverskoy subsidiary of JSC CenterTelecom	Joint-Stock Commercial Bank ROSBANK (Public JSC)	ACB ROSBANK (OAO)	11 Mashi Poryvaevoy Street, Moscow, 107078, Russia	ACB ROSBANK	11 Mashi Poryvaevoy Street, Moscow, 107078, Russia	7730060164	40702810000000011993	044525256	301018100000000000256	current account
Tverskoy subsidiary of JSC CenterTelecom	Commercial Stock bank Tver (Public JSC)	ACB Tver (OAO)	6 Tverskoy Prospekt, Tver, 170000, Russia	ACB Tver (OAO)	6 Tverskoy Prospekt, Tver, 170000, Russia	6905011218	40702810600000003152	042809706	30101810000000000706	current account
Tverskoy subsidiary of JSC CenterTelecom	Public JSC Uralo- Sibirski Bank, Ufa city	OAO UralSib	41 Revolutsionnay a Street, Ufa- center, 450000, Russia	OAO UralSib	22 Volodarskokgo Street, ver, 170000, Russia	0274062111	40702810593000000339	042809918	30101810700000000918	current account
Tverskoy subsidiary of JSC CenterTelecom	Private Joint-Stock Company Raiffeisenbank Austria, Moscow	ZAO Raiffeisenbank Austria	17/1 Troitskaya Street, Moscow, 129090, Russia	ZAO Raiffeisenbank Austria	17/1 Troitskaya Street, Moscow, 129090, Russia	7744000302	40702810800001401658	044525700	30101810200000000700	current account
Tverskoy subsidiary of JSC CenterTelecom	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607	8 Trekhsvyatskaya Street, Tver, 170000, Russia	7707083893	45206810063070000185	042809679	30101810700000000679	loan
Tverskoy subsidiary of JSC CenterTelecom	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607	8 Trekhsvyatskaya Street, Tver, 170000, Russia	7707083893	40702840663070100239	042809679	30101810700000000679	foreign currency, current account
Tverskoy subsidiary of JSC CenterTelecom	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607	8 Trekhsvyatskaya Street, Tver, 170000, Russia	7707083893	40702840563070200239	042809679	30101810700000000679	foreign currency transit
Tverskoy subsidiary of JSC CenterTelecom	Joint-Stock Commercial Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tverskoe branch # 8607	8 Trekhsvyatskaya Street, Tver, 170000, Russia	7707083893	40702840463070300239	042809679	30101810700000000679	foreign currency special transit
Tverskoy subsidiary of JSC CenterTelecom	Private Joint-Stock Company Raiffeisenbank Austria, Moscow	ZAO Raiffeisenbank Austria	17/1 Troitskaya Street, Moscow, 129090, Russia	ZAO Raiffeisenbank Austria	17/1 Troitskaya Street, Moscow, 129090, Russia	7744000302	40702392700001401658	044525700	30101810200000000700	foreign currency, current account
Tverskoy subsidiary of JSC CenterTelecom	Private Joint-Stock Company Raiffeisenbank Austria, Moscow	ZAO Raiffeisenbank Austria	17/1 Troitskaya Street, Moscow, 129090, Russia	ZAO Raiffeisenbank Austria	17/1 Troitskaya Street, Moscow, 129090, Russia	7744000302	40702392400000401658	044525700	30101810200000000700	foreign currency transit
Tverskoy subsidiary of JSC CenterTelecom	Private Joint-Stock Company Raiffeisenbank Austria, Moscow	ZAO Raiffeisenbank Austria	17/1 Troitskaya Street, Moscow, 129090, Russia	ZAO Raiffeisenbank Austria	17/1 Troitskaya Street, Moscow, 129090, Russia	7744000302	40702392600004401658	044525700	30101810200000000700	special transit
Tverskoy subsidiary of JSC	Private Joint-Stock Company	ZAO Raiffeisenbank	17/1 Troitskaya Street, Moscow,	ZAO Raiffeisenbank	17/1 Troitskaya Street, Moscow,	7744000302	45208392853601200113	044525700	30101810200000000700	foreign currency loan

CenterTelecom	Raiffeisenbank Austria, Moscow	Austria	129090, Russia	Austria	129090, Russia					
			•	TulaTelecom –	a subsidiary o	of JSC Cen	terTelecom			
Branch/ structural unit	Full name of the bank (parent)	Abbreviated corporate name of the bank	Bank location (domicile)	Name of the bank branch (where is served)	Address of the bank branch (where is served)	Bank INN	Current account number of the structural unit	Bank Identification Code of the subsidiary	Correspondent Account	Account type (income/ budgetary)
TulaTelecom – a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tulskoe branch # 8604	1 Chelyuskintsev Street, Tula, 300000, Russia	7707083893	40702810166020101427	047003608	30101810300000000608	current account
TulaTelecom – a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tulskoe branch # 8604	1 Chelyuskintsev Street, Tula, 300000, Russia	7707083893	40702810466020101428	047003608	301018103000000000608	current account
TulaTelecom/ TulaTelecom service	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tulskoe branch # 8604	1 Chelyuskintsev Street, Tula, 300000, Russia	7707083893	40702810766020101429	047003608	301018103000000000608	current account
TulaTelecom/ Tula regional operating and maintenance telecommunications center	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tulskoe branch # 8604	1 Chelyuskintsev Street, Tula, 300000, Russia	7707083893	40702810166020101430	047003608	301018103000000000608	current account
TulaTelecom/ Tula city telephone and telegraph exchange	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tulskoe branch # 8604	1 Chelyuskintsev Street, Tula, 300000, Russia	7707083893	40702810466020101431	047003608	301018103000000000608	current account
TulaTelecom/ Tula city telephone network	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tulskoe branch # 8604	1 Chelyuskintsev Street, Tula, 300000, Russia	7707083893	40702810766020101432	047003608	301018103000000000608	current account
TulaTelecom/ Leninski local telecommunication s center (LTC)	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Tulskoe branch # 8604	1 Chelyuskintsev Street, Tula, 300000, Russia	7707083893	40702810266020150132	047003608	301018103000000000608	current account
TulaTelecom/	Joint-Stock	AC SB RF	19 Vavilova	Tulskoe branch #	1 Chelyuskintsev	7707083893	40702810566020150133	047003608	30101810300000000608	current

Leninski LTC	Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)		Street, Moscow, 117997, Russia	8604	Street, Tula, 300000, Russia					account
TulaTelecom/ Aleksinski area TC	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Aleksinskoe branch #2631	9 Pakhomova Street, Aleksin, Tula region, 301361, Russia	7707083893	40702810766070101220	047003608	301018103000000000608	current account
TulaTelecom/ Aleksinski area TC	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Aleksinskoe branch #2631	9 Pakhomova Street, Aleksin, Tula region, 301361, Russia	7707083893	40702810366070101219	047003608	301018103000000000608	current account
TulaTelecom/ Novomoskovski LTC	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Novomoskovskoe branch # 2697	16/8 Shakhterov Street, Novomoskovsk, Tula region, 301650, Russia	7707083893	40702810166210102032	047003608	301018103000000000608	current account
TulaTelecom/ Novomoskovski LTC	Private Joint-Stock Company Commercial Bank for entrepreneurship development GUTA- BANK	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Novomoskovski subsidiary of CB GUTA-BANK (Private JSC)	34/25 Komsomolskaya Street, Novomoskovsk, Tula region, 301650, Russia	7710353606	40702810200450000508	047054772	301018105000000000772	current account
TulaTelecom/ Novomoskovski LTC	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Novomoskovskoe branch # 2697	16/8 Shakhterov Street, Novomoskovsk, Tula region, 301650, Russia	7707083893	40702810466210102033	047003608	301018103000000000608	current account
TulaTelecom/ Suvorovski area TC	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Suvorovskoe branch # 7035	1-v Tulskaya Street, Suvorov, Tual region, 301430, Russia	7707083893	40702810866100100172	047003608	301018103000000000608	current account
TulaTelecom/ Suvorovski area TC	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Suvorovskoe branch # 7035	1-v Tulskaya Street, Suvorov, Tual region, 301430, Russia	7707083893	40702810566100100171	047003608	301018103000000000608	current account
TulaTelecom/ Donskoy area TC	Joint-Stock Commercial Saving Bank of the Russian	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Novomoskovskoe branch # 2697	16/8 Shakhterov Street, Novomoskovsk,	7707083893	40702810966210110208	047003608	30101810300000000608	current account

	Federation (Public Joint-Stock Company)				Tula region, 301650, Russia					
TulaTelecom/ Donskoy area TC	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Novomoskovskoe branch # 2697	16/8 Shakhterov Street, Novomoskovsk, Tula region, 301650, Russia	7707083893	40702810666210110207	047003608	301018103000000000608	current account
TulaTelecom/ Donskoy area TC	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Novomoskovskoe branch # 2697	16/8 Shakhterov Street, Novomoskovsk, Tula region, 301650, Russia	7707083893	40702810266210114276	047003608	301018103000000000608	current account
TulaTelecom/ Donskoy area TC	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Novomoskovskoe branch # 2697	16/8 Shakhterov Street, Novomoskovsk, Tula region, 301650, Russia	7707083893	40702810366210112220	047003608	301018103000000000608	current account
TulaTelecom/ Efremovski area TC	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Efremovskoe branch # 2639	25 Slovak Rebellion Street, Efremov, Tula region, 301840, Russia	7707083893	40702810666120100420	047003608	301018103000000000608	current account
TulaTelecom/ Efremovski area TC	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Efremovskoe branch # 2639	25 Slovak Rebellion Street, Efremov, Tula region, 301840, Russia	7707083893	40702810966120100421	047003608	301018103000000000608	current account
TulaTelecom/ Uzlovski area TC	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Uzlovskoe branch # 2652	34 Tregubova Street, Uzlovaya, Tula region, 301600, Russia	7707083893	40702810666170100289	047003608	301018103000000000608	current account
TulaTelecom/ Uzlovski area TC	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Uzlovskoe branch # 2652	Tula region, 301600, Russia	7707083893	40702810366170100288	047003608	301018103000000000608	current account
TulaTelecom/ Schekinski area TC	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Efremovskoe branch # 2639	25 Slovak Rebellion Street, Efremov, Tula region, 301840, Russia	7707083893	40702810266120100422	047003608	301018103000000000608	current account

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TulaTelecom/ Schekinski area TC	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Schekinskoe branch # 2655	1 Lenina Square, Schekino, Tula region, 301240, Russia	7707083893	40702810166190100581	047003608	30101810300000000608	current account
TulaTelecom/ Schekinski area TC	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Schekinskoe branch # 2655	1 Lenina Square, Schekino, Tula region, 301240, Russia	7707083893	40702810766190100583	047003608	301018103000000000608	current account
TulaTelecom/ Schekinski area TC	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Schekinskoe branch # 2655	1 Lenina Square, Schekino, Tula region, 301240, Russia	7707083893	40702810066190100584	047003608	301018103000000000608	current account
TulaTelecom/ Schekinski area TC	Joint-Stock Commercial Saving Bank of the Russian Federation (Public Joint-Stock Company)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Schekinskoe branch # 2655	1 Lenina Square, Schekino, Tula region, 301240, Russia	7707083893	40702810466190100582	047003608	301018103000000000608	current account
TulaTelecom – a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazban k (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	Tulski subsidiary of ACB Promsvyazbank (ZAO)	36 Oktyabrskaya Street, Tula, 300002, Russia	7744000912	40702810400000011701	047003783	30101810500000000783	current account
TulaTelecom – a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazban k (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	Tulski subsidiary of ACB Promsvyazbank (ZAO)	36 Oktyabrskaya Street, Tula, 300002, Russia	7744000912	40702810400000012001	047003783	30101810500000000783	current account
TulaTelecom – a subsidiary of JSC CenterTelecom	Bank for Foreign Trade (Public JSC)	OAO Vneshtorgbank	16 Kuznetski Most Street, Moscow, 103031, Russia	Branch of JSC Vneshtorgbank in Tula city	134 Leo Tolstoy Street, Tula, 300034, Russia	7702070139	40702810015000000637	047003794	30101810900000000794	current account
TulaTelecom – a subsidiary of JSC CenterTelecom	Bank for Foreign Trade (Public JSC)	OAO Vneshtorgbank	16 Kuznetski Most Street,	Branch of JSC Vneshtorgbank in Tula city	134 Leo Tolstoy Street, Tula, 300034, Russia	7702070139	40702810315000000638	047003794	30101810900000000794	current account
TulaTelecom – a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazban k (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	Promsvyazbank (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	7744000912	40702810300120612301	044583119	30101810600000000119	current account
TulaTelecom – a subsidiary of JSC	Joint-Stock Commercial Bank	ACB Promsvyazban	10 Smirnovskaya Street, building	ACB Promsvyazbank	10 Smirnovskaya Street, building	7744000912	40702810500120612334	044583119	30101810600000000119	current account

CenterTelecom	Promsvyazbank (Private Joint-Stock Company)	k (ZAO), Moscow	22, Moscow, 109052, Russia	(ZAO), Moscow	22, Moscow, 109052, Russia					
TulaTelecom/ Tula regional operating and maintenance telecommunications center	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazban k (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	Tulski subsidiary of ACB Promsvyazbank (ZAO)	36 Oktyabrskaya Street, Tula, 300002, Russia	7744000912	40702810500000013201	047003783	30101810500000000783	current account
TulaTelecom/ Tula city telephone and telegraph exchange	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazban k (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	Tulski subsidiary of ACB Promsvyazbank (ZAO)	36 Oktyabrskaya Street, Tula, 300002, Russia	7744000912	40702810700000013001	047003783	30101810500000000783	current account
TulaTelecom/ Tula city telephone network	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazban k (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	Tulski subsidiary of ACB Promsvyazbank (ZAO)	36 Oktyabrskaya Street, Tula, 300002, Russia	7744000912	40702810600000013101	047003783	30101810500000000783	current account
TulaTelecom/ TulaTelecom service	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazban k (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	Tulski subsidiary of ACB Promsvyazbank (ZAO)	36 Oktyabrskaya Street, Tula, 300002, Russia	7744000912	40702810400000013301	047003783	30101810500000000783	current account
TulaTelecom – a subsidiary of JSC CenterTelecom	Bank for Foreign Trade (Public JSC)	OAO Vneshtorgbank	16 Kuznetski Most Street, Moscow, 103031, Russia	Branch of JSC Vneshtorgbank in Tula city	134 Leo Tolstoy Street, Tula, 300034, Russia	7702070139	40702978015000000016	047003794	30101810900000000794	foreign currency
TulaTelecom – a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazban k (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	Tulski subsidiary of ACB Promsvyazbank (ZAO)	36 Oktyabrskaya Street, Tula, 300002, Russia	7744000912	40702840000001012001	047003783	30101810500000000783	current account in foreign currency
TulaTelecom – a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazban k (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	Tulski subsidiary of ACB Promsvyazbank (ZAO)	36 Oktyabrskaya Street, Tula, 300002, Russia	7744000912	40702840300002012001	047003783	30101810500000000783	transit foreign currency
TulaTelecom – a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazban k (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	Tulski subsidiary of ACB Promsvyazbank (ZAO)	36 Oktyabrskaya Street, Tula, 300002, Russia	7744000912	40702978300002012001	047003783	30101810500000000783	transit foreign currency
TulaTelecom – a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazban k (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO)	36 Oktyabrskaya Street, Tula, 300002, Russia	7744000912	40702978600001012001	047003783	30101810500000000783	special transit foreign currency
TulaTelecom – a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Bank Promsvyazbank	ACB Promsvyazban k (ZAO),	10 Smirnovskaya Street, building 22, Moscow,	ACB Promsvyazbank (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow,	7744000912	40702840600120612301	044583119	30101810600000000119	current account in foreign

	(Private Joint-Stock Company)	Moscow	109052, Russia		109052, Russia						currency
TulaTelecom – a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazban k (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	77440009	912 407	702840900121612301	044583119	30101810600000000119	transit foreign currency
TulaTelecom – a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazban k (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	77440009	912 407	702840200122612301	044583119	30101810600000000119	special transit foreign currency
TulaTelecom – a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazban k (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	77440009	912 407	702978200120612301	044583119	30101810600000000119	current account in foreign currency
TulaTelecom – a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazban k (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	77440009	912 407	702978500121612301	044583119	30101810600000000119	transit foreign currency
TulaTelecom – a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazban k (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	ACB Promsvyazbank (ZAO), Moscow	10 Smirnovskaya Street, building 22, Moscow, 109052, Russia	77440009	912 407	702978800122612301	044583119	30101810600000000119	special transit foreign currency
Yartelecom –	a subsidiary of	ISC Cente	rTelecom								
Branch/ structural unit	Full name of the bank (parent)	Abbreviated corporate name of the bank	Bank location	Name of the b branch (where served)		nch Ba	ank INN	Current account numb of the structural unit	Bank er Identificatio Code of the subsidiary		Account type (income/ budgetary)
Directorate of Yartelecom, a subsidiary of JSC CenterTelecom	Inter-regional Commercial bank for development of telecommunications and information (Public Joint-Stock Company)	ICB Svyz-bank (OAO)	7 Tverskaya Street, Mosco 125375, Russ			50000, 771	0301140	407028103002000007	70 047888711	301018101000000000711	debit
Directorate of Yartelecom, a subsidiary of JSC CenterTelecom	Inter-regional Commercial bank for development of telecommunications and information (Public Joint-Stock Company)	ICB Svyz-bank (OAO)	7 Tverskaya Street, Mosco 125375, Russ			50000, 771	0301140	407028104002000107	70 047888711	301018101000000000711	debit
Directorate of Yartelecom, a subsidiary of JSC	Joint-Stock Commercial Bank Promsvyazbank	ACB Promsvyazbank (ZAO)	10 Smirnovska Street, Building Moscow, 1090	22, of ACB	Pr., Yaros	lavl, 774	14000912	407028107000000011	03 047888707	30101810800000000707	debit

CenterTelecom	(Private Joint-Stock Company)		Russia							
Directorate of Yartelecom, a subsidiary of JSC CenterTelecom	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	Yaroslavski Branch of ACB Promsvyazbank	16 Respublikanski Pr., Yaroslavl, 150003, Russia	7744000912	40702810400000001102	047888707	30101810800000000707	debit
Directorate of Yartelecom, a subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Severny (Northern) Bank of SB of RF, Yaroslavl	8 Oktyabrya pr., Yaroslavl, Russia	7707083893	40702810677020102653	047888670	301018105000000000670	debit
Directorate of Yartelecom, a subsidiary of JSC CenterTelecom	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Severny (Northern) Bank of SB of RF, Yaroslavl	8 Oktyabrya pr., Yaroslavl, Russia	7707083893	40702810377020102652	047888670	301018105000000000670	debit
Directorate of Yartelecom, a subsidiary of JSC CenterTelecom	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz-bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Yaroslavski branch of ACB Svyazbank	18 Svobody Street, Yaroslavl, 150000, Russia	7710301140	40702840900201000770	047888711	301018101000000000711	current account in USD
Directorate of Yartelecom, a subsidiary of JSC CenterTelecom	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz-bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Yaroslavski branch of ACB Svyazbank	18 Svobody Street, Yaroslavl, 150000, Russia	7710301140	40702978500201000770	047888711	30101810100000000711	current account in Euro
Directorate of Yartelecom, a subsidiary of JSC CenterTelecom	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz-bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Yaroslavski branch of ACB Svyazbank	18 Svobody Street, Yaroslavl, 150000, Russia	7710301140	40702978800202000770	047888711	301018101000000000711	transit foreign currency in Euro
Directorate of Yartelecom, a subsidiary of JSC CenterTelecom	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz-bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Yaroslavski branch of ACB Svyazbank	18 Svobody Street, Yaroslavl, 150000, Russia	7710301140	40702978100203000770	047888711	301018101000000000711	special transit foreign currency account in Euro
Directorate of Yartelecom, a subsidiary of JSC CenterTelecom	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz-bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Yaroslavski branch of ACB Svyazbank	18 Svobody Street, Yaroslavl, 150000, Russia	7710301140	40702840500203000770	047888711	301018101000000000711	special transit foreign currency account in USD
Directorate of Yartelecom, a subsidiary of JSC CenterTelecom	Inter-regional Commercial bank for development of telecommunications and information	ICB Svyz-bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Yaroslavski branch of ACB Svyazbank	18 Svobody Street, Yaroslavl, 150000, Russia	7710301140	40702840200202000770	047888711	30101810100000000711	transit foreign currency account in USD

	(Public Joint-Stock Company)									
Yarterlecom - SP TTC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz-bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Yaroslavski branch of ACB Svyazbank	18 Svobody Street, Yaroslavl, 150000, Russia	7710301140	40702810200200000773	047888711	30101810100000000711	debit
Yarterlecom - SP TTC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz-bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Yaroslavski branch of ACB Svyazbank	18 Svobody Street, Yaroslavl, 150000, Russia	7710301140	40702810300200010773	047888711	301018101000000000711	debit
Yarterlecom - SP TTC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	Yaroslavski Branch of ACB Promsvyazbank	16 Respublikanskaya Street, Yaroslavl, 150003, Russia	7744000912	40702810900000009701	047888707	301018108000000000707	debit
Yarterlecom - SP TTC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	Yaroslavski Branch of ACB Promsvyazbank	16 Respublikanskaya Street, Yaroslavl, 150003, Russia	7744000912	40702810200000009702	047888708	301018108000000000707	debit
Yarterlecom - SP Rostov MTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	AC SB RF (OAO) Rostovskoe office 2525	36-a 1st township, Rostov, Yaroslavl region	7707083893	40702810077110100505	047888670	301018105000000000670	debit
Yarterlecom - SP Rostov MTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	AC SB RF (OAO) Rostovskoe office 2525	36-a 1st township, Rostov, Yaroslavl region	7707083893	40702810377110100506	047888670	301018105000000000670	debit
Yartelecom - SP Rybinski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Rybinski branch #1576	47/49 Volzhskaya Embankment, Rybinsk	7707083893	40702810177190102410	047888670	301018105000000000670	debit
Yartelecom - SP Rybinski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Rybinski branch #1576	47/49 Volzhskaya Embankment, Rybinsk	7707083893	40702810177190102411	047888670	301018105000000000670	debit
Yartelecom - SP Rybinski TC	Inter-regional Commercial bank for development of telecommunications and information (Public Joint-Stock Company)	ICB Svyz-bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Yaroslavski branch of ACB Svyaz- bank (add. office in Rybinsk), Yaroslavl	18 Svobody Street, Yaroslavl, 150000, Russia	7710301140	40702810001200010218	047888711	301018105000000000670	debit
Yartelecom - SP Rybinski TC	Inter-regional Commercial bank for development of	ICB Svyz-bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Yaroslavski branch of ACB Svyaz- bank (add. office in	18 Svobody Street, Yaroslavl, 150000, Russia	7710301140	40702810901200000218	047888711	301018105000000000670	debit

	telecommunications and information (Public Joint-Stock Company)			Rybinsk), Yaroslavl						
Yartelecom - SP Pereyaslavski TC	Severny bank of the Saving Bank of Russia	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Pereyaslavskoe office #7443	2 Mendeleeva Street, Pereyaslavl	7707083893	40702810277180100733	047888670	301018105000000000670	debit
Yartelecom - SP Pereyaslavski TC	Severny bank of the Saving Bank of Russia	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Pereyaslavskoe office #7443	2 Mendeleeva Street, Pereyaslavl	7707083893	40702810577180100734	047888670	30101810500000000670	debit
Yartelecom - SP Yartelecom service	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	Yaroslavski Branch of ACB Promsvyazbank	3-a Respubl. proezd, Yaroslavl, 150003, Russia	7744000912	40702810500000008801	047888707	30101810800000000707	debit
Yartelecom - SP Yartelecom service	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	Yaroslavski branch of ACB Promsvyazbank	3-a Respubl. proezd, Yaroslavl, 150003, Russia	7744000912	40702810800000008802	047888707	301018108000000000707	debit
Yartelecom - SP Yartelecom service	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz-bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Yaroslavski branch of ACB Svyaz- bank		7710301140	40702810700200010771	047888711	301018101000000000711	debit
Yartelecom - SP Yartelecom service	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz-bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Yaroslavski branch of ACB Svyaz- bank	18 Svobody Street, Yaroslavl, 150000, Russia	7710301140	40702810600200000771	047888711	30101810100000000711	debit
Yartelecom - SP Yartelecom service	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Branch of AC SB of RF	57/17 Saltykova- Schedrina Street, Yaroslavl, 150014, Russia	7707083893	40702810677030101738	047888670	301018105000000000670	debit
Yartelecom - SP Yartelecom service	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	town office # 17	57/17 Saltykova- Schedrina Street, Yaroslavl, 150014, Russia	7707083893	40702810977030101739	047888670	301018105000000000670	debit
Yartelecom - SP IT Center	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	Yaroslavski branch of ACB Promsvyazbank	16 Respublikanskaya Street, Yaroslavl, 150003, Russia	7744000912	40702810700000009901	047888707	30101810800000000707	debit
Yartelecom - SP IT Center	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	Yaroslavski branch of ACB Promsvyazbank	16 Respublikanskaya Street, Yaroslavl, 150003, Russia	7744000912	407028100000000009902	047888707	301018108000000000707	debit

Yartelecom - SP IT Center	Inter-regional commercial bank for development of telecommunications and information (Public JSC) ACB Svyaz-Bank	ICB Svyz-bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Yaroslavski regional branch of ACB Svyaz-bank	18 Svobody Street, Yaroslavl, 150000, Russia	7710301140	40702810300200000767	047888711	30101810100000000711	debit
Yartelecom - SP Uglicheski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Uglicheskoe office #2531 of Severny Bank of SB of RF	9 Mirny township, Uglich, Yaroslavl, 152610, Russia	7707083893	40702810377160100239	047888670	301018105000000000670	debit
Yartelecom - SP Uglicheski TC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Uglicheskoe office #2531 of Severny Bank of SB of RF	9 Mirny township, Uglich, Yaroslavl, 152610, Russia	7707083893	40702810077160100241	047888670	301018105000000000670	debit
Yartelecom - SP YarOMTC	Joint-Stock Saving Bank of the Russian Federation (Public JSC)	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Severny bank of SB of RF	8 Oktyabrya Pr., Yaroslavl, Russia	7707083893	40702810077020102648	047888670	301018105000000000670	debit
Yartelecom - SP YarOMTC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz-bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Yaroslavski branch of ACB Svyaz- bank	18 Svobody Street, Yaroslavl, 150000, Russia	7710301140	40702810000200010772	047888711	30101810100000000711	debit
Yartelecom - SP YarOMTC	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz-bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Yaroslavski branch of ACB Svyaz- bank	18 Svobody Street, Yaroslavl, 150000, Russia	7710301140	40702810900200000772	047888711	30101810100000000711	debit
Yartelecom - SP YarOMTC, Danilovski MO Linear Plant 2	Severny (Northern) Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Danilovskoe office #2518	43/12 Volodarskogo Street, Danilov	7707083893	40702810477050100126	047888670	301018105000000000670	debit
Yartelecom - SP YarOMTC, Danilovski MO Linear Plant 2	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Danilovskoe office #2518	43/12 Volodarskogo Street, Danilov	7707083893	40702810777050100127	047888670	301018105000000000670	debit
Yartelecom - SP YarOMTC, Nekrasovski MO Linear Plant 3	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Yaroslavskoe branch #6625	91 Svobody Street, Yaroslavl, Russia	7707083893	40702810677120107118	047888670	301018105000000000670	debit
Yartelecom - SP YarOMTC, Nekrasovski MO Linear Plant 3	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Yaroslavskoe branch #6625	91 Svobody Street, Yaroslavl, Russia	7707083893	40702810977120107119	047888670	301018105000000000670	debit
Yartelecom - SP YarOMTC Gavrilov- Yamski MO Linear	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Yaroslavskoe branch #6625	91 Svobody Street, Yaroslavl, Russia	7707083893	40702810677120106122	047888670	301018105000000000670	debit

Plant 5		1	1				l I		1	I
Yartelecom - SP YarOMTC Gavrilov- Yamski MO Linear Plant 5	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Yaroslavskoe branch #6625	91 Svobody Street, Yaroslavl, Russia	7707083893	40702810377120106121	047888670	301018105000000000670	debit
Yartelecom - SP YarOMTC Pervomayski MO Linear Plant 6	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Danilovskoe office #2518	43/12 Volodarskogo Street, Danilov	7707083893	40702810377050101034	047888670	301018105000000000670	debit
Yartelecom - SP YarOMTC Pervomayski MO Linear Plant 6	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Danilovskoe office #2518	43/12 Volodarskogo Street, Danilov	7707083893	40702810077050101033	047888670	301018105000000000670	debit
Yartelecom - SP YarOMTC Lyubimski MO Linear Plant 67	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Danilovskoe office #2518	43/12 Volodarskogo Street, Danilov	7707083893	40702810277050002039	047888670	301018105000000000670	debit
Yartelecom - SP YarOMTC Lyubimski MO Linear Plant 67	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Danilovskoe office #2518	43/12 Volodarskogo Street, Danilov	7707083893	40702810677050002040	047888670	301018105000000000670	debit
Yartelecom - SP YarOMTC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	Yaroslavski branch of ACB Promsvyazbank	16 Respublikanski Pr., Yaroslavl, 150003, Russia	7744000912	40702810100000009802	047888707	30101810800000000707	debit
Yartelecom - SP YarOMTC	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	57/17 Saltykova- Schedrina Street, Yaroslavl, Russia	16 Respublikanski Pr., Yaroslavl, 150003, Russia	7744000912	40702810100000009801	047888707	301018108000000000707	debit
Yartelecom - SP Construction and Repair Service Stroitel	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz-bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Yaroslavski branch	18 Svobody Street, Yaroslavl, 150000, Russia	7627002546	40702810900200000769	047888711	30101810100000000711	debit
Yartelecom - SP Construction and Repair Service Stroitel	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz-bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Yaroslavski branch	18 Svobody Street, Yaroslavl, 150000, Russia	7627002546	40702810000200010769	047888711	301018101000000000711	debit
Yartelecom - SP Construction and Repair Service Stroitel	Severny Bank of the Saving Bank of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Town office #17	57/17 Saltykova- Schedrina Street, Yaroslavl, Russia	7707083893	40702810177030101720	047888670	301018105000000000670	debit
Yartelecom - SP Construction and Repair Service	Joint-Stock Commercial Bank Promsvyazbank	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052,	Yaroslavski branch	16 Respublikanski Pr., Yaroslavl, 150003, Russia	7744000912	40702810900000011401	047888707	30101810800000000707	debit

Stroitel	(Private Joint-Stock Company)		Russia							
Yartelecom - SP Construction and Repair Service Stroitel	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	Yaroslavski branch	16 Respublikanski Pr., Yaroslavl, 150003, Russia	7744000912	40702810900000011402	047888708	30101810800000000707	debit
Yartelecom - SP CMTO	Inter-regional commercial bank for development of telecommunications and information (Public JSC)	ICB Svyz-bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Yaroslavski branch of ACB Svyaz- bank	18 Svobody Street, Yaroslavl, 150000, Russia	7710301140	40702810600200000768	047888711	30101810100000000711	debit
Yartelecom - SP CMTO	Inter-regional Commercial bank for development of telecommunications and information (Public Joint-Stock Company)	ICB Svyz-bank (OAO)	7 Tverskaya Street, Moscow, 125375, Russia	Yaroslavski branch of ACB Svyaz- bank	18 Svobody Street, Yaroslavl, 150000, Russia	7710301140	40702810700200010768	047888711	30101810100000000711	debit
Yartelecom - SP CMTO	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	Yaroslavski branch of ACB Promsvyazbank	16 Respublikanski Pr., Yaroslavl, 150003, Russia	7744000912	40702810400000012502	047888707	30101810800000000707	debit
Yartelecom - SP CMTO	Joint-Stock Commercial Bank Promsvyazbank (Private Joint-Stock Company)	ACB Promsvyazbank (ZAO)	10 Smirnovskaya Street, Building 22, Moscow, 109052, Russia	Yaroslavski branch of ACB Promsvyazbank	16 Respublikanski Pr., Yaroslavl, 150003, Russia	7744000912	40702810100000012501	047888707	30101810800000000707	debit
Yartelecom - SP Rybinski ETC	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Rybinskoe office of Sb #1576	47/49 Volzhskaya Embankment, Rybinsk	7707083893	40702810177190101110	047888670	30101810500000000670	debit
Yartelecom - SP Rybinski ETC	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Rybinskoe office of Sb #1576	47/49 Volzhskaya Embankment, Rybinsk	7707083893	40702810477190101111	047888670	301018105000000000670	debit
Yartelecom - SP Rybinski OMC Linear Plant #2 Poshekhonye	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Rybinskoe office of Sb #1576	7 Svobody Street, Poshekhonie	7707083893	40702810977190109105	047888670	301018105000000000670	debit
Yartelecom - SP Rybinski OMC Linear Plant #2 Poshekhonye	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Rybinskoe office of Sb #1576	7 Svobody Street, Poshekhonie	7707083893	40702810677190109104	047888670	301018105000000000670	debit
Yartelecom - SP Rybinski OMC Linear Plant #3 Nekouz	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Uglichskoe office of SB #2532	50 Sovetskaya Street, N. Nekouz	7707083893	40702810177150100054	047888670	301018105000000000670	debit
Yartelecom - SP Rybinski OMC	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997,	Uglichskoe office of SB #2532	50 Sovetskaya Street, N. Nekouz	7707083893	40702810877150100053	047888670	30101810500000000670	debit

Linear Plant #3 Nekouz			Russia							
Yartelecom - SP Rybinski OMC Linear Plant #4 Myshkin	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Uglichskoe office of SB #2532	53 Karl Liebknecht Street, Myshkin	7707083893	40702810777150110033	047888670	301018105000000000670	debit
Yartelecom - SP Rybinski OMC Linear Plant #4 Myshkin	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Uglichskoe office of SB #2532	53 Karl Liebknecht Street, Myshkin	7707083893	40702810077150110034	047888670	301018105000000000670	debit
Yartelecom - SP Rybinski OMC Linear Plant #4 Breytovo	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Uglichskoe office of SB #2532	28 Respublikanskaya Street, Breytovo	7707083893	40702810277150120028	047888670	301018105000000000670	debit
Yartelecom - SP Rybinski OMC Linear Plant #4 Breytovo	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Uglichskoe office of SB #2532	28 Respublikanskaya Street, Breytovo	7707083893	40702810577150120029	047888670	301018105000000000670	debit
Yartelecom - SP Tutaevski MTC	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Town office #17	57-17 Saltykova- Schedrina Street, Yaroslavl, Russia	7707083893	40702810577030160303	047888670	301018105000000000670	debit
Yartelecom - SP Tutaevski MTC	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Town office #17	57-17 Saltykova- Schedrina Street, Yaroslavl, Russia	7707083893	40702810877030160304	047888670	301018105000000000670	debit
Yartelecom - SP Tutaevski MTC Bol'sheselski Plant	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Yaroslavskoe branch #6625	91 Svobody Street, Yaroslavl, Russia	7707083893	40702810577120109067	047888670	301018105000000000670	debit
Yartelecom - SP Tutaevski MTC Bol'sheselski Plant	Severny Bank of SB of RF	AC SB RF	19 Vavilova Street, Moscow, 117997, Russia	Yaroslavskoe branch #6625	91 Svobody Street, Yaroslavl, Russia	7707083893	40702810877120109068	047888670	301018105000000000670	debit

1.3 Auditor of the Company

Full corporate name of the auditor: Private Joint-Stock Company Ernst& Young Vneshaudit

Abbreviated name: ZAO Ernst&Young Vneshaudit

Location: 20/12 Podsosenski Pereulok, building 1-1A, Moscow, 103062, Russia

INN: 7717025097

Mailing address: 20/12 Podsosenski Pereulok, building 1-1A, Moscow, 103062, Russia

Telephone: 7 (+7 095) 705 9292 Fax: 7 (+7 095) 705 9293

e-mail: vadim.balashov@ru.evi.com

The auditor license: License No: *E003246*

Date of issue: *January 17, 2003* Valid till: *January 17, 2008*

License issuing body: Ministry of Finance of the Russian Federation

Fiscal years for which the auditor carried out an independent audit of accounts and financial (accounting)

statements: 2001, 2002, 2003.

There were no special assignments for the auditor.

The Company auditor is a legal entity independent from JSC CenterTelecom.

Selection of the auditor:

The auditor is elected by a general meeting of shareholders of the Company. A shareholder (shareholders) owing on aggregate at least 2 per cent of voting shares of the Company is entitled to put issues on agenda of an annual general meeting of shareholders and propose nominees for governing and control bodies of the Company.

Terms and conditions of a contract entered into with the auditor, including compensation package for its services, shall be approved by the Board of Directors of the Company.

In 2Q2004 the Company entered into contracts with audit company *Ernst&Young Vneshaudit* to provide consultancy and information services according to IAS and to provide an independent auditor report on accounts according to the Russian accounting standards. The cost of services to be provided by audit companies was specified in the relevant contract.

The auditor (officers of the auditor) has no interest in the charter capital of the issuer. No loans were granted to the auditor (officers of the auditor) in 2Q2004.

Information on postponed and overdue payments with respect to services provided by the auditor: outstanding amount with respect to account settlements with Ernst&Young Vneshaudit as of June 30, 2004 is RUR3,431 thousand.

There are no significant interests linking the auditor (officers of the auditor) and the issuer (officers of the issuer).

There are no close business relations (participation in promotion of the issuer's products/services, joint business activities in partnership, etc.), and family relations between the auditor and the issuer.

The issuer officers are not at the same time officers of the auditor (auditors).

1.4. Appraisor of the Issuer

Full and abbreviated names:

AUDIT COMPANY INTEREXPERTIZA LIMITED LIABILITY COMPANY (AUDIT COMPANY INTEREXPERTIZA LLC)

Location: 9 Nakhimovski Prospekt, Building 2, Apartment 191, Moscow, 113149, Russia

Tel./Fax: 952-35-33, e-mail: inform@interexpertiza.ru

License to perform appraising activities #006734 issued by the Ministry of Property relations of RF on June 27, 2003, valid for the period from June 27, 2003 through June 27, 2008.

Provision of services to assess the market value of assets of JSC CenterTelecom.

1.5 Consultants of the issuer

Full corporate name: Public Joint-Stock Company Federal Stock Corporation

Abbreviated name: JSC FSC

Address: 25 Ostozhenka Street, Moscow, 119034, Russia

Contact telephone number: (+7 095) 737-86-30, (+7 095) 737-86-31

Fax: (+7 095) 737-86-32 e-mail: fsc@fscorp.ru

License number and date of issue of a professional securities market participant; the authorities which issued the license.

License of a professional participant in the securities market to carry out broker activities:

License No: #077-06174-100000

Date of issue: August 29, 2003

Valid till: unlimited term of validity

The body which issued the license: Federal Commission for Securities Market (FCSM)

License of a professional participant in the securities market to carry out dealer activities:

License No: #077-06178-010000

Date of issue: August 29, 2003

Valid till: unlimited term of validity

The body which issued the license: Federal Commission for Securities Market (FCSM)

Date of execution and number of the agreement on financial consulting which serves as the basis for rendering financial consulting services to the issuer by the professional participant in the securities market.

Date of execution: January 20, 2004

Agreement number: FK- 20/M-04/3467/04-DO

Services to be rendered by the consultancy: monitoring of disclosure by JSC CenterTelecom of the information in the following forms: notices of material facts, quarterly reports. Monitoring of information disclosure consists of verifying the timeliness of the information disclosure, completeness and compliance with the procedure of the disclosed information with provisions of effective regulations and applicable law of the Russian Federation, including regulations issued by the FCSM of Russia.

Internet page address to be used by the financial consultant for disclosure of information about the issuer according to regulations: www.fscorp.ru

1.6 Information on other persons who signed the quarterly report

No such other persons.

II. Basic information regarding the financial position and economic state of the issuer.

2.1 Financial and business performance of the issuer

Description	1H2004
Net assets of the issuer, RUR in thousands	15,119,753
Ratio of debt financing to capital and reserves, %	153.36
Ratio of short-term liabilities to capital and reserves, %	94.16
Debt service payments covered, %	24.97
Overdue debt, %	2.76
Net asset turnover, times	0.78
Accounts payable turnover, times	2.08
Accounts receivable turnover, times	3.59
Portion of profit tax in the pre-tax profit, %	60.24

Guidelines provided by regulations issued by federal authorities for securities market were used to calculate the shown performance data.

The data shown witness a satisfactory solvency level of the issuer.

Growth in raised funds in the reporting period due to the expansion of the investment program adversely affected the solvency level of the issuer.

Lesser turnover of accounts receivable of the issuer in 1Q2004 restated to year terms as compared to the previous year was due to faster growth of accounts receivable than sales revenues growth rates

Growth of the net assets turnover in 1H2004 as compared to the previous reporting period was caused by faster growth rates of sales than those of net assets.

Debt servicing payments covered in 1H2004 grew due to lower loss in the period under consideration as compared to 1Q2004.

Growth of the ratio of debt financing to capital and reserves in 1H2004 resulted from increase in raised funds.

Accounts receivable turnover of the issuer is attributed to lower accounts receivable and growth of sales in 1H2004 as compared to the past period.

2.2 Market capitalization of the issuer

Market capitalization

Month	Market capitalization, USD
December 1999	28,851,818
December 2000	101,354,959
December 2001	16,226,717
December 2002	153,428,191
December 2003	690,638,646
March 2004	796,606,360
June 2004	785,392,568

Notes:

The figures are calculated based on the bilateral deals completed at trading sessions. To prepare the data over the reporting period starting from July 2002 only addressless deals are taken into account pursuant to Information disclosure rules enacted on July 1, 2003.

Market capitalization was calculated based on Prices of 10 major deals using data on the number of outstanding shares available from RTS stock exchange.

Liabilities	45 days	from 46 to 90 days	from 91 to 180 days	from 181 days to one year	over 1 year	Total
Short and long term				, , ,		
liabilities, total	4,112,349	308,600	2,864,291	5,432,168	8,678,139	21,395,548
Accounts payable, total	3,799,306	238,513	310,745	420,448	0	4,769,012
including:	0	0	0	0	0	0
- debt to suppliers						
and contractors	1,284,675	173,304	274,941	383,306	0	2,116,227
- notes payable	5,367	5,367	6,998	0	0	17,733
- debt to affiliates						
and associates of the	4.40.050	04.075	0.500	4.50		400 707
issuer	143,252	34,875	2,520	150	0	180,797
- payroll debt	263,267	0	0	0	0	263,267
- debt to budget	700 407	4 440	4 447	00.4		770 700
and out of budget funds	769,127	1,440	1,447	694	0	772,709
- debt to members (founders) of issuer						
with respect to income						
outpayments	358,287	0	0	2,777	0	361,064
- other accounts				_,:::		
payable	975,331	23,527	24,838	33,520	0	1,057,216
Credit facilities, total	311,871	70,020	270,813			8,745,987
Loans, total	,	,	,	,	, ,	, ,
Loano, total	1,172	67	2,282,733	36,971	2,747,186	5,068,129
including:	,		, ,	,	, ,	, ,
- bond issues	0	0	0	0	2,631,128	2,631,128
other liabilities	0	0	0	0	2,812,420	2,812,420
Overdue accounts						
payable, total	181,233	18,148	19,634	2,380	0	221,395
including owned to						
budget and out of						
budget funds	2,640	0	0	1	0	2,642
Overdue debt with						
respect to credit			=		_	
facilities	359,816	28,195	5,543	4,912	0	398,465
Overdue debt with		_	_	_		_
respect to loans	0	0	0	0	0	0
Overdue debt,	_				_	040.00
total	541,049	46,343	25,177	7,291	0	619,861

The data shown less overdue debt, the latter being given in a separate table.

Debt to Vnesheconombank accounts for the bulk of the overdue accounts payable. Currently, the Ministry of Finance of the RF develops restructuring arrangements; the issue is overseen by JSC Svyazinvest.

Type of overdue accounts payable: repayments of principals and interest payments.

The cause of non-performance of obligations: debt restructuring by the Russian government.

Consequences for the issuer that occurred or may occur later resulting from unfulfilled obligations: currently another restructuring of debt is planned by the Russian government.

Sanctions to be imposed on the issuer: to be determined by the Russian Ministry of Finance.

Period (projected period) for repayment of the overdue accounts payable:

the Russian government is now considering the debt restructuring (terms are unknown).

There are no creditors in the structure of the accounts payable accounting for 10% of the total amount of the accounts payable. (As on June 30, 2004 the total amount of accounts payable was RUR22,015,408 thousand (Form 1 lines 590+690-640), 10 per cent of which is RUR2,201,541 thousand).

2.3.2. Credit history of the issuer

There were no credit and loan facilities with principals valued at over 10% of the net assets as and on June 30, 2004. Net asset value as on March 31, 2004 was RUR15,448,788 thousand (10 per cent of which is RUR1,544,879 thousand).

2.3.3. The issuer liabilities arising from securities provided to third parties

The total amount of securities provided by the issuer in the total amount of third parties' obligations on which the Company provided securities both in the form of pledge and surety.

Total obligations as on June 30, 2004, RUR in thousands: 10,922,836

including:

pledge (real security) as on June 30, 2004, RUR in thousands: 6,792,825

value of surety as on June 30, 2004, RUR in thousands: 1,633,352

There were no issuer's obligations to provide security to third parties (including pledge and surety) valued at over 5% of the book value of the issuer's assets for 1H2004.

2.3.4 Other liabilities of the issuer

No other liabilities

2.4 The objectives of securities issues and channeling the proceeds from placement of issued securities

A bond issue undertaken by JSC CenterTelecom, series 03 totaling RUR2,000 million was placed in September 2003. The bond issue proceeds from the placement were appropriated to finance short-term bridging loans and interest payments on them to MDM-Bank and IC Troyka-Dialog both being the bond issue underwriters, totaling to RUR800 million; some RUR128 million were used to finance investment activity of JSC CenterTelecom; RUR193 million were used to pay VAT for September, RUR47 million were paid to Rosgosstrakh in respect of centralized insurance of the Company's telecommunications equipment, RUR51 million were paid to Rostelecom as interconnection settlement fees according to contract # 2100/9755, and RUR111 were paid to Private JSC Open Technologies according to the contract. Some RUR650 million are used for repayment of the bond issue series 01 and coupon interest payments on the series 01 bonds.

According to preliminary forecasts within the period before maturity of the securities issued by the issuer, i.e. in 2004-2006 cash proceeds will consistently exceed the expenses for relevant activities (including coupon payments and repayment of series 01, 02 and 03 bonds of the issuer).

Projected cash flow (RUR in thousand)	2004	2005	2006
Cash proceeds including bond issue	42,523,368	47,401,160	56,519,624
Expenses including coupon payments			
and bond repayments	43,205,482	47,481,401	56,394,224
Proceeds/expense ratio	0.98	1.00	1.00

2.5. Risks related to purchases of outstanding issued (to be placed) securities

2.5.1. Risks in the telecommunications industry

The key risk factors taken into account by the Company in doing business are:

- enactment of the Federal Telecommunications Act; summing up an increased government pressure may
 expected to be brought to bear on JSC CenterTelecom toward solving social issues. The declared priorities favor
 customers and simplify licensing arrangements will lower the barrier for new market entrants in favor of
 competition.
- ongoing consolidation of alternative operators creating large international holdings.

It should be noted, however, that CenterTelecom anticipates likely negative impacts of these risk factors and undertakes necessary measures to alleviate the consequences.

Currently JSC CenterTelecom implements marketing strategies aimed primarily at maintaining its market share,

increasing revenues generated by non-regulated telecommunications services, and improving the Company's competitive edge.

The following economic factors may result in worsening of the Issuer market position and in the situation in the telecom industry as a whole:

- falling demand of the businesses due to declining oil and gas and non-ferrous metal prices on the world markets;
- general reduction in production output and economy growth rates;
- rouble depreciation rates surpassing tariff growth resulting significant growth of negative translation adjustments and higher costs of services hard currency nominated liabilities;
- growing competition in the mobile communications of Russian and foreign operators, expansion on the mobile market by operators using competing standards;
- increase of settlement rates charged by Rostelecom the principal domestic long-distance and international carrier, providing to the Issuer an access to the nationwide and international networks;
- economic risks inherent to the Russian Federation as a whole, including the level of macro-economic instability in the country, probability of changes in the legislation resulting to possible reduction in the Issuer profit, or hardening regulations governing taxation of income from securities.

The Issuer is expected to undertake the following actions, should changes occur.

In the event of negative developments the Issuer is going:

- to optimize production costs structure;
- to revise the investment program of the Company;
- to adjust pricing and marketing policies of the Company;
- to change the break down of offerings to maximize profits.

Risks related to possible changes in prices for raw materials, services used by the Issuer in its activities are mainly risks involving changes of rates charged by Rostelecom for leasing circuits and for international telecom services, and changes in prices charged by key equipment suppliers.

Risks related to possible changes in prices for raw materials, services used by the Issuer in its activities do not seriously affect the issuer's business.

Risks connected to changes in prices for government regulated telecommunications services may result in short-term decline in demand for these services and tougher competition. In such circumstances JSC CenterTelecom will aggressively promote services offered at unregulated prices, thus preventing significant reduction of revenues.

JSC CenterTelecom successfully manages risks inherent to the Company activities. On the whole, exposure of the Issuer to the industrial risks and performance of obligations on its securities can be assessed as minimal. The Company owns a single united network infrastructure in the Central Federal District, enabling provision of a wide range of services in the telecom market, remaining a competitive company and increase margins of services provision.

2.5.2 Sovereign and regional risks.

Risks related to the political and economic state in the country (countries) and in the region where the Issuer is registered as a taxpayer and/or doing business, provided that such core activity of the issuer in such a country (region) generates over 10% of the revenues for the last elapsed reporting period, preceding the date of the approval of the Prospectus of securities issue.

The government of the Russian Federation influences the Issuer activities by passing legal and regulatory acts that may significantly affect the financial position and results of the issuer's activities.

The key factors leading to arising of political risks are:

- inconclusive legal environment regulating economic activities;
- lack of efficiency of the judiciary;
- instability of the powers of the constituent entities of the Russian Federation.

Other risk factors that may affect the Issuer activities are:

- uncertainty in tariff setting by the Federal Antimonopoly Service (FAS) and their influence on the results of the Company operations;
- changes in the effective legislation regulating accounting and book-keeping.

In general the political and economic situations in the country can be assessed as stable in the mid-term. The latest elections to the State Duma and results of recent presidential elections provide a basis for fairly certain forecast of continuing economic, social, legal and reforms in the country.

The Russian telecommunications market becomes extremely competitive. Though the market for traditional wireline telecommunications is generally divided between regional operators each being a monopoly in its service area for provision of these services, competition is on the rise due to increasing share of new services and aggressive activities of companies offering these new services.

The Central Federal District consisting of 17 regions is a financial center and the focus of concentration of Russian and foreign financial institutions positively affecting the development of the Issuer's activities. It is a vibrant and very promising region featuring fast growing economy. The sustained growth in the region allows for making favorable forecast of the Issuer growth.

In this sense it is particularly indicative that a leading global rating agency - Moody's Investor Service in October 2003 upgraded the sovereign rating of the Russian Federation up to an investment level of Baa3. On January 14, 2004 Moody's Investor Service also upgraded Moscow city rating up to Ba1.

Further improvements in the economic state of the region will undoubtedly positively affect the Issuer activities and have a favorable effect on its capabilities to meet its obligations under bond issues.

Expected actions to be taken by the Issuer in the event of negative impact of the changes in the country and the region on its activities.

In the near terms the Issuer does not expect any negative developments of the situation in the region and Russia as a whole that may adversely affect activities and economic position of the Issuer.

However, in the event of unfavorable developments in the situation in the Russian regions and CIS states, the <u>issuer's actions will be aimed at temporary price reduction of offered services and/or widening the range of services</u>.

Risks related to possible military conflicts, imposition of emergency and strikes in the country (countries) and the region, where the Issuer is registered as a taxpayer and/or carries out its activities.

The Issuer is registered as a taxpayer and does its business in the Russian regions, where the risks of military conflicts, imposing a state of emergency are considered as lowest possible. However there is a certain risks of terrorist attacks, and the issuer undertook additional measures to ensure high level of security.

Social situation in the territory of business activities of the issuer is characterized as calm; with no clear racial conflicts or religious extremism, thus facilitating operations with minimal political and social risks.

The issuer is not in a position to assess the risk of imposing a state of emergency or of an overt military conflict in the country. However, should these events occur the Issuer will undertake all adequate measures required by the effective legislation.

Risks related to the geographical position of the country (countries) and the region where the Issuer is registered as a taxpayer and/or carries out its activities:

The Central Federal District (CFD) is a political, administrative, and ecological entity of a paramount importance, featuring numerous industrial production facilities, pipelines for various products, a lot of rivers, forests, peat fields, and fairly high population density, resulting in a possibility of various emergencies.

<u>Depending on specific natural, climatic and environmental conditions and heliophysical factors in each year (or a number of years in a row), some natural (industrial) processes may be more risky, while other may run a lower risk.</u>

<u>Regarding feasibility of taking some precaution preventive measures, dangerous natural processes as sources of emergencies can be predicted only short time before they may really happen.</u>

The most significant damages to the economy of the CFD and heightening social tension can result from flooding and river overflows, forest and peat fires, fires in populated areas and industrial facilities, interruptions and disruptions in functioning of utilities and power supply, road and railroad accidents.

<u>Potential risks and dangers in various constituent entities of the CFD (regions) have distinctive differences.</u>

The issuer's actions in case of unfavorable changes of the situation in the CFD are confidential information.

2.5.3 Financial risks

The issuer's activities are affected by financial risks such as overdue credit repayments and interest payments, and as a consequence, imposing fines and late payment charges and increasing interest rates charged by commercial banks

The highest degree of the risk is inherent to accounts payable.

Overdue debt connected with borrowed funds as compared to the total value of borrowed funds over the past three years on average did not exceed 3.65%, which is rather negligible. Additional expenses of the issuer resulting

from fines and additional late payment charges do not significantly affect the issuer's financial position.

As refinancing rates set by the CB of Russia diminish, the issuer takes measures to amend terms and conditions of the concluded loan agreements towards lower capital costs of the granted loan facilities and early repayment of high capital cost loans.

Significant changes in the exchange rates will not materially affect the financial position of the Issuer and its liquidity.

Before the deadline for meeting by the Issuer of its obligations under the bond issue, the revenue plane envisages annual tariff growth rates for offered services of 25-30%. The relevant annual inflation rates are estimated by the Issuer at the level of 10-12%. The risk will not significantly affect financial performance of the issuer; nor will it influence its ability to meet its obligation connected with securities.

2.5.4. Legal risks

In 2Q2004 there are some legal risks inherent to the Company's activities resulting from changes over the reporting period in currency legislation, customs control regulations and customs duties. The most significant changes in the effective legislation are discussed below.

In the currency control regulations:

The Federal Law On currency regulation and currency control #173-FZ of December 10, 2003 took effect on June 17, 2004.

To enforce the Law a number of regulations were enacted taking effect as of June 18, 2004.

In particular:

Regulations On provision by residents to authorized banks of supporting information and documents related to carrying out currency operations with non-residents under external trade deals and exercising by the authorized banks of control over the currency operations (passed by CB of RF on June 1, 2004 #258-P).

Directive On provision by residents to authorized banks of supporting information and documents related to carrying out currency operations, accounting for currency operations and execution of transaction passports by the authorized banks (passed by CB of RF on June 15, 2004 #117-I).

Directive On depositing reserve funds and return of the deposited reserves when conducting currency operations (passed by CB of RF on June 1, 2004 #114-I).

As the listed regulations and legal acts are aimed at liberalizing to a greater extent procedures connected with among others opening currency accounts, currency operations (regulation of foreign currency operations involving cash transfers by the Russian government and CB of RF, provision of delayed payment for external trade contracts, allocation of deposits of the delayed payment amount, opening of accounts denominated in foreign currency) the Company does not run heightened risks in conducting external economic activities, and subject to meeting the relevant requirements of applicable legislation will run only ordinary risks related to non-performance of contract obligations by counterparties.

Tax legislation:

No federal laws regulating tax relations were passed or took effect in the reporting period. Thus, being a conscientious taxpayer the Company does not have higher risks in performing its activities.

Customs legislation

The Company carries normal business risks involved in accurate application of requirements of the newly enacted Customs Code of the Russian Federation, and supporting regulations and legal acts issued according to the Code, when executing contracts connected with the external economic activities of the Company.

Legal risks related to licensing of the core activities of the Issuer, or licensing rights of use for items with restricted usage:

The new Federal Telecommunications Act (the "Act") took effect on January 1, 2004. According to the Act telecommunications services listed in the licenses and respective license terms and conditions should be specified by the Russian government and revised annually. The Act expanded the list of data to be provided to the licensing authorities.

For license renewal the same information should be provided as when applying for the license.

Pursuant to the Presidential Decree of March 9, 2004 # 314 and Ordinance of the Government of the RF #163 of April 6, 2004 licensing of activities in telecommunications is entrusted to the Federal Telecommunications Supervision Service.

These changes may cause additional expenses of the licensee in performing telecommunications activities.

There are no significant legal risks that may arise due to changes in the judiciary practice in the reporting period

connected with activities of the Company and adversely affect the results of its operations, and the outcome of ongoing litigations.

2.5.5. Risks inherent to the activities of the issuer

There are <u>no significant legal risks</u> related to the Company participation as a defendant in the ongoing litigations. Risks related to a non-renewal of the issuer's licenses to carry out certain activities or to use facilities with restricted usage:

Difficulties involved in license renewal may arise in renewal (obtaining) of licenses to perform telecommunications activities for the purposes of TV and radio broadcasting as these activities are connected with relaying (broadcasting) electronic mass-media, subject to operator's having a license for broadcasting issued by the federal Agency for Publishing and Mass Communications, or entering into agreement with an operator having such a license. The licensing authorities shall be provided with a duly certified by a notary public copy of the license for broadcasting (if the license is to be granted for telecommunications).

Risks related to possible liability of the issuer for debt of third parties, including those of its daughter companies. According to the registration of contracts concluded by the Company, performed by the Contract Division of Contractual and Property Relations of the Company in 2Q2004 the Company concluded no surety or property pledge contract to provide security for third party's obligations, or other agreements involving possible liability of the Company for third party's obligations.

Thus, according to applicable law the Company carries the risks of possibly being liable under previously executed surety agreements in the event of non-performance by third parties of their obligations, and on obligations of the Company's daughter companies.

III. Detailed profile of the issuer

3.1. Background and history of the Issuer

3.1.1. Registered corporate name of the issuer.

According to the Charter of JSC CenterTelecom as approved by the general meeting of shareholders (minutes #10 of February 20, 2003) the corporate registered name of the issuer is "Joint-Stock Central Telecommunication Company", abbreviated to JSC CenterTelecom.

The company emerged in June 1994 (state registration certificate #127 of June 20, 1994) as a result of a transformation of state enterprise for telecommunications and informatization Rossvyazinform (GPSI) of the Moscow region into a public joint-stock company Elektrosvyaz of the Moscow region. Public joint-stock company Elektrosvyaz of the Moscow region (abbreviated as Elektrosvyaz of the Moscow region) was renamed as (open) joint-stock company Elektrosvyaz of the Moscow region (Amendments and additions #3 to the Charter of Joint-Stock Company Elektrosvyaz of the Moscow region approved by Meeting of shareholders of AO Elektrosvyaz of the Moscow region, minutes #3 of June 27, 1997), abbreviated as Elektrosvyaz of the Moscow region. The changes were registered by the Moscow region registration chamber on July 23, 1997. On June 1, 2001 the Company was given a new name – Joint-Stock Central Telecommunication Company, or JSC CenterTelecom in short, pursuant to the decision of a general meeting of shareholders of JSC Elektrosvyaz of the Moscow region (Minutes #7 of June 1, 2001).

3.1.2 Information about registration of the issuer with state authorities

<u>Information on the state registration of the Company:</u>

the Company was registered pursuant to ordinance # 567-r dated June 9, 1994 of the Chief of Administration of the Moscow region, state registration certificate # 127 of June 20, 1994.

The Company is re-registered with the Moscow region registration chamber, state registration certificate of a legal entity # 50:10:00124 of July 23, 1997.

Pursuant to the Federal Law On the state registration of legal entities the Company is registered with the Inspection of the Ministry for Taxes and Levies of the RF for the town of Khimki in the Unified register of legal entities on November 1, 2002, a generic number of 1025006174710.

The certificate confirming making an entry in the Unified register of legal entities registered before July 1, 2002 is # 001494534 and dated November 1, 2002.

3.1.3. Evolvement and development of the issuer

JSC CenterTelecom – a telecommunications carrier in the Center of the European part of Russia was established on October 1, 1886. At that time a postal and telegraph service district was organized in the territory of the Moscow and Ryazan provinces of the tsarist Russia functioning as a telecommunications operator. As of May 12, 1890 the service took over the country telephone network of the Moscow region; since then the Moscow regional operator offers the full range of customer telecommunications services. In 1994 postal services were separated; and during the privatization process the company was transformed into a public joint-stock company. As of December 1, 2002 the service area of JSC CenterTelecom covers 17 regions in the Central and Central Black Soil parts of the Russian Federation. Public operators which serviced these regions in 1994-2000 became the Company's branches (wholly owned subsidiaries).

With over 6 million access lines CenterTelecom is one of Russia's largest fixed line telecoms, owning a telecommunications infrastructure in Russia's most populated Federal districts with 20% of Russia's total population, fairly well developed manufacturing industry, agriculture, innovative ventures.

CenterTelecom's customers and subscribers in 17 constituent entities of the RF are government agencies and bodies, general public and a prevailing majority of businesses. CenterTelecom was granted licenses to provide a wide range of telecom services: traditional POTS, Internet access, data, air and cable TV, wireline and UHF sound program broadcasting, trunking, lease of channels and other facilities, to offer public network interconnection to other operators.

The Company pursues proactive marketing policies, maintaining domineering positions in the fixed line telephony, expanding its sales of new services where rates are not regulated by the government.

The total market of telecommunications services in the Central Federal District in 2003 (excluding Moscow city) is estimated at USD1,137 million, and expected to jump up to USD1,706 million in 2004. CenterTelecom share of the market in 2003 was 62% (USD700 million).

In the traditional telephony CenterTelecom's share is maintained over 85% both across the regions and overall in the CFD, slightly falling. Given the projected service development rates under the regulation policies announced by the government the company's position in the traditional service market will be preserved.

Competition is particularly tough in the Internet access segment. Center Telecom regional operating branches manage to keep intact their leading positions with on average 60% of corporate and 70% of individual customers.

Competition is fiercer in Voronezh, where the regional carrier's share is 20%.

The company has been in existence from the date of the state registration on June 9, 1994 up to now.

JSC CenterTelecom is set up for an unlimited term.

Its mission the Company views in rendering modern high-quality telecommunications services and world class service in the territory of the Central Federal District with the aim:

to satisfy customers' needs based on a personal approach to everyone;

to ensure growing shareholders value and income and make proper contribution into development of the society where the Company is doing business;

to build up long-term mutually beneficial relations with partners based on mutual trust, integrity and transparency; to ensure comprehensive realization of the potential of each employee;

to perform the duties of the public telecommunications operator.

3.1.4. Contact information

Address of the registered office: 23 Proletarskaya Street, Khimki, Moscow region, 141400, Russia Mailing address: 6 Degtiarny Pereulok, building 2, GSP-3, Moscow, 125993, Russia

Address of the issuer permanently operating executive body: 23 Proletarskaya Street, Khimki, Moscow region, 141400, Russia

Telephone: (+7 095)209-34-34; Fax: (+7 095) 209-30-07

E-mail: info@centertelecom.ru;

Website where information on the issuer, its issued or being issued securities can be accessed: www.centertelecom.ru

Department of Securities and Corporate Management:

Address: 23 Proletarskaya Street, Khimki, Moscow region, 141400, Russia.

Mailing address: 6 Degtiarny Pereulok, building 2, GSP-3, Moscow, 125993, Russia

Shareholders relations team:

Telephone: (+7 095) 209-58-15; Fax: (+7 095) 793-23-82

E-mail:vedeta@centertelecom.ru;

Investor Relations

Telephone: (+7 095) 209-57-21; Fax: (+7 095)209-28-29

E-mail:kalin@centertelecom.ru

Website address: www.centertelecom.ru

3.1.5. Taxpayer Identification Number (INN)

INN 5000000970.

3.1.6. Subsidiaries and representative offices of the issuer.

The Company comprises the following regional branches – subsidiaries:

- 1. Belgorodski subsidiary of JSC CenterTelecom, domiciled at: 3 Revolution Square, Belgorod, 308000, Russia Power of attorney is issued to Mr.Grigoriy N. Kuzmenko, Deputy General Director Director of Belgorodski, a subsidiary of JSC CenterTelecom, dated June 28, 2004, #12853.
- 2. Bryanski subsidiary of JSC CenterTelecom, domiciled at: 9 Karl Marx Square, Bryansk, 241000, Russia Power of attorney is issued to Mr. Vasiliy A. Gapeenko, Deputy General Director Director of Bryanski subsidiary of JSC CenterTelecom, dated June 28, 2004, #12855.
- 3. Vladimirski subsidiary of JSC CenterTelecom, domiciled at: 42 Gorkogo Street, Vladimir, 600000, Russia Power of attorney is issued to Mr. Anatoliy N. Korovin, Deputy General Director Director of Vladimirski subsidiary of JSC CenterTelecom, dated June 28, 2004, #12857.
- 4. Voronezhski subsidiary of JSC CenterTelecom, domiciled at: 35 Revolution Prospect, Voronezh, 394000, Russia

Power of attorney is issued to Mr. Alexander Haustovich, Deputy General Director – Director of Voronezhski subsidiary of JSC CenterTelecom, dated June 28, 2004, #12859.

5. Ivanovski subsidiary of JSC CenterTelecom, domiciled at: 1 the 10th of August Street, Ivanovo, 153000, Russia

Power of attorney is issued to Mr. Gennadiy P. Brusentsev, Deputy General Director – Director of Ivanovski subsidiary of JSC CenterTelecom, dated June 28, 2004, #12861.

- 6. Kaluzhski subsidiary of JSC CenterTelecom, domiciled at: 38 Teatralnaya Street, Kaluga, 248600, Russia. Power of attorney is issued to Mr. Vladislav M. Ledkov, Deputy General Director Director of Kaluzhski subsidiary of JSC CenterTelecom, dated June 28, 2004, #12863.
- 7. Kostromskoy subsidiary of JSC CenterTelecom, domiciled at: 1 Podlipaeva Street, Kostroma, 156961, Russia. Power of attorney is issued to Mr. Alexander G. Dogadin, Acting Deputy General Director Director of Kostromskoy subsidiary of JSC CenterTelecom, dated June 28, 2004, #12865.
- 8. Kurski subsidiary of JSC CenterTelecom, domiciled at: 8 Red Square, Kursk, 305000, Russia Power of attorney is issued to Mr. Anatoliy V. Maslov, Deputy General Director Director of Kurski subsidiary of JSC CenterTelecom, dated June 28, 2004, #12867.
- 9. Lipetski subsidiary of JSC CenterTelecom, domiciled at: 35a Tereshkovoy Street, Lipetsk, 398000, Russia Power of attorney is issued to Mr. Valeriy G. Nikolaev, Deputy General Director Director of Lipetski subsidiary of JSC CenterTelecom, dated June 28, 2004, #12871.
- 10. Moscow subsidiary of JSC CenterTelecom, domiciled at: 23 Proletarskaya Street, Khimki, Moscow region, 141400, Russia

Power of attorney is issued to Mr. Nikolay V. Mezhuev, Deputy General Director – Director of Moscow subsidiary of JSC CenterTelecom, dated June 28, 2004, #12887.

- 11. Orlovski subsidiary of JSC CenterTelecom, domiciled at: 43 Lenin Street, Orel, 302000, Russia Power of attorney is issued to Mr. Ivan D. Makhov, Deputy General Director Director of Orlovski subsidiary of JSC CenterTelecom, dated June 28, 2004, #12873.
- 12. Ryazanski subsidiary of JSC CenterTelecom, domiciled at: 43 Schedrina Street, Ryazan, 390006, Russia Power of attorney is issued to Mr. Valeriy P. Mel'kov, Acting Deputy General Director Director of Ryazanski subsidiary of JSC CenterTelecom, dated June 28, 2004, #12875.
- 13. Smolenski subsidiary of JSC CenterTelecom, domiciled at: 6 Oktyabrskoy Revolution Street, Smolensk, 214000, Russia

Power of attorney is issued to Mr. Nikolay F. Chugunkov, Deputy General Director – Director of Smolenski subsidiary of JSC CenterTelecom, dated June 28, 2004, #12877.

14. Tambovski subsidiary of JSC CenterTelecom, domiciled at: 2-v Astrakhanskaya Street, Tambov, 392002, Russia

Power of attorney is issued to Mr. Sergey M. Klychev, Deputy General Director – Director of Tambovski subsidiary of JSC CenterTelecom, dated June 28, 2004, #12879.

- 15. Tverskoy subsidiary of JSC CenterTelecom, domiciled at: 24 Novotorzhskaya Street, 170000, Tver, Russia Power of attorney is issued to Mr. Evgeni I. Savenkov, Deputy General Director Director of Tverskoy subsidiary of JSC CenterTelecom, dated June 28, 2004, #12881.
- 16. Tulski subsidiary of JSC CenterTelecom, domiciled at: 33 Prospekt Lenina, Tula, 300000, Russia Power of attorney is issued to Mr. Yuri N. Lepikhov, Deputy General Director Director of TulaTelecom –a subsidiary of JSC CenterTelecom, dated June 28, 2004, #12883.
- 17. Yartelecom –a subsidiary of JSC CenterTelecom, domiciled at: 22 Komsomolskaya Street, Yaroslavl, 150000, Russia

Power of attorney is issued to Mr. Andrey V. Saprykin, Deputy General Director – Director of Yartelecom – a subsidiary of JSC CenterTelecom, dated June 28, 2004, #12855.

All the listed Powers of Attorney are valid till December 31, 2005.

The Company's subsidiaries were established pursuant to a decision of the Board of Directors (Minutes # 15 of April 10, 2002), and amendments to the Company's Charter related to the renaming of the subsidiaries (Minutes #12 of June 11, 2004of the general meeting of shareholders of JSC CenterTelecom) were recorded in the Unified Register of Legal Entities on June 24, 2004 by the Inspection of Ministry of the Russian Federation for Taxes and Duties for the town of Khimki.

3.2 Core business activities of the issuer

3.2.1 Industrial designations of the issuer

Codes of business activities

OCVED - 64.20; 64.20.1; 64.20.3; 45.31; 74.20.4; 63.40; 50.20.1; 50.20.2; 50.20.3; 45.21.3; 45.21.4; 45.21.1; 74.13.1; 74.14; 55.12; 55.23.1

3.2.2 Core business activities of the issuer

The core business of JSC CenterTelecom is provision of telecommunications services.

Share of revenues from telecommunications service provision in the total revenues in 2Q2004.

	Description	2Q2004
1	Revenues, RUR in thousands	5,985,606.0
2	Revenues from telecommunications services, RUR in thousands	5,889,905.9
3	The share of telecommunications services in the total revenues	0.98

Service types generating over 10% of the income (revenues) in 2Q2004:

- provision of local telephone calls (connections);

provision of domestic long-distance and international connections (calls) (direct dialing or operator assisted).

Operating revenues breakdown in 2Q2004, %

•	Line of business	Share of revenues in 2Q2004, %
1	Domestic long-distance (and international) telephone service	39.28
2	Document transmission	1.54
	Local telephone service (urban telephone service, rural telephone	
3	service).	41.11
4	Payphone calls	1.17
5	Wireline broadcasting	2.88
6	Radio-communications, broadcasting, TV and satellite communications	0.15
7	Mobile communications	1.37
8	"New services"	3.36
9	Interconnection and carrying traffic.	9.13

Growth rates of revenues from telecommunications services in 2Q2004, %

	Line of business	Growth rates (2Q2004 over 1Q2004)
1	Domestic long-distance (and international) telephone service	100.34
2	Document transmission	94.83
3	Local telephone service (urban telephone service, rural telephone service).	101.72
4	Payphone calls	98.59
5	Wireline broadcasting	127.67
6	Radio-communications, broadcasting, TV and satellite communications	106.51
7	Mobile communications	98.27
8	"New services"	109.66
9	Interconnection and carrying traffic.	110.75

Causes of changes in 2Q2004 as compared to 1Q2004 are as follows:

- items 2; 7 decline in the volume of services rendered;
- item 4 lesser payphone penetration;
- item 5 increase of tariffs for wireline broadcasting;
- items 1; 3; 6; 7; 8; 9 growing volume of services rendered.

Seasonal variations in provision of telecom services are clear in growing number of long-distance telephone calls and transmitted telegrams, and less telephone calls with per minute billing.

3.2.3 Principal types of products (services, works)

Description	2Q2004			
	Volume of	Sales of the	% of the	Average
	service	service, RUR in	total	income
	rendered	thousands	revenues	rate, RUR
1	2	3	4	5
Local telephone calls, number of calls	6,026,666	1,794,719	30.5	298
Domestic long-distance and international telephone calls, thous. minutes of use	725 855	2,316,147	39.3	3.2

Tariffs charged for local telephone calls and provision of domestic long-distance and international telephone calls, and provision of access and transmission of telegrams were not changed in 2Q2004 as compared to 1Q2004.

Sales channels for key telecommunications services in 2Q2004

Business	Sales channel
Telephone communications	direct sales
Document transmission	direct sales
Transmission (broadcasting) and distribution of TV programs	direct sales
Transmission (broadcasting) and distribution of sound programs	direct sales
Other telecommunications business	direct sales

CenterTelecom costs breakdown in 2Q2004, %

Center referentiation in 20200	, , , , ,
Works and services of production nature provided by third parties, %	2,0
Fuel, %	1,3
Energy supply, %	2,2
Payroll expenses, %	31.6
Interest payments on credit facilities, %	-
Rent and lease payments, %	2.5
Allocations to social needs, %	10.6
Fixed assets depreciation, %	12.9
Taxes included in the production costs	1.0
Other costs (specify which)	25.1
intangible assets amortization;	0
% of remuneration for improvements;	0
mandatory insurance payments, %;	-0.1
entertainment accounts, %	0.2
other, %	99.9
Total: production and sales costs of products (services, works), %	100
Revenues from sales of products (services, works), %	100

In 2004 the Company embarked on aggressive deployment of Call Centers, to be used as a platform for provision of advanced services like telemarketing, HelpDesk, phone card support platform, outsourcing. In future Call Center functionality will be expanded to full-featured Contact Centers to ensure additional competitive advantages.

Current state of development/implementation of such product types (works, services):

At the moment it is already determined in which regions of the CFD Call Centers will be established.

The main Call Center (50 operator positions) – based on Moscow subsidiary of JSC CenterTelecom (2004).

1st implementation stage (2004)

- Kaluzhski (30 operator positions)
- Yaroslavski (30 operator positions)

2nd implementation stage (late 2004 – 2005)

- Voronezhski (30 operator positions
- Tulski (20 operator positions)
- Belgorodski (20 operator positions)
- Vladimirski (20 operator positions).
- Integration of all regional Call Centers into a single network structure based on the Main Call Center at Moscow subsidiary of JSC CenterTelecom.

The following milestones for implementing Call Centers have been successfully reached:

- Gathering initial data for the project of network distributed Call Center;
 - Research and studies to identify most attractive subsidiaries for implementing Call Centers
- Drafting requirements to be met by the equipment supplier and software vendor for implementing the network Call Center;
- Selection of the equipment supplier and software vendor for implementing the network Call Center based on the tender results;
- Signing of a contract for supply of the Call Center equipment and software.

3.2.4 Suppliers of the issuer accounting for at least 10% of all supplies of tangible materials, and their shares in the total value of supplies.

The Issuer's suppliers accounting for over 10 per cent of all supplies of tangible items, specifying their respective shares in the total value of supplies for 5 last completed financial years, and for the last reporting quarter before approval of the Prospectus of securities issue:

Full corporate name of the supplier	Share in the total supplies		
	1H2004		
Technoserv A/S			
Limited Liability Company	50.04 %		
Private Joint-Stock Company			
Open Technologies 98	8.07 %		
Private Joint-Stock Company DataTel	15.48%		

The import portion in the supplies to the Issuer: Import supplies will account for less than 10% of the total supplies to the Issuer.

The issuer forecast of availability of these supply sources in future:

Full corporate name of the supplier	Share in the total supplies
Technoserv A/S Limited Liability Company	58%
Private Joint-Stock Company Open Technologies 98	7%
Private Joint-Stock Company DataTel	20%

Possible alternative sources:

There are no local equivalents on the Russian telecommunications market of digital switching equipment and synchronous digital hierarchy (SDH) transmission systems.

3.2.5 Markets for sales of the issuer's products (works, services)

Customers accounting for over 10% of the total revenues generated by provision of telecommunications services are the residential sectors and organizations not-funded by respective budgets. Besides these customers the Company renders its services to various budget funded organizations though their share in the total revenues in 2Q2004 did not exceed 10%.

The revenue break down across the customer types in 2Q2004 remained virtually the same as in 1Q2004.

Period	Revenues from	Customer type		
	provision of telecom services RUR in thousands	Residential sector	Organizations not funded from relevant budgets	
1Q2004	5,742,618	3,484,465	1,821,548	
%	100.0	60.7	31.7	
2Q2004	5,889,906	3,609,352	1,850,434	
%	100.0	61.3	31.4	

Customers of services offered by JSC CenterTelecom are legal entities and individuals (residential sector) in the territory of the Central Federal District (CFD).

As at the reporting quarter start the break down of the subscriber base was as follows:

- residential sector 87%
- budget funded organizations 5%
- businesses 8%

It should be noted that traditionally businesses were the most profitable market segment.

As on April 1, 2004 residential sector accounts for the largest portion of revenues (61%). Businesses, accounting for only 9% of the customer base, bring some 32% of the total revenues. Budget funded organizations account for meager 7% of the revenues.

Negative factors that are likely to adversely affect sales of the issuer's services.

- economy downturn
- decline in solvency of major customers
- stiffer competition of alternative operators.

In such a case the Company will take the following measures:

- 1. Completion of the build-out of multiservice networks (MSNs) enabling a significant expansion of the range of offered services with simultaneous improvement of quality of service.
- 2. Implementation of packaged services based on modern multiservice networks
- 3. Increasing the activated switching capacity and raising the number of subscribers.
- 4. Utilizing open code software products to enable the workflow and technology processes (particular to ensure functioning of switching equipment).
- 5. Making use of leasing for expanding the output.
- 6. Provision of substitute services (In particular, there is a surge observed in proliferation of IP-telephony, that under certain changes in market situation may become a substitute for long-distance service). Migration to packet switching from circuit switching for long-distance service.

Macroeconomic overview of the regions where JSC CenterTelecom is doing business.

The Central Federal District where the Company's interests are focused includes 17 regions with a population of about 20% of Russia's population. Experts estimate the share of CFD (excluding Moscow) in Russia's gross output at 12.8% - in line with fairly high contribution as compared to other Russia's federal districts. In terms of the population living standards the CFD is ranked fourth, while it is only seventh by per capita income among the federal districts. Development level in the regions varies greatly. In the CFD there are fairly well-developed regions, like the Moscow, Yaroslavl, Belgorod region, and rather poorly developed areas like Kostroma, Ivanovo, Orel regions.

Over the past recent years there has been obvious redistribution of revenues from various services in favor of non-traditional services mainly to benefit mobile communications. The CFD is not an exception. Starting from 1999 the share of fixed telephony services in the revenue breakdown has fallen from 87% down to 66% in favor of non-traditional services evolving owing to new communications technology.

Revenues generated by telecommunications show a positive growing trend. Average annual growth rates of income from core operations of telecommunications companies were 140% (some RUR40 billion per year) (source: Goscomstat of RF).

Regions	Current situation (2002)		Forecast for 2006			
	Gross regional	Population,	Income of the	Gross	Population,	Income of
	product,	thousand	population,	regional	thousand	population,
	billion rubles	people	thousand	product,	people	thousand
			rubles per	billion		rubles per
			month	rubles		month
Belgorod region	85.3	1,512.4	3,138.9	157.4	1,527.8	12,883.6
Bryansk region	36.5	1,378.9	2,469.8	63.0	1,320.2	9,988.5
Vladimir region	63.3	1,524.9	2,285.7	113.5	1,456.5	8,366.3
Voronezh region	107.1	2,379.0	2,779.3	197.6	2,298.9	9,516.1
Ivanovo region	22.1	1,148.9	1,777.9	37.8	1,087.2	5,962.7
Kaluga region	47.4	1,040.9	2,311.1	87.4	1,001.9	7,435.7
Kostroma region	26.9	737.5	2,794.9	46.0	703.0	12,157.0
Kursk region	48.2	1,235.6	2,762.3	83.2	1,173.3	11,317.7
Lipetsk region	94.2	1,213.4	3,477.7	178.7	1,188.6	15,585.1
Moscow region	424.8	6,627.0	3,850.4	761.9	6,606.0	15,403.6
Orel region	59.5	860.6	2,692.0	115.0	830.9	9,868.7
Ryazan region	58.5	1,228.0	2,641.0	104.9	1,168.98	11,039.4
Smolensk region	35.6	1,050.5	3,471.5	60.9	983.7	15,941.4
Tambov region	58.3	1,179.6	3,080.1	112.7	1,109.48	14,276.9
Tver region	66.4	1,472.6	2,334.3	118.0	1,375.6	8,867.7
Tula region	85.3	1,675.7	2,943.6	157.4	1,587.1	11,891.8
Yaroslavl region	71.3	1,367.7	3,762.4	126.7	1,316.2	16,989.6
Total/average	1390.4*	27,633.2	2,857.2	2,522.1*	26,735.4	11,617.2

The district development follows the general Russian scenario anticipating moderate growth.

In 2002 the gross regional product in the CFD grew 2.5 times as compared to 1999, while average monthly salary grew by 2.4 times. Industrial output, retail sales and housing construction also grew modestly.

Russia's GDP in 2002 totaled RUR10,863.4 billion (Source: Goscomstat of Russia). The GDP estimate for 2006 is at RUR20,804.6 billion; given the inflation rates forecast according to the Ministry of Economic Development would amount to some USD500 billion.

The Russian Rouble continues to be appreciated: at the end of 2001 the ruble purchasing power stayed at around 80 per cent of the 1995 level. Compounded ruble appreciation over the period 2002-2006 will be about 18 per cent.

General economic and demographic indicators across the regions of the Central Federal District (current situation in 2002 and forecast for 2006)

* Data on general regional product of the CFD excluding Moscow (Source: Goscomstat of the RF) Gross regional product of the CFD excluding Moscow in 2002 was RUR1,390.4 billion. It is expected to reach RUR2,522.1 billion in 2006 with the GRP growth rates of 30 per cent (taking into account the projected inflation rates according to the Ministry of Economic Development).

The Ministry of Economic Development predicted the GDP growth rates of 5 per cent annually during 2002 – 2010, thus resulting in GRP growth of 70-80 per cent by 2010 over the 1999 level. In some years the growth rates may even reach 8-10 per cent; and in the latter case the GRP may exceed the forecast by 2010.

Summing up, the general economic situation in the territory of the Central Federal District is conducive to development and in keeping with Russia's general economic growth trends.

3.2.6 Policies of using current assets and inventories

Ratio	Calculation following guidelines recommended by FCSM of Russia	1H2004
Turnover ratio (days)	365/Costs/Year average inventories	18.91

The issuer's current assets policies are aimed basically at reducing accounts receivable and inventories, and accelerating the current assets turnover in days.

3.2.7 Raw materials

As JSC CenterTelecom core business is provision of telecommunication services, there are no "raw materials" used in the process.

3.2.8 Major competition

Currently CenterTelecom is doing business in the territory of the Central Federal District in 17 regions (Belgorod, Bryansk, Vladimir, Voronezh, Ivanovo, Kaluga, Kostroma, Kursk, Lipetsk, Moscow, Orel, Ryazan, Smolensk, Tambov, Tver, Tula and Yaroslavl regions).

Market share of CenterTelecom regional subsidiaries in the telecom service market of the CFD at the 2003 start was 63% (including local cellular operators, but excluding revenues of BeeLine and MTS).

Main competitors of CenterTelecom are **national carriers**. Their combined market share depending on the service type and the region is varying from 1 to 18%. Comincom company is successfully promoting its services in the Black-Soil area, while JSC Central Telegraph is gaining ground in the market of the Moscow region.

Private network operators are no less threatening. Their share is significant in the long-distance market and Internet access, while in the local telephony market their exposure is fairly limited. These operators aggressively penetrate most lucrative market segments. TransTelecom pursues particularly active policy.

As far as the cellular companies are concerned they are searching for entries to other market segments, for instance, Internet access.

Local operators themselves are not competitors of the MegaRegional Company JSC CenterTelecom (henceforth MRC), as their operation areas are limited, though they are prospective partners for national and private network operators, and often present serious competition to regional subsidiaries of JSC CenterTelecom on strategically important markets. IP-operators should be noted specifically, as they offer serious competition on the long-distance and IP access markets.

It should be noted that CenterTelecom's strategic plans envisage changing terms and conditions of interconnection with these carriers to use local operators as channels for promotion of CenterTelecom's services (if the ownership structure of local operators does not ensure control of national operators over them).

Despite active pushing of competitors of CenterTelecom to regional markets CenterTelecom continues to gather substantial infrastructural and financial capacity while for majority of alternative operators this is impossible to do.

One of **the threatening trends** for JSC CenterTelecom in the telecom market of the CFD is over-saturation of the Moscow market and predicted by analysts shifting of telecom activities into regions, resulting in tougher competition.

Market shares, captured in the issuer's opinion, by the issuer itself and its major competitors:

Company	Market share in 2002,	Market share in 2003,
JSC CenterTelecom	73%	63%
Equant	1%	1.2%
Golden Telecom	3%	3.6%
Transtelecom	1.4%	2.4%
Comincom	0.2%	0.4%

Source: CominfoConsulting

As JSC CenterTelecom was set up as a unified company in 2002, the information is shown starting from 2002.

Competitive strengths of the Issuer:

- extensive infrastructure
- high quality of service despite growing subscriber base.

The extent to which, in the issuer's opinion, the competitive strengths affects the competitiveness of its products (works, services):

- Extensive infrastructure enables offering of a full range of services, including those using advanced technology solutions, thus improving competitiveness of the Company;
- High quality of service ensures strong positive image of the Company and attracts new customers.

3.2.9 Licenses granted to the issuer

Register of Licenses Licensees issued by the Ministry of the Russian Federation for Communications and Information

#	License title (terms and conditions of activities)	License	Date of the license	Valid till	Coverage area
		Number	registration in the Unified		
			Register of		
			Telecommunications		
			Licenses		
1.	Provision of local and intra tariff band telephone	# 24064	24.10.2002	24.10.2012	Central Federal District
	service				
2.	Provision of international and domestic long-distance	# 23250	14.11.2002	14.11.2007	Central Federal District
	telephone services				
3.	Lease of communications channels:	# 23247	14.11.2002	14.11.2007	Central Federal District
4.	Data services-	# 23248	14.11.2002	14.11.2007	Central Federal District
5.	Provision of telematic services	# 23249	14.11.2002	14.11.2007	Central Federal District
6.	Provision of telegraph services	# 24065	14.11.2002	14.11.2007	Central Federal District
7.	Broadcasting of sound programs on wireline network	# 24339	14.11.2002	14.11.2007	Belgorod, Bryansk, Vladimir,
					Voronezh, Ivanovo, Kaluga, Kostroma,
					Kursk, Lipetsk, Moscow, Orel, Ryazan,
					Smolensk, Tambov, Tver, Tula,
					Yaroslavl regions.
8.	Wireline sound program broadcasting:	#25058	07.02.2003	07.02.2008	Vostochny community, Severnoe,
	- broadcasting of sound programs on wireline network				Nekrasovka, township of Kosino of the
					metropolitan Moscow
		rovision of	cellular communications ser	rvices	
9.	Provision of cellular telephone service in 450 MHz				Ivanovo region
		# 24066	14.11.2002	14.11.2005	
10.	Provision of cellular telephone service in 450 MHz	# 30244	30.12.2003	30.12.2013	Ivanovo region
	band (using IMT-MC)				
11.	Provision of cellular telephone service in 450 MHz				Kostroma region
	band	# 24067	14.11.2002	14.11.2005	

12.	Provision of cellular telephone service in 450 MHz band (using IMT-MC)	# 30245	30.12.2003	30.12.2013	Kostroma region
13.	Provision of cellular telephone service in 900 MHz band	# 24069	14.11.2002	01.03.2006	Tambov region
14.	Provision of cellular telephone service in 800 MHz				Tula region
	band:	# 24070	28.11.2002	28.10.2005	
15.	Provision of cellular telephone service in 450 MHz band (using IMT-MC)	# 24068	14.11.2002	14.11.2005	Yaroslavl region
16.	Provision of cellular telephone service in 450 MHz band (using IMT-MC)	# 30246	30.12.2003	30.12.2013	Yaroslavl region
			rsonal paging services		
17.	Personal radio paging	# 23251	14.11.2002	14.11.2005	Ivanovo region
18.	Personal radio paging	# 23252	14.11.2002	14.11.2005	Yaroslavl region
		Mobile r	adio communications service		
19.	Mobile radio telephone service	# 24325	14.11.2002	14.11.2007	Belgorod region
20.	Mobile radio telephone service	# 24326	14.11.2002	14.11.2007	Vladimir region
21.	Mobile radio telephone service	# 24327	14.11.2002	14.11.2007	Voronezh region
22.	Mobile radio telephone service	# 24328	14.11.2002	14.11.2007	Ivanovo region
23.	Provision of radio telephone communications services	# 24695	30.12.2002	30.12.2007	Ivanovo region
24.	Mobile radio telephone service	# 24329	14.11.2002	14.11.2007	Kaluga region
25.	Mobile radio telephone service	# 24330	14.11.2002	14.11.2007	Kursk region
26.	Mobile radio telephone service	# 24331	14.11.2002	14.11.2007	Lipetsk region
27.	Mobile radio telephone service	# 24332	14.11.2002	14.11.2007	Moscow region
28.	Mobile radio telephone service	# 14297	09.03.2000	09.03.2005	Moscow region, Stupino area
29.	Mobile radio telephone service	# 24333	14.11.2002	14.11.2007	Orel region
30.	Mobile radio telephone service	# 24334	14.11.2002	14.11.2007	Ryazan region
31.	Mobile radio telephone service:	# 24335	14.11.2002	14.11.2007	Smolensk region
32.	Mobile radio telephone service	# 24336	14.11.2002	14.11.2007	Tver region

33.	Mobile radio telephone service	# 24337	14.11.2002	14.11.2007	Tula region
34.	Mobile radio telephone service	# 24338	14.11.2002	14.11.2007	Yaroslavl region
		TV and i	adio program broadcastin	g	•
35.	On-air broadcasting of sound programs	# 16541	17.10.2000	17.10.2005	Vladimir region
36.	On-air broadcasting of sound programs	# 23262	01.08.2002	01.08.2005	Voronezh region
37.	On-air broadcasting of sound programs	# 21497	14.03.2002	14.03.2005	Ivanovo region
38.	Broadcasting of sound and TV programs on cable TV networks	# 23533	29.08.2002	29.08.2007	Ivanovo city
39.	TV program broadcasting on Cable TV network	# 27631	18.08.2003	20.08.2006	Vorotynsk community, Babyninski area, Kaluga region
40.	On-air broadcasting of sound programs	# 17394	15.02.2001	15.02.2006	Kaluga region
41.	On-air broadcasting of TV programs	# 28681	31.10.2003	27.08.2008	Kaluga region
42.	On-air broadcasting of TV programs	# 13402	30.11.99	30.11.2004	Kostroma region
43.	TV and sound program broadcasting on a Cable TV network	# 28953	12.11.2003	12.11.2006	Kostroma region
44.	On-air broadcasting of TV programs	# 14429	09.03.2000	09.03.2005	Schigry community, Kursk region
45.	On-air broadcasting of sound programs	# 23557	29.08.2002	29.08.2007	Kursk region
46.	TV program broadcasting on Cable TV network	# 11786	19.03.1999	19.03.2004	Kursk city
47.	On-air broadcasting of sound programs	# 23543	29.08.2002	29.08.2007	Lipetsk region
48.	On-air broadcasting of TV programs	# 23924	04.10.2002	04.10.2007	Towns of Serpukhov, Chekhov of the Moscow region
49.	On-air broadcasting of TV programs	# 20413	10.12.2001	10.12.2006	Towns of Istra, Orekhovo-Zuevo of the Moscow region
50.	On-air broadcasting of sound programs	# 15423	09.06.2000	09.06.2005	the Moscow region
51.	Provision of TV and sound program broadcasting on a Cable TV network	# 28932	12.11.2003	12.11.2006	Towns of Kolomna, Losino-Petrovski, Orekhovo-Zuevo and Orekhovo-Zuevo area of the Moscow region

Joint-Stock Central Telecommunication Company INN 5000000970

52.	On-air broadcasting of sound programs	# 18299	18.05.2001	18.05.2006	Tambov region
53.	On-air broadcasting of sound programs	# 14884	07.04.2000	07.04.2005	Tver region
54.	On-air broadcasting of sound programs	# 26670	05.06.2003	05.02.2008	Yaroslavl city and adjacent communities of the Yaroslavl region

Licenses issued by the Ministry of the Russian Federation for Publishing, TV and radio broadcasting and mass media.

#	License title	License number	Media entity	Mass media type	Date of issue	Valid till	License coverage area
1.	TV program broadcasting	# 7585	Novokhopers kie Zori	On-air sound program broadcasting	27.08.2003	30.11.2005	The Voronezh region (Yelan'-Koleno and neighboring communities, Novokhopersk and neighboring communities)
2.	TV broadcasting	# 7696	Ternovskaya On-air radio 08.10.2003 wave broadcasting	08.10.2003	29.04.2008	Ternovka community, Voronezh region	
3.	Sound program broadcasting	# 7509	Iva-Radio	On-air sound program broadcasting	24.07.2003	08.04.2004	Ivanovo region (towns of Vychuga, Furmanov, Shuya, Yuzha and their neighboring communities)
4.	Sound program broadcasting	# 7508	Iva-Radio	Wireline sound program broadcasting	24.07.2003	24.07.2008	Ivanovo city, Ivanovo region
5.	TV broadcasting	# 7655	Cable TV network of Ivanovo region	Cable TV	23.10.2003	23.10.2008	Ivanovo city
6.	TV broadcasting	# 7586	Kaluzhskaya Soil	On-air TV	27.08.2003	27.08.2008	Town of Lyudinovo, Kaluga region neighboring communities)
7.	Sound program broadcasting	# 7339	Radio Elex	Wireline sound program broadcasting	28.05.2003	11.11.2004	Kaluga city
8.	Sound program broadcasting	# 7220	Kursk- Channel- Melodia	Wireline sound program broadcasting	24.04.2003	14.02.2006	Kursk city, Kaluga region
9.	TV broadcasting	# 7466	Cable TV Kurskelektro svyaz	Cable TV	08.07.2003	11.07.2005	Kursk city
10.	Radio broadcasting	# 7738	Lipetskinfor mRadio	Wireline radio	20.09.2003	20.09.2008	Lipetsk city and the Lipetsk region

11.	Radio broadcasting	# 8094	Informsvyaz	On-air sound broadcast	23.01.2004	23.01.2009	Communities: Volovo, town of Dankov, Dobrinka,
							Izmalkovo, Ploty, Terbuny, Usman', Chaplygin of
							the Lipetsk region
12.	Sound program	# 7265	Priokskie	Wireline sound program	12.05.2003	01.06.2005	Ryazan city
	broadcasting		Zori	broadcasting			
13.	Sound program	# 7192	Radio	On-air sound program	18.04.2003	16.07.2007	Yaroslavl city and neighboring communities
	broadcasting		Chance	broadcasting			(transmitter located in Dubki)
14.	Sound program	# 7246	Radio	Wireline sound program	05.05.2003	24.10.2007	Yaroslavl city
	broadcasting		Chance	broadcasting			
15.	TV program	# 7195	The Third	Cable TV	18.04.2003	07.05.2006	Yaroslavl city
	broadcasting		Planet				

Licenses for non-core activities

#	License title	License number	Date of license registration	Valid till	License coverage area	License issuing authorities
1.	Construction of building of I and II level of responsibility pursuant to the government standards	GS-1-99-02-27- 0-5000000970- 003321-1	05.12.2002	05.12.2007	Russian Federation	Gosstroy of Russia (Construction regulation agency)
2.	Design and of buildings and facilities of I and II level of responsibility pursuant to the government standards	GS-1-99-02026- 0-5000000970- 003320-1	05.12.2002	05.12.2007	Russian Federation	Gosstroy of Russia (Construction regulation agency)
3.	Surveying	MOG – 01056	21.11.2002	21.11.2007	Kursk and Tambov regions	Federal Agency for Geodesics and Mapping
4.	Mapping (map drawing)	MOG – 01057	21.11.2002	21.11.2007	Kursk and Tambov regions	Federal Agency for Geodesics and Mapping
5.	Medical care	0824	03.02.2003	03.02.2008	Kursk region	Public Health Committee of Kursk region
6.	Medical care	0211/00841	20.12.2003	20.12.2008	Tula region	Public Health Department of Tula region
7.	Medical care	721	18.11.2002	26.04.2008	Yaroslavl region	Public Health and Pharmacy Department of Yaroslavl region Administration
8.	Education activities under education programs	# 54276	11.08.2003	12.08.2006	Moscow region	Ministry of Education of Moscow region
9.	Education	76242502/1 508	17.12.2002	15.08.2007	Yaroslavl region	Education Department of

						Yaroslavl region Administration on behalf of Yaroslavl region Administration
10.	Fire alarm and extinguishing	# 1 /00818	21.02.2003	21.02.2008	Russian Federation	Ministry of the Russian Federation for Civil Defense, Emergencies, coping with natural disasters Fire fighting department
11.	Installation, repair, and maintenance of fire fighting equipment and tools for building and facilities	# 2/ 01455	21.02.2003	21.02.2008	Russian Federation	Ministry of the Russian Federation for Civil Defense, Emergencies, coping with natural disasters Fire fighting department
12.	Operation of electric power grids	50007938	28.04.2003	27.04.2008	Russian Federation	Ministry of Power Industries of the Russian Federation
13.	Retail sales of alcoholic liquor	BRN AR 06009	23.12.2002	23.12.2005	Bryansk region	Licensing Committee of Bryansk region
14.	Repair of measurement devices	# 001500-R	03.03.2004	03.03.2009	Russian Federation	State Committee of RF for Standardization and Metrology
15.	Operation and maintenance of explosion-hazard production facilities	# 00-EK-002491 (C)	25.03.2004	25.03.2009	Russian Federation	Federal industrial and mining supervisory body of Russia
16.	Geologic exploration and site production of field fresh water for drinking and other purposes at recuperation and rest facilities.	172/KOS 53172 VE	14.07.2003	01.01.2020	Plot of land and underground near Gomonikha village in Krasnosel'ski area of the Kostroma region	Office for Kostroma region of the Ministry of Natural Resources of the RF
17.	Maintenance of cipher (cryptographic) machines	#1297 X	13.05.2004	13.05.2009	1. Subsidiaries of JSC CenterTelecom 2. Tamboskaya Elektrosvyaz – a subsidiary of JSC CenterTelecom	Licensing, certification and state secret protection center of the Federal Security Service (FSB)
18.	Distribution of cipher (cryptographic) machines	# 1298 R	13.05.2004	13.05.2009	1. Subsidiaries of JSC CenterTelecom 2. Tamboskaya Elektrosvyaz – a subsidiary of JSC	Licensing, certification and state secret protection center of the Federal Security Service (FSB)

					CenterTelecom	
19.	Provision of services for information ciphering	#1299 U	13.05.2004	13.05.2009	1. Subsidiaries of JSC CenterTelecom 2. Tamboskaya Elektrosvyaz – a subsidiary of JSC CenterTelecom	Licensing, certification and state secret protection center of the Federal Security Service (FSB)
20.	Activities on technical protection of confidential information	#0210	11.05.2004	11.05.2009	Subsidiaries of JSC CenterTelecom	State Technical Commission with the President office
21.	Activities related to handling information containing state secrets	№ 5500	16.12.2003	16.12.2008	6 Degtiarny Per., build. 2, GSP-3, Moscow, Russia	Local office for Moscow city and Moscow region of the Federal Security Service
22.	Activities related to handling information containing state secrets (original copy)	№ 5500/1	28.01.2004	16.12.2008	22 Komsomolskaya Street, Yaroslavl	Local office for Moscow city and Moscow region of the Federal Security Service
23.	Activities related to handling information containing state secrets (original copy)	№ 5500/2	28.01.2004	16.12.2008	38 Teatralnaya Street, Kaluga	Local office for Moscow city and Moscow region of the Federal Security Service
24.	Activities related to handling information containing state secrets (original copy)	№ 5500/3	28.01.2004	16.12.2008	33 Lenina Prospekt, Tula	Local office for Moscow city and Moscow region of the Federal Security Service
25.	Activities related to handling information containing state secrets (original copy)	№ 5500/4	28.01.2004	16.12.2008	9 Karl Marx Square, Bryansk	Local office for Moscow city and Moscow region of the Federal Security Service
26.	Activities related to handling information containing state secrets (original copy)	№ 5500/5	28.01.2004	16.12.2008	1b Mira Street, Pochep, Bryansk region	Local office for Moscow city and Moscow region of the Federal Security Service
27.	Activities related to handling information containing state secrets (original copy)	№ 5500/6	28.01.2004	16.12.2008	14 Sevskaya Street, Trubchevsk, Bryansk region	Local office for Moscow city and Moscow region of the Federal Security Service
28.	Activities related to handling information containing state secrets (original copy)	№ 5500/7	28.01.2004	16.12.2008	35 Revolution pr., Voronezh	Local office for Moscow city and Moscow region of the Federal Security Service
29.	Activities related to handling information containing state secrets (original copy)	№ 5500/8	28.01.2004	16.12.2008	19 Sovetskaya Street, Anna town, Voronezh region	Local office for Moscow city and Moscow region of the Federal Security Service

30.	Activities related to handling information containing state secrets (original copy)	№ 5500/9	28.01.2004	16.12.2008	23 Lenina Street, Liski, Voronezh region	Local office for Moscow city and Moscow region of the Federal Security Service
31.	Activities related to handling information containing state secrets (original copy)	№ 5500/10	28.01.2004	16.12.2008	6 Oktyabrskoy Revolution Street, Smolensk	Local office for Moscow city and Moscow region of the Federal Security Service
32	Activities related to handling information containing state secrets (original copy)	№ 5500/11	28.01.2004	16.12.2008	township, Yartsevo, Smolensk region	Local office for Moscow city and Moscow region of the Federal Security Service
33.	Activities related to handling information containing state secrets (original copy)	№ 5500/12	28.01.2004	16.12.2008	8 Krasnaya Square, Kursk	Local office for Moscow city and Moscow region of the Federal Security Service
34.	Activities related to handling information containing state secrets (original copy)	№ 5500/13	28.01.2004	16.12.2008	17 Karl Marx Street, Fatezh, Kursk region	Local office for Moscow city and Moscow region of the Federal Security Service
35.	Activities related to handling information containing state secrets (original copy)	№ 5500/14	28.01.2004	16.12.2008	28 Astrakhanskaya Street, Tambov	Local office for Moscow city and Moscow region of the Federal Security Service
36.	Activities related to handling information containing state secrets (original copy)	№ 5500/15	28.01.2004	16.12.2008	6 Kotovskogo Street, Sosnovka, Tambov region	Local office for Moscow city and Moscow region of the Federal Security Service
37.	Activities related to handling information containing state secrets (original copy)	№ 5500/16	28.01.2004	16.12.2008	42 Gorkogo Street, Vladimir	Local office for Moscow city and Moscow region of the Federal Security Service
38.	Activities related to handling information containing state secrets (original copy)	№ 5500/17	28.01.2004	16.12.2008	29 Narodnogo Opolchenia Street, building 2, Moscow	Local office for Moscow city and Moscow region of the Federal Security Service
39.	Activities related to handling information containing state secrets (original copy)	№ 5500/18	28.01.2004	16.12.2008	6 Nekrasova Street, Zvenigorod, Moscow region	Local office for Moscow city and Moscow region of the Federal Security Service
40.	Activities related to handling information containing state secrets (original copy)	№ 5500/19	28.01.2004	16.12.2008	69 Karl Marx Street, Egoryevsk, Moscow region	Local office for Moscow city and Moscow region of the Federal Security Service
41.	Activities related to handling information containing state secrets (original copy)	№ 5500/20	14.04.2004	16.12.2008	43 Lenina Street, Orel	Local office for Moscow city and Moscow region of the Federal Security Service

42.	Activities related to handling information containing state secrets (original copy)	№ 5500/21	14.04.2004	16.12.2008	30 25 Oktyabrya Street, Kromy, Orel region	Local office for Moscow city and Moscow region of the Federal Security Service
43.	Activities related to handling information containing state secrets (original copy)	№ 5500/22	12.05.2004	16.12.2008	43 Schedrina Street, Ryazan	Local office for Moscow city and Moscow region of the Federal Security Service
44.	Activities related to handling information containing state secrets (original copy)	№ 5500/23	12.05.2004	16.12.2008	7 Gagarina Street, Starozhilovo, Ryazan region	Local office for Moscow city and Moscow region of the Federal Security Service
45.	Performing measures and/or provision of services for protection of state secrets	№ 5501	16.12.2003	16.12.2008	6 Degtyarny Pereulok, Building 3, Moscow	Local office for Moscow city and Moscow region of the Federal Security Service
46.	Performing measures and/or provision of services for protection of state secrets (original copy)	№ 5501/1	16.12.2003	16.12.2008	38 Teatralnaya Street, Kaluga	Local office for Moscow city and Moscow region of the Federal Security Service
47.	Performing measures and/or provision of services for protection of state secrets (original copy)	№ 5501/2	16.12.2003	16.12.2008	35 Revolution pr., Voronezh	Local office for Moscow city and Moscow region of the Federal Security Service
48.	Performing measures and/or provision of services for protection of state secrets (original copy)	№ 5501/3	04.03.2004	16.12.2008	6 Oktyabrskoy Revolution Street, Smolensk	Local office for Moscow city and Moscow region of the Federal Security Service
49.	Performing measures and/or provision of services for protection of state secrets (original copy)	№ 5501/4	04.03.2004	16.12.2008	38 Teatralnaya Street, Kaluga	Local office for Moscow city and Moscow region of the Federal Security Service
50.	Performing measures and/or provision of services for protection of state secrets (original copy)	№ 5501/5	14.04.2004	16.12.2008	43 Lenina Street, Orel	Local office for Moscow city and Moscow region of the Federal Security Service
51.	Performing measures and/or provision of services for protection of state secrets (original copy)	№ 5501/6	14.04.2004	16.12.2008	8 Krasnaya Square, Kursk	Local office for Moscow city and Moscow region of the Federal Security Service
52.	Performing measures and/or provision of services for protection of state secrets (original copy)	№ 5501/7	22.04.2004	16.12.2008	2v Astrakhanskaya Street, Tambov	Local office for Moscow city and Moscow region of the Federal Security Service
53.	Performing measures and/or provision of services for protection of state secrets (original copy)	№ 5501/8	22.04.2004	16.12.2008	33 Lenina Prospekt, Tula	Local office for Moscow city and Moscow region of the Federal Security Service

54.	Performing measures and/or provision of services for protection of state secrets (original copy)	№ 5501/9	12.05.2004	16.12.2008	43 Schedrina Street, Ryazan	Local office for Moscow city and Moscow region of the Federal Security Service
55.	Performing measures and/or provision of services for protection of state secrets (original copy)	#1246 M	05.05.2004	16.12.2008	JSC CenterTelecom	Licensing, certification and state secret protection center of the FSB of Russia
56.	Performing measures and/or provision of services for protection of state secrets (original copy)	#1246 /1 M	05.05.2004	16.12.2008	3 Revolution Square, Belgorod	Licensing, certification and state secret protection center of the FSB of Russia
57.	Performing measures and/or provision of services for protection of state secrets (original copy)	#1246 /2 M	05.05.2004	16.12.2008	9 Karl Marx Square, Bryansk	Licensing, certification and state secret protection center of the FSB of Russia
58.	Performing measures and/or provision of services for protection of state secrets (original copy)	#1246 /3 M	05.05.2004	16.12.2008	42 Gorkogo Street, Vladimir	Licensing, certification and state secret protection center of the FSB of Russia
59.	Performing measures and/or provision of services for protection of state secrets (original copy)	#1246 /4 M	05.05.2004	16.12.2008	35 Revolution Prospekt, Voronezh	Licensing, certification and state secret protection center of the FSB of Russia
60.	Performing measures and/or provision of services for protection of state secrets (original copy)	#1246 /5 M	05.05.2004	16.12.2008	1 10 th of August Street, Ivanovo	Licensing, certification and state secret protection center of the FSB of Russia
61.	Performing measures and/or provision of services for protection of state secrets (original copy)	#1246 /6 M	05.05.2004	16.12.2008	38 Teatralnaya Street, Kaluga	Licensing, certification and state secret protection center of the FSB of Russia
62.	Performing measures and/or provision of services for protection of state secrets (original copy)	#1246 /7 M	05.05.2004	16.12.2008	1 Podlipaeva Street, Kostroma	Licensing, certification and state secret protection center of the FSB of Russia
63.	Performing measures and/or provision of services for protection of state secrets (original copy)	#1246 /8 M	05.05.2004	16.12.2008	8 Krasnaya Square, Kursk	Licensing, certification and state secret protection center of the FSB of Russia
64.	Performing measures and/or provision of services for protection of state secrets (original copy)	#1246 /9 M	05.05.2004	16.12.2008	35a Tereshkovoy Street, Lipetsk	Licensing, certification and state secret protection center of the FSB of Russia
65.	Performing measures and/or provision of services for protection of state secrets (original copy)	#1246 /10 M	05.05.2004	16.12.2008	23 Proletarskaya Street, Khimki, Moscow region	Licensing, certification and state secret protection center of the FSB of Russia

66.	Performing measures and/or provision of services for protection of state secrets (original copy)	#1246 /11 M	05.05.2004	16.12.2008	43 Lenina Street, Orel	Licensing, certification and state secret protection center of the FSB of Russia
67.	Performing measures and/or provision of services for protection of state secrets (original copy)	#1246 /12 M	05.05.2004	16.12.2008	43 Schedrina Street, Ryazan	Licensing, certification and state secret protection center of the FSB of Russia
68.	Performing measures and/or provision of services for protection of state secrets (original copy)	#1246 /13 M	05.05.2004	16.12.2008	6 Ortyabrskoy Revolution Street, Smolensk	Licensing, certification and state secret protection center of the FSB of Russia
69.	Performing measures and/or provision of services for protection of state secrets (original copy)	#1246 /14 M	05.05.2004	16.12.2008	2v Astrakhanskaya Street, Tambov	Licensing, certification and state secret protection center of the FSB of Russia
70.	Performing measures and/or provision of services for protection of state secrets (original copy)	#1246 /15 M	05.05.2004	16.12.2008	24 Novotorzhskaya Street, Tver	Licensing, certification and state secret protection center of the FSB of Russia
71.	Performing measures and/or provision of services for protection of state secrets (original copy)	#1246 /16 M	05.05.2004	16.12.2008	33 Lenina Prospekt, Tula	Licensing, certification and state secret protection center of the FSB of Russia
72.	Performing measures and/or provision of services for protection of state secrets (original copy)	#1246 /17 M	05.05.2004	16.12.2008	22 Komsomolskaya Street, Yaroslavl	Licensing, certification and state secret protection center of the FSB of Russia

If a renewal is required the application for renewal shall be filed not later than 2 months and not earlier than 6 months before expiry of the license. As a rule JSC CenterTelecom is able to secure license renewals.

3.2.10 Joint activities in partnership

No joint partnership activities

3.2.11 Additional requirements to be met by issuers for which telecom service provision is the core activities.

a) Licenses to render telecommunications services

Licenses issued by the Ministry of the Russian Federation for Telecommunications and Information

Licenses issued by the Ministry of the Russian Federation for Telecommunications and Information

#	License title	License number	Conditions of activities	Subscriber base	Date of issue	Valid till
	Provision of local and intra tariff band telephone # 24064 service		 local and intra tariff band public telephone service telephone service using intelligent network features. 	Total installed switching capacity at least 6,657,000 lines	24.10.2002	24.10.2012
۷.	Provision of international and domestic long- distance telephone services (at public telephone offices and public pay phones).	# 23250	- local, domestic long-distance and international public telephone services at public telephone officers and using a network of payphones	Total installed capacity at 30,044 public payphones and 3,837 public telephone offices.	14.11.2002	14.11.2007
	Lease of telecommunications channels	# 23247	- provision to customers of local, long- distances channels and links, channels for TV and sound programs, circuits for transmission of telecommunications signals.		14.11.2002	14.11.2007
4.	Data services	# 23248	- public data network services	Installed switching capacity should ensure connection of at least 257,460 users by the expiry, at least 119,338 users must be connected by the end of 2003.	14.11.2002	14.11.2007
5.	Provision of telematic services	# 23249	- public telematic services (e-mail, access to directory services, fax transmission, message handling service, voice mail services, speech message service, audio and video conference call service);	Installed switching capacity shall ensure connection of at least 502,115 users by the license expiry, including at least 270,156 users by the end of 2003. Throughput of voice by the license expiry date shall be at least 2,986 simultaneous calls and at least 970 calls by the end of 2003. Number of participants in a video-conference call shall be 603. Number of public studios for users by the license expiry at least 1,097 and at least 664 by the end of 2003	14.11.2002	14.11.2007

6.	Provision of telegraph services	# 24065	- telegraph services (receive/transmit, delivery of telegrams, AT/telex network services)	Installed capacity of telegraph switching facilities should ensure meeting the demand for the telegraph services in the licensed territory.	14.11.2002	14.11.2007
7.	Provision of sound program broadcasting over a wireline network	# 24339	- broadcasting of sound program over a wireline network	-	14.11.2002	14.11.2007
8.	Provision of sound program broadcasting over a wireline network	#25058	- broadcasting of sound program over a wireline network	-	07.02.2003	07.02.2008
9.	Provision of cellular telephone service in 450 MHz band	# 24066	- cellular public telephone service using GSM standard in 450 MHz band	Installed network capacity and coverage by the end of 2004: 2,000 lines and 10%, by the end of 2005: 3,000 lines and 60%.	14.11.2002	14.11.2005
10.	Provision of cellular telephone service in 450 MHz band using IMT-MC	#30244	- cellular digital radio telephone service in 450 MHz band using IMT-MC technology	Installed network capacity by 2007: 6,000 lines, by 2013 – 16,000 lines	30.12.2003	30.12.2013
11.	Provision of cellular telephone service in 450 MHz band	# 24067	- cellular public telephone service using GSM standard in 450 MHz band	Installed network capacity and coverage by the end of 2004: 2,000 lines and 10%, by the end of 2005: 3,000 lines and 60%.	14.11.2002	14.11.2005
12.	Provision of cellular telephone service in 450 MHz band using IMT-MC	#30245	- cellular digital radio telephone service in 450 MHz band using IMT-MC technology	Installed network capacity by 2007: 6,000 lines, by 2013 – 16,000 lines	30.12.2003	30.12.2013
13.	Provision of cellular telephone service in 900 MHz band	# 24069	- cellular public telephone service using GSM standard in 900 MHz band	Installed network capacity and coverage as at 01.01.2006: at least 80,000, 80% coverage.	14.11.2002	01.03.2006
14.	Provision of cellular telephone service in 800 MHz band	# 24070	- cellular public telephone service using GSM standard in 800 MHz band	Installed network capacity and coverage as at 01.01.2006: at least 1,000, 100% coverage.	28.11.2002	01.10.2006
15.	Provision of cellular telephone service in 450 MHz band	# 24068	- cellular public telephone service using GSM standard in 450 MHz band	Installed network capacity and coverage by the end of 2004: 3,000 lines and 15%, by the end of 2005: 10,000 lines and 60%.	14.11.2002	14.11.2005
	Provision of cellular telephone service in 450 MHz band using IMT-MC	#30246	- cellular digital radio telephone service in 450 MHz band using IMT-MC technology	Installed network capacity by 2007: 6,000 lines, by 2013 – 16,000 lines	30.12.2003	30.12.2013
17.	Personal radio paging service	# 23251	- personal radio paging on public telecommunications network	Upper limit– 10,000, using the frequency of 159,6375 MHz.	14.11.2002	14.11.2005
18.	Personal radio paging service	# 23252	- personal radio paging on public telecommunications network	Upper limit– 20,000, using the frequency of 157,225 MHz, 165,000 MHz.	14.11.2002	14.11.2005
19.	Mobile radio telephone service	# 24325	- mobile radio telephone service on public telecommunications network	Upper limit of number of subscribers is 300 using 330 MHz band	14.11.2002	14.11.2007
20.	Mobile radio telephone service	# 24326	- mobile radio telephone service on public telecommunications network	Upper limit of subscriber number is 500, using 330 MHz band	14.11.2002	14.11.2007

21.	Mobile radio telephone service	# 24327	- mobile radio telephone service on public telecommunications network	Upper limit of subscriber number is 1,800, using 330 MHz band	14.11.2002	14.11.2007
22.	Mobile radio telephone service	# 24328	- mobile radio telephone service on public telecommunications network	Upper limit of subscriber number is 800, using 330 MHz band	14.11.2002	14.11.2007
23.	Provision of radio- telephone service	# 24695	- radio-telephone service over a public network	Installed capacity by 2007 end – at least 600 lines in 828-831 MHz and 873-876 MHz bands	30.12.2002	30.12.2007
24.	Mobile radio telephone service	# 24329	- mobile radio telephone service on public telecommunications network	Upper limit of subscriber number is 480, using 330 MHz band	14.11.2002	14.11.2007
25.	Mobile radio telephone service	# 24330	- mobile radio telephone service on public telecommunications network	Upper limit of subscriber number 400, using 330 MHz band	14.11.2002	14.11.2007
26.	Mobile radio telephone service	# 24331	- mobile radio telephone service on public telecommunications network	Upper limit of subscriber number 400, using 330 MHz band	14.11.2002	14.11.2007
27.	Mobile radio telephone service	# 24332	- mobile radio telephone service on public telecommunications network	Upper limit of subscriber number 4000, using 330 MHz band	14.11.2002	14.11.2007
28.	Mobile radio telephone service	# 14297	- mobile radio telephone service on public telecommunications network	Upper limit of subscriber number 150, of which 50 entitled to be connected to user corporate network.	09.03.2000	09.03.2005
29.	Mobile radio telephone service	# 24333	- mobile radio telephone service on public telecommunications network	Upper limit of subscriber number 200, using 330 MHz band	14.11.2002	14.11.2007
30.	Mobile radio telephone service	# 24334	- mobile radio telephone service on public telecommunications network	Upper limit of subscriber number 500, using 330 MHz band	14.11.2002	14.11.2007
31.	Mobile radio telephone service	# 24335	- mobile radio telephone service on public telecommunications network	Upper limit of subscriber number 500, using 330 MHz band	14.11.2002	14.11.2007
32.	Mobile radio telephone service	# 24336	- mobile radio telephone service on public telecommunications network	Upper limit of subscriber number 270, using 330 MHz band	14.11.2002	14.11.2007
33.	Mobile radio telephone service	# 24337	- mobile radio telephone service on public telecommunications network	Upper limit of subscriber number 900, using 330 MHz band	14.11.2002	14.11.2007
34.	Mobile radio telephone service	# 24338	- mobile radio telephone service on public telecommunications network	Upper limit of subscriber number 400, using 330 MHz band	14.11.2002	14.11.2007
35.	On-air broadcasting of sound programs	# 16541	- on-air broadcasting of sound programs	Some 862.5 thousand listeners in the Vladimir region are able to receive radio broadcasting programs.	17.10.2000	17.10.2005
36.	On-air broadcasting of sound programs	# 23262	- on-air broadcasting of sound programs	Some 58.3 thousand listeners in the Vladimir region are able to receive radio broadcasting programs.	01.08.2002	01.08.2007
37.	On-air broadcasting of sound programs	# 21497	- on-air broadcasting of sound programs	Some 272.4 thousand listeners in the Ivanovo region are able to receive radio broadcasting programs.	14.03.2002	14.03.2007
38.	Broadcasting of sound and TV programs on cable TV networks	# 23533	- broadcasting of sound and TV programs on cable TV networks	Up to 10 thousand subscribers	29.08.2002	29.08.2007
39.	TV program broadcasting on Cable TV network	# 27631	- broadcasting of TV programs on cable TV networks	Up to 1.3 thousand subscribers	18.08.2003	20.08.2006
40.	On-air broadcasting of	# 17394	- on-air broadcasting of sound programs	Some 64 thousand listeners in the Kaluga region are	15.02.2001	15.02.2006

Joint-Stock Central Telecommunication Company INN 5000000970

	sound programs			able to receive radio broadcasting programs		
41.	On-air broadcasting of TV programs	# 28681	- on-air broadcasting of TV and sound programs	Some 64.1 thousand viewers are able to receive TV broadcasting programs	31.10.2003	27.08.2008
42.	On-air broadcasting of TV programs	# 13402	- On-air broadcasting of TV and sound programs	Some 77.4 thousand viewers are able to receive TV broadcasting programs	30.11.99	30.11.2004
43.	On-air broadcasting of TV programs over cable TV network	№ 28953	- Provision of on-air broadcasting of TV programs over cable TV network	Up to 60,000 subscribers	12.11.2003	12.11.2006
44.	On-air broadcasting of TV programs	# 14429	- On-air broadcasting of TV programs	Some 22.4 thousand viewers are able to receive TV broadcasting programs in the Kursk region	09.03.2000	09.03.2005
45.	On-air broadcasting of sound programs	# 23557	- on-air broadcasting of sound programs	Some 90 thousand listeners in the Kursk region are able to receive radio broadcasting programs	29.08.2002	29.08.2007
46.	TV program broadcasting on Cable TV network	# 11786	- broadcasting of TV programs on a Cable TV network	Up to 30 thousand subscribers	19.03.1999	19.03.2004
47.	On-air broadcasting of sound programs	# 23543	- on-air broadcasting of sound programs	Some 744 thousand listeners in the Lipetsk region are able to receive radio broadcasting programs	29.08.2002	29.08.2007
48.	On-air broadcasting of TV programs	# 23924	- On-air broadcasting of TV programs	Service provision shall start from December 1, 2003	04.10.2002	04.10.2007
49.	On-air broadcasting of TV programs	# 20413	- On-air broadcasting of TV programs	Some 304.2 thousand viewers are able to receive TV broadcasting programs in the Moscow region	10.12.2001	10.12.2006
50.	On-air broadcasting of sound programs	# 15423	- on-air broadcasting of sound programs	Some 5,096.1 thousand listeners in the Moscow region are able to receive radio broadcasting programs	09.06.2000	09.06.2005
51.	On-air broadcasting of TV and sound programs over cable TV network	# 28932	- provision of on-air broadcasting of TV and sound programs over cable TV network	68,000 subscribers	12.11.2003	12.11.2006
52.	On-air broadcasting of sound programs	# 18299	- on-air broadcasting of sound programs	Some 381.8 thousand listeners in the Tambov region are able to receive radio broadcasting programs	18.05.2001	18.05.2006
53.	On-air broadcasting of sound programs	# 14884	- on-air broadcasting of sound programs	Some 88.8 thousand listeners in the Tver region are able to receive radio broadcasting programs	07.04.2000	07.04.2005
54.	On-air broadcasting of sound programs	# 26670	- on-air broadcasting of sound programs	Some 789.2 thousand listeners are able to receive radio broadcasting programs	05.06.2003	05.02.2008

Terms and conditions for a possibility of license renewals:

A possibility and conditions for renewal of these licenses are linked to license holder performance without gross violations, which is confirmed by regular checks performed by Gossvyaznadzor (Telecommunications Supervisory authorities).

Deadlines for meeting by the issuer of its obligations on creation of a subscriber base: fulfilled according to the license validity conditions.

Extent of meeting by the issuer of these obligations: *fulfilled according to the license requirements*.

Factors that might adversely affect fulfillment by the issuer of its license obligations: circumstances beyond the reasonable control.

Probability of occurrence of such negative factors: not found

b) Telecommunications networks

Local telecommunications

JSC CenterTelecom is the principal operator in the telecom market of central Russia for provision of an access to the local telephone network.

JSC CenterTelecom is the largest among MultiRegional telecommunications companies created in 2002. The Company owns a well developed telecommunications infrastructure in the most densely populated area of Russia, accounting for 20% of Russia's total population.

The Company operates in 17 constituents entities of the Russian Federation.

JSC CenterTelecom provides a wide range of services, like POTS, Internet, data, on-air and Cable TV, wireline and UHF radio, lease of channels and other resources, etc. The Company also offers public network interconnection to other operators.

Installed switching capacity of JSC CenterTelecom telephone network as of April 1, 2004 according to current information is 6,613,348 subscriber lines.

Nowadays local telephone networks constitute a complex system with some 9,000 switches of different makes. Telecommunications network of JSC CenterTelecom is constantly improved and modernized. New digital exchanges and switching nodes are brought into service, digital links and microwave lines are built. Capacity of digital switches as of June 30, 2004 accounts for 44.3% of the total installed switching capacity. Installation of modern digital switches both locally made and from foreign vendors not only expands network switching capacity but also makes it possible to offer a wider range of services, including Internet, ISDN, data, etc. In 2Q2004 some 106?664 lines were installed and put into operation at telephone exchanges, of which 100,150 lines at urban switches, and 6,514 at switches in rural areas.

Urban telephone lines account for 85 % of the total PSTN capacity of JSC CenterTelecom, while capacity of rural networks makes up the rest (15%); evidencing a clear dominance of urban telephone networks in the overall structure of local telecommunications of the Company.

Cable and linear assets of the local networks of JSC CenterTelecom are installed and used for provision of services according to licenses. Total length of the cable links is 715,239 km, and the figure is constantly growing, of which some 4.992 thousand are fiber-optic links.

• Long-distance telecommunications

JSC CenterTelecom offers domestic long-distance and international telecommunication services based on agreements with Russia's leading long-distance carrier – OJSC Rostelecom.

Traffic between local telephone networks and trunk network of Rostelecom is routed via long-distance exchanges. At the moment JSC CenterTelecom owns 25 such switches. Both fiber-optic and microwave links are used for trunk links and distribution networks.

The total length of long-distance telephone channels is 37,536.8 thousand channel x km, of which 34,637.45 thousand channel x km are provisioned using digital transmission systems. The length of intra tariff band trunk transmission channels according to current data as of June 30, 2004 is 29,728.2 km, including 10,886.9 thousand channel x km of fiber-optic links laying a solid basis for provision of high-quality digital channels and trunk links. Only certified for compliance and meeting strict requirements fiber-optic cables are used.

Installed capacity of long-distance telephone switches is currently 116,115 ports (as of June 30, 2004) In 2Q2004 the capacity of the long-distance exchange in Vladimir was upgraded by 2,580 ports.

All local centers and key regional cities have an access to IDD telephone service. The Company bills its customers for long-distance services, collects payments in respect of the services rendered, and settles accounts with Rostelecom for carrying long-distance traffic.

SUMMARY

of radio frequencies allocated by bodies of the State radio-frequency service according to applicable law for provision of telecommunications services using radio-electronic means in the Central Federal District of the Russian Federation

In order to provide telecommunications services using means of radio-electronic communications the following frequency resources were allocated to JSC CenterTelecom:

1. To provide on-air TV and radio broadcasting (TV and sound program on-air broadcasting) in the territory of the Belgorod, Vladimir, Voronezh, Ivanovo, Kaluga, Kostroma, Kursk, Lipetsk,

Moscow, Tambov, Tver, Yaroslavl regions – altogether 132 radio frequency assignments, executed in 42 permits granted by the Federal State Unitary Enterprise Main Radio Frequency Center and Ministry of Communications (the "permits").

- 2. To provide cellular radio-telephone services using NMT-450 standard in the territory of Ivanovo, Kostroma and Yaroslavl regions altogether 440 frequency assignments, executed in 8 permits.
- 3. To provide cellular radio-telephone services in the territory of Tambov region: using GSM-900 altogether 712 frequency assignments in 6 permits; using GSM-1800 standards 36 frequency assignments in one permit.
- 4. To provide cellular radio-telephone services using AMPS/DAMPS standards in the territory of Tula altogether 24 frequency assignments in one permit.
- 5. To provide mobile radio-telephone service using MRT 1327 (Altay) standard in the territory of the Belgorod, Vladimir, Voronezh, Ivanovo, Kaluga, Kursk, Lipetsk, Moscow, Orel, Ryazan, Smolensk, Tver, Tula, Yaroslavl regions altogether 910 frequency assignments in 27 permits.
- 6. To provide personal radio-paging services in the territory of the Ivanovo and Yaroslavl regions altogether 15 frequency assignments in two permits.
- 7. To provide local telephony services using wireless access systems in the territory of the Belgorod, Vladimir, Voronezh, Ivanovo, Kaluga, Kostroma, Kursk, Lipetsk, Moscow, Orel, Ryazan, Smolensk, Tula regions altogether 228 radio frequency assignments (radio channels) in 65 permits.

Additionally, 456 frequency assignments in 102 permits were secured for provisioning of transmission systems on local and trunk lines using microwave facilities.

3.4 Plans of future activities of the issuer

As far as the issuer's plans for the future are concerned, in respect of traditional activities particular attention will be paid to quality of service, reliability and higher transmission rates of data and telephony on long-distances. To this end multiservice and broadband networks will be increasingly deployed, fiber-optic links will be constructed both on local and intra-tariff band levels. Analog switches and transmission systems will be replaced by modern digital equipment, state-of-the-art multiplexing systems will be installed using existing copper cables. Based on the installed digital equipment and modern software more centralized management systems will be deployed. It is also expected to implement integrated equipment enabling successful roll out of new technologies on JSC CenterTelecom networks.

Expanding the range of offered services is at the moment one of the paramount tasks of the business development.

Packet switching services are among the most promising, as comprising the whole range of services offered by the Company, and contribute to raising customer value and profitability. The following priorities can be identified in the context of packet services:

- bundling services in pre-set packages using multiservice network capabilities targeting specific user groups (small and medium businesses in the first place);
- Internet plus telephony via xDSL, and fixed and mobile service integration can be offered as basic packages.

Intelligent Network services (IN services)

Western telecom companies observe exponential growth of IN (Call Centers in particular). Currently services like personal portable number, toll free 800-numbers, Virtual Private Networks (VPN) are in high demand. Call Centers are particular promising, as such a Center can be efficiently used initially for the Company's own needs, like telemarketing, HelpDesk, support of card platforms, and generating new revenues through offering outsourcing to businesses. In future Call Center features will be expanded to offer outsourcing.

At the moment it is already determined in which regions of the CFD Call Centers will be established. The main Call Center (50 operator positions) – based on Moscow subsidiary of JSC CenterTelecom (2004).

Regional Call Centers based on the following subsidiaries of JSC CenterTelecom 1st implementation stage (2004)

- Kaluzhski (30 operator positions)
- Yaroslavski (30 operator positions)

2nd implementation stage (late 2004 – 2005)

- Voronezhski (30 operator positions)
- Tulski (20 operator positions)
- Belgorodski (20 operator positions)
- Vladimirski (20 operator positions).
- Research and studies to identify most attractive subsidiaries for implementing Call Centers current status: fulfilled

The following milestones for implementing Call Centers have been successfully reached:

- Gathering initial data for the project of network distributed Call Center;
- Drafting requirements to be met by the equipment supplier and software vendor for implementing the network Call Center;
- Selection of the equipment supplier and software vendor for implementing the network Call Center;
- Signing of a contract for supply of the Call Center equipment and software.

Pre-paid phone cards are convenient and accepted by customers means for making payments. Besides it is a beneficial for the operator way of collecting payments, as payments are made in advance improving profit margins. Cards are on sale in various locations, in addition to points of making payments, thus the latter will be less likely overloaded.

A universal card is particularly promising, as in addition to other benefits it will drive the demand for various services.

Scheduled development and modernization of local and trunk networks are ongoing based on advanced modern technologies. In 2Q2004 switching facilities with installed capacity of 85,099 lines were commissioned for service. In Moscow, Ryazanski, Smolenski and Yaroslavski subsidiaries fiberoptic links with the total length of 138.1 km were brought into service. Transformation of public telecommunications networks into multiservice networks offering a variety of services is the strategic line of network development.

Large-scale deployment of multiservice network continued according to plans of JSC CenterTelecom to enable consolidation of the Company position (Internet access, packet switching telephony, data) and meet the demand for these service of individuals, private companies and government bodies.

In 2Q2004 the first operating stage of the multiservice network was put into service in Lipetski subsidiary of JSC CenterTelecom.

JSC CenterTelecom also continues deployment of a corporate data network to unite local networks of subsidiaries with the General Directorate and ensure reliable communications enabling functioning of the single corporate information infrastructure. Deployment of the network shall be completed shortly allowing JSC CenterTelecom's migration within new future to new information technologies to be used in managing the Company.

3.5 The issuer's participation in industrial, banking and financial groups, holdings, concerns and associations.

1. Organization: Association of operators providing telecommunications services by way of public payphones, equipment manufacturers, research and development institutes, design and implementation institutions in telecommunications industry (ATO).

Joined in (year): 2001

Role and functions of the Issuer in the organization: Member of the association. Functions as provided by the Charter of ATO. Membership in the association shows intentions and agreement of members of association to coordinate their effort with those of other members in deployment, development and operation of payphone network in accordance with the Charter of ATO.

2. Organization: Association of operators of federal business service Iskra.

Joined in: 2001

Role and functions of the Issuer in the organization: *Member of the association. Making use of Iskra network services.*

3. Organization: Association of joint-stock telecommunications companies of the Central Black-Soil area of Russia.

Joined in: 1997

Role and functions of the Issuer in the organization: Co-founder of a not-for-profit organization - Association of joint-stock telecommunications companies of the Central Black-Soil area of Russia. The association was established by telecommunications enterprises based on equality of its members in order to coordinate their activities in the Central Black-Soil area of Russia to pursue a consistent policy in development of telecom systems and facilities in the coverage areas, to provide assistance to members in efficient fund raising and appropriation of financial resources to implement federal, regional and local programs and projects, and protect their interests in relationships with state authorities and bodies, businesses and other agents.

4. Organization: Association of operators of CDMA networks.

Joined in: 1998

Role and functions of the Issuer in the organization: Taking part in the consolidated efforts of operators deploying and operating radio-telephone networks using Code Division Multiple Access (CDMA) technology.

5. Organization: Association of quality of service control in telecommunications and informatics – International Congress of quality in telecommunications.

Joined in: 2001

Role and functions of the Issuer in the organization: *Member of the association. The association arranges and conducts an annual International congress Quality of new millennium telecommunications.*

6. Organization: International association of cellular operators GSM MoU.

Joined in: 1998

Role and functions of the Issuer in the organization: *Member of the association. Participation in development of standards, equipment certification, drawing up international agreements on mobile stations, SIM-cards (algorithms A3-A8, A5), signaling protocols (MAP, INAP), billing and settlement systems (TAP1-Tap3), security tone codes. Taking part in drafting legal acts and regulations in telecommunications, healthcare and environment protection.*

7. Organization: Association of cellular mobile operators using GSM standard.

Joined in: 2000

Role and functions of the Issuer in the organization: *Member of the association. Participation in development GSM900/1800 systems, satellite GSM systems and GSM platform.*

8. Organization: Association of document transmission providers.

Joined in: 1996

Role and functions of the Issuer in the organization: *Member of the association. Participation in rollout of document transmission services.*

9. Organization: Volga regional association of telecommunications and IT engineers Teleinfo Joined in: 1993

Role and functions of the Issuer in the organization: Member of the Association. Taking part in

publishing TPR magazine, implementation of over 25 digital exchanges in Russian regions, participation in organizing the 13th International Samara telecommunications symposium with JSC CenterTelecom participation.

10. Organization: Association of joint-stock telecommunications companies of the Central area.

Joined in: 1995

Role and functions of the Issuer in the organization: Member of the Association. Taking part in development of new forms of telecommunications company management, implementation of executive training for top managers, leading experts and other telecom specialists; facilitating implementation of initiatives put forward by state bodies aimed at development of telecommunications in the region.

11. Organization: Kaluzhskaya regional Association of manufacturers and entrepreneurs Region.

Joined in: 1994

Role and functions of the Issuer in the organization: Member of the Association. Taking part in development, co-operation and specialization of production in the evolving market environment; improving expertise of managers and employees of businesses; facilitating stabilization of economy and improving living standards of the regional population.

12. Organization: Paging Association.

Joined in: 1996

Role and functions of the Issuer in the organization: Member of the Association. Taking part in coordination of telecom operators' activities in providing paging services.

13. Organization: *International association MART*

Joined in: 2000

Role and functions of the Issuer in the organization: Member of the Association. Taking part in coordination of telecom operators' activities in providing TV and sound program broadcasting.

14. Organization: Not-for-profit partnership Center for telecommunications development studies.

Joined in: 2002

Role and functions of the Issuer in the organization: Member of the Association. Joint drafting of telecommunications regulations, aimed at improving efficiency of companies in telecommunications industry; provision of consulting, information and other services to organizations in the industry; joint implementation of programs and organizing events aimed at improving efficiency of telecom operations.

15. Organization: *Bryansk regional association of industrial and commercial enterprises (employers)*. Joined in: 1990

Role and functions of the Issuer in the organization: Member of the Association. Improving efficiency and protecting interests of commercial and industrial enterprises of the region, uniting and coordinating activities of the regional employers in economic development, creating conducive environment for growth and implementation of new technologies in businesses.

16. Organization: Autonomous not-for-profit organization Kaluzhski scientific center.

Joined in: 1997

Role and functions of the Issuer in the organization: Member of the Association. Functions on solving scientific, social, economic and cultural issues of the Kaluga region.

17. Organization: Regional charity foundation "The Governor's endowment for special purpose programs".

Joined in: n/a

Role and functions of the Issuer in the organization: Member of the Association. Participation in charity activities in the territory of the Ivanovo region.

18. Organization: Russian Telecommunications History Foundation.

Joined in: 2002

Role and functions of the Issuer in the organization: Member of the Association. Refurbishment of Popov's telecommunications history museum in Saint-Petersburg.

19. Organization: Not-for-profit partnership Football Club Spartak-Telecom.

Joined in: 1996

Role and functions of the Issuer in the organization: Member of the Association. Taking part in promotion and development of football in Ivanovo region, bringing population to sports and healthy life-style, formation of football teams, representation the FC Spartak-Telecom in various competitions, participation in Russia's Cup and football championship, international competitions.

20. Organization: Union of industrialists and entrepreneurs of the Ivanovo region.

Joined in: n/a

Role and functions of the Issuer in the organization: Member of the Association. Coordinated solutions to issues of JSC CenterTelecom activities in the territory of Ivanovo region.

21. Organization: Non-government pension fund Telecom-Soyuz.

Joined in: 2002

Role and functions of the Issuer in the organization: *Member of the Association. Functions of serving prominent veterans of subsidiaries and General Directorate of JSC CenterTelecom, eligible for non-government pension care.*

22. Organization: Not-for-profit partnership TelecomForum.

Joined in: 2003

Role and functions of the Issuer in the organization: Member of the Association. Solving issues of relations with foreign telecommunications companies, Ministry of Information technology and Communications of the Russian Federations, JSC Svyazinvest, other government bodies, and Russian businesses and organizations active in telecommunications and informatization.

23. Organization: Not-for-profit organization inter-industrial professional non-government pension fund.

Joined in: 1995

Role and functions of the Issuer in the organization: Member of the Association. Functions of serving by the fund of former employees of TulaTelecom - a subsidiary of JSC CenterTelecom, eligible for non-government pension care.

3.6 Daughter and affiliated businesses/companies of the issuer

#	Full name of the organization	Abbreviated name of the organization	Location	Basis for recognition of the organization as daughter of or affiliated to JSC CenterTelecom		Importance of the company for the activities of the issuer	Charter	Percentage of the organization's ordinary shares owned by Center Telecom	Interest owned by the affiliated/ daughter organization in the authorized (charter) capital of JSC Center Telecom (%)
Daug	hter companies								
1	Limited Liability Company TelecomStroy	Telecom Stroy LLC	2 2 nd Minski Pereulok, Ivanovo, 153017, Russia	The Company is entitled to control over 50% of votes assigned to shares (contributions, stakes) constituting the charter (contributed) capital of the entity	- construction and repair	The entity business is in line with the core business of JSC CenterTelecom and participation in the business contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner relationship.	100	Interest 100%	0
2	Limited Liability Company Teleport- Ivanovo (TPI)	Teleport- Ivanovo LLC	90 Tashkentskaya Street, Ivanovo, 153032, Russia	assigned to shares (contributions, stakes) constituting the charter	-data network services; -cellular and paging services; -trade in telecommunications equipment	The entity business is in line with the core business of JSC CenterTelecom and participation in the business contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner relationship.	100	100	0
3	Limited Liability Company Telecom- Terminal	Telecom- Terminal LLC	13 Lenina Prospekt, Ivanovo, 153000, Russia	The Company is entitled to control over 50% of votes assigned to shares (contributions, stakes) constituting the charter (contributed) capital of the entity	-trade in terminal devices; -repair of terminal devices -servicing subscribers of cellular GSM 1800 network based on	The entity business is in line with the core business of JSC CenterTelecom and participation in the business contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner	100	100	0

					agreement with JSC MTS, subsidiary in Ivanovo -consulting services to information system hardware.	relationship.			
4	Componsi	MobilCom	40 Gorkogo Street, Vladimir, 600017, Russia	The Company is entitled to control over 50% of votes assigned to shares (contributions, stakes) constituting the charter (contributed) capital of the entity	Trunking services to legal entities and individuals in the Vladimir region	The entity business is in line with the core business of JSC CenterTelecom and participation in the business contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner relationship.	100	Interest	0
5	(Public) Joint-Stock Company Russian Telecommunication s Network	JSC RTS	2/15 Maroseyka Street, Moscow, 101000, Russia	control over 50% of votes assigned to shares (contributions, stakes) constituting the charter	Provision of telecom services system integration for deployment of corporate networks,, including supply of telecom equipment	The entity business is in line with the core business of JSC CenterTelecom and participation in the business contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner relationship.	88.45	88.45	0
6	Limited Liability Company VladPage	VladPage LLC	42 Gorkogo Street, Vladimir, 600017, Russia	The Company is entitled to control over 50% of votes assigned to shares (contributions, stakes) constituting the charter (contributed) capital of the entity	Personal radiopaging service in Vladimir and the region, using ROSSAG standard and 157.925 Hz frequency.	The company is in the process of winding up.	75	75	0
7	Componsi	Private JSC CenterTelecom Service	23 Proletarskaya Street, office 101, Khimki, Moscow region, 141400, Russia	The Company is entitled to control over 50% of votes assigned to shares (contributions, stakes) constituting the charter (contributed) capital of the entity	Provision of telecom services	The entity business is in line with the core business of JSC CenterTelecom and participation in the business contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner	74.9	74.9	0

						relationship.			
8	Limited Liability Company Manufacturing and implementation plant Svyaz- Service-Irga	Irga LLC	20 Lermontovskaya Street, Office 13, Ryazan, 390046, Russia	The Company is entitled to control over 50% of votes assigned to shares (contributions, stakes) constituting the charter (contributed) capital of the entity	Repair and maintenance of telecom equipment, design of telecommunications lines.	The entity business is in line with the core business of JSC CenterTelecom and participation in the business contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner relationship.	70	70	-
9	Private Joint-Stock Company CenterTelecomServ ice of the Moscow region	ZAO CTCS MO	1a Kolomenski proezd, Moscow, 115446, Russia	The Company is entitled to control over 50% of votes assigned to shares (contributions, stakes) constituting the charter (contributed) capital of the entity	Dial-up and dedicated Internet access, data, integration project	The entity business is in line with the core business of JSC CenterTelecom and participation in the business contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner relationship.	51	51	-
10		Vladimirski Payphone LLC	32-B Stroiteley Prospect, Vladimir, 620014, Russia	The Company is entitled to control over 50% of votes assigned to shares (contributions, stakes) constituting the charter (contributed) capital of the entity	Deployment and provisioning in Vladimir and the region of a universal payphone network to offer intl. and long-distance telecom services, phone card services.	contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner relationship.	51	51	
11	Private Joint-Stock Company Telecom of Ryazan region	of Ryazan	33 Uritskogo Street, Ryazan, 390006, Russia	The Company is entitled to control over 50% of votes assigned to shares (contributions, stakes) constituting the charter (contributed) capital of the entity	Local, long-distance and international services; lease of equipment	The entity business is in line with the core business of JSC CenterTelecom and participation in the business contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner relationship.	50.9	50.9	

12		ZAO TeleRoss Voronezh	25 Krasnoarmeyskay a Street, Voronezh, 394006, Russia	The Company is entitled to control over 50% of votes assigned to shares (contributions, stakes) constituting the charter (contributed) capital of the entity	IP-telephony, provisioning and operation of telecommunications channels and networks; Internet access provision.	The entity business is in line with the core business of JSC CenterTelecom and participation in the business contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner relationship.	50	50	
13				The Company is entitled to control over 50% of votes assigned to shares (contributions, stakes) constituting the charter (contributed) capital of the entity	Telematic and data services in Vladimir region	The entity business is in line with the core business of JSC CenterTelecom and participation in the business contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner relationship.	50	50	
14	Communications of	Communicatio	394018, Russia.	The Company is entitled to control over 20% votes assigned to shares (contributions, stakes) constituting the charter (contributed) capital of the entity	Cellular services using NMT-450 standard	The entity business is in line with the core business of JSC CenterTelecom and participation in the business contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner relationship.	45.00	45	
15	Kaluzhskaya Cellular	Kaluzhskaya Cellular	38 Teatralnaya Street, Kaluga, 248600, Russia	The Company is entitled to control over 20% votes assigned to shares (contributions, stakes) constituting the charter (contributed) capital of the entity	Provision of cellular telephone service in 450 MHz band	The entity business is in line with the core business of JSC CenterTelecom and participation in the business contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner relationship.	42.00		

16	Private Joint-Stock Company Smolenskaya Cellular Communications	Smolenskaya Cellular	6 October Revolution Street, Smolensk, 214000, Russia	The Company is entitled to control over 20% votes assigned to shares (contributions, stakes) constituting the charter (contributed) capital of the entity	Provision of cellular AMPS-800, GSM- 1800 communications	The entity business is in line with the core business of JSC CenterTelecom and participation in the business contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner relationship.	40.00	40	
17	Ryazanskaya	Ryazanskaya	4 Televizionnaya Street, Ryazan, 390011, Russia	The Company is entitled to control over 20% votes assigned to shares (contributions, stakes) constituting the charter (contributed) capital of the entity	Provision of cellular telephone service in 450 MHz band.	The entity business is in line with the core business of JSC CenterTelecom and participation in the business contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner relationship.	40.00	40	
18	Private Joint-Stock Company Tverskaya Cellular Communications	Cellular	52 Radischeva boulevard, Tver, 170000, Russia	The Company is entitled to control over 20% votes assigned to shares (contributions, stakes) constituting the charter (contributed) capital of the entity	NMT Cellular Communications in 450 MHz band	The entity business is in line with the core business of JSC CenterTelecom and participation in the business contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner relationship.	40.00	40	
19		Bryanskie	44 Emlyutina Street, Bryansk, 241011, Russia	The Company is entitled to control over 20% votes assigned to shares (contributions, stakes) constituting the charter (contributed) capital of the entity	Cellular Communications services	The entity business is in line with the core business of JSC CenterTelecom and participation in the business contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner relationship.	34.38	34.38	

20	Belgorodskaya	Belgorodskaya Cellular	35 Kostyukova Street, Belgorod, 308024, Russia.	The Company is entitled to control over 20% votes assigned to shares (contributions, stakes) constituting the charter (contributed) capital of the entity	Cellular communications in AMPS-800, GSM- 1800 standard	The entity business is in line with the core business of JSC CenterTelecom and participation in the business contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner relationship.	30.00	30	
	Limited Liability Company Rating	Rating LLC	123 Lenin Prospect, Office 403, Obninsk, Kaluga region, 249035, Russia	The Company is entitled to control over 20% votes assigned to shares (contributions, stakes) constituting the charter (contributed) capital of the entity	UHF, VHF, FM on- air and wireline sound program broadcasting, radio editing service, design and placement of advertising on radio	The entity business is in line with the core business of JSC CenterTelecom and participation in the business contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner relationship.	29.39	29.39	
22	Limited Liability Company Tver Telecom	LLC	24 Novotorzhskaya Street, Tver, 170000, Russia,	The Company is entitled to control over 20% votes assigned to shares (contributions, stakes) constituting the charter (contributed) capital of the entity	Local and area telecommunications; data and telematic services; local, long- distance and international telephone services over dedicated lines.	The entity business is in line with the core business of JSC CenterTelecom and participation in the business contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner relationship.	26.00	26	The interest in the authorized (charter) capital is 0.017572
23	Company Telecommunication s Company	ations	43 Esenina Street, Ryazan, 390023, Russia	The Company is entitled to control over 20% votes assigned to shares (contributions, stakes) constituting the charter (contributed) capital of the entity	Data, telematic services, Internet access	The entity business is in line with the core business of JSC CenterTelecom and participation in the business contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner relationship.	26.00	26	The interest in the authorized (charter) capital is – 0.00109

24	Company	LLC	14 Plekhanovskaya Street, Voronezh, 394018 Russia	(contributions, stakes)	Mobile	The entity business is in line with the core business of JSC CenterTelecom and participation in the business contributes to more efficient growth of JSC CenterTelecom based on mutually beneficial partner relationship.		25		
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Currently JSC CenterTelecom has carried out a detailed study of activities of daughter and associated companies featuring information on financial position, market position, technologies used, business relations with JSC CenterTelecom. The study resulted in a model of re-organizing daughter and affiliated businesses, enabling to cut expenses related to participation in daughter and associated companies on the one hand, and to receive additional revenues on the other. The ultimate goal of the re-organization is improving financial results of the Company, increasing its share price.

^{*} Private JSC MOTECO was renamed as Private Joint-Stock Company CenterTelecomService of the Moscow region (Private JSC CTCS MO) pursuant to a decision passed by an annual meeting of shareholders on June 10, 2003. The change in the name was registered on October 9, 2003 in the Unified State Register of legal entities (Certificate # 2037724056742).

3.7 Composition, structure and value of the issuer's fixed assets, plans on acquisition, replacement and retirement of fixed assets, and instances of encumbrances of the issuer's fixed assets.

3.7.1 Fixed assets

Structure, composition and value of fixed assets (in RUR) as on June 30, 2004

Structure, compos.	ition and value of	fixed assets (in RUR	<i>)</i> as on June.	00, 2004	
Group of fixed assets	Total pre revaluation value	Depreciated (less depreciation) value before revaluation	Revaluation date	Total after revaluation value	Depreciated (less depreciation) value after revaluation
Fixed assets in operation (except social sphere)	34,601,460,921	20,770,401,680			20,770,401,680
Land plots and nature utilization facilities	6,827,930	6,827,930			6,827,930
Buildings except social sphere	,3,897,174,203	3,025,876,438			3,025,876,438
Telecommunications lines	9,868,075,875	4,691,302,530			4,691,302,530
Other facilities, except social sphere	461,822,486	295,815,390			295,815,390
Transportation vehicles, except social sphere	550,473,131	244,438,688			244,438,688
Switches	10,686,588,011	6,969,847,877			6,969,847,877
Other network equipment	6,671,012,937	4,159,929,761			4,159,929,761
Computers and office equipment	1,048,152,543	567,001,988			567,001,988
Other machinery and equipment except social sphere	1,102,935,384	641,908,162			641,908,162
Other fixed assets, except social sphere	308,398,421	167,452,916			167,452,916
Fixed assets in warehouses and kept before operation (except social sphere)	62,963,246	58,003,282			58,003,282
Buildings kept in storing state, except social sphere	3,338,949	1,199,917			1,199,917
Other facilities, except social sphere	23,502,	6,073			6,073
Transportation vehicles, except social sphere	3,170,274	3,150,476			3,150,476
Switches	812,531	471,546			471,546
Other network equipment	40,431,119	38,996,922			38,996,922
Computers and office equipment	3,108,457	3,008,762			3,008,762
Other machinery and equipment except social sphere	6,496,509	6,013,027			6,013,027
Other fixed assets, except social sphere	5,581,905	5,156,559			5,156,559
Fixed assets received on leasing	3,062,104,504	2,531,291,385			2,531,291,385
Transportation vehicles, except social sphere	3,692,010				2,805,928
Switches	2,303,427,906				1,908,034,385
Other network equipment	659,506,159	563,667,157			563,667,157

Joint-Stock Central Telecommunication Company INN 5000000970

INN 500000970			
Computers and office equipment	84,599,705	48,613,234	48,613,234
Other machinery and equipment except social	7.405.000		
sphere Other fixed assets, except	7,165,989	6,504,679	6,504,679
social sphere	3,712,735	1,666,002	1,666,002
Fixed assets with depreciation charged to account 29	212,673,713	175,939,284	175,939,284
Not intended (according to IAS) for deriving income:			
Land plots and nature utilization facilities	846,462	494,638	494,638
Buildings	84,225,115	74,462,032	74,462,032
Facilities and devices	16,520,675	14,690,877	14,690,877
Transportation vehicles	1,687,206	1,034,962	1,034,962
Computers and office equipment	31,871	15,252	15,252
Machinery and equipment	14,265,668	10,707,512	10,707,512
Other fixed assets	39,669,183	31,136,340	31,136,340
Intended (according to IAS) for deriving income:			
Buildings	33,314,506	25,878,445	25,878,445
Facilities and devices	8,523,221	7,448,504	7,448,504
Transportation vehicles	454,162	327,147	327,147
Computers and office equipment	203,507	76,330	76,330
Machinery and equipment	3,835,775	2,475,747	2,475,747
Other fixed assets	9,096,362	7,191,498	7,191,498
Fixed assets valued at less than 10 thousand roubles.	257,592,679	2,077,180	2,077,180
Other telecommunications network equipment	58,933,910	990,645	990,645
Computers and office equipment	32,680,638	484,750	484,750
Other machinery and equipment except social sphere	26 704 050	69 030	69.020
Other fixed assets, except social sphere	26,794,050 139,184,081	68,930 ,532,855	,532,855
Fixed assets with depreciation charged to account 29, valued at less than RUR10 thousand	9,134,908	,532,655	13,269
Not intended (according to IAS) for deriving income:	3,131,000	10,200	.5,203
Computers and office equipment	16,321	0	0
Machinery and equipment	924,654	0	0
Other fixed assets	7,060,293	13,269	13,269
Intended (according to IAS) for deriving income:			

Joint-Stock Central Telecommunication Company INN 5000000970

0			
Computers and office	411	0	
equipment	411	0	0
Machinery and equipment	158,233	0	0
Other fixed assets	974,996	0	0
Housing	116,659,925	116,659,925	116,659,925
Not intended (according to IAS) for deriving income:	68,379,476	68,379,476	68,379,476
Intended (according to IAS) for deriving income:	48,280,449	48,280,449	48,280,449
Fixed asset items put into useful services without state registration certificate	778,524,705	709,121,555	709,121,555
Buildings except social			
sphere	231,712,423	178,863,967	178,863,967
Telecommunications lines	518,244,383	502,433,670	502,433,670
Other facilities except social sphere	25,761,694	25,229,736	25,229,736
Transportation vehicles except social sphere	2,806,205	2,594,182	2,594,182
Total	39,101,114,601	24,363,507,560	24,363,507,560

Before the consolidation of the Company that took place on November 30, 2002, there was no revaluation of the issuer's fixed assets. Fixed assets of the merged companies were valued for accounting purposes at their depreciated book value as at November 30, 2003. Though it should be noted that in some of the merged companies in 2000-2002 revaluations were actually carried out. As revaluations were made by independent at that time companies and due to different revaluation times (Voronezh, Orel, Tambov – 2000, Tula, Kaluga, Kostroma – 2001, Tver – 2000-2002) and various valuation techniques (different appraisers) the issuer does not think it makes any sense to report detailed data on revaluation history for each of the merged companies before the consolidation.

For 1H2004 JSC CenterTelecom put into operation fixed assets totaling RUR2,783,263 thousand. Information on lien/encumbrance of fixed assets:

The Company pledged under credit facility agreements fixed assets valued at RUR6,792,825 thousand (as of June 30, 2004).

The pledge takes effect as of the credit facility drawdown and terminates at the moment of repayment of outstanding amounts under credit facility agreements (up to 2008).

Terms and conditions of credit facility agreements are confidential.

3.7.2 Value of immovable property of the issuer

Value of the immovable property of the issuer (land lots, buildings, telecommunications facilities) was:

- RUR13,772.0 million as on June 30, 2004;
- Depreciation (buildings, telecommunications lines) as on June 30, 2004 was RUR6,048 million.

The total value of immovable property includes value of telecommunications facilities (cable ducts, telecommunications lines). It should be noted that the list of telecommunications facilities to be state registered is not finalized yet; neither the state registration procedure is identified. Article 8 of the Telecommunications Act stipulates that arrangements for state registration of telecommunications facilities shall be determined by the Government of the Russian Federation. According to Par. 21 of the Order of the Russian Government #1776-r of December 4, 2003 it was planned to pass regulations On specifics of the state registration of ownership and other property rights for linear cable telecommunications facilities in 2Q2004. At the moment of writing the regulations were not passed.

IV. Financial and business performance of the issuer

4.1 Results of the financial and business operations of the issuer

4.1.1 Profit and losses

Description	1Q2004
Revenues, RUR	5,985,606,000
Gross profit, RUR	1,129,216,000
Net profit (undistributed profit/nor-covered loss), RUR	54,512,000
Productivity, RUR per employee	87,609
Revenue per average value of fixed assets, %	24.56
Return on assets, %	0.15
Return on equity, %	0.36
Sales margin, %	18.9
Not-covered loss on the reporting date, RUR	0.0
Ratio of not-covered loss to book value	0.0

Revenues of JSC CenterTelecom from sales of goods, products, works, services in 2Q2004 totaled RUR5,985,606 thousand (growth of 4.2% over 1Q2004), including revenues from sales of telecommunications services of RUR5,889,905 thousand (growth of 2.6%).

Net profit for 2Q2004 reached RUR54.5 million.

Generally, one could point out modest growth of these indicators in 2Q2004 caused by growing sales of services.

In 2Q2004 gross profit grew 5.6% over 1Q2004 reaching RUR87,609 per employee.

4.1.2. Causes of changes in the issuer's revenues from sales of goods, products, works, services and profit (losses) from recurrent operations.

Revenues in 2Q2004 were RUR5,985,606 thousand.

Changes in revenues in 2Q2004 occurred owing to raising rates for telecommunications services and growing number of subscriber telephone lines.

Per	iod	Change in revenues, RUR in thousands	Factors causing changes in revenues
2Q2	004	5,889,905.9	Growing sales of basic services: 56.2% Raising tariffs and other causes: 43.8%

4.2. Liquidity of the issuer

In this paragraph only data for 2Q2004 is shown, analysis being given as compared to 1Q2002.

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Description	1H2004
Own working capital, RUR in thousands	-15,639,102
Financial dependence ratio (Equity to Total Assets)	1.46
Own capital autonomous ratio	0.41
Inventory coverage by own working capital	-14.10
Permanent asset index	2.03
Current ratio	0.48
Quick ratio	0.30

Calculation of the financial ratios followed the guidelines recommended by regulations approved by federal stock market regulatory bodies.

The data in the Table clearly indicate that the issuer extensively uses raised funds alongside with its own funds in order to carry on business and financial activities. This takes its toll on growing ratio of financial dependence and decreasing autonomous ratio. The permanent asset index increased due to growing value of non-current assets related to technical modernization and upgrade of the Company. Decrease of liquidity in 1H2004 is attributed to the growing share of short-term loans in the total amount of raised funds.

4.3 Amount, structure and sufficiency of the issuer's capital and current assets

4.3.1 Value and structure of the issuer's capital and current assets

The charter (authorized) capital of the issuer is according to its foundation documents.

RUR in thousands

Description	1H2004
Charter (authorized) capital of the issuer	631,200
Total value of shares (interest) of the issuer bought out by the issuer for further resale (transfer):	
Percentage of the outstanding shares (charter capital) of the issuer, formed by shares (interest) of the issuer bought out by the issuer for further resale (transfer):	
Allocations from the issuer's profit to reserves:	31,560
Additional capital of the issuer	6,331,697
Undistributed net profit of previous years	7,685,146
Undistributed profit of the reporting year	-22,774
Target financing funds of the issuer (including amounts allocated for specified target financing, funds received from other organizations and individuals, budget funds, etc.):	
Total capital of the issuer	14,656,829

As on June 30, 2004 the total capital marginally declined as compared to 1Q2004 (by 2%), however, the own capital accounts for almost a half of the issuer's liabilities, evidencing fairly high degree of financial independence of the Company.

RUR in thousands

Description	1H2004
Inventories	1,109,500
<u>VAT</u>	1,326,053
Accounts receivable (payments expected more than 12 months after the reporting date)	56,801
Accounts receivable (payments expected within 12 months after the reporting date)	3,233,991
Short-term financial investments	496
Cash and equivalents	703,481
Other current assets	2,786
Total current assets	6,433,108

Current assets in 1H2004 grew 7% over 1Q2004, mainly due growing inventories, VAT and cash of the issuer.

In 1H2004 like in the previous reporting period, current assets accounts for only 17% of the Company assets, with fixed assets prevailing (83%), owing to industrial specifics of the Company possessing a huge extensive telecommunications infrastructure. Current assets are mainly accounts receivable, almost all of which are short-term.

Financing sources of the working capital are own and raised funds the latter being short and long-term credit facilities from banks.

Factors that may result in changes in the policies of financing current assets:

- changes in accounts receivable, inventories, current assets turnover;
- changes related to interest rates charged by banks;
- changes in market prices of inventories and other tangible items;
- changes in prices of services rendered by the Issuer.

Likelihood of those factors:

- the Issuer's policies of current asset management and in particular, accounts receivable and inventory management are aimed at reducing the amount and turnover periods. Negative impact of this factor on the practice of current asset financing is unlikely;
- cost of bank loans and refinancing rate set by the Central Bank of Russia tend to decline. Negative impact of this factor on the practice of current asset financing is unlikely;
- prices of tangible items and goods employed by the Issuer in the process of business activities are not exposed to large volatility. Negative impact of this factor on the practice of current asset financing is unlikely;
- market strategy of the issuer is aimed at expanding business in unregulated sectors where prices are not subject to government regulation. Negative impact of this factor on the practice of current asset financing is unlikely.

4.3.2 Sufficiency of the capital and current assets of the issuer

According to guidelines recommended by regulations issued by federal stock market regulatory bodies of Russia, the issuer's own capital is deemed sufficient to cover current operating expenses and meet short-term liabilities, as the amount stated in line 490 of Form 1 of the balance sheet for 1H2004 exceeds that of line 690 by 1.1 times. Average daily operating expenses and debt servicing amounts of the Issuer in 2Q2004 were RUR8,159 thousand, with RUR8,508 thousand forecast for 3Q2004. The Issuer expects that current assets in 3Q2004 will be enough to finance current operating expenses anticipated in 3Q2004.

4.3.3 Cash and cash equivalents

The issuer's needs in cash funds are anticipated as follows:

for 2004 - RUR43,005,482 thousand, the expected amount 2Q2002 is RUR8,609,825 thousand, the estimate for 3Q2004 is RUR10,460,898 thousand.. Sources for financing are cash flow from rendering telecommunications services, proceeds from other realizations and other financing (mainly short and long-term bank loans and credits).

Possible factors that are likely to affect growing cash financing requirements of the Issuer are: changes in investment policies, changes in market prices for raw materials, tangible items, services, power supply and energy resources, changes in tax policies, interest rate policies of the CB of Russia, etc.

Raising funds by securing lending from commercial banks is one of the financing sources to fund investment policies of the issuer. Loan agreements set forth provisions common in the practice of the Issuer for doing business with credit organizations: interest rate, total amount, terms and period of repayment, security provided for lender. Violation of basic terms and conditions of doing business with lending organizations may negatively affect the issuer's image and standing and subsequently be an obstacle for securing loan resources.

Information on balance of arrested bank accounts:

No balances of arrested bank accounts.

Information on accounts payable of the issuer accumulated in the bank records:

No accounts receivable of the Issuer on the bank records.

4.3.4 Financial investments of the issuer

Share of investments is over 10% of the total at the end of the reporting quarter.

10% of the total financial investments of JSC CenterTelecom as on July 1, 2004 is RUR87,195,648.88.

1) Issued securities:

Type of securities	Full name of the organization	Abbreviated name of the organization	Location	state registration of the securities	Date of the registration of the securities issues and authorities which performed the registration	owned by JSC	Nominal value of investments owned by JSC CenterTelecom, RUR	Book value of investments, owned by JSC CenterTelecom, RUR	Dividend (RUR per share) for 2002	Timeframe for dividend payments
ordinary shares	Private Joint-Stock Company CenterTelecom Service of the Moscow region	ZAO CTCS MO	1a Kolomenski Proezd, Moscow, 115446, Russia		28.12.2001 RO FCSM of Russia in the Central Federal District 26.12.2000	51,000	51,000	87,353,622.39	no	n/a
ordinary shares	Public Joint-Stock Company Russian telecommunications Network	OAO RTS	2/15 Maroseyka Street, Moscow, 101000, Russia	1-03-01033-A	05.03.1998, MRO of FCSM of Russia	775,227	7,752,270	753,902,909.03	no	n/a

No company in which JSC CenterTelecom has an interest filed for bankruptcy in 2Q2004.

²⁾ There are no issuer's investments in other financial investments accounting for over 10% of all financial investments of the issuer on the reporting date.

4.3.5 Intangible assets of the issuer

Intangible assets of the Issuer.

	Group of intangible items	Total value, RUR	Depreciation, RUR
1.	Exclusive rights on software, databases	967,114	967,114
2.	Exclusive brand names and trade marks	58,229	11,646
	Total	1,025,343	978,760

Intangible items were accounted for according to PBU 14/2000 approved by Order #91n of October 16, 2000 issued by the Ministry of Finance.

4.4 Policies and expenses of the issuer in respect of R&D, licenses and patents, new designs and research reports

Development and implementation of the invention to monitor security state of rural exchanges in Mozhayski CTS of the Moscow subsidiary of JSC CenterTelecom were completed. Patent #2231125 for the invention of a device for transmission alarm signals on seized digital channels.

At the moment a patent application is finalized to have a patent granted for a method of integration of TV studios into a single network using public data network, developed by employees of JSC CenterTelecom.

A contract is signed for taking stock of intellectual property items and other results of intellectual activities in Yartelecom – a subsidiary of JSC CenterTelecom.

Patent validity term, trademarks (service marks) registration is defined according to applicable law. Effective legislation provides for extension of validity term of patents and registered trademark (service mark) registration.

The Company was issued Trademark Certificate # 200257 of March 11, 2001. The trademark is used by the Company to differentiate and make distinct and recognizable its products, works and services. The registration of the Company trademark is effective across the whole of the Russian territory for 10 years as of October 16, 2000.

There were no new designs and research studies referred to intangible assets and construction in progress.

4.5 Trend analysis of the core business of the issuer

Telecommunications is one of rapidly evolving industries of the nation's economy with growth rates significantly surpassing that of other industries. Share of the telecommunications in the GDP persistently grows (2001 - 2.1%, 2002 - 2.39%, 2003 - 2.9%).

According to CominfoConsulting forecast the total Russian telecommunications market volume by 2006 will jump 2.6 times (as compared to 2002) and reach over RUR550 billion. Data market will grow 5 times through expansion of Internet access and acceptance of new services, like IP-telephony, VPN, etc.

Mobile communications market will grow by 2.8 times (from 2002 level) due to expansion of subscriber base. All industry analysts agree that further mobile market growth will be in the regions.

Over several past years revenues generated by various services are naturally rebalanced in favor of advanced services, mostly mobile services. The CFD is not an exception. Starting from 1999 the share of fixed line telephony in revenues fell from 87% to 66% due to evolving new technologies.

Revenues generated by telecommunications services tend to grow steadily; according to Goscomstat data average annual growth rates of revenues from core business of telecommunications companies were 140% (or around RUR40 billion per year). Source: Goscomstat.

General positive trends in the development of telecommunications invariably affect operations of JSC CenterTelecom.

The number of subscriber lines in 2Q2004 grew by 79,005. Growth of revenues from telecommunications services as on April 1, 2004 as compared to the same date in 2003 was 129%. In the beginning of 2004 the percentage of revenues generated by new services in the total revenues reached 3% as compared to 1.8% in 2002.

In the future the key negative impact should be expected from tougher competition, particularly, on the part of mobile operators.

The probability of tougher competition of mobile operators is very high, as they are aggressively expanding into all regional markets and widening the range of service offerings.

JSC CenterTelecom is going to benefit from its competitive advantages. It should be noted however that JSC CenterTelecom is realizing possible adverse implications of the changes and takes measure to overcome them.

Currently JSC CenterTelecom implements a marketing strategy aimed primarily at maintaining its market share, increasing revenues generated by non-regulated telecommunications services, and improving the Company's competitive edge on telecommunications service market.

V. Detailed information about individuals – members of the issuer's governing bodies, internal control and supervisory bodies of the issuer, brief data on the issuer's employees (personnel).

5.1 Structure and powers of the issuer's governing bodies.

General meeting of shareholders, Board of Directors, Management Board.

Powers of the general meeting of shareholders of the issuer pursuant to its charter (founding documents): Article 13 (The Charter of JSC CenterTelecom) GENERAL MEETING OF SHAREHOLDERS

- 13.1 The General Meeting of Shareholders is the Company's highest management body.
- 13.2 The following matters lie within the authority of the General Meeting of Shareholders and may not be referred for resolution to the Company's Board of Directors, General Director or Management Board:
- 1) introduction of amendments and addenda hereto or approval of a new version of the Company Charter (subject as provided in the Federal Law 'On Joint Stock Companies'), resolutions on which must be adopted by at least three quarters of votes of shareholders holding voting shares of the Company participating in the meeting;
- 2) reorganization of the Company, a resolution on which must be adopted by at least three quarters of votes of shareholders holding voting shares of the Company participating in the meeting;
- 3)liquidation of the Company, appointment of the liquidation commission and approval of the interim and final liquidation balance sheets, resolutions on which must be adopted by at least three quarters of votes of shareholders holding voting shares of the Company participating in the meeting;
- 4) election of members of the Board of Directors, to be conducted by cumulative voting;
- 5) early termination of the authority of members of the Board of Directors, a resolution on which must be adopted by a majority of votes of shareholders holding voting shares of the Company participating in the meeting;
- 6) determination of the quantity, nominal value and category (type) of declared shares of the Company and rights to be conferred by such shares, resolutions on which must be adopted by at least three quarters of votes of shareholders holding voting shares of the Company participating in the meeting;
- 7) increase of the Company's charter capital by increasing the nominal value of shares, a resolution on which must be adopted by a majority of votes of shareholders holding voting shares of the Company participating in the meeting;
- 8) increase of the Company's charter capital by placement of additional common (ordinary) shares through open subscription in the event that the number of additionally placed shares comprises more than 25 percent of common shares previously placed by the Company, a resolution on which must be adopted by at least three quarters of votes of shareholders holding voting shares of the Company participating in the meeting.;
- 9) increase of the Company's charter capital through placement of additional shares by closed subscription, a resolution on which must be adopted by at least three quarters of votes of shareholders holding voting shares of the Company participating in the meeting;
- 10) reduction of the Company's charter capital by reducing the nominal value of shares, through acquisition by the Company of a part of shares in order to reduce their total number and also through redemption of shares acquired or repurchased by the Company, a resolution on which must be adopted by a majority of votes of shareholders holding voting shares of the Company and taking part in the meeting;
- 11) election of members of the Company's internal audit commission and early termination of their authority, resolutions on which must be adopted by a majority of votes of shareholders holding voting shares of the Company participating in the meeting;
- 12) approval of the Company's auditor, a resolution on which must be adopted by a majority of votes of shareholders holding voting shares of the Company participating in the meeting;
- 13) approval of the Company's annual reports and annual accounts, including the Company's profit and loss reports (profit and loss accounts) and distribution of profit, including distribution (declaration) of dividends and Company losses according to the results of the financial year, resolutions on which must be adopted by a majority of votes of shareholders holding voting shares of the Company participating in the meeting;
- 14) determination of the procedure for conducting the Company's General Meeting of Shareholders, a resolution on which must be adopted by a majority of votes of shareholders holding voting shares of the Company participating in the meeting;

- 15) split-up and consolidation of shares, resolutions on which must be adopted by a majority of votes of shareholders holding voting shares of the Company participating in the meeting;
- 16) adoption of resolutions approving interested party transactions, resolutions on which must be adopted in circumstances and through the procedures provided by Chapter 11 of the Federal Law 'On Joint Stock Companies'; 17) adoption of resolutions approving major transactions connected with the Company's direct or indirect acquisition, disposal or possible disposal of assets worth more than 50 percent of the balance-sheet value of the Company's assets determined according to the accounts as on the last reporting date, subject to transactions conducted in the ordinary course of business of the Company, transactions connected with placement of common shares of the Company and transactions connected with the placement of mass-issued securities convertible into common shares of the Company, a resolution on which must be adopted by at least three quarters of votes of shareholders holding voting shares of the Company participating in the meeting;
- 18) adoption of a resolution to participate in holding companies, financial-industrial groups, associations and other unions of commercial organizations, to be adopted by a majority of votes of shareholders holding voting shares of the Company participating in the meeting;
- 19) approval of internal documents regulating the activity of the Company's bodies, a resolution on which must be adopted by a majority of votes of shareholders holding voting shares of the Company participating in the meeting; 20) placement by the Company of bonds convertible into shares and other mass-issued securities convertible into shares, if such bonds (other mass-issued securities) are placed through closed subscription or through open subscription where, in the process of open subscription, convertible bonds (other mass-issued securities) may be converted into common shares of the Company comprising more than 25 percent of previously placed common shares, a resolution on which must be adopted by at least three quarters of votes of shareholders holding voting shares of the Company participating in the meeting;
- 21) adoption of resolutions on the compensation by the Company of expenses incurred in connection with the preparation for and conduction of an extraordinary General Meeting of Shareholders of the Company where the Board of Directors has, in violation of requirements of effective legislation of the Russian Federation, failed to adopt a resolution to convene an extraordinary General Meeting and the meeting has been convened by other persons. Such resolutions must be adopted by a majority of votes of shareholders holding voting shares of the Company participating in the meeting;
- 22) releasing a person that has, alone or jointly with its affiliates, acquired 30 or more percent of placed common shares of the Company from the obligation to acquire shares from other shareholders of the Company, a resolution on which must be adopted by a majority of votes of shareholders holding voting shares of the Company participating in the meeting, without regard to the votes conferred by shares belonging to such person party and its affiliates;
- 23) adoption of a resolution to transfer the authority of the Company's General Director to a management company or manager, a resolution on which must be adopted by a majority of votes of shareholders holding voting shares of the Company participating in the meeting;
- 24) adoption of resolutions on other matters as provided in the Federal Law 'On Joint Stock Companies' and herein.
- 13.3 The General Meeting of Shareholders has the right to adopt resolutions on matters specified in sub-clauses 2, 7, 8, 9, 15 19 and 23 of Clause 13.2 herein only upon a proposal from the Board of Directors. Other persons entitled under effective legislation of the Russian Federation to propose items for the agenda of an annual or extraordinary General Meeting of Shareholders may not demand that the Board of Directors put such items on the agenda of a meeting.

The General Meeting of Shareholders may not consider or adopt resolutions on matters not included in its authority pursuant to the Federal Law 'On Joint Stock Companies'.

The General Meeting may not adopt resolutions on matters not included in the agenda, nor may it amend the agenda. 13.4 A resolution of the General Meeting of Shareholders amending or restricting the rights of shareholders holding a particular type of preferred share of the Company will be deemed adopted, if at least three quarters of votes of shareholders holding common shares of the Company participating in the meeting and three quarters of votes of all shareholders holding preferred shares of the Company of such type are cast for it.

Powers of the Board of Directors (Supervisory Board) of the issuer pursuant to its charter (founding documents):

Article 14 (the Charter of JSC CenterTelecom) Company's Board of Directors

- 14.1 The Board of Directors is the Company's collective management body and carries out general management of the Company's activities.
- 14.2 The 11 members of the Company's Board of Directors are elected each year by the annual General Meeting of Shareholders, by cumulative voting.
- 14.3 The General Meeting of Shareholders has the right to adopt a resolution to early terminate the authority of

members of the Board of Directors. Such a resolution may be adopted only in respect of all members of the Board of Directors simultaneously.

In the event of early termination of the authority of the Board of Directors the authority of the new Board of Directors will remain in effect until the nearest annual General Meeting of Shareholders.

- 14.4 The following matters will be referred to the authority of the Company's Board of Directors:
- 1) determination of priority directions of the activity of the Company, including approval of the annual budget, midand long-term budgets, development strategies and programs; amendment to such documents and consideration of the results of their implementation;
- 2) prior approval of operations outside the limits of the annual budget of the Company;
- 3) convocation of annual and extraordinary General Meetings of Shareholders, subject to circumstances provided in Article 55.8 of the Federal Law 'On Joint Stock Companies';
- 4) approval of the agenda for the General Meeting of Shareholders;
- 5)determination of the date of compilation of the list of persons entitled to participate in the General Meeting of Shareholders and other matters within the competence of the Company's Board of Directors under Chapter VII of the Federal Law 'On Joint Stock Companies' and connected with preparation for and conduction of the General Meeting of Shareholders;
- 6) preliminary approval of the Company's annual report;
- 7) an increase of the Company's charter capital by placement by the Company of additional shares within the limits of the number of declared shares determined herein, subject to circumstances provided in sub-clauses 8 and 9 of Clause 13.2 herein;
- 8) placement by the Company of bonds and other mass-issued securities in the event such bonds and other mass-issued securities are not convertible into shares of the Company under the terms of the their placement;
- 9) placement by the Company of bonds convertible into shares and other mass-issued securities convertible into shares, if such bonds (mass-issued securities) are placed through open subscription and such convertible bonds (mass-issued securities) may be converted into common shares of the Company comprising 25 percent or less of the previously placed common shares;
- 10) determination of the price (market value) of assets, placement and repurchase price of mass-issued securities under circumstances provided by the Federal Law 'On Joint Stock Companies';
- 11) approval of resolutions to issue securities, of issuing prospectus, reports on the results of an issue of securities of the Company, and reports on the results of acquisition by the Company of shares for the purposes of redemption;
- 12) acquisition of shares, bonds and other mass-issued securities placed by the Company;
- 13) approval of the Company's registrar and the terms of the agreement with it and adoption of a resolution to terminate such agreement;
- 14) recommendations on the amount of dividend payable on shares and the form and time of its payment and approval of internal documents on payment of dividends on shares of the Company;
- 15) use of the reserve fund and other of funds of the Company;
- 16) supervising implementation of internal supervision procedures;
- 17) recommendations on the amount of fees and compensation payable to members of the Company's internal audit commission and approval of the terms of the agreement with the auditor, including determination of fees payable for its services;
- 18) approval of Regulations on the structural subdivision of the Company implementing internal supervisory functions, agreeing of candidates for the position of manager of such subdivision and also consideration of other matters within the authority of the Board of Directors pursuant to Regulations on the subdivision; approval of the organizational chart of the Company including key functions.
- 19) approval of transactions the subject of which is the Company's direct or indirect acquisition, disposal or possible disposal of assets worth from 0.4 to 25 percent of the balance-sheet value of the Company's assets, determined according to the accounts as of the last reporting date;
- 20) approval of transactions the subject of which is the Company's direct or indirect acquisition, disposal or possible disposal of assets worth 25-50 percent of the balance-sheet value of the Company's assets determined according to accounts as on the last reporting date, subject to transactions conducted in the ordinary course of business of the Company, transactions connected with placement through subscription of common shares of the Company and transactions connected with the placement of mass-issued securities convertible into common shares of the Company;
- 21) approval of interested party transactions, under circumstances and through the procedures provided by Chapter 11 of the Federal Law 'On Joint Stock Companies';
- 22) defining the key principles of the organizational structure of the Company;
- 23) establishment of branch offices and opening of representative offices, liquidation thereof and approval of the Regulations on branch and representative offices;

INN 5000000970

- 24) preliminary approval of candidates for the position of heads of branch and representative offices and relieving them of duty;
- 25) approval of annual budgets and development strategies and programs for branch offices; introduction of amendment to such documents and consideration of the results of their implementation;
- 26) appointment of the Company's General Director, determination of the term of his authority and early termination of his authority;
- 27) election (re-election) of the Chairman of the Company's Board of Directors and his deputy;
- 28) formation of the Management Board, determination of the term of its authority and early termination of the authority of members of the Management Board;
- 29) permitting the person performing the functions of Company's General Director and members of the Company's Management Board to combine [these functions] with positions in the management bodies of other organizations;
- 30) permitting the person performing the functions of Company's General Director to work pluralistically in a paid position in other organizations;
- 31) establishment of permanent or temporary (to address specific matters) committees of the Board of Directors and approval of the Regulations on the committees;
- 32) Appointment of the Company Corporate Secretary, relieving the Company Corporate Secretary of his duty and approval of the Regulations On the Corporate Secretary and the Office of the Company Corporate Secretary;
- 33) approval of the terms of the agreements (supplementary agreements) with the Company's General Director, members of the Management Board, the heads of branch and representative offices, the head of the Company's structural subdivision performing internal supervisory functions and the Company Corporate Secretary and consideration of matters within the authority of the Board of Directors pursuant to such agreements;
- 34) adoption of resolutions to participate (act as participant, terminate participation, alter share of participation) in other organizations through the purchase or sale of shares or participatory interests in other organizations and also through additional investment in the charter capitals of such organizations;
- 35) adoption of resolutions to participate in non-commercial organizations, subject as provided in sub-clause 18 of Clause 13.2 herein, through acting as a participant, terminating participation and making additional investments (contributions) connected with the Company's participation in non-commercial organizations;
- 36) adoption of resolutions on matters on the agenda of general meetings of subsidiary companies (senior management bodies of other organizations) in which the Company is the sole participant;
- 37) determination of the procedure for cooperation between the Company and organizations in which the Company is a participant;
- 38) approval of the internal document on disclosure of information about the Company;
- 39) approval of the Code of Corporate Conduct of the Company, making amendments and additions thereto;
- 40) approval of the Company's internal documents regulating matters within the authority of the Company's Board of Directors, other than those provided in Clause 14.4 herein, subject to internal documents the approval of which lies within the authority of the Company's General Meeting of Shareholders and executive bodies pursuant to the Company's Charter;
- 41) other matters as provided by the Federal Law 'On Joint Stock Companies' and herein.
- 14.5 Matters within the authority of the Company's Board of Directors may not be referred for resolution to the Company's Management Board or General Director.

Resolutions on matters specified in sub-clauses 7 and 20 of Clause 14.4 herein shall be adopted unanimously by all members of the Company's Board of Directors without regard the votes of former members of the Company's Board of

In the event that the Board of Directors fail to reach a unanimous decision on issues listed in sub-clauses 7, 20 of Clause 14.4 hereof those issues may be referred to the relevant General Meeting of Shareholders, and in the latter case resolutions on those issues shall be passed by a majority of votes of shareholders – owners of voting shares of the Company taking part in the general meeting.

Decision on the issues specified in item 21, par. 14.4 shall be taken by a majority of votes of the independent directors who are not an interested party in closing related party transactions.

- 14.6 In the event that all members of the Company's Board of Directors are recognized as interested parties and/or are not independent directors, the deal may be approved by a decision of a general meeting of shareholders by a majority of votes of all shareholders owners of voting shares who are not interested parties in the deal.
- 14.7 Other issues except those listed in Clause 14.6 hereof referred to the authority of the Board of Directors according to the Federal Law On Joint-Stock Companies and by this Charter shall be decided by a majority of votes of members of the Boards of Directors taking part in the relevant meeting of the Board.

Powers of the sole person and collective executive bodies of the issuer pursuant to its charter (founding

documents):

Article 16 General Director of the Company (The Charter of JSC CenterTelecom)

- 16.1 The General Director is the individual executive body managing the Company's day-to-day activities. The General Director shall be appointed by the Company's Board of Directors.
- 16.2 The General Director shall adopt resolutions on matters not referred to the authority of the Company's General Meeting of Shareholders, Board of Directors or Management Board pursuant to this Charter.
- 16.3 The General Director shall perform the functions of Chairman of the Company's Management Board.
- 16.4 The General Director shall acts on behalf of the Company without a power of attorney, including representation of the interests of the Company, conclusion of transactions on behalf of the Company, approval of staff-lists and issue of orders and instructions binding upon all of the Company's employees.

The General Director's rights, duties, salary and liability shall be determined in the agreement that he enters into with the Company. The Chairman of the Company's Board of Directors shall sign the agreement on behalf of the Company.

16.5 During the General Director's absence (illness, business trips, vacation etc.) the officer performing through the established procedure the duties of General Director shall have the right to issue power of attorneys on behalf of the Company.

16.6 The Company's Board of Directors may at any time adopt a resolution early terminating the authority of the Company's General Director and terminating the agreement with him.

Article 15 (The Charter of JSC CenterTelecom) COMPANY'S MANAGEMENT BOARD

- 15.1 The Management Board is the collective executive body organizing the implementation of resolutions of the Company's General Meeting of Shareholders and Board of Directors.
- 15.2 The number of members and members of the Management Board shall be determined by a resolution of the Company's Board of Directors upon proposal from the General Director and members of the Company's Board of Directors.
- 15.3 The Management Board shall be constituted for a term to be determined by the Company's Board of Directors when appointing its members.

Pursuant to a resolution of the Company's Board of Directors the authority of any member (all members) of the Company's Management Board may be terminated early.

In the event that the authority of individual members of the Management Board are terminated early the authority of newly appointed members of the Management Board will remain effective within the term for which the Company's Management Board was constituted.

- 15.4 The following matters relating to management of the Company's day-to-day activities will be referred to the authority of the Company's Management Board:
- 1) developing proposals relating to the principal directions of activity of the Company, including drafts of the annual budget, mid-term and long-term budgets, development strategies and programs for the Company and proposals relating to amendments to such documents:
- 2) approving internal supervisory procedures:
- 3) determining the Company's staff and social policy;
- 4) approving the internal document regulating the general provisions for working incentives and considering and adopting resolutions on conclusion of collective agreements and contracts;
- 5) preparing materials and draft resolutions on matters to be considered by the General Meeting of Shareholders or Board of Directors and presenting materials to committees of the Board of Directors;
- 6) organizational and technical support of the activities of the Company's bodies;
- 7) determining the technical, financial, economic and pricing policies of the Company and its branch offices;
- 8) determining accounting policy and supervising improvements to accounting and administrative methods and the adoption of international accounting standards for the Company and its branch offices;
- 9) determining the methods for planning, budgeting and financial control for the Company and its branch offices;
- 10) determining security policies for the Company and its branch offices; 11) determining the procedure for allocating assets to branch offices and withdrawal of allocated assets from branch offices;
- 12) determining the number of members of the collective executive bodies of branch offices, appointing them, terminating their authority early and approving the regulations on branch offices' collective executive bodies;
- 13) preliminary approval of candidates for the position of deputy heads and chief accountants of branch and representative offices and relieving them of their duty;
- 14) approving the terms of agreements (supplementary agreements) with members of branch offices' collective executive bodies and the deputy heads and chief accountants of branch and representative offices and considering matters within the authority of the Management Board pursuant to such agreements;

- 15) approving branch offices' quarterly budgets and amending such documents;
- 16) analyzing the results of performance of the Company's structural subdivisions, including separate structural subdivisions, and developing binding instructions for improvement of their work;
- 17) approving internal documents regulating matters within the authority of the Company's Management Board, subject to of documents to be approved by the Company's General Meeting of Shareholders or Board of Directors;
- 18) approval of the organizational chart of the Company including job descriptions/key functions.
- 15.5 The Company's Management Board also has the right to adopt resolutions on other matters connected with the day-to-day management of the activities of the Company pursuant to the instructions from the Board of Directors or a proposal from the Company's General Director.
- 15.6 The procedure for convening and holding sessions of the Management Board and also the procedure for adoption of resolutions by the Management Board, the amount and procedure for paying compensations to members of the Management Board shall be established by the Regulation On the Management Board of the Company, to be approved by the Company's General Meeting of Shareholders.
- 15.7 The rights, duties and liability of members of the Management Board shall be determined in the agreement that each of them enters into with the Company. The Company's General Director shall sign the agreement on the behalf of the Company.

On April 22, 2004 the Management Board of the Company reviewed and tentatively approved results of fulfillment of the Plan of improving corporate governance practices of the Company in 2003, and approved the Plan of improving corporate governance practices of the Company in 2004.

On February 20, 2004 the Company Board of Directors approved Code of Corporate Governance of JSC CenterTelecom developed giving consideration to comment and proposals of expert organizations – the Russian Institute of Directors, Association of Independent Directors, International Financial Corporation (IFC).

In a study conducted jointly by Expert rating agency and the Russian Institute of Directors the Company's Code was named the best among all codes of corporate governance (corporate conduct) of Russian companies (numbered over 60) both with regard of its quality and full compliance with provisions of the Code of FCSM of Russia.

The Code of Corporate Governance of JSC CenterTelecom is posted on the website at http://www.centertelecom.ru/files/corpmgmt/codex_corp_mng.pdf - for review by investors and shareholders.

Changes/amendments in the Company's Charter and internal documents regulating the Company's activities introduced in the reporting period were approved by the annual general meeting of shareholders held on June 11, 2004 (Minutes #12 of June 11, 2004). See Annex 2 to this report.

The Charter and internal documents regulating functioning of the bodies of JSC CenterTelecom are posted at http://www.centertelecom.ru/index.html?d=60 - the Company's website, for review by shareholders and investors.

5.2 Information on individuals – members of the governing bodies of the issuer.

Board of Directors

Chairman of the Board of Directors:

Mr. Valeriy N. Yashin

Born in *1941*Education: *Higher*

Positions held over the past 5 years

Period: 1999-2002

Organization: JSC Peterburgskaya Telefonnaya Set' (JSC North-Western Telecom as of 2001)

Position: member of the Board of Directors

Period: 1999 - 2000

Organization: JSC Saint-Petersburg International and Long-Distance Telephone Service

Position: Member of the Supervisory Board

Period: 2000 - 2002

Organization: *Public JSC Svyazinvest-Media* Position: *Chairman of the Board of Directors*

Period: 2001 - 2004

Organization: *Public JSC RTComm.RU*Position: *Chairman of the Board of Directors*

Period: 2001 - 2002

Organization: Public JSC Elektrosvyaz of the Orel region

Position: Chairman of the Board of Directors

Period: 2001 - 2003

Organization: Non-governmental Pension Fund Rostelecom-Guarantia

Position: Chairman of the Fund Board

Period: 2000 - 2003

Organization: Private JSC MobiTel

Position: Chairman of the Board of Directors

Period: 1999 - up to now

Organization: Private JSC Saint-Petersburg Payphones

Position: Chairman of the Board of Directors

Period: 1999 - up to now

Organization: *Public JSC Telecominvest*Position: *Chairman of the Board of Directors*

Period: 1999 - up to now

Organization: Non-governmental Pension Fund Telecom-Soyuz

Position: Chairman of the Fund Board

Period: 1999- up to now

Organization: JSC Investitsionnaya Kompania Svyazi (Svyazinvest)
Position: General Director and Chairman of the Management Board

Period: 2000 - up to now

Organization: Public Joint-Stock Company Elektrosvyaz of the Moscow region (JSC CenterTelecom as of 2001)

Position: Chairman of the Board of Directors

Period: 2000 - up to now

Organization: Public JSC Moscow Metropolitan Telephone Network (MGTS)

Position: Member of the Board of Directors

Period: 2000 - up to now

Organization: OJSC Rostelecom

Position: Chairman of the Board of Directors

Period: 2001 - up to now

Organization: Public JSC National Payphone Network

Position: Chairman of the Board of Directors

Period: 2002 - up to now

Organization: Russian Telecommunications History Fund

Position: Member of the Board

Period: 2002 – up to now

Organization: JSC North-Western Telecom Position: Chairman of the Board of Directors

Period: 2003 - up to now

Organization: Private JSC Football Club Zenit Position: Member of the Board of Directors

Period: 2004 - up to now

Organization: Private Joint-Stock Insurance Company Medexpress

Position: Member of the Supervisory Board

Interest in the legal (charter) capital of the issuer: 0.012738% Percentage of the ordinary shares of the issuer: 0.001901%

Number of the issuer's shares in each category that may be purchased by this individual through exercising options

owned by him: No options issued by the Company

Interest in daughter/affiliated companies of the issuer: no interest

Number of shares in each category of a daughter or affiliated company of the issuer that may be purchased by this individual through exercising options owned by him: No options issued.

Relative (in-law, blood, etc.) to any other person - member of the issuer's governing or supervisory bodies: no information available to the Company.

Members of the Board of Directors:

Mr. Stanislav P. Avdiants

Born in: 1946

Education: *Higher education*

Positions held over the past five years:

Period: 1998 - 1999

Organization: Public Joint-Stock Company Investitsionnaya Kompania Svyazi

Position: Deputy Head of Economic and Finance Division

Period: 1999 - 2000

Organization: Public Joint-Stock Company Investitsionnaya Kompania Svyazi

Position: Deputy Director of Economic Forecast and Consolidated Planning Department

Period: 2000 - 2001

Organization: Public Joint-Stock Company Investitsionnaya Kompania Svyazi

Position: Executive Director - Director of Economic Forecast and Consolidated Planning Department

Period: 1999 - 2001

Organization: Public JSC Svyazinform of Chuvash Republic

Position: Chairman of the Board of Directors

Period: 1999 - 2002

Organization: Public Joint-Stock Company Elektrosvyaz of the Kostroma region

Position: *Member of the Board of Directors*

Period: 1999 - 2000

Organization: Public Joint-Stock Company Ekaterinburg Telephone Network

Position: Member of the Board of Directors

Period: 2001 - 2002

Organization: Public Joint-Stock Company Magadansvyazinform

Position: Chairman of the Board of Directors

Period: 2001 - 2003

Organization: Public Joint-Stock Company Kostromskaya City Telephone Network

Position: Member of the Board of Directors

Period: 2001 - 2002

Organization: Public Joint-Stock Company Central Telegraph

Position: Member of the Board of Directors

Period: 2001 - up to now

Organization: Public Joint-Stock Company Investitsionnaya Kompania Svyazi
Position: Executive Director - Director of Economic and Tariff Policy Department

Period: 2002 - up to now

Organization: Public Joint-Stock Company Southern Telecommunications Company

Position: Member of the Board of Directors

Period: 2000 - 2000, 2001 - 2002, 2003 - up to now

Organization: Public Joint-Stock Company for international and long-distance telecommunications Rostelecom

Position: Member of the Board of Directors

Period: 2003 - up to now

Organization: Joint-Stock Central Telecommunication Company

Position: Member of the Board of Directors

Interest in the legal (charter) capital of the issuer: *no interest* Percentage of the ordinary shares of the issuer: *no interest*

Number of the issuer's shares in each category that may be purchased by this individual through exercising options

owned by him: No options issued by the Company

Interest in daughter/affiliated companies of the issuer: no interest

Number of shares in each category of a daughter or affiliated company of the issuer that may be purchased by this individual through exercising options owned by him: *No options issued.*

Relative (in-law, blood, etc.) to any other person - member of the issuer's governing or supervisory bodies: *no information available to the Company.*

Mr. Ruben A. Amaryan

Born in: 1949

Education: Higher education

Degree in Science: Doctor of Science in Technology

Academic rank: full member of the International Telecommunication Academy, Professor of Moscow Academy of

Labor Market and Information Technology

Positions held over the past five years:

Period: 1997 - 2000

Organization: Public Joint-Stock Company Moscow Metropolitan Telephone Network

Position: Deputy General Director of JSC MGTS - Head of Technical and Engineering department Service

Period: 2002 - 2004

Organization: Private Joint-Stock Company Moscow Telecommunication Company (as of 2003 Private JSC

CenterTelecomService of the Moscow region)
Position: Chairman of the Board of Directors

Period: 2002 - 2004

Organization: Joint-Stock Commercial Bank LINK-bank (Public Joint-Stock Company)

Position: Chairman of the Board of Directors

Period: 2003 - 2004

Organization: Private Joint-Stock Company Science and Technology Center COMSET

Position: Member of the Board of Directors

Period: 2002 - 2002

Organization: Public Joint-Stock Company for Telecommunications and Informatics of the Voronezh region

Position: Member of the Board of Directors

Period: *2000 – up to now*

Organization: Joint-Stock Central Telecommunication Company (before 2001 Public Joint-Stock Company

Elektrosvyaz of the Moscow region)

Position: General Director, Chairman of the Management Board

Period: 2000 - up to now

Organization: Joint-Stock Central Telecommunication Company (before 2001 Public Joint-Stock Company)

Elektrosvyaz of the Moscow region)

Position: Member of the Board of Directors

Period: 2002 - up to now

Organization: Public Joint-Stock Company National Payphone Network

Position: Member of the Board of Directors

Period: 2003 - up to now

Organization: Private Joint-Stock Company CenterTelecomService

Position: Chairman of the Board of Directors

Period: 2004 - up to now

Organization: Public Joint-Stock Company Russian Telecommunications Network

Position: Member of the Board of Directors

Interest in the legal (charter) capital of the issuer: 0.015576% Percentage of the ordinary shares of the issuer: 0.020768%

Number of the issuer's shares in each category that may be purchased by this individual through exercising options

owned by him: No options issued by the Company

Interest in daughter/affiliated companies of the issuer: no interest

Number of shares in each category of a daughter or affiliated company of the issuer that may be purchased by this individual through exercising options owned by him: *No options issued.*

Relative (in-law, blood, etc.) to any other person - member of the issuer's governing or supervisory bodies: *no information available to the Company.*

Mr. Boris Dm. Antonyuk

Born in: 1949

Education: Higher education

Positions held over the past five years:

Period: 1992 - 1999

Organization: Private JSC Teleport-TP

Position: Chairman of the Management Board

Period: 1997 - 1999

Organization: PLD Telecom

Position: Member of the Board of Directors

Period: 1999 - 2002

Organization: FGUP Satellite Communications

Position: General Director

Period: 2002 - up to now

Organization: Ministry of the Russian Federation for Communications and Information

Position: First Deputy Minister

Period: **2003 - up to now** Organization: **JSC MMTS**

Position: Member of the Board of Directors

Period: 2003 - up to now Organization: JSC Svyazinvest

Position: Member of the Board of Directors

Period: 2003 - up to now

Organization: JSC CenterTelecom

Position: Member of the Board of Directors

Interest in the legal (charter) capital of the issuer: *no interest* Percentage of the ordinary shares of the issuer: *no interest*

Number of the issuer's shares in each category that may be purchased by this individual through exercising options owned by him: *No options issued by the Company*

Interest in daughter/affiliated companies of the issuer: no interest

Number of shares in each category of a daughter or affiliated company of the issuer that may be purchased by this individual through exercising options owned by him: *No options issued.*

Relative (in-law, blood, etc.) to any other person - member of the issuer's governing or supervisory bodies: *no information available to the Company.*

Mr. Vadim E. Belov

Born in: 1958

Education: Higher education

Positions held over the past five years:

Period: 1999 - 2000

Organization: *JSC Kirovelektrosvyaz*Position: *Chairman of Supervisory Board*

Period: 1999 - 2000

Organization: *Public JSC Volgogradelektrosvyaz* Position: *Chairman of the Board of Directors*

Period: 1999 - 2000

Organization: JSC Elektrosvyaz of Stavropolski krai

Position: Member of the Board of Directors

Period: 1999 - 2000

Organization: *JSC Elektrosvyaz of Primorski krai* Position: *Member of the Board of Directors*

Period: 2000 - 2002

Organization: *JSC Volgogradelektrosvyaz*Position: *Member of the Board of Directors*

Period: 1999 - 2000

Organization: JSC Elektrosvyaz of the Moscow region

Position: Chairman of the Board of Directors

Period: 1999 -2001

Organization: JSC Uralsvyazinform

Position: Chairman of the Board of Directors

Period: 2001 -2002

Organization: JSC Uralsvyazinform

Position: Member of the Board of Directors

Period: 2001 - 2002

Organization: JSC Uraltelecom of Sverdlovsk region

Position: Chairman of the Board of Directors

Period: 2001 - 2002

Organization: JSC Elektrosvyaz of Novosibirsk region (JSC SibirTelecom)

Position: Member of the Board of Directors

Period: 2001 - 2002

Organization: *JSC Elektrosvyaz of Rostov region* Position: *Chairman of the Board of Directors*

Period: 2002 - 2002

Organization: JSC Svyazinform of Chelyabinsk region

Position: Member of the Board of Directors

Period: 2001 - 2003

Organization: Non-governmental Pension Fund Rostelecom-Guarantia

Position: Member of the Fund Board

Period: 2002 - 2003

Organization: Inter-regional bank for development of communications and information

Position: Member of the Board of Directors

Period: 2002 - 2003

Organization: Private JSC RTC-Invest

Position: Chairman of the Board of Directors

Period: 2002 - 2003

Organization: JSC RTC-Leasing

Position: Member of the Board of Directors

Period: 2002 - 2003

Organization: Non-governmental Pension Fund Telecom-Soyuz

Position: Member of the Fund Board

Period: 1999 - up to now

Organization: JSC Investitsionnaya Kompania Svyazi

Position: Deputy General Director

Period: 1999 - up to now

Organization: JSC Southern Telecommunications Company (before 2001 JSC Kubanelektrosvyaz)

Position: Chairman of the Board of Directors

Period: 2000 - up to now

Organization: OJSC Rostelecom

Position: Member of the Board of Directors

Period: 2000 - up to now

Organization: JSC Elektrosvyaz of the Moscow region (as of 2001 - Joint-Stock Central Telecommunication

Company

Position: Member of the Board of Directors

Period: 2002 - 2004

Organization: *JSC Central Telegraph*Position: *Member of the Board of Directors*

Period: 2004 - up to now

Organization: JSC Central Telegraph

Position: Chairman of the Board of Directors

Period: *2002 – up to now*

Organization: JSC Uralsvyazinform

Position: Chairman of the Board of Directors

Period: 2002 - up to now

Organization: Not-for-profit Partnership Center for Telecommunications Development Studies

Position: Chairman of the Partnership Board

Period: 2002 - up to now

Organization: *Public JSC North-West Telecom* Position: *Member of the Board of Directors*

Interest in the legal (charter) capital of the issuer: 0.0001944% Percentage of the ordinary shares of the issuer: 0.00025925%

Number of the issuer's shares in each category that may be purchased by this individual through exercising options

owned by him: *No options issued by the Company*

Interest in daughter/affiliated companies of the issuer: no interest

Number of shares in each category of a daughter or affiliated company of the issuer that may be purchased by this individual through exercising options owned by him: *No options issued.*

Relative (in-law, blood, etc.) to any other person - member of the issuer's governing or supervisory bodies: *no information available to the Company.*

Mr. Alexander P. Gribov

Born in: 1972

Education: Higher education

Positions held over the past five years:

Period: 1990 - 1999

Organization: Armed Forces of the RF

Position: Military man

Period: 1999 - 2001

Organization: Russian Federal Property Fund (RFFI)

Position: Chief Expert

Period: 2001 - 2002

Organization: Russian Federal Property Fund (RFFI)

Position: Consultant

Period: 2002 - up to now

Organization: Russian Federal Property Fund (RFFI)
Position: Deputy Chief of Department – Head of Unit

Period: 2002 - up to now

Organization: Joint-Stock Central Telecommunication Company

Position: Member of the Board of Directors

Period: 2004 - up to now

Organization: Public Joint-Stock Company Vniizarubezhgeologia

Position: Chairman of the Board of Directors

Period: 2004 - up to now

Organization: Public Joint-Stock Company 615 Construction Enterprise

Position: Member of the Board of Directors

Period: 2004 - up to now

Organization: Public Joint-Stock Company AK Voronezhavia

Position: Member of the Board of Directors

Period: 2004 - up to now

Organization: Public Joint-Stock Company 175 DOK

Position: Chairman of the Board of Directors

Interest in the legal (charter) capital of the issuer: *no interest* Percentage of the ordinary shares of the issuer: *no interest*

Number of the issuer's shares in each category that may be purchased by this individual through exercising options

owned by him: No options issued by the Company

Interest in daughter/affiliated companies of the issuer: no interest

Number of shares in each category of a daughter or affiliated company of the issuer that may be purchased by this individual through exercising options owned by him: *No options issued.*

Relative (in-law, blood, etc.) to any other person - member of the issuer's governing or supervisory bodies: *no information available to the Company.*

Mr. Alexander V. Ikonnikov

Born in: 1971

Education: Higher education

Positions held over the past five years:

Period: 1997 - 1999

Organization: Ministry of Fuel and Power of the RF

Position: Chief of department, External economic activity and investment in fuel and energy industry

Period: 1999 - 2000

Organization: CPO National Association of Securities Market Participants (NAUFOR)

Position: Deputy Chairman of the Management Board

Period: 2000 - 2001

Organization: Public Joint-Stock Company Smolensksvyazinform

Position: Member of the Board of Directors

Period: 2000 - 2001

Organization: Public Joint-Stock Company Kirovsvyazinform

Position: Member of the Board of Directors

Period: 2000 - 2001

Organization: Public Joint-Stock Company Saratovenergo

Position: Member of the Board of Directors

Period: 2000 - up to now

Organization: Association for protection of investors' rights

Position: Executive Director

Period: 2000 - up to now

Organization: Association of Independent Directors
Position: Chairman of the Management Board

Period: 2002 - up to now

Organization: Joint-Stock Central Telecommunication Company

Position: Member of the Board of Directors

Period: 2003 - up to now

Organization: *Public JSC North-West Telecom* Position: *Member of the Board of Directors*

Interest in the legal (charter) capital of the issuer: *no interest* Percentage of the ordinary shares of the issuer: *no interest*

Number of the issuer's shares in each category that may be purchased by this individual through exercising options

owned by him: No options issued by the Company

Interest in daughter/affiliated companies of the issuer: no interest

Number of shares in each category of a daughter or affiliated company of the issuer that may be purchased by this individual through exercising options owned by him: *No options issued.*

Relative (in-law, blood, etc.) to any other person - member of the issuer's governing or supervisory bodies: *no information available to the Company.*

Ms. Oksana V. Petrova

Born in: 1973

Education: Higher education

Positions held over the past five years:

Period: 1997-1999

Organization: Russian Federal Agency for Regulation of Natural Monopolies in Communications (FSEMS Rossii)

Position: Senior civil employee of the federal agency, civil servant of the 3rd class

Period: 1999-1999

Organization: Russian Federation Ministry of Antimonopoly Policy and Business Support

Position: Senior Civil Employee, Department of Postal Service Tariff Regulation, Department for Regulation of

Natural Monopolies in Communications

Period: 1999-2000

Organization: JSC Investitsionnaya Kompania Svyazi

Position: Senior Expert, Methodology and Information Division, Department of Corporate Management

Period: 2000-2002

Organization: Open JSC Investitsionnaya Kompania Svyazi

Position: Chief Expert, Methodology and Information Division, Department of Corporate Management

Period: 2001 - 2002

Organization: JSC Elektrosvyaz of Kostroma region

Position: Member of the Board of Directors

Period: 2002 - 2002

Organization: JSC Chelyabinsksvyazinform

Position: Member of the Board

Period: 2001 - 2002

Organization: *JSC Elektrosvyaz of Tver region* Position: *Member of the Board of Directors*

Period: 2000- up to now

Organization: Joint-Stock Company Elektrosvyaz of the Moscow region (as of 2001 - Joint-Stock Central

Telecommunication Company

Position: Member of the Board of Directors

Period: 2002- up to now

Organization: JSC Investitsionnaya Kompania Svyazi

Position: Deputy chief, Methodology and Information Division, Department of Corporate Management

Interest in the legal (charter) capital of the issuer: no interest

Percentage of the ordinary shares of the issuer: no interest

Number of the issuer's shares in each category that may be purchased by this individual through exercising options owned by him: *No options issued by the Company*

Interest in daughter/affiliated companies of the issuer: no interest

Number of shares in each category of a daughter or affiliated company of the issuer that may be purchased by this individual through exercising options owned by him: *No options issued.*

Relative (in-law, blood, etc.) to any other person - member of the issuer's governing or supervisory bodies: *no information available to the Company.*

INN 5000000970

Ms. Elena V. Umnova

Born in: 1954

Education: Higher education

Positions held over the past five years:

Period: 1999-2001

Organization: Branch of ZAO Bank Menatep Saint-Petersburg in Voronezh

Position: Deputy Chief Manager

Period: 2001-2003

Organization: OAO MENATEP SPb former ZAO Bank Menatep Saint-Petersburg

Position: Deputy Chief Manager

Period: 2003- up to now

Organization: JSC Investitsionnaya Kompania Svyazi

Position: Director of Finance Department

Period: 2003- up to now

Organization: *JSC North-West Telecom*Position: *Member of the Management Board*

Period: 2004 - up to now

Organization: Joint-Stock Central Telecommunication Company

Position: Member of the Board of Directors

Period: 2004 - up to now

Organization: OAO ACB Svyaz-bank

Position: Member of the Audit Commission

Interest in the legal (charter) capital of the issuer: *no interest* Percentage of the ordinary shares of the issuer: *no interest*

Number of the issuer's shares in each category that may be purchased by this individual through exercising options owned by him: *No options issued by the Company*

Interest in daughter/affiliated companies of the issuer: no interest

Number of shares in each category of a daughter or affiliated company of the issuer that may be purchased by this individual through exercising options owned by him: *No options issued.*

Relative (in-law, blood, etc.) to any other person - member of the issuer's governing or supervisory bodies: *no information available to the Company.*

Mr. Grigoriy M. Finger

Born in: 1966

Education: *Higher education*

Positions held over the past five years:

Period: 1995-2003

Organization: Moscow representative office of NCH Advisors, Inc

Position: Executive Director

Period: 1998-2003

Organization: Joint-Stock Company Trade House GUM

Position: Member of the Board of Directors

Period: 2002- 2003

Organization: Public Joint-Stock Company Aeroflot

Position: Member of the Board of Directors

Period: 2000- up to now.

Organization: Joint-Stock Company Central Telegraph

Position: Member of the Board of Directors

Period: 2001- up to now.

Organization: Public Joint-Stock Company Grindstone Plant Ilyich

Position: Member of the Board of Directors

Period: 2003- up to now.

Organization: Joint-Stock Central Telecommunication Company

Position: Member of the Board of Directors

Period: 2002- up to now.

Organization: Public Joint-Stock Company Polimerbyt

Position: Member of the Board of Directors

Period: 2000 - 2003 and 2004 - up to now.

Organization: Open Joint-Stock Company Rostelecom

Position: *Member of the Board of Directors*

Interest in the legal (charter) capital of the issuer: *no interest* Percentage of the ordinary shares of the issuer: *no interest*

Number of the issuer's shares in each category that may be purchased by this individual through exercising options owned by him: *No options issued by the Company*

Interest in daughter/affiliated companies of the issuer: no interest

Number of shares in each category of a daughter or affiliated company of the issuer that may be purchased by this individual through exercising options owned by him: *No options issued.*

Relative (in-law, blood, etc.) to any other person - member of the issuer's governing or supervisory bodies: *no information available to the Company.*

Mr. Evgeniy V. Yurchenko

Born in: 1968

Education: *Higher education*

Positions held over pas 5 years:

Period: 1999-2001

Organization: Branch of ZAO Bank Menatep Saint-Petersburg in Voronezh

Position: Chief Manager

Period: 2001-2001

Organization: Regional Center Yugo-Zapad (Soutn-West)

Position: Head of the Center

Period: 2001-2002

Organization: Regional Center Yugo-Zapad (South-West)

Position: Vice-President

Period: 2002-2002

Organization: OAO Bank MENATEP SPb

Position: Member of the Board

Period: 2003-2004

Organization: OAO Sibirtelecom

Position: Member of the Board of Directors

Period: 2003-2004

Organization: OAO Girposvyaz

Position: Member of the Board of Directors

Period: 2003-2004

Organization: OAO Dalsvyaz

Position: Member of the Board of Directors

Period: 2003-2003

Organization: OAO RTC-Leasing

Position: Member of the Board of Directors

Period: 2003-2004

Organization: ZAO RusLeasingSvyaz

Position: Member of the Board of Directors

Period: 2002 - up to now

Organization: OAO Investitsionnaya Kompania Svyazi

Position: Deputy General Director

Period: *2003 – up to now*

Organization: OAO Investitsionnaya Kompania Svyazi

Position: Member of the Management Board

Period: 2003-up to now

Organization: OAO Volga-Telecom

Position: Chairman of the Board of Directors

Period: 2003-up to now

Organization: Open Joint-Stock Company for long-distance and international telecommunications Rostelecom

Position: Member of the Board of Directors

Period: 2003-up to now

Organization: OAO RTKomm.RU

Position: Member of the Board of Directors

Period: 2003-up to now

Organization: ZAO RTC-Invest

Position: Chairman of the Board of Directors

Period: 2003-up to now

Organization: Non-government pension fund Telecom-Soyuz

Position: Member of the Fund Board

Period: 2003-up to now

Organization: Public Joint-Stock Company Inter-regional Commercial bank for development of telecommunications

and information

Position: Member of the Board of Directors

Period: 2004-up to now

Organization: OAO Sibirtelecom

Position: Chairman of the Board of Directors

Period: 2004-up to now Organization: OAO Dalsvyaz

Position: Chairman of the Board of Directors

Period: 2004-up to now

Organization: *OAO Central Telegraph*Position: *Member of the Board of Directors*

Period: 2004-up to now

Organization: OAO CenterTelecom

Position: Member of the Board of Directors

Period: 2004-up to now

Organization: **ZAO Registrator-Svyaz**Position: **Member of the Board of Directors**

Interest in the legal (charter) capital of the issuer: *no interest* Percentage of the ordinary shares of the issuer: *no interest*

Number of the issuer's shares in each category that may be purchased by this individual through exercising options

owned by him: No options issued by the Company

Interest in daughter/affiliated companies of the issuer: no interest

Number of shares in each category of a daughter or affiliated company of the issuer that may be purchased by this individual through exercising options owned by him: *No options issued.*

Relative (in-law, blood, etc.) to any other person - member of the issuer's governing or supervisory bodies: *no information available to the Company.*

The sole person executive body: General Director – Chairman of the Management Board $Mr.\ Ruben\ A.\ Amaryan$

INN 500000970 Born in: 1949

Education: Higher education

Degree in Science: Doctor of Science in Technology

Academic rank: full member of the International Telecommunication Academy, Professor of Moscow Academy of

Labor Market and Information Technology

Positions held over the past five years:

Period: 1997 - 2000

Organization: Public Joint-Stock Company Moscow Metropolitan Telephone Network

Position: Deputy General Director of JSC MGTS - Head of Technical and Engineering department "Service"

Period: *2000 – up to now*

Organization: Joint-Stock Central Telecommunication Company (before 2001 Public Joint-Stock Company

Elektrosvyaz of the Moscow region)

Position: General Director, Chairman of the Management Board

Period: 2000 - up to now

Organization: Joint-Stock Central Telecommunication Company (before 2001 Public Joint-Stock Company

Elektrosvyaz of the Moscow region)

Position: Member of the Board of Directors

Period: 2002 - up to now

Organization: Public Joint-Stock Company National Payphone Network

Position: Member of the Board of Directors

Period: 2002 - up to now

Organization: Private Joint-Stock Company Moscow Telecommunication Company (as of 2003 Private Joint-Stock

Company CenterTelecomService of the Moscow region)

Position: Chairman of the Board of Directors

Period: 2002 - 2002

Organization: Public Joint-Stock Company for Telecommunications and Informatics of the Voronezh region

Position: Member of the Board of Directors

Period: 2002 - up to now

Organization: Joint-Stock Commercial Bank LINK-bank (Public Joint-Stock Company)

Position: Chairman of the Board of Directors

Period: 2003 - up to now

Organization: Private Joint-Stock Company CenterTelecomService

Position: Chairman of the Board of Directors

Period: 2003 - up to now

Organization: Private Joint-Stock Company Science and Technology Center COMSET

Position: Member of the Board of Directors

Interest in the legal (charter) capital of the issuer: 0.015576% Percentage of the ordinary shares of the issuer: 0.020768%

Number of the issuer's shares in each category that may be purchased by this individual through exercising options

owned by him: No options issued by the Company

Interest in daughter/affiliated companies of the issuer: no interest

Number of shares in each category of a daughter or affiliated company of the issuer that may be purchased by this individual through exercising options owned by him: *No options issued.*

Relative (in-law, blood, etc.) to any other person - member of the issuer's governing or supervisory bodies: *no information available to the Company.*

Collective executive body of the issuer – the Management Board:

Mr. Aleksey A. Lokotkov

Born in: 1950

Education: Higher education

Degree in Science: Ph. D. in technology

Positions held over the past five years:

Period: 1992 - 2000

Organization: Public Joint-Stock Company Moscow Metropolitan Telephone Network

Position: Deputy Chief, Economy and Planning of Technical and Engineering department "Service"

Period: 2000 - 2003

Organization: Joint-Stock Central Telecommunication Company (before 2001 - Public Joint-Stock Company

Elektrosvyaz of the Moscow region)
Position: First Deputy General Director

Period: 2002 - 2002

Organization: Public Joint-Stock Company Yaroslavskie telecommunications networks

Position: Member of the Board of Directors

Period: 2002 - 2002

Organization: Public Joint-Stock Company Ivanovskie telecommunications networks

Position: Member of the Board of Directors

Period: 2003 - up to now

Organization: Joint-Stock Central Telecommunication Company Position: First Deputy General Director - Financial Director

Period: 2000 - up to now

Organization: Joint-Stock Central Telecommunication Company (before 2001 Public Joint-Stock Company

Elektrosvyaz of the Moscow region)

Position: Member of the Management Board

Period: 2003 - up to now

Organization: Private Joint-Stock Company Tver Cellular Communications

Position: Member of the Board of Directors

Period: 2003 - up to now

Organization: Private Joint-Stock Company MOTECO (as of 2003 Private JSC CenterTelecomService of the

Moscow region)

Position: Member of the Board of Directors

Period: 2003 - up to now

Organization: Joint-Stock Commercial Bank LINK-bank Public Joint-Stock Company

Position: Member of the audit commission

Period: 2003 - up to now

Organization: Private Joint-Stock Company CenterTelecomService

Position: Member of the Board of Directors

Interest in the legal (charter) capital of the issuer: 0.005007% Percentage of the ordinary shares of the issuer: 0.006676%

Number of the issuer's shares in each category that may be purchased by this individual through exercising options

owned by him: No options issued by the Company

Interest in daughter/affiliated companies of the issuer: no interest

Number of shares in each category of a daughter or affiliated company of the issuer that may be purchased by this individual through exercising options owned by him: *No options issued.*

Relative (in-law, blood, etc.) to any other person - member of the issuer's governing or supervisory bodies: *no information available to the Company.*

Mr. Maksim A. Pegasov

Born in: 1966

Education: Higher education

Positions held over the past five years:

Positions for the last 5 years:

Period: 1993-1998

Organization: JSC Moscow City Telephone Network

Position: Head of Sovetski Telephone Node

Period: 1999-2000

Organization: JSC Moscow City Telephone Network

Position: Head of Division, Network Reconstruction, Department of Telecommunication Maintenance - branch of

JSC MGTS

Period: 2000-2001

Organization: JSC Elektrosvyaz of the Moscow region

Position: Deputy General Director - Head of Prospective Development Department

Period: 2000-2000

Organization: JSC Elektrosvyaz of the Moscow region

Position: Chief Engineer

Period: 2001-2003

Organization: Joint-Stock Central Telecommunication Company

Position: Deputy General Director

Period: 2001-2001

Organization: JSC Elektrosvyaz of the Moscow region

Position: Deputy General Director

Period: 2002-2002

Organization: JSC Elektrosvyaz of the Kostroma region

Position: Member of the Board of Directors

Period: 2003- up to now

Organization: Joint-Stock Central Telecommunication Company

Position: Deputy General Director - Technical Director

Period: 2000 - up to now

Organization: Joint-Stock Central Telecommunication Company (before 2001 Public Joint-Stock Company

Elektrosvyaz of the Moscow region)

Position: Member of the Management Board

Period: 2003 - 2004

Organization: Private Joint-Stock Company Ryazan Cellular Communications

Position: Member of the Board of Directors

Period: 2003 - 2004

Organization: Private Joint-Stock Company MOTECO (as of 2003 Private JSC CenterTelecomService of the

Moscow region)

Position: Member of the Management Board

Period: 2003 - up to now

Organization: Private Joint-Stock Company CenterTelecomService

Position: Member of the Management Board

Period: 2003 - up to now

Organization: *Joint-Stock Company Giprosvyaz* Position: *Member of the Management Board*

Period: 2003 - up to now

Organization: Private Joint-Stock Company CenterTelecomService of the Moscow region

Position: Member of the Management Board

Period: **2004 - up to now**

Organization: Private Joint-Stock Company Telecom of the Ryazan region

Position: Member of the Board of Directors

Period: 2004 - up to now

Organization: Private Joint-Stock Company Kaluzskaya Cellular Communications

Position: Member of the Board of Directors

Period: 2004 - up to now

Organization: Private Joint-Stock Company Science and Technology Center Comset

Position: Member of the Board of Directors

INN 5000000970

Interest in the legal (charter) capital of the issuer: 0.000143% Percentage of the ordinary shares of the issuer: 0.000190%

Number of the issuer's shares in each category that may be purchased by this individual through exercising options

owned by him: No options issued by the Company

Interest in daughter/affiliated companies of the issuer: no interest

Number of shares in each category of a daughter or affiliated company of the issuer that may be purchased by this individual through exercising options owned by him: *No options issued.*

Relative (in-law, blood, etc.) to any other person - member of the issuer's governing or supervisory bodies: *no information available to the Company.*

Mr. Alexander I. Polnikov

Born in: 1943

Education: *Higher education* Academic rank: *Academician*

Positions for the last 5 years:

Period: 1998-1999

Organization: JSC Investitsionnaya Kompania Svyazi

Position: Executive Director, Investment

Period: 1999- up to now

Organization: JSC Investitsionnaya Kompania Svyazi

Position: Executive Director - Director of Capital Investment Management Department

Period: 1999 - 2002

Organization: Joint-Stock Company Elektrosvyaz of the Vladimir region

Position: Member of the Board of Directors, Chairman of the Board of Directors

Period: 1999 - 2002

Organization: *Joint-Stock Company Ivtelecom* Position: *Chairman of the Board of Directors*

Period: 1999 - 2002

Organization: Joint-Stock Company Giprosvyaz

Position: Member of the Board of Directors, Chairman of the Board of Directors

Period: 2004 - up to now

Organization: *Joint-Stock Company Giprosvyaz* Position: *Member of the Board of Directors*

Period: 1999 - 2002

Organization: Joint-Stock Company KabBalktelecom

Position: Member of the Board of Directors, Chairman of the Board of Directors

Period: 2000 - 2002

Organization: Joint-Stock Company Svyazinform of the Samara region

Position: Member of the Board of Directors

Period: 2000 - 2001

Organization: Joint-Stock Company Sevosetinelektrosvyaz

Position: Chairman of the Board of Directors

Period: *2003 – up to now*

Organization: *Joint-Stock Company SibirTelecom* Position: *Member of the Management Board*

Period: 2003 - up to now

Organization: Private Joint-Stock Company RusLeasing-Svyaz

Position: Member of the Board of Directors

Period: 2003 - up to now

Organization: Yug-Giprosvyaz LLC

Position: Chairman of the Board of Directors

Period: 2000 - up to now

Organization: JSC CenterTelecom

Position: Member of the Management Board

Period: 2003 - up to now

Organization: Giprosvyaz-Sibir LLC

Position: Chairman of the Board of Directors

Interest in the legal (charter) capital of the issuer: *no interest* Percentage of the ordinary shares of the issuer: *no interest*

Number of the issuer's shares in each category that may be purchased by this individual through exercising options owned by him: *No options issued by the Company*

Interest in daughter/affiliated companies of the issuer: no interest

Number of shares in each category of a daughter or affiliated company of the issuer that may be purchased by this individual through exercising options owned by him: *No options issued.*

Relative (in-law, blood, etc.) to any other person - member of the issuer's governing or supervisory bodies: *no information available to the Company.*

Ms. Ella M. Zhuravleva

Born in: 1961

Education: Higher education

Degree in Science: Ph. D. in technology

Positions held over the past five years:

Period: 1997-2000

Organization: Joint-Stock Company Moscow City Telephone Network (JSC MGTS)

Position: Chief of Accounting, Finance and Crediting - First Deputy Chief Accountant, Technical and Engineering

Provisioning Department "Service"

Period: 2000-2000

Organization: JSC Moscow City Telephone Network

Position: Deputy Chief, Economy and Finance - Chief Accountant, Technical and Engineering Provisioning

Department Service

Period: 2000 - 2003

Organization: Joint-Stock Central Telecommunication Company (before 2001 JSC Elektrosvyaz of the Moscow

region)

Position: Deputy General Director, Head of Personnel Relations Division

Period: 2003 - up to now

Organization: Joint-Stock Central Telecommunication Company Position: Deputy General Director – Director for Personnel

Period: 2000 - up to now

Organization: Joint-Stock Central Telecommunication Company

Position: Member of the Management Board

Period: 2003 - up to now

Organization: Private Joint-Stock Company CenterTelecomService

Position: Member of the Board of Directors

Period: 2004 - up to now

Organization: Private Joint-Stock Company Russian Telecommunications Network

Position: Member of the Board of Directors

Interest in the legal (charter) capital of the issuer: 0.000333% Percentage of the ordinary shares of the issuer: 0.000444%

Number of the issuer's shares in each category that may be purchased by this individual through exercising options owned by him: *No options issued by the Company*

Interest in daughter/affiliated companies of the issuer: no interest

Number of shares in each category of a daughter or affiliated company of the issuer that may be purchased by this individual through exercising options owned by him: *No options issued.*

Relative (in-law, blood, etc.) to any other person - member of the issuer's governing or supervisory bodies: *no information available to the Company.*

Ms. Raisa P. Konstantinova

Born in: 1954

Education: Higher education

Positions held over the past five years:

Period: 1993-2000

Organization: Joint-Stock Company Moscow City Telephone Network (JSC MGTS)

Position: Chief Accountant

Period: 2000 - 2001

Organization: JSC Elektrosvyaz of the Moscow region

Position: Chief Accountant

Period: 2001 - up to now

Organization: JSC Central Telecommunication Company

Position: Chief Accountant

Period: *2001 – up to now*

Organization: JSC Central Telecommunication Company

Position: Member of the Management Board

Interest in the legal (charter) capital of the issuer: *no interest* Percentage of the ordinary shares of the issuer: *no interest*

Number of the issuer's shares in each category that may be purchased by this individual through exercising options

owned by him: No options issued by the Company

Interest in daughter/affiliated companies of the issuer: no interest

Number of shares in each category of a daughter or affiliated company of the issuer that may be purchased by this individual through exercising options owned by him: *No options issued.*

Relative (in-law, blood, etc.) to any other person - member of the issuer's governing or supervisory bodies: *no information available to the Company.*

Mr. Sergey V. Pridantsev

Born in: 1967

Education: Higher education

Positions held over the past five years:

Period: 1998 - 2003

Organization: Private Joint-Stock Company Lucent Technologies

Position: Sales Director

Period: 2002 - 2003

Organization: Joint-Stock Central Telecommunication Company

Position: Advisor to the General Director

Period: 2003 - up to now

Organization: Joint-Stock Central Telecommunication Company Position: Deputy General Director – Commercial Director

Period: 2003 - up to now

Organization: Joint-Stock Central Telecommunication Company

Position: Member of the Management Board

Period: 2003 - up to now

Organization: Private Joint-Stock Company CenterTelecomService

Position: Member of the Management Board

Period: 2003 - up to now

Organization: Private Joint-Stock Company MOTECO (as of 2003 Private JSC CenterTelecomService of the

Moscow region)

Position: Member of the Board of Directors

Period: 2004 - up to now

Organization: Public Joint-Stock Company Russian Telecommunications Network

Position: Member of the Board of Directors

Interest in the legal (charter) capital of the issuer: *no interest* Percentage of the ordinary shares of the issuer: *no interest*

Number of the issuer's shares in each category that may be purchased by this individual through exercising options

owned by him: No options issued by the Company

Interest in daughter/affiliated companies of the issuer: no interest

Number of shares in each category of a daughter or affiliated company of the issuer that may be purchased by this individual through exercising options owned by him: *No options issued.*

Relative (in-law, blood, etc.) to any other person - member of the issuer's governing or supervisory bodies: *no information available to the Company.*

Mr. Valeriy P. Sychev

Born in: 1947

Education: Higher education

Academic rank: Assistant Professor

Positions held over the past five years:

Period: 1998 - 2000

Organization: Limited Liability Company Private Security Firm SBB Security

Position: Deputy Director - Chief of Guarding

Period: 2000 - 2001

Organization: Public Joint-Stock Company Elektrosvyaz of the Moscow region

Position: Deputy General Director - Head of Security

Period: 2001 - 2002

Organization: Joint-Stock Central Telecommunication Company

Position: Deputy General Director - Head of Security

Period: 2002 - up to now

Organization: Joint-Stock Central Telecommunication Company

Position: Deputy General Director for Security and Confidentiality Enforcement

Period: 2003 - up to now

Organization: Joint-Stock Central Telecommunication Company

Position: Member of the Management Board

Period: 2002 - 2002

Organization: Public Joint-Stock Company Smolensksvyazinform

Position: Member of the Board of Directors

Interest in the legal (charter) capital of the issuer: *no interest* Percentage of the ordinary shares of the issuer: *no interest*

Number of the issuer's shares in each category that may be purchased by this individual through exercising options owned by him: *No options issued by the Company*

Interest in daughter/affiliated companies of the issuer: no interest

Number of shares in each category of a daughter or affiliated company of the issuer that may be purchased by this individual through exercising options owned by him: *No options issued.*

Relative (in-law, blood, etc.) to any other person - member of the issuer's governing or supervisory bodies: *no information available to the Company*.

Ms. Tatyana N. Sotskova

Born in: 1958

Education: Higher education

Positions held over the past five years:

Period: 1998 - 2000

Organization: Ministry of Fuel and Energy of the Russian Federation

Position: Chief of Legal Department

Period: 2000 - 2001

Organization: Ministry of Power Generation of the Russian Federation

Position: Chief of Legal Department

Period: 2001 - 2003

Organization: Joint-Stock Central Telecommunication Company

Position: Chief of Legal Department

Period: 2003 - up to now.

Organization: Joint-Stock Central Telecommunication Company

Position: Director of Legal Department

Period: 2003 - up to now

Organization: Private Joint-Stock Company Science and Technology Center COMSET

Position: member of the audit commission

Period: 2003 - up to now.

Organization: Joint-Stock Central Telecommunication Company

Position: Member of the Management Board

Interest in the legal (charter) capital of the issuer: *no interest* Percentage of the ordinary shares of the issuer: *no interest*

Number of the issuer's shares in each category that may be purchased by this individual through exercising options

owned by him: *No options issued by the Company*

Interest in daughter/affiliated companies of the issuer: *no interest*

Number of shares in each category of a daughter or affiliated company of the issuer that may be purchased by this individual through exercising options owned by him: *No options issued.*

Relative (in-law, blood, etc.) to any other person - member of the issuer's governing or supervisory bodies: *no information available to the Company.*

Mr. Alexander V. Haustovich

Born in: 1949

Education: Higher education

Degree in Science: *Ph. D. in technology* Academic rank: *Assistant Professor*

Positions held over the past five years:

Period: 1998 - up to now

Organization: Telecommunications association of the Central Black-Soil region

Position: Member of the Management Board

Period: 1998 - up to now

Organization: Private Joint-Stock Company Comincom - Black-Soil

Position: Member of the Board of Directors

Period: 1998 - 2001

Organization: Public Joint-Stock Company Voronezhsvyazinform

Position: First Deputy General Director

Period: 2001 - 2002

Organization: Public Joint-Stock Company Voronezhsvyazinform (now - Voronezhski subsidiary of JSC

CenterTelecom)

Position: General Director

Period: 2002 - 2004

Organization: Private Stock Company Cellular Communications of Black-Soil Area

Position: Chairman of the Board of Directors

Period: 2002- up to now

Organization: Voronezhsvyazinform - subsidiary of JSC CenterTelecom (as of July 1, 2004 Voronezhski subsidiary

of JSC CenterTelecom)

Position: Deputy General Director - Director of Voronezhski subsidiary of JSC CenterTelecom

Period: 2003 - up to now.

Organization: Joint-Stock Central Telecommunication Company

Position: Member of the Management Board

Period: 2003 - up to now

Organization: Private Joint-Stock Company Teleservice

Position: Member of the Board of Directors

Period: 2003 - up to now

Organization: Private Joint-Stock Company TeleRoss-Voronezh

Position: Member of the Board of Directors

Period: 2004 - up to now

Organization: Private Stock Company Cellular Communications of Chernozemie (Black-Soil Area)

Position: Member of the Board of Directors

Interest in the legal (charter) capital of the issuer: 0.102933% Percentage of the ordinary shares of the issuer: 0.13340 %

Number of the issuer's shares in each category that may be purchased by this individual through exercising options

owned by him: No options issued by the Company

Interest in daughter/affiliated companies of the issuer:

Name: Private Stock Company Cellular Communications of Chernozemie (Black-Soil Area)

Interest: 0.75%

Name: Limited Liability Company Trunksvyaz

Interest: 1.923%

Name: Limited Liability Company Informsvyaz-Chernozemie (Black-Soil Area)

Interest: 3.8%

Number of shares in each category of a daughter or affiliated company of the issuer that may be purchased by this individual through exercising options owned by him issued by affiliated or daughter companies: *No options issued.*

Relative (in-law, blood, etc.) to any other person - member of the issuer's governing or supervisory bodies: *no information available to the Company.*

Mr. Nikolay V. Mezhuev

Born in: 1962

Education: Higher education

Positions held over the past five years:

Period: 1979 - 1999

Organization: Armed Forces of the RF

Position: Military man

Period: 2000 - 2000

Organization: Private Joint-Stock Company Teleintercom

Position: Deputy General Director

Period: 2000 - 2001

Organization: Public Joint-Stock Company Elektrosvyaz of the Moscow region

Position: Deputy General Director

Period: 2001 - 2003

Organization: Joint-Stock Central Telecommunication Company

Position: Deputy General Director

Period: 2002 - up to now

Organization: Private Joint-Stock Company Moscow Telecommunication Company (as of 2003 – Private JSC

CenterTelecomService of the Moscow region)
Position: Member of the Board of Directors

Period: 2002 - 2002

Organization: Public Joint-Stock Company Belgorodskaya Elektricheskaya Svyaz

Position: Member of the Board of Directors

Period: 2002 - 2002

Organization: Public Joint-Stock Company Elektrosvyaz of the Orel region

Position: Member of the Board of Directors

Period: 2003 - up to now

Organization: Joint-Stock Central Telecommunication Company

Position: Deputy General Director - Director of Moscow subsidiary of JSC CenterTelecom

Period: 2000 - up to now

Organization: Joint-Stock Central Telecommunication Company (before 2001 – JSC Elektrosvyaz of the Moscow

region)

Position: Member of the Management Board

Period: 2003 - up to now

Organization: Private Joint-Stock Company CenterTelecomService

Position: Member of the Management Board

Interest in the legal (charter) capital of the issuer: 0.000048% Percentage of the ordinary shares of the issuer: 0.000063%

Number of the issuer's shares in each category that may be purchased by this individual through exercising options

owned by him: No options issued by the Company

Interest in daughter/affiliated companies of the issuer: no interest

Number of shares in each category of a daughter or affiliated company of the issuer that may be purchased by this individual through exercising options owned by him: *No options issued.*

Relative (in-law, blood, etc.) to any other person - member of the issuer's governing or supervisory bodies: *no information available to the Company.*

The person performing the duties of the sole person executive body of the issuer: Mr. Ruben A. Amaryan

5.3 Compensations, benefits, remunerations and/or reimbursement of expenses of each governing body of the issuer.

THE MANAGEMENT BOARD:

Income of all members of the Management Board for 2003: RUR22,751,197.22

Income of members of the Management Board includes their salaries as the Company's employees, and remunerations determined by a decision of the Board of Directors of the Company pursuant to the Regulations on the Board of Directors.

According to Article 6 Remunerations for the Management Board members and reimbursement of expenses related to their performance of duties of Regulations on the Management Board of JSC CenterTelecom:

- 6.2. Amounts and procedure to determine remunerations and their distributions between the Management Board members shall be determined by a decision of the Board of Directors.
- 6.3. Members of the Management Board are entitled to take part in option plans established by the Company. THE BOARD OF DIRECTORS:

The amount of income of all members of the Board of Directors for 2003: RUR9,934,433.00.

According to Article 7 Remunerations for the Board of Directors members and reimbursement of expenses related to

their performance of duties of Regulations on the Board of Directors of JSC CenterTelecom:

- 7.1. Members of the Company's Board of Directors during their term in office shall be paid remunerations and reimbursed for expenses related to their performance of duties as the Board of Directors members.
 - 7.2 Remunerations paid to members of the Board of Directors consist of an annual and quarterly payments.
- 7.3 Quarterly remunerations to each members of the Board of Directors are as a percentage of the Company's revenues from sales of merchandise, products, works, services for the reporting period according to accounting reports of the Company.

The Chairman of the Board of Directors is paid remunerations using a multiplier of 1.3.

Remunerations payable to a member of the Board of Directors shall be reduced:

by 30% if the member attended in person less than half of the Board meetings held in the form of joint presence;

by 100% if the member attended less than half of the total number of the conducted Board meetings.

For the quarter in which elections of the Board members took place, remunerations to the Board member shall be paid pro rata to the actual time in office in the quarter in question.

- 7.4 Amount of annual remunerations for the whole Board of Directors is set as a percentage of the Company's EBITDA according to financial statements under IAS for the reporting year;
- a percentage of net profit of the Company for the reporting year allocated to dividend payments.

The annual remunerations shall be distributed between all members of the Board of Directors in equal portions.

The annual remuneration of a member of the Board of Directors shall be reduced by 50% if the member took part in less than half meetings of the Board held during the member's term of office.

- 7.5 The general meeting of shareholders at which the relevant Board of Directors is elected shall decide on the percentage of allocations to calculate the annual and quarterly remunerations.
- 7.6 Annual remuneration shall be paid to a member of the board of Directors not later than 3 months after expiry of term of office of the Board of Directors in question.
- 7.7. Members of the Board of Directors who are at the same time members of a committee of the Board of Directors shall be paid a bonus to the quarterly remuneration related to his/her serving as a member of the committee of the Board of Directors in the amount of RUR40 thousand (for serving on each committee), however a member of the Board of Directors cannot serve on more than 2 committees of the Board of Directors.
 - 7.8 Members of the Board of Directors are entitled to take part in option plans established by the Company.

5.4 Structure and powers of the issuer's bodies for control and supervision over financial and business activities.

Structure and terms of reference of bodies for controlling business and financial operations of the issuer

Article 18 (Charter of JSC CenterTelecom)
SUPERVISION OF COMPANY FINANCIAL
AND ECONOMIC ACTIVITY

- 18.1 In order to supervise financial and economic activity an internal audit commission and a special structural subdivision implementing internal supervision shall be created within the Company and an independent auditor shall be engaged.
- 18.2 The internal audit commission is an independent supervisory body of the Company. Its seven members shall be elected at the annual General Meeting of Shareholders for the period up to the next annual General Meeting of Shareholders.
 - 18.2.1 The authority of individual members or the all members of the internal audit commission may be terminated early by a resolution of the General Meeting of Shareholders.
 - In the event of early termination of the authority of members of the internal audit commission the authority of the new members of the internal audit commission shall remain in effect until the next annual General Meeting of Shareholders.

In the event that the number of members of the internal audit commission falls below half the number of elected members of the internal audit commission the Board of Directors must convene an extraordinary General Meeting of Shareholders to elect a new internal audit commission. The remaining members of the internal audit commission shall perform their functions until the new internal audit commission is elected at the extraordinary General Meeting of Shareholders.

- 18.2.2 The following matters are referred to the authority of the internal audit commission:
 - verifying the accuracy of data in reports and other financial documents of the Company;
 - discovering breaches of procedures established by legal acts of the Russian Federation on maintaining accounts and presenting financial reports;
 - verifying the compliance with legal norms of the calculation and payment of taxes;
 - discovering infringements of legal acts of the Russian Federation in accordance with which the Company conducts its financial and economic activity;
 - assessing the economic feasibility of the Company's financial and economic operations.
- 18.2.3 The internal audit commission shall review the Company's financial and economic activity based on the Company's results for the year.

The Company's financial and economic activity shall also be reviewed:

- at the initiative of the Company's internal audit commission;
- pursuant to a resolution of the Company's General Meeting of Shareholders;
- pursuant to a resolution of the Company's Board of Directors;
- pursuant to a request of a shareholder (shareholders) of the Company holding a total of at least 10 percent of voting shares in the Company in respect of all matters within the authority of the General Meeting of Shareholders on the date that the request is presented.
- 18.2.4 Pursuant to a request of the internal audit commission, officers of the Company's management bodies must provide documents concerning the Company's financial and economic activity.
- 18.2.5 Working procedures for the internal audit commission and the amount and procedure for payment of the fees of members of the internal audit commission shall be determined in the Regulation On the Internal Audit Commission of the Company, to be approved by the General Meeting of Shareholders.
- 18.3 In order to ensure permanent internal supervision over performance of all economic operations a special structural subdivision shall be established within the Company that will be independent of the Company's executive bodies. The activity of such subdivision shall be under supervision of the Company's Board of Directors.
 - The functions of such structural subdivision, the procedure for performance of its activities and the procedure for appointing employees, requirements with respect to such employees shall be determined by an internal document approved by the Company's Board of Directors.
- 18.4 In order to verify and confirm the accuracy of the annual financial reports the Company shall each year engage a professional auditor, independent from any material interests connected with the Company or its shareholders.
 - 18.4.1 The auditor shall audit the Company's financial and economic activity in accordance with legal acts of the Russian Federation on the basis of an agreement entered into with it.
 - 18.4.2 The General Meeting of Shareholders shall approve the Company's auditor. The terms of the agreement to be entered into with the auditor, including the amount of fees payable for its services, shall be approved by the Company's Board of Directors.
 - 18.4.3 The Company's activity must be audited at any time pursuant to a request of a shareholder with a total interest in the charter capital of 10 percent or more. Shareholders initiating an audit review shall submit to the Board of Directors a written request indicating the grounds of such request, the name of the shareholders and the quantity and category (type) of shares belonging to such shareholders and bearing the signature of the shareholder or its authorized representative. If the demand is signed by an authorized representative a copy of the power of attorney must be attached to it.

Information regarding the internal system of control and supervision over financial and business activities of the issuer.

The Internal Control Department was set up in JSC CenterTelecom's General Directorate in 2003. There are two units in the department: the audit unit and methodology and risk unit, totaling 8 employees. All members have higher education professional (in economics) education, and two are certified auditors. Alongside with the department internal audit units are set up in 15 subsidiaries directly reporting to the subsidiary's director.

The department of internal audit of the General Directorate reports to the Board of Directors and according to the Regulations shall annually submit a report on the department activities. According to sub-clause 15.4 of the Charter rules of procedure of the internal audit shall be approved by the Management Board of the Company.

Main functions of the department include regular verification of compliance of business and financial operations of the Company, its subsidiaries and structural units with the Company interests; protection of the Company's assets: independent assessment and analysis of the financial position of Company as a whole and its

subsidiaries and structural units; regular control over compliance of the Company and its subsidiaries and structural units with statutory and other legal acts (including internal regulations) regulating their activities, and with resolutions of General meetings of Shareholders, the Board of Directors, sole person and collective executive bodies of the Company; consulting on issues of financial and tax legislation; working with external auditors, tax and other controlling authorities.

According to the schedule of work of the department approved by the Board of Directors on March 5, 2004 in 2Q2004 there were 3 checks of financial and business activities (two of which were a comprehensive check) of subsidiaries:

The program of checks of subsidiaries includes all types of activities.

The following employees take part in the checks: experts of the Internal Audit Department, experts of internal audit units in subsidiaries, experts of the General Directorate in various lines of business.

Internal audit units of subsidiaries submit to the Internal Audit Department of the General Directorate a report on the compliance with the work schedule. According to the analysis of the reports on fulfillment of plans for 1H2004 internal audit units and the Internal Audit Department fulfilled their plans for 105.7%.

In the reporting period experts of the Internal Audit Department developed guidelines for conducting audits. Also, experts of the Internal Audit Department take part in development of the master-plan of the Corporate Restructuring Department, Master system based on Oracle E-Business Suite ERP.

In the framework of training of experts of the Company's internal audit units a workshop Expense accounting in capital construction was held in April 2004.

The Company has developed and enacted internal regulations covering rules for handling sensitive, proprietary and confidential information.

5.5 Information on individuals serving in the bodies controlling and supervising financial and business operations of the Company.

Control and internal audit commission Mr. K. Belyaev

Born in: *1968*Education: *higher*

Positions held over the past five years:

Period: 1996 - 2001

Organization: Public Joint-Stock Company Artelecom

Position: Chief accountant

Period: 2002 - 2002

Organization: Public Joint-Stock Company Yartelecom

Position: member of the Board of Directors

Period: 2002 - 2002

Organization: Public Joint-Stock Company Artelecom

Position: member of the Board of Directors

Period: 2003 - 2003

Organization: Public Joint-Stock Company Inter-regional bank for development of telecommunications and

information

Position: member of the Board of Directors

Period: *2001 – up to now*

Organization: Public Joint-Stock Company Svyazinvest

Position: Chief accountant

Period: 2003 – up to now

Organization: JSC CenterTelecom

Position: Chairman of the Audit Commission

Period: *2003 – up to now*

Organization: *JSC North-West Telecom*Position: *Member of the Audit Commission*

Period: 2003 – up to now

Organization: Public Joint-Stock Company Moscow City Telephone Network

Position: Member of the Audit Commission

Period: 2003 – up to now

Organization: Public Joint-Stock Company VolgaTelecom

Position: Member of the Audit Commission

Period: 2003 – up to now

Organization: Public Joint-Stock Company Dalsvyaz

Position: Member of the Audit Commission

Period: 2003 - up to now

Organization: Open Joint-Stock Company Rostelecom

Position: Member of the Audit Commission

Interest in the legal (charter) capital of the issuer: no

Percentage of ordinary shares of the issuer owned by the person: no

Interest in daughter/affiliated companies of the issuer: no

Relations (in-law, family, etc.) of the member of the issuer's body for control of its financial and business operations to other members of such bodies, members of the Board of Directors, the collective executive body and the person, performing the duties of the sole person executive body of the issuer: *no information available to the Company*

Ms. Lyudmila V. Buryanova

Born in: 1961

Education: higher education

Positions held over the past five years:

Period: 1999 - 2002

Organization: Public Joint-Stock Company Elektrosvyaz of Stavropolski krai

Position: Chief Accountant

Period: 2002 - 2003

Organization: Joint-Stock Central Telecommunications Company

Position: Deputy Chief Accountant - Head of Investment Accounting Unit

Period: 2003 - up to now

Organization: Joint-Stock Central Telecommunications Company

Position: First Deputy Chief Accountant - Head of Department for Tax and Corporate Accounting and Reporting

Period: 2003 - up to now

Organization: Joint-Stock Central Telecommunications Company

Position: Member of the Audit Commission

Interest in the legal (charter) capital of the issuer: **no**

Percentage of ordinary shares of the issuer owned by the person: *no*

Interest in daughter/affiliated companies of the issuer: **no**

Relations (in-law, family, etc.) of the member of the issuer's body for control of its financial and business operations to other members of such bodies, members of the Board of Directors, the collective executive body and the person, performing the duties of the sole person executive body of the issuer: *no information available to the Company*

Ms. Natalia V. Ermolaeva

Born in: 1971

Education: higher education

Positions held over the past five years:

Period: 1999 - 2001

Organization: Public Joint-Stock Company Investitsionnaya Kompania Svyazi

Position: Chief of analysis and statistics, Department of financial regulation and control

Period: 2001 - 2003

Organization: Public Joint-Stock Company Investitsionnaya Kompania Svyazi

Position: Chief of statistics reports, Department of internal audit and economic analysis

Period: 2003 – 2003

Organization: Public Joint-Stock Company Investitsionnaya Kompania Svyazi

Position: Chief of statistics reports, Department of economic analysis

Period: 2003 – up to now

Organization: Public Joint-Stock Company Investitsionnaya Kompania Svyazi Position: Chief of statistics reports, Department of economic tariff policy

Interest in the legal (charter) capital of the issuer: no

Percentage of ordinary shares of the issuer owned by the person: no

Interest in daughter/affiliated companies of the issuer: no

Relations (in-law, family, etc.) of the member of the issuer's body for control of its financial and business operations to other members of such bodies, members of the Board of Directors, the collective executive body and the person, performing the duties of the sole person executive body of the issuer: *no information available to the Company*

Mr. Alexander V. Kachurin

Born in: 1968

Education: higher education

Positions held over the past five years:

Period: 1999 - 1999

Organization: Voronezh Optical Company Limited Liability Company

Position: Manager of Optic Division

Period: 2000 - 2003

Organization: OAO MENATEP SPb, renamed from ZAO Bank Menatep Saint-Petersburg

Position: Expert of credit and resource allocation

Period: 2003 - up to now

Organization: Public Joint-Stock Company Investitsionnaya Kompania Svyazi

Position: Chief of Treasury, Finance Department

Period: 2004 - up to now

Organization: *JSC CenterTelecom*Position: *Member of Audit Commission*

Period: 2004 - up to now

Organization: **ZAO ACIB Pochtobank**Position: **Member of Audit Commission**

Period: 2004 - up to now

Organization: ZAO Eniseytelecom

Position: Member of Audit Commission

Interest in the legal (charter) capital of the issuer: no

Percentage of ordinary shares of the issuer owned by the person: no

Interest in daughter/affiliated companies of the issuer: no

Relations (in-law, family, etc.) of the member of the issuer's body for control of its financial and business operations to other members of such bodies, members of the Board of Directors, the collective executive body and the person, performing the duties of the sole person executive body of the issuer: *no information available to the Company*

Mr. Aleksey E. Kopiev

Born in: 1966

Education: higher education

Positions held over the past five years:

Period: 1999 - 2000

Organization: **ZAO TASS Luch Telecom**Position: **Business Development Director**

Period: 2000 - 2002

Organization: *Arkon TML LLC*Position: *Marketing Director*

Period: 2003 - up to now

Organization: Public Joint-Stock Company Investitsionnaya Kompania Svyazi
Position: Chief Expert, Internal Audit of subsidiaries, Internal Audit Department

Period: 2004 - up to now

Organization: *JSC CenterTelecom*Position: *Member of Audit Commission*

Period: 2004 - up to now

Organization: *JSC North-West Telecom* Position: *Member of Audit Commission*

Period: 2004 - up to now

Organization: JSC RTKomm.RU

Position: Member of Audit Commission

Period: 2004 - up to now

Organization: *JSC Dagsvyazinform*Position: *Member of Audit Commission*

Period: 2004 - up to now

Organization: **ZAO Telecom-Alania**Position: **Member of Audit Commission**

Period: 2004 – up to now Organization: Uralcom LLC

Joint-Stock Central Telecommunication Company INN 5000000970

Position: Member of Audit Commission

Period: 2004 - up to now

Organization: **ZAO CenterTelecomService** Position: **Member of Audit Commission**

Period: 2004 - up to now

Organization: ZAO CenterTelecomService of the Moscow region

Position: Member of Audit Commission

Period: 2004 – up to now Organization: ZAO SteK GSM

Position: Member of Audit Commission

Interest in the legal (charter) capital of the issuer: no

Percentage of ordinary shares of the issuer owned by the person: no

Interest in daughter/affiliated companies of the issuer: no

Relations (in-law, family, etc.) of the member of the issuer's body for control of its financial and business operations to other members of such bodies, members of the Board of Directors, the collective executive body and the person, performing the duties of the sole person executive body of the issuer: *no information available to the Company*

Ms. Irina Prokofieva

Born in: *1968*Education: *higher*

Positions held over the past five years:

Period: 1998 - 2001

Organization: Public Joint-Stock Company Telecominvest

Position: expert

Period: 2001 - 2001

Organization: Public Joint-Stock Company Investitsionnaya Kompania Svyazi

Position: Deputy chief of Internal Audit and Economic Analysis

Period: 2001 - 2003

Organization: Public Joint-Stock Company Investitsionnaya Kompania Svyazi

Position: Deputy Director - chief of internal audit unit, Internal Audit and Economic Analysis

Period: 2003 – 2004

Organization: South-Ural Cellular Phone Limited Liability Company

Position: Member of Audit Commission

Period: 2003 - 2004

Organization: *Private JSC Orenburg GSM*Position: *Member of Audit Commission*

Period: 2003 - 2004

Organization: Private JSC Yugsvyazstroy

Joint-Stock Central Telecommunication Company INN 5000000970

Position: Member of Audit Commission

Period: 2003 - 2004

Organization: Private JSC Volgogradski GSM

Position: Member of Audit Commission

Period: 2003 - 2004

Organization: Private JSC TeleRoss-Kubanelektrosvyaz

Position: Member of Audit Commission

Period: 2003 - 2004

Organization: Private JSC Armavir telecommunications Plant

Position: Member of Audit Commission

Period: 2003 - 2004

Organization: *Private JSC CMTO*Position: *Member of Audit Commission*

Period: 2003 - 2004

Organization: *Private JSC Stack GSM*Position: *Member of Audit Commission*

Period: 2003 - 2004

Organization: Private JSC South-Siberian Cellular Communications

Position: Member of Audit Commission

Period: 2003 - 2004

Organization: *Public JSC Lensvyaz*Position: *Member of Audit Commission*

Period: 2003 - 2004

Organization: *Private JSC RTC-Leasing* Position: *Member of Audit Commission*

Period: 2003 - 2004

Organization: *Private JSC Westelecom* Position: *Member of Audit Commission*

Period: 2003 - up to now

Organization: Private Joint-Stock Company Ermak-RMS

Position: Member of the Board of Directors

Period: 2003 - up to now

Organization: Public JSC Investitsionnaya Kompania Svyazi

Position: Director of Internal Audit Department

Period: **2003** – **up to now**

Organization: Public JSC North-West Telecom

Position: Member of Audit Commission

Period: 2003 - up to now

Organization: *Open JSC Rostelecom*Position: *Member of Audit Commission*

Period: 2003 - up to now

Organization: *Public JSC Giprosvyaz*Position: *Member of Audit Commission*

Period: 2003 - up to now

Organization: Public JSC Moscow City Telephone Network

Position: Member of Audit Commission

Period: *2003 – up to now*

Organization: *Public JSC Uralsvyazinform* Position: *Member of Audit Commission*

Period: 2003 - up to now

Organization: *Public JSC SibirTelecom* Position: *Member of Audit Commission*

Period: 2003 - up to now

Organization: Public JSC Southern Telecommunication Company

Position: Member of Audit Commission

Period: 2003 – up to now

Organization: *Private JSC ACIB Pochtobank* Position: *Member of Audit Commission*

Period: 2003 - up to now

Organization: *Private JSC WestBaltTelecom* Position: *Member of Audit Commission*

Period: 2003 - up to now

Organization: Private JSC Recuperation facilities Orbita

Position: Member of Audit Commission

Period: 2003 - up to now

Organization: *Private JSC Pimtelephone* Position: *Member of Audit Commission*

Period: 2003 – up to now

Organization: *JSC CenterTelecom*Position: *Member of Audit Commission*

Period: 2004 - up to now

Organization: *Private JSC Startcom*Position: *Member of Audit Commission*

Joint-Stock Central Telecommunication Company INN 5000000970

Period: 2004 - up to now

Organization: Private JSC Nizhegorodskaya Cellular Communications

Position: Member of Audit Commission

Period: 2004 - up to now

Organization: *Public JSC Tatincom-T*Position: *Member of Audit Commission*

Period: 2004 - up to now

Organization: Tvertelecom Limited Liability Company

Position: Member of Audit Commission

Period: 2004 - up to now

Organization: *Private JSC Baykalwestcom* Position: *Member of Audit Commission*

Interest in the legal (charter) capital of the issuer: no

Percentage of ordinary shares of the issuer owned by the person: no

Interest in daughter/affiliated companies of the issuer: no

Relations (in-law, family, etc.) of the member of the issuer's body for control of its financial and business operations to other members of such bodies, members of the Board of Directors, the collective executive body and the person, performing the duties of the sole person executive body of the issuer: *no information available to the Company*

Mr. Kirill Frolov

Born in: 1977 Education: higher

Positions held over the past five years:

Period: 1997 - 2000

Organization: Limited Liability Company Dubrovki

Position: Chief accountant

Period: 2000 - 2001

Organization: Company A-Hold

Position: auditor

Period: 2001 - 2001

Organization: Public Joint-Stock Company Investitsionnaya Kompania Svyazi

Position: chief expert, internal audit and economic analysis unit

Period: 2001 – 2003

Organization: Public Joint-Stock Company Investitsionnaya Kompania Svyazi

Position: chief of internal audit unit, Department of Internal Audit and Economic Analysis

Period: 2002 - 2002

Organization: Public JSC Amursvyaz

Position: Member of the Board of Directors

Period: 2003 - 2004

Organization: Private JSC Tverskaya Cellular Communications

Position: Member of Audit Commission

Period: 2003 - 2004

Organization: *Public JSC Uralsvyazinform* Position: *Member of Audit Commission*

Period: 2003 - 2004

Organization: Public JSC STC

Position: Member of Audit Commission

Period: 2003 - 2004

Organization: *Private JSC Uralvestcom*Position: *Member of Audit Commission*

Period: 2003 - 2004

Organization: Private JSC Svyazinformkomplekt

Position: Member of Audit Commission

Period: 2003 - 2004

Organization: *Private JSC Teleross-Tyumen* Position: *Member of Audit Commission*

Period: 2003 - 2004

Organization: *Private JSC TyumenRuscom* Position: *Member of Audit Commission*

Period: 2003 - 2004

Organization: Private JSC Kaliningradskie Mobile Networks

Position: Member of Audit Commission

Period: 2003 - 2004

Organization: *Private JSC Transsvyaz*Position: *Member of Audit Commission*

Period: 2003 - 2004

Organization: Private JSC Siberia cellular Systems 900

Position: Member of Audit Commission

Period: 2003 - 2004

Organization: Public JSC Svyaz of Komi Republic

Position: Member of Audit Commission

Period: 2003 - up to now

Organization: Public Joint-Stock Company Investitsionnaya Kompania Svyazi

Position: Deputy Director - chief of internal audit of subsidiaries of JSC Svyazinvest, Internal Audit Department

Period: *2003 – up to now*

Organization: Private JSC Ermak-RSM

Position: Member of Audit Commission

Period: 2003 - up to now

Organization: *Private JSC Eniseytelecom* Position: *Member of Audit Commission*

Period: *2003 – up to now*

Organization: *JSC CenterTelecom*Position: *Member of Audit Commission*

Period: 2004 - up to now

Organization: JSC VolgaTelecom

Position: Member of Audit Commission

Period: 2004 – up to now Organization: JSC Dalsvyaz

Position: Member of Audit Commission

Period: 2004 - up to now

Organization: JSC RTKomm.RU

Position: Member of Audit Commission

Period: 2004 - up to now

Organization: Private JSC AKOS

Position: Member of Audit Commission

Period: 2004 - up to now

Organization: Private JSC Recuperation facilities Orbita

Position: Member of Audit Commission

Period: *2004 – up to now*

Organization: *Private JSC Volgograd GSM*Position: *Member of Audit Commission*

Period: 2004 - up to now

Organization: *Private JSC Westelcom*Position: *Member of Audit Commission*

Period: 2004 - up to now

Organization: *Private JSC RTC-Invest*Position: *Member of Audit Commission*

Period: 2004 - up to now

Organization: *Public JSC Tatincom-T*Position: *Member of Audit Commission*

Period: 2004 - up to now

Organization: *Private JSC Baykalwestcom* Position: *Member of Audit Commission*

Interest in the legal (charter) capital of the issuer: no

Percentage of ordinary shares of the issuer owned by the person: no

Interest in daughter/affiliated companies of the issuer: no

Relations (in-law, family, etc.) of the member of the issuer's body for control of its financial and business operations to other members of such bodies, members of the Board of Directors, the collective executive body and the person, performing the duties of the sole person executive body of the issuer: *no information available to the Company*

Internal Audit Department Ms. Lyudmila Dyliaeva

Born in: 1958
Education: higher

Positions held over the past five years:

Period: 1997 - 1999

Organization: Public Joint-Stock Company Elektrosvyaz of the Moscow region

Position: Inspector of the audit, internal audit commission

Period: 1999 - 2000

Organization: Public Joint-Stock Company Elektrosvyaz of the Moscow region Position: Accountant-controller, accounting, reporting and control unit

Period: 2000 - 2001

Organization: Public Joint-Stock Company Elektrosvyaz of the Moscow region

Position: Chief of audit, Head Accounting Department

Period: 2001 - 2003

Organization: Joint-Stock Central Telecommunication Company

Position: Head of Department of Internal Audit of the General Accounting Office

Period: 2003 - 2003

Organization: Joint-Stock Central Telecommunication Company

Position: Deputy head, Accounting Procedures, Methodology and Accounting Department

Period: 2003 - up to now

Organization: Joint-Stock Central Telecommunication Company

Position: Director of Internal Audit Department

Interest in the legal (charter) capital of the issuer: no

Percentage of ordinary shares of the issuer owned by the person: no

Interest in daughter/affiliated companies of the issuer: no

Relations (in-law, family, etc.) of the member of the issuer's body for control of its financial and business operations to other members of such bodies, members of the Board of Directors, the collective executive body and the person, performing the duties of the sole person executive body of the issuer: *no information available to the Company*

5.6 Remunerations, benefits/reimbursement of expenses of the body supervising financial and business activities of the issuer.

The Charter of JSC CenterTelecom specifies that amount and payment procedure of the remunerations payable to members of the internal audit commission are set forth by Regulations on the audit commission of the Company to be approved by a general meeting of shareholders.

The said Regulations in Article 7 specify that a member of the audit commission shall be paid quarterly remunerations equal to RUR150 thousand to each member in his/her period of serving on the commission.

The chairperson of the audit commission shall be paid the remuneration multiplied by a factor of 1.3.

For the quarter in which elections of the Audit Commission were held remunerations to members of the Audit Commission are paid pro rata the period serving in the quarter.

Remunerations paid to all members of the audit commission in 2003: RUR1,763,049.90.

Remunerations paid to employees of the Internal Audit Department in 2003: RUR1,391,931.31

5.7 Workforce and general information on the issuer's employees and workforce variations

Description	Reporting period
Employees aged under 25, %	8.1 %
Employees aged over 25 but under 35 years, %	26.8 %
Employees aged over 35 but under 55, %	55.1 %
Employees aged over 55, %	10.0 %
Total:	100%
of whom:	
having college and/or general education, %	35.8 %
having initial and/or college education, %	41.9 %
having higher professional education, %	22.3 %
having post-graduate professional training, %	0.1 %

Average number of workers (employees) of the issuer, including workers (employees), employed by its subsidiaries and representative offices; and payroll costs and social security.

Description	2Q2004
Average number of employees (less part-time and off the list workers), employees	67,391
Payroll costs, RUR	1,534,988,232
Allocations to social security, RUR	159,696,200
Total amount spent, RUR	1,694,684,432

The number of employees (workers) does not include officers significantly affecting financial and business activities of the issuer (key officers).

Trade-union body is set up in the Company.

A trade-union body is set up in the Company.

5.8 Information regarding any issuer's obligations to employees (workforce) related to a possibility of their participation in the legal (contributed) capital (unit fund) of the issuer.

No obligations to employees.

VI. Information regarding shareholders of the issuer, and related (interested) party deals closed by the issuer

6.1 Data on the total number of the issuer's shareholders (participants).

Total number of the issuer's shareholders as at the reporting period end: **29,331** of which nominal holders of the issuer's shares: **37**

6.2 Data on shareholders (participants) of the issuer owning at least 5% of its legal (contributed) capital (unit fund) or at least 5% of its ordinary shares, and data on participants (shareholders) of such holders, owning at least 20% of its legal (contributed) capital (unit fund) or at least 20% of ordinary shares of such a holder.

6.2.1. Full name of the shareholder: Public Joint-Stock Company Investitsionnaya Kompania Svyazi

Abbreviated name: JSC Svyazinvest

INN: 7710158355

Address: 55 Plyuschikha Street, building 2, Moscow, 119121, Russia

Interest in the legal (charter) capital of the issuer: 38.016537 %

Percentage of ordinary shares: 50.688489 %

Shareholders (participants) owning at least 20% of the legal capital of the shareholder (participant) of the issuer:

a) Name of the shareholder: Ministry of Property Relations of the Russian Federation

Address: 9 Nikolski Per., Moscow, Russia

Interest in the legal capital of the issuer's shareholder (participant): 50 % + 1

Percentage of ordinary shares of the shareholder (participant) of the issuer: 50 % + 1

Interest in the legal (charter) capital of the issuer: 0 %

Percentage of ordinary shares: 0 %

b) Name of the shareholder: **MUSTCOM LIMITED**

Address: Julia House, 3 Themistokles Dervis Street CY-1066 Nicosia, Cyprus.

Interest in the legal capital of the issuer's shareholder (participant): 25 % + 1

Percentage of ordinary shares of the shareholder (participant) of the issuer: 25 % + 1

Interest in the legal (charter) capital of the issuer: 0 %

Percentage of ordinary shares: 0 %

c) Name of the shareholder: Specialized state body established by the government of the Russian Federation -

Russian Federal Property Fund

Address: 9 Leninski Prospect, Moscow, 19049, Russia

TIN (INN): 7704097841

Interest in the legal capital of the issuer's shareholder (participant): 25 % -2

Percentage of ordinary shares of the shareholder (participant) of the issuer: 25 % -2

Interest in the legal (charter) capital of the issuer: 7.193740 %

Percentage of ordinary shares: 9,591611 %

6.2.2. Full name of the shareholder: ING Bank (EURASIA) ZAO (Private Joint-Stock Company)

Abbreviated name: ING Bank EURASIA

INN: 7712014310

Address: 31 Krasnaya Presnya, Moscow, 123022, Russia Interest in the legal (charter) capital of the issuer: 4.630377 %

Percentage of ordinary shares: 5.071687 %

(nominal holder)

6.2.3. Full name of the shareholder: Private Joint-Stock Company Depositary Clearing Company

Abbreviated name: **ZAO DCC**

INN: 7710021150

Address: 13 1st Tverskaya-Yamskaya Street, Moscow, 125047, Russia

Interest in the legal (charter) capital of the issuer: 11.409904 %

Percentage of ordinary shares: 9.225724 %

(nominal holder)

6.2.4. Full name of the shareholder: Specialized state body established by the government - Russian Federal Property

INN 5000000970

Fund INN: 7704097841

Address: 9 Leninski Prospect, Moscow, 119049, Russia

Interest in the legal (charter) capital of the issuer: 7.193740 %

Percentage of ordinary shares: 9.591611 %

Shareholders (participants) owning at least 20% of the legal capital of the shareholder (participant) of the issuer:

no such persons

6.2.5. Full name of the shareholder: Private Joint-Stock Company ABN AMRO BANK AO

Abbreviated name: ABN AMRO BANK A.O.

INN: 7703120329

Address: 17 Bolshaya Nikitskaya Street, building 1, Moscow, 103009, Russia

Interest in the legal (charter) capital of the issuer: 9.449641 %

Percentage of ordinary shares: 3.917313 %

(nominal holder)

6.2.6. Full name of the shareholder: Private Joint-Stock Company BRUNSWICK UBS NOMINEES

Abbreviated name: ZAO BRUNSWICK UBS NOMINEES

INN: 7711080038

Address: 2/2 Paveletskaya Square, Moscow, 115054, Russia Interest in the legal (charter) capital of the issuer: 8.823040 %

Percentage of ordinary shares: 4.801415 %

(nominal holder)

6.3. Information on government or municipal interest in the charter (contributed) capital (unit) fund of the issuer, existence of a special right ("golden share")

No	full name (for a legal entity – for-profit organization) or name (full name of the organization for a legal entity – not-for-profit organization), or first name and surname (for an individual), managing the government/municipal stake on behalf of the Russian Federation, constituent entity of the RF or municipality, who performs the functions of a member (shareholder) of the issuer.	Location	interest in the charter (contributed) capital of the issuer
1.	Specialized state body established by the government - Russian Federal Property	9 Leninski Prospect, Moscow, 119049, Russia	7.193740 %
	Fund		
3.	Property Management Committee of Kaluga	8 Saltykova-Schedrina	0.000106 %
	city	Street, Kaluga, 248002,	
		Russia	
4.	Property Fund of the Kaluga region	2 Stary Torg Square, Kaluga, 248630, Russia	0.000011 %

Special rights of the Russian Federation, constituent entities of the same, municipal entities for governing of the issuer: **no**

6.4 Information regarding restrictions on owning interest in the legal (contribution) capital (unit fund) of the issuer.

According to item 8.12 of the Company's Charter:

In the event that a shareholder in the Company intends to acquire 30 or more percent of placed common shares in the Company, alone or jointly with an affiliate (affiliates), such shareholder must, no sooner than 90 days and no later than 30 days before the date of acquisition of shares, send the Company written notice of its intention to acquire the shares. After the completion of the transaction involving the acquisition of such shares such shareholder must, within 30 days from date of acquisition, propose to the Company shareholders to sell their common shares of the Company and massissued securities convertible into shares at the market price but not less than the average price for the six months preceding the acquisition date of the shares by such shareholder.

According to the Russian Federation Law On competition and limitation of monopolistic activities on commodity markets there are following restrictions applicable to dealings with outstanding issued securities of the issuer on OTC market: "based on an application of a legal entity or a natural person and subject to a consent of a federal anti-monopoly body given in advance, an individual (a group of individuals) may acquire shares (units) carrying voting rights in the legal capital of a business entity giving the person (the group of individuals) the right to control over 20% of the said shares (units)."

There are no restrictions on foreign participation in the legal capital of the issuer.

There are no other limitations applicable to having an interest in the legal (contributed) capital of the issuer.

6.5 Information regarding changes in the ownership (shareholders-participants and their interests) of issuer affecting holders of at least 5 percent of its legal (contributed) capital (unit fund) or at least 5 percent of its ordinary shares.

	F	<i>y</i>			
	full and abbreviated corporate names (for a not-for-profit organization – name) of a legal entity or surname, given names of a natural person Record date (compiling the list of persons ent	interest of the person in the legal (contributed) capital (unit fund) of the issuer	percentage of the issuer ordinary shares owned by the said person		
	shareholders of the issu	•	enerai meeting oj		
1.	Russian Federal Property Fund	22 %	27.40 %		
2.	Public Joint-Stock Company 38 % 52.05 % Investitsionnaya Kompania Svyazi JSC Svyazinvest				
3.	DCL-KF Corporation	5.82 %	2.72 %		
	Record date (compiling the list of persons ent shareholders of the iss	•	eneral meeting of		
1.	Russian Federal Property Fund	22 %	27.40 %		
2.	Public Joint-Stock Company 38 % 52.05 % Investitsionnaya Kompania Svyazi JSC Svyazinvest				
3.	PROTSVETANIE HOLDINGS LIMITED	5.45 %	1.51 %		
4.	DCL-KF Corporation	5.58 %	2.39 %		
	Record date (compiling the list of persons ent shareholders of the issu		eneral meeting of		
1.	Russian Federal Property Fund	22 %	27.4 %		
2.	· •				
3.	PROTSVETANIE HOLDINGS 6.66 % 1.51 % LIMITED				
4.	DCL-KF Corporation	5.58 %	2.39 %		
	Record date (compiling the list of persons ent shareholders of the issue		eneral meeting of		
1.					

J970					
2.	Public Joint-Stock Company Investitsionnaya Kompania Svyazi JSC Svyazinvest	38 %	52.05 %		
3.	PROTSVETANIE HOLDINGS LIMITED	6.66 %	1.51 %		
4.	DCL-KF Corporation	5.58 %	2.39 %		
	Record date (compiling the list of persons enti shareholders of the issu	-	ne general meeting of		
1.	Russian Federal Property Fund	22 %	27.4 %		
2.	Public Joint-Stock Company Investitsionnaya Kompania Svyazi JSC Svyazinvest 38 % 52.05 % Svyazinvest				
3.	PROTSVETANIE HOLDINGS LIMITED	5.93 %	0.51 %		
4.	DCL-KF Corporation	5.58 %	2.39 %		
	Record date (compiling the list of persons ent shareholders of the issuer				
1.	Russian Federal Property Fund	7.19 %	9.59 %		
2.	Public Joint-Stock Company Investitsionnaya Kompania Svyazi JSC Svyazinvest	38.02 %	50.69 %		
	Record date (compiling the list of persons enti- shareholders of the iss	_	ne general meeting of		
1.	Russian Federal Property Fund	7.19 %	9.59 %		
2.	Public Joint-Stock Company Investitsionnaya Kompania Svyazi JSC Svyazinvest	38.02 %	50.69 %		
	Record date (compiling the list of persons enti shareholders of the issu		ne general meeting of		
1.	Specialized state body established by the government of the Russian Federation - Russian Federal Property Fund				
2.	Public Joint-Stock Company				
	Investitsionnaya Kompania Svyazi				

6.6 Information regarding transactions concluded by the issuer where self-interest existed (related party deals).

Total value of the closed related party deals: around RUR8,402,512.24 (the price of deal (2) is not included, as the monthly rental under the deal totals RUR661,950).

- 1) Lease contract for non-living premises with JSC Moscow City Telephone Network
- the Board of Directors of JSC CenterTelecom
- The related party deal
- V. Yashin as the Chairman of the Board of Directors is an interested party in the deals (as a member of the Board of Directors of JSC Moscow City Telephone Network), Mr. R. Amaryan as a non-independent director, Mr. A. Lopatin as a member of the Board of Directors and an interested party in the closing of the deal (as a member of the Board of Directors of JSC Moscow City Telephone Network).
- The Contract subject-matter: lease of non-living premises.
- JSC CenterTelecom and JSC Moscow City Telephone Network

INN 5000000970

- Total amount of annual rent is USD64,188 inclusive of VAT
- Effective as of signing.
- Lease period: from January 1, 2004 through December 25, 2004

The decision to approve the deal with JSC MGTS was passed by the Board of Directors of JSC CenterTelecom: minutes #32 of April 14, 2004.

2) Lease of physical circuits with OJSC Rostelecom

- the Board of Directors of JSC CenterTelecom.
- The related party deal
- Mr. R. Amaryan as a non-independent director, Mr. V. Yashin as a member of the Board of Directors is an interested party in the deal (as a member of the Board of Directors of OJSC Rostelecom), Mr. S. Avdiants as a member of the Board of Directors is an interested party in the closing of the deal (as a member of the Board of Directors of OJSC Rostelecom), Mr. V. Belov as a member of the Board of Directors is an interested party in the closing of the deal (as a member of the Board of Directors an interested party in the closing of the deal (as a member of the Board of Directors an interested party in the closing of the deal (as a member of the Board of Directors of OJSC Rostelecom)
- The deal subject-matter: lease of physical circuits
- JSC CenterTelecom and OJSC Rostelecom
- One-time payment for provisioning of two wires is RUR7,200 (exclusive of VAT), the monthly rental for provided physical circuits is RUR661,950 (plus VAT).
- Effective as of signing.
- the lease term is unspecified.
- The decision to approve the deal with OJSC Rostelecom was passed by the Board of Directors of JSC CenterTelecom: minutes #34 of April 28, 2004.

3) Sale-purchase contract of shares of ZAO Vladimir teleservice with JSC Central Telegraph

- the Board of Directors of JSC CenterTelecom.
- The related party deal
- Mr. R. Amaryan as a non-independent director, Mr. V. Belov as a member of the Board of Directors is an interested party in the closing of the deal (as a member of the Board of Directors of JSC Central Telegraph), Mr. A. Lopatin as a member of the Board of Directors an interested party in the closing of the deal (as the Chairman of the Board of Directors of JSC Central Telegraph), Mr. G. Finger as a member of the Board of Directors is an interested party in the closing of the deal (as a member of the Board of Directors of JSC Central Telegraph).
- The deal subject-matter: acquisition of 11,000 shares accounting for 50% of the charter capital of ZAO Vladimir Teleservice.
- JSC CenterTelecom and JSC Central Telegraph.
- The value of the deals is RUR2,922,040.
- Effective as of signing.
- The term is until all obligations of the parties are met in full.
- The decision to approve the deal with OJSC Rostelecom was passed by the Board of Directors of JSC CenterTelecom: minutes #38 of May 21, 2004.

4) Survey and design contract with JSC Giprosvyaz

- the Board of Directors of JSC CenterTelecom.
- The related party deal
- JSC Svyazinvest owning over 20% of voting shares of JSC CenterTelecom, also owns over 20% of voting shares of JSC Giprosvyaz.
- the Contract subject-matter: survey and development of a system design.
- JSC CenterTelecom and JSC Giprosvyaz
- Total contract value is RUR3,586,926.24 inclusive of VAT
- Effective as of signing.
- Work completion date: before June 30, 2004

The decision to approve the deal with JSC Giprosvyaz was made by the Board of Directors of JSC CenterTelecom, Minutes #41 of June 10, 2004

6.7 Accounts receivable

Accounts receivable (as on June 30, 2004).

RUR in thousands

·	Break-down falling due periods			Total		
Type of accounts receivable	0-45 days	45-90 days	90-180 days	180-360 days	Over 360 days	Total
Accounts receivable, total Of which:	3,140,066	31,574	22,755	39,597	56,801	3,290,792
Overdue, total	620,448				-	6,204,48
Customers and buyers	1,327,769	7,124		-	288	1,335,181
Bills of exchange receivable	-	-		-	-	
Debt of daughter and affiliated companies	-	-	1	-	-	
Debt of participants (founders) with respect to contributions to the charter capital	-	-	1	-	-	-
Advance payments made	160,188	7,085	11,306	11,086	25,131	214,796
Other debtors	1,079,289	2,358	2,835	4,504	31,382	1,120,368

The figures are less doubtful debt provisions.

In 1H2004 Private JSC Zagorodny Telecom (Country Telecom) accounted for receivables totaling RUR527,646 thousand, or over 10% of the total accounts receivable (RUR4,624,978 thousand).

Full name of the debtor: Private Joint-Stock Company Zagorodny Telecom

Abbreviated name: ZAO Zagorodny Telecom

Overdue accounts receivable: no

The debtor is not affiliated to the Company.

VII. Accounting reports/financial statements of the issuer

7.1 Annual financial statements of the issuer.

Annual financial statements of JSC CenterTelecom for 2003 are attached as Annex 1 to the quarterly report.

7.2 Quarterly financial statements of the issuer for the last ended reporting quarter.

Quarterly financial statements of JSC CenterTelecom for 2003 are attached as Annex 2 to the quarterly report.

7.3 Consolidated financial statements of the issuer for the last full fiscal year.

Consolidated financial statements were not compiled as there was no request of the majority shareholder - JSC Svyazinvest.

7.4 Total value of export and export share in the total sales volume.

JSC CenterTelecom does not sell its services beyond the territory of the Russian Federation.

The market for sales of JSC CenterTelecom services is regions of the Russian Federation.

7.5 Information regarding significant changes in the issuer's property after the end of the last full fiscal year.

There were no significant (in excess of 5% of asset value of the Company) changes in the immovable property of the issuer.

In the total value of the immovable property the value of telecommunications facilities (cable ducts, linear plant) is specified. It should be noted that in the scope of telecommunications facilities the list of items to be registered by the government is not definitively finalized yet, nor are the registration arrangements. Article 7 of the Federal Telecommunications Act stipulates that specifics of the state registration of telecommunications facilities shall be set forth by the government of the Russian Federation. According to item 21 of the Russian Government executive order of December 4, 2003 #1776-r it is planned to draft a legal act On specifics of the state registration of ownership rights and other property rights for linear and cable plant in 2Q2004. The said legal act has not been passed yet.

7.6 Information about litigations involving the issuer that may materially affect its financial and business operations.

Over the three years preceding the end of the reporting quarter the Company did not take part in litigations that may materially affect financial and business activities of the Company.

VIII. Additional information about the issuer and outstanding securities issued by it

8.1 Additional information about the issuer.

8.1.1 Legal (charter) capital of the issuer: amount and structure.

Amount of the issuer's legal capital as of the end of the last reporting quarter: **RUR** 631,199,896.5 Breakdown of the legal capital by categories of shares:

Ordinary shares:

total nominal value: RUR473,402,049.9 percentage of the legal capital: 75.000337 %

Preference shares:

total nominal value: RUR157,797,846.6 percentage of the legal capital: 24.999663 %

Level I American Depositary Receipts (ADRs) Program issued for underlying ordinary shares of JSC CenterTelecom was registered on August 22, 2001 by the US Securities and Exchange Commission. One ADR represents 100 ordinary shares of the Company. As of the end of the reporting quarter outstanding ADRs represented about 0.54% of local ordinary shares of the Company.

JPMorgan Chase Bank (J.P. Morgan Chase Bank, Trinity Tower 9 Tomas More Street London EIWIYT United Kingdom) is the depositary bank for the ADR program of the Company. Deposit Agreement between JSC CenterTelecom, JPMorgan Chase bank and holders of the ADRs was concluded on September 4, 2001, as revised and amended on December 10, 2001.

Permits for outstanding shares overseas are issued according to Ordinance of FCSM of Russia #03-17/ps of April 1, 2003.

FCSM permit to accept the Company shares for overseas trading was granted:

- August 16, 2001 # 702-r for Level I ADR Program for 334,185 underlying ordinary shares of the Company;
- March 18, 2002 #323/r for Level I ADR Program for 334,185,000 underlying ordinary shares of the Company (due to share split);
- December 24, 2002 # 1818/r for Level I ADR Program for trading 802,000,000 underlying ordinary shares of the Company (due to joining of 16 telecom companies of the Central region to Joint-Stock Central Telecommunication Company).

At the moment there are no market-makers arranging trading to ensure transfer of securities of a foreign issuer certifying rights with respect of the issuer's shares.

8.1.2 Changes in the legal capital of the issuer

Value of the legal capital as at January 1, 1998, RUR	618,631 (denominated in new roubles))
Breakdown of the legal capital by share type	Ordinary shares: total nominal value, RUR: 451,601 (new rouble denominated) percentage of the legal capital: 73.00006 % Preference shares Class B: total nominal value, RUR: 12,372 (new rouble denominated) percentage of the legal capital: 1.9999 % Preference shares Class A: total nominal value, RUR:154,658 (new rouble denominated) percentage of the legal capital: 25.00004 %
The issuer's governing body which made a decision to	Annual general meeting of shareholders of Joint-Stock

Company Elektrosvyaz of the Moscow region
17.05.1996 Minutes # 2
185,589,300
Ordinary shares: total nominal value, RUR135,480,300 percentage of the legal capital: 73.00006 % Preference shares Class B: total nominal value, RUR3,711,600 percentage of the legal capital: 1.9999 % Preference shares Class A: total nominal value, RUR46,397,400
percentage of the legal capital: 25.00004 %
Board of Directors of Joint-Stock Central Telecommunication Company
29.07.2002 Minutes # 6
631,199,896.5
Ordinary shares: total nominal value, RUR473,402,049.9 percentage of the legal capital: 75.000337 % Preference shares Class A: total nominal value, RUR157,797,846.6 percentage of the legal capital: 24.999663 %

8.1.3. Allocations to and making use of the reserves and other funds of the issuer

Article 10 (Charter of the Company) Company Funds

10.1. A reserve fund shall be created within the Company in the amount of 5 percent of the Company's charter capital.

The Company's reserve fund shall be formed through mandatory annual deductions of at least 5 percent of the Company's net profits until such time as the fund reaches the size established in this Clause.

The reserve fund is created for the purposes of covering the Company's losses, redeeming Company's bonds and repurchasing shares of the Company in the event that other funds are not available.

The reserve fund may not be used for other purposes.

In 2Q2003 the Company allocated RUR31,560 thousand (5% of the legal capital amount) to the reserves. In 3Q2003 a doubtful debt reserve to cover doubtful accounts receivable totaled to RUR973,167 thousand.

In 1H2004 doubtful debt provisions with respect to accounts receivable totaled RUR1,334,186 thousand.

10.2. Pursuant to a resolution of the General Meeting of Shareholders on the matter provided in sub-clause 13 of Clause 13.2 of the Charter other funds within the Company may be created, including a Shareholding Fund for Company employees.

Funds of the Shareholding Fund shall be used only to acquire shares of the Company sold by the shareholders of the Company for subsequent placement among the Company's employees.

Proceeds from the sale to Company's employees of shares acquired using funds from the Shareholding Fund, shall be contributed to such fund.

The procedure for contributing and using monies of the fund and its purpose shall be determined in the Regulation on the Shareholding Fund, to be approved by the Company's Board of Directors.

In 2Q2004 the reserves were not used for any purpose. The doubtful debt provisions in 2Q2004 were used to cover doubtful accounts receivable in the amount of RUR5,655 thousand.

8.1.3. Allocations to and making use of the reserves and other funds of the issuer

Article 10 (Charter of the Company) Company Funds

10.1. A reserve fund shall be created within the Company in the amount of 5 percent of the Company's charter capital.

The Company's reserve fund shall be formed through mandatory annual deductions of at least 5 percent of the Company's net profits until such time as the fund reaches the size established in this Clause.

The reserve fund is created for the purposes of covering the Company's losses, redeeming Company's bonds and repurchasing shares of the Company in the event that other funds are not available.

The reserve fund may not be used for other purposes.

In 2Q2003 the Company allocated RUR31,560 thousand (5% of the legal capital amount) to the reserves. In 3Q2003 a doubtful debt reserve to cover doubtful accounts receivable totaled to RUR973,167 thousand.

10.2. Pursuant to a resolution of the General Meeting of Shareholders on the matter provided in sub-clause 13 of Clause 13.2 herein other funds within the Company may be created, including a Shareholding Fund for Company employees. Funds of the Shareholding Fund shall be used only to acquire shares of the Company sold by the shareholders of the Company for subsequent placement among the Company's employees.

Proceeds from the sale to Company's employees of shares acquired using funds from the Shareholding Fund, shall be contributed to such fund.

The procedure for contributing and using monies of the fund and its purpose shall be determined in the Regulation on the Shareholding Fund, to be approved by the Company's Board of Directors.

8.1.4 Convening and conducting meetings (sessions) of the issuer's supreme governing body

The issuer's supreme governing body: General meeting of shareholders

Serving notice of a meeting of the issuer's supreme governing body:

1) Notice of holding a general meeting of shareholders shall be given at least 20 days prior to the meeting and notice of meeting with a reorganization issue on the agenda shall be given for at least 30 days before the meeting. If election of the Board of Directors is put on the suggested agenda of an extraordinary meeting, notice of the extraordinary meeting shall be given at least 50 days prior to the meeting.

Notice of a general meeting of shareholders shall be sent to each person named in the list of shareholders entitled to take part in the general meeting of shareholders by registered mail or handed over to each of the said persons in person with a signed receipt, or published by the Rossiiskaya Gazeta.

2) Notice of a general meeting of shareholders shall specify:

the full corporate name and domicile of the Company;

the form of conducting the meeting (a meeting or voting by mail (absentee voting));

date, venue and the time of holding a general meeting of shareholders and mailing address to send filled out ballots, or in the case of voting by mail the cut-off date of accepting ballots and the address for sending filled out ballots; start time of the registration of attendees (representatives) taking part in the meeting;

the record date (date of finalizing the list of persons entitled to take part in the general meeting of shareholders); the agenda of the general meeting of shareholders;

procedure of confirming powers of representatives of persons entitled to take part in the general meeting of shareholders;

arrangements for reviewing information (materials) to be provided to those entitled to take part in the general meeting before the meeting and address (addresses) where the information can be reviewed, (the address of the sole person executive body of the Company, and addresses of other locations where the information (materials) will be provided).

3. Notice to shareholders of a general meeting of shareholders which agenda suggests voting on issues that may entail creation of a right to demand a share repurchase by the Company, in addition to the information mentioned in par. 4.2, should indicate the following:

a reminder that shareholders-owners of ordinary shares of the Company have the right to demand a repurchase by the Company of the shares owned by such shareholders, if they voted against the passed decision or did not take part in voting on these issues;

share price and repurchase procedure.

4. Notice to shareholders of an extraordinary general meeting of shareholders which agenda suggests election of the

Joint-Stock Central Telecommunication Company INN 5000000970

Board of Directors of the Company in addition to the information mentioned in par. 4.2 above should specify the dates and procedure of nominating candidates to the Company's Board of Directors by shareholders (a shareholder) owning on aggregate at least 2% of voting shares of the Company.

5. Besides the information specified in par. 2-4, notice of a general meeting of shareholders may provide other information regarding shareholders' participation in the general meeting of shareholders.

Individuals (bodies) empowered to convene (demand convening) an extraordinary meeting (session) of the issuer's supreme governing body and a procedure of filing (making) such demands:

- the Board of Directors on its own initiative;
- request of the Company's Audit Commission,
- request of the Company's auditor,
- request of shareholders (a shareholder) owning at least 10% of voting shares of the Company as at the date of making the request.

Procedure of setting the date of the meeting (session) of the issue's supreme governing body: Setting the date and definition of the procedure of conducting a general meeting of shareholders shall be an exclusive power of the Board of Directors, in accordance with Article 47 of the Federal Law On Joint-Stock Companies.

- 1) An annual general meeting of shareholders shall be held not earlier than 4 months and not later than 6 months after the relevant fiscal year end.
- 2) An extraordinary general meeting of shareholders to convened at the request of the Audit Commission, the Company's auditor or shareholders (a shareholder) owning on aggregate at least 10% of the Company voting shares shall be held within 40 days from making the request to convene an extraordinary meeting of shareholders.
- 3) An extraordinary General Meeting of Shareholders convened pursuant to a request from the Company's internal audit commission, the Company's auditor or shareholders (a shareholder) holding a total of at least 10 percent of voting shares of the Company must be held within 70 days from the moment the request for an extraordinary General Meeting of Shareholders is presented, if the agenda of such meeting includes election of the Company's Board of Directors.
- 4) In the event that the number of members of the Company's Board of Directors falls below the quorum for conducting sessions of the Company's Board of Directors, an extraordinary General Meeting of Shareholders convened pursuant to a resolution of the Company's Board of Directors adopted at its own initiative to elect the Company's Board of Directors must be held within 70 days from the moment the Company's Board of Directors adopts the resolution to hold the meeting
- 5) Except as specifically stated in par. 4 above, an extraordinary general meeting of shareholders to be convened pursuant to a decision of the Board of Directors of the Company on its own initiative for resolving any matters in the power of a general meeting of shareholders, including the following:
- early termination of powers of the Board of Directors and election of the Board of Directors of the Company (if the Board membership is less than the quorum for holding the Board meetings),
- election of the Board of Directors (if the Board of Directors was not elected for any reason);

shall be held at the date set by the Board of Directors of the Company in compliance with effective legislation and the Company Charter.

Persons entitled to put issues on the agenda of a meeting (session) of the issuer supreme governing body, and procedure of making such proposals:

Shareholders – owners of at least 2% of the Company voting shares have the right to put issues on a shareholders' meeting agenda.

1. Proposals on putting issues on the agenda of an annual general meeting of shareholders and nominating candidates for the bodies of the Company elected by a general meeting of shareholders can be made and requests to convene an extraordinary general meeting filed by way of:

sending by mail to the address (location) of the sole person executive body of the issuer specified in the unified state register of legal entities;

Joint-Stock Central Telecommunication Company INN 5000000970

handing over with a signed delivery confirmation to the person performing the duties of the sole person executive body of the Company, the Chairman of the Board of Directors, the Corporate Secretary or other person authorized to accept documents in writing addressed to the Company; sending a facsimile message.

- 2. Proposals on putting issues on the agenda of a general meeting of shareholders and nominating candidates to stand for election to the Company's bodies elected by a general meeting of shareholders shall contain information identified in Article 53 of the Federal Law On Joint-Stock Companies. A request to hold an extraordinary general meeting shall contain information identified in Article 55 of the Federal Law On Joint-Stock Companies. A proposal on nominating candidates to stand for election to the Company bodies elected by a general meeting of shareholders, contained in a request to convene an extraordinary general meeting of shareholders shall comply with provisions of Article 53 of the Federal Law On Joint-Stock Companies.
- 3. A proposal on putting issues on the agenda of a general meeting of shareholders, on nominating candidates to stand for election to the Company's bodies elected by a general meeting of shareholders, and a request to convene an extraordinary general meeting of shareholders shall be deemed to have been received from the shareholders, who (whose representatives) signed them.
- 4. The percentage of the voting shares owned by the shareholder (shareholders) putting forward a proposal for the agenda of an annual general meeting of shareholders and/or nominating candidates to stand for election to the Company bodies elected by a general meeting of shareholders shall determined as at the date of making such proposal. The percentage of voting shares owned by the shareholder (shareholders) requesting to convene an extraordinary general meeting of shareholders shall be determined as at the date of filing such request.
- 5. If a proposal on putting issues on the agenda of a general meeting of shareholders, on nominating candidates to stand for election to the Company's bodies elected by a general meeting of shareholders, or a request to convene an extraordinary general meeting of shareholders is signed by a representative of a shareholder a power of attorney (a copy thereof certified as required) containing data about the shareholder and his/her representative shall be attached to such proposal (request), the personal details provided being in compliance with requirements of the Federal Law On Joint-Stock Companies regarding the data to be contained in the power of attorney for voting by proxy executed in accordance with stipulations of the Federal Law on Joint-Stock Companies regulating execution of a power of attorney for voting by proxy.
- 6. If a proposal on putting issues on the agenda of a general meeting of shareholders, on nominating candidates to stand for election to the Company's bodies elected by a general meeting of shareholders, or a request to convene an extraordinary general meeting of shareholders is signed by a shareholder (a shareholder's representative) whose shareholding rights are registered on a depo account with a depositary a statement of the shareholder's depo account with the depositary maintaining the register of rights for such shares shall be attached to such proposal (request).
- 7. During preparation of a general meeting when candidates for the Board of Directors, the Audit Commission of the Company are nominated a proposal may be accompanied by consent in writing of the nominated candidate and information about the candidate to be provided to persons entitled to take part in the general meeting of shareholders.
- 8. If a proposal on putting issues on the agenda of a general meeting of shareholders, on nominating candidates to stand for election to the Company's bodies elected by a general meeting of shareholders was sent by mail, the date of putting such proposal shall be the stamp date on the seal confirming the posting of the dispatch.
- If a request to convene an extraordinary general meeting was sent by ordinary mail or other ordinary dispatch the date of filing such request shall be the date the stamp date on the seal confirming the delivery of the dispatch, and if a request to convene an extraordinary general meeting was sent by registered mail or other registered dispatch the date of handing it in to the addressee with a signed confirmation.
- 9. If a proposal on putting issues on the agenda of a general meeting of shareholders, on nominating candidates to stand for election to the Company's bodies elected by a general meeting of shareholders, or a request to convene an extraordinary general meeting of shareholders was handed in with a signed confirmation the date of handing in shall be

the date of making the proposal/request.

10. If a proposal on putting issues on the agenda of a general meeting of shareholders, on nominating candidates to stand for election to the Company's bodies elected by a general meeting of shareholders, or a request to convene an extraordinary general meeting of shareholders was sent by a facsimile transmission the date of making the proposal or filing the request shall be the date of receipt of the transmission by the Company determined as described in the paragraph below.

A facsimile transmission containing a proposal or request shall be sent at the fax number of the Company and received by the Company before the end of official business day established at the Company. The copy of the transmitted facsimile message shall bear the name of person sending the message, date and time of the transmission and the name of the person who received the transmission. The person sending the message shall request acknowledgement of receipt and the person who received the message shall acknowledge the receipt by sending a return facsimile message. Upon receipt by the Company of the original proposal or request sent by a facsimile transmission the date of making the request or filing the request shall be the date of receipt by the Company of the facsimile message.

11. The Company's Board of Directors must review the made proposals for the agenda of an annual general meeting of shareholders or proposal on nominating candidates to stand for election to the Company's bodies elected by a general meeting of shareholders and pass relevant decisions not later than 5 days after cut-off date for making proposals set in the Company's Charter.

Proposals on putting issues on the agenda of a general meeting of shareholders, or nominating candidates to stand for election to the Company's bodies elected by a general meeting of shareholders received by the Company after the cut-off date for review of proposals shall also be reviewed by the Board of Directors as stipulated by the effective legislation.

12. Proposals on putting issues on the agenda of a general meeting of shareholders, on nominating candidates to stand for election to the Company's bodies elected by a general meeting of shareholders, or requests to convene an extraordinary general meeting of shareholders may be called off by the those who made the proposals and filed the requests. The date of receipt by the Company of such withdrawal shall be the date of receipt by the Company of a mailed letter, the date of handing in the withdrawal, or the date of receipt by the Company of the facsimile transmission.

Persons entitled to review the information (materials) provided during preparation and conduct of a meeting (session) of the supreme governing body of the issuer, and procedure of reviewing the information:

A list of persons entitled to participate in a general meeting of shareholders shall be compiled on the basis of entries in the register of shareholders of the Company.

Procedure of reviewing the information provided during preparation for a general meeting of shareholders:

- at the location of the executive bodies of the Company;
- during the general meeting of shareholders at the venue of the meeting;
- at other sites specified in the notice of the shareholders' meeting;
- at a shareholder's request within no more than 5 days,
- on the premises at the address of the sole person executive body: 6 Degtiarny Per., building 2, office 513, Moscow, Russia

8.1.5 Information regarding commercial organizations in which the issuer owns at least 5% of the organization's legal capital or at least 5% of the ordinary shares.

Name: Limited Liability Company MobilCom

Abbreviated name: MobilCom LLC

Address: 17 Mira Street, Vladimir, 600017, Russia

Mailing address: 40 Gorkogo Street, Vladimir, 600017, Russia

INN: 3302015376

The issuer's interest in the legal entity's legal capital: 100 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

No Board of Directors (Supervisory Board)

The person performing duties of the sole person executive body (year of birth):

Mr. Alexander G. Udilov (1955)

Members of the collective executive body of the organization in question:

No collective executive body

Name: Limited Liability Company Telecom-Stroy

Abbreviated name: LLC Telecom-Stroy

Address: 6 2nd Minski Per., Ivanovo, 153017, Russia

Mailing address: 6 2nd Minski Per., Ivanovo, 153017, Russia

INN: 3731033134

The issuer's interest in the legal entity's legal capital: 100 %

The interest of the commercial organization in the issuer's legal capital - no interest Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

No Board of Directors (Supervisory Board)

The person performing duties of the sole person executive body (year of birth):

Mr. Oleg I. Shepelev (1950)

Born in: No information available in the Company

Members of the collective executive body of the organization in question:

No collective executive body.

Name: Limited Liability Company Teleport-Ivanovo (TPI)

Abbreviated name: Teleport Ivanovo LLC

Address: 90 Tashkentskaya Street, Ivanovo, 153032, Russia

Mailing address: 90 Tashkentskaya Street, Ivanovo, 153032, Russia

INN: 3731029642

The issuer's interest in the legal entity's legal capital: 100 %

The interest of the commercial organization in the issuer's legal capital - no interest Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

No Board of Directors (Supervisory Board)

The person performing duties of the sole person executive body (year of birth):

Mr. Alexander A. Kopytin (1971)

Members of the collective executive body of the organization in question:

No collective executive body.

Name: Limited Liability Company Telecom-Terminal

Abbreviated name: Telecom-Terminal LLC

Address: 13 Lenina Prospect, Ivanovo, 153000, Russia

Mailing address: 13 Lenina Prospect, Ivanovo, 153000, Russia

INN: 3731033198

INN 5000000970

The issuer's interest in the legal entity's legal capital: 100 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

No Board of Directors (Supervisory Board)

The person performing duties of the sole person executive body (year of birth):

Mr. Sergey L. Tikhonov (1967)

Members of the collective executive body of the organization in question:

No collective executive body.

Name: Limited Liability Company Vlad Page

Abbreviated name: Vlad Page LLC

Address: 42 Gorkogo Street, Vladimir, Russia

Mailing address: 42 Gorkogo Street, Vladimir, Russia

INN: 3328414576

The issuer's interest in the legal entity's legal capital: 75 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

No Board of Directors (Supervisory Board)

No business is done by the entity. The annual meeting of members of VladPage LLC decided to wind up the company (Minutes of May 31, 2004). The liquidation commission of the following 8 members was elected:

- 1. Mr. A. Korovin
- 2. Mr. A. Udilov
- 3. Ms. O. Antonova
- 4. Ms. Yu. Markina
- 5. Ms. Yu. Bondareva-Mitiay
- 6. Mr. M. Romanov
- 7. Ms. E. Privalova
- 8. Mr. L. Dzhusoev

Name: Public Joint-Stock Company Russian Telecommunications Network

Abbreviated name: JSC RTS

Location: 2/15 Maroseyka Street, Moscow, 101000, Russia

Mailing address: 108 Profsoyuznaya Street, Moscow, 117437, Russia

INN: 7709029010

The issuer's interest in the legal entity's legal capital: 88.45 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

- 1. Viktor A. Polischuk (1938) Chairman of the Board of Directors
- 2. Sergey V. Biryukov (1956)
- 3. Vyacheslav E. Kamnev (1968)
- 4. Ruben A. Amaryan (1949)
- 5. Ella M. Zhuravleva (1961)
- 6. Vladimir V. Kozin (1970)
- 7. Aleksey A. Lokotkov (1950)

INN 5000000970

- 8. Sergey V. Nazarov (1971)
- 9. Sergey V. Pridantsev (1967)

The person performing duties of the sole person executive body (year of birth):

Sergey V. Biryukov (1956)

Members of the collective executive body of the organization in question:

No collective executive body.

Name: Private Joint-Stock Company *CenterTelecomService*

Abbreviated name: ZAO CenterTelecomService

Address: 23 Proletarskaya Street, room 101, Khimki, Moscow region, 141400, Russia

Mailing address: 3 Dmitrovski Per., building 1, Moscow, 130031, Russia

INN: 5047053920

The issuer's interest in the legal entity's legal capital: 75 %

Percentage of the owned voting shares: 75%

The interest of the commercial organization in the issuer's legal capital - no interest Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors of the organization (year of birth):

Mr. Ruben A. Amaryan (1949) - Chairman of the Board of Directors

Mr. Aleksey A. Lokotkov (1950)

Mr. Sergey V. Pridantsev (1967)

Ms. Ella M. Zhuravleva (1961)

Mr. Vladimir. V. Kozin (1970)

Mr. Sergey L. Presnyakov (1959)

Mr. Ruslan V. Kryazhev (1967)

The person performing duties of the sole person executive body (year of birth):

Mr. Vladimir V. Molchanov (1960)

Members of the collective executive body of the organization (year of birth);

Member of the Management Board:

Sergey Pridantsev (1967)

Nikolay Mezhuev (1962)

Maksim Pegasov (1966)

Vladimir Kondratov (1969)

Vladimir Molchanov (1960) - Chairman of the Management Board

Name of the entity: Limited Liability Company Manufacturing and implementation plant Svyaz-Service-Irga

Abbreviated name: Svyaz-Service-Irga LLC PVP Address: 21 Esenina Street, Ryazan, 390046, Russia

Mailing address: 20 Lermontovskaya Street, office 13, Ryazan, 390046, Russia

INN: 6231010582

The issuer's interest in the legal entity's legal capital: 70 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

No Board of Directors (Supervisory Board)

The person performing duties of the sole person executive body (year of birth):

Mr. Alexander V. Boytsev (1955)

Members of the collective executive body of the organization in question:

No collective executive body.

Name: Limited Liability Company Vladimirski Payphone

Abbreviated name: Vladimirski Payphone LLC Address: 32-a Stroiteley Street, Vladimir, Russia

Mailing address: 32-a Stroiteley Street, Vladimir, Russia

INN: 3302019910

The issuer's interest in the legal entity's legal capital: 51 %

The interest of the commercial organization in the issuer's legal capital - no interest Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

No Board of Directors (Supervisory Board)

The person performing duties of the sole person executive body (year of birth):

Mr. Vladimir I. Yurkin (1951)

Members of the collective executive body of the organization in question:

No collective executive body.

Name: Private Joint-Stock Company Moscow Telecommunications Company/ Private Joint-Stock Company CenterTelecomService of the Moscow region

Abbreviated name: **ZAO CTCS MO**

Address: 1a Kolomenski Proezd, Moscow, 115446, Russia.

Mailing address: 33 Akademika Volgina Street, office 143, Moscow, 117437, Russia

INN: 7724020780

The issuer's interest in the legal entity's legal capital: 51 %

Percentage of the owned voting shares: 51 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (the year of birth):

Mr. Sergey V.Biryukov (1956)

Mr. Andrey V. Galaev (1962)

Mr. Nikolay V. Mezhuev (1962)

Mikhail A. Medrish (1953)

Mr. Viktor A. Polischuk (1938)

Mr. Sergey V. Nazarov (1971)

The person performing the duties of the sole person executive body (specify the year of birth):

Mikhail A. Medrish (1953)

Members of the collective executive body of the organization (specify the year of birth):

Members of the Management Body:

Mikhail A. Medrish (1953) - Chairman of the Management Board

Vladimir Kondratov (1969)

Vladimir V. Molchanov (1960)

Maksim A. Pegasov (1966)

Konstantin N. Shadrin (no data available)

Entity's name: Private Joint-Stock Company Telecom of the Ryazan region

Abbreviated name: Private JSC Telecom of the Ryazan region

Address: 36 Svobody Street, Ryazan, 390006, Russia

Mailing address: 33 Uritskogo Street, Ryazan, 390000, Russia

INN: 6231027018

The issuer's interest in the legal entity's legal capital: 50.9 %

Percentage of the owned shares: 50.9 %

The interest of the commercial organization in the issuer's legal capital - no interest Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth) (specify the year of birth):

Mr. Vladimir N. Shevnev (1941) – Chairman of the Board of Directors

Mr. Ivan F. Nikanorov (1935)

Mr. Vladimir I. Veretennikov (1952)

Mr. Vladislav N. Shatilov (1959)

Ms. Lyudmila A. Arzhannikova (1960)

Mr. Andrei L. Kostromtsov (1961)

Mr. Maksim A. Pegasov (1966)

Ms. Natalia A. Sudareva (1958)

Mr. Yuri A. Chemerikin (1954) - Chairman of the Board of Directors

The person performing duties of the sole person executive body (year of birth):

Ms. Olga V. Shapkina (1959)

Members of the collective executive body of the organization in question:

No collective executive body.

Entity's name: Private Joint-Stock Company TeleRoss-Voronezh

Abbreviated name: Private JSC TeleRoss-Voronezh

Address: 35 Prospect Revolution, Voronezh, 394000, Russia

Mailing address: 25 Krasnoarmeyskaya Street, Voronezh, 394006, Russia

INN: 3666062774

The issuer's interest in the legal entity's legal capital: 50 %

Percentage of the owned voting shares: 50 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

Mr. Alexander G. Kudryavtsev (1954)

Mr. Alexander V. Haustovich (1949) – Chairman of the Board of Directors

Ms. Natalia A. Sudareva (1958)

Mr. Andrey E. Patoka (1969)

Mr. Vasiliy M. Petrov (1956)

Ms. Vera V. Kuzovkina (1970)

The person performing duties of the sole person executive body (year of birth):

Mr. Anatoliy G. Yurochkin (1946)

Members of the collective executive body of the organization in question:

No collective executive body.

Entity's name: Private Joint-Stock Company Vladimir Teleservice

Abbreviated name: Private JSC Vladimir Teleservice

Address: 20 Gorokhovaya Street, Vladimir, 600017, Russia

Mailing address: 45a Krasnoarmeyskaya Street, Vladimir, 600021, Russia

INN: 3328407272

The issuer's interest in the legal entity's legal capital: 50 %

Percentage of the owned voting shares: 50 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

Mr. Andrey G. Andreev (1970)

Mr. Anatoli E. Brekhov (1952) - Chairman of the Board of Directors

Ms. Elena K. Sidorovich (1957)

Ms. Irina Yu. Kashentseva (1969)

The person performing duties of the sole person executive body (year of birth):

Mr. Andrey G. Andreev (1970)

Members of the collective executive body of the organization in question:

No collective executive body.

Entity's name: Private Joint-Stock Company Cellular Communications Of Black-Soil Area (Chernozemie)

Abbreviated name: ZAO Cellular Communications Of Black-Soil Area

Address: 35 Prospect Revolution, Voronezh, 394000, Russia

Mailing address: 25 Plekhanovskaya Street, Voronezh, 394018, Russia

INN: 3666016619

The issuer's interest in the legal entity's legal capital: 45 %

Percentage of the owned voting shares: 60 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

Mr. Alexander V. Haustovich (1949) – Chairman of the Board of Directors

Mr. Yuri V. Arapov (1962)

Mr. Grigoriy N. Kuzmenko (1953)

Mr. Valeriy G. Nikolaev (1943)

Mr. Andrey V. Sinelschikov (1955) – Chairman of the Board of Directors

Mr. Alexander G. Zavyalov (1966)

Mr. Sergey V. Pridantsev (1967)

Mr. Yuri A. Khromov (1957)

The person performing duties of the sole person executive body (year of birth):

Mr. Valeriy V. Murzin (1961)

Members of the collective executive body of the organization in question:

No collective executive body.

INN 5000000970

Entity's name: Private Joint-Stock Company Kaluzhskaya Cellular Communications

Abbreviated name: Private JSC KSC

Address: 38 Teatralnaya Street, Kaluga, 248600, Russia

Mailing address: 85 Nikitina Street, building 2, Kaluga, 248600, Russia

INN: 4027019302

The issuer's interest in the legal entity's legal capital: 42 %

Percentage of the owned voting shares: 42 %

The interest of the commercial organization in the issuer's legal capital - no interest Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

Mr. Maksim A. Pegasov (1966)

Mr. Petr N. Martyshechkin (1956)

Mr. Kirill Yu. Barov (1962)

Ms. Svetlana N. Golubeva (1965) – Chairperson of the Board of Directors

Mr. Andrey V. Sinelschikov (1955)

The person performing duties of the sole person executive body (year of birth):

Viktor V. Kuksinski (1957)

Members of the collective executive body of the organization in question:

No collective executive body.

Entity's name: Private Joint-Stock Company Ryazanskaya Cellular Communications

Abbreviated name: Private JSC Ryazanskaya Cellular Communications

Address: 4 Televizionnaya Street, Ryazan, 390011, Russia

Mailing address: 4 Televizionnaya Street, Ryazan, 390011, Russia

INN: 6230008213

The issuer's interest in the legal entity's legal capital: 40 %

Percentage of the owned voting shares: 40 %

The interest of the commercial organization in the issuer's legal capital - no interest Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

Mr. Sergey V. Pridantsev (1967)

Mr. Valeriy P. Vanyukhin (1962)

Ms. Svetlana N. Golubeva (1965) - Chairperson of the Board of Directors

Mr. Bulat I. Timerbulatov (1956)

Mr. Andrey V. Konstantinov (1963)

The person performing duties of the sole person executive body (year of birth):

Mr. Boris N. Trusov (1969)

Members of the collective executive body of the organization in question:

No collective executive body.

Entity's name: Private Joint-Stock Company Smolenskaya Cellular Communications

Abbreviated name: Private JSC Smolenskaya Cellular Communications Address: 6 Oktyabrskoy Revolution Street, Smolensk, 214000, Russia

Mailing address: 13 Oktyabrskoy Revolution Street, Smolensk, 214000, Russia

INN: 6730011687

The issuer's interest in the legal entity's legal capital: 40 %

Percentage of the owned voting shares: 40 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

No Board of Directors (Supervisory Board)

The person performing duties of the sole person executive body (year of birth):

Igor N. Goldobin (1969)

Members of the collective executive body of the organization in question:

No collective executive body.

Name: Private Joint-Stock Company Tverskaya Cellular Communications

Abbreviated name: Private JSC Tverskaya Cellular Communications

Address: 52 Radischeva Street, Tver, 170000, Russia

Mailing address: 52 Radischeva Street, Tver, 170000, Russia

INN: 6905012941

The issuer's interest in the legal entity's legal capital: 40 %

Percentage of the owned voting shares: 40 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

Mr. Evgeni I. Savenkov (1946)

Mr. Andrey V. Sinelschikov (1955)

Mr. Yuri A. Khromov (1957) - Chairman of the Board of Directors

Mr. Vitali S. Kostenko (1944)

Mr. Aleksey A. Lokotkov (1950)

The person performing duties of the sole person executive body (year of birth):

Mr. Vitali S. Kostenko (1944)

Members of the collective executive body of the organization in question:

No collective executive body.

Entity's name: Private Joint-Stock Company Bryanskie Cellular Networks

Abbreviated name: Private JSC Bryanskie Cellular Networks

Address: 44 Emlyutina Street, Bryansk, 241011, Russia

Mailing address: 44 Emlyutina Street, Bryansk, 241011, Russia

INN: 3234027405

The issuer's interest in the legal entity's legal capital: 34.4 %

Percentage of the owned voting shares: 34.4 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

Vasili A. Gapeenko (1952)

Andrey V. Galaev (1962)

Vadim A. Belyavski (1972)

Vasiliy V. Zhdanov (1949)

Svetlana N. Golubeva (1965)

The person performing duties of the sole person executive body (year of birth):

Mr. Alexander F. Vasilyev (1951)

Members of the collective executive body of the organization in question:

No collective executive body.

Entity's name: Private Joint-Stock Company Belgorodskaya Cellular Communications

Abbreviated name: Private JSC Belgorodskaya Cellular Communications

Address: 3 Revolution Square, Belgorod, 384000, Russia

Mailing address: 35 Kostyukova Street, Belgorod, 380024, Russia

INN: 3124017556

The issuer's interest in the legal entity's legal capital: 30 %

Percentage of the owned voting shares: 30 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

No Board of Directors (Supervisory Board)

The person performing duties of the sole person executive body (year of birth):

Igor N. Goldobin (1969)

Members of the collective executive body of the organization in question (the Management Board):

No collective executive body.

Entity's name: Limited Liability Company Rating

Abbreviated name: Rating LLC

Address: 123 Lenina Prospect, office 403, Obninsk, Kaluga region, 249035, Russia

Mailing address: 123 Lenina Prospect, office 403, Obninsk, Kaluga region, 249035, Russia

INN: 4025024762

The issuer's interest in the legal entity's legal capital: 29.39 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization:

No Board of Directors (Supervisory Board)

The person performing duties of the sole person executive body (year of birth):

Mr. Vasili V. Mosolov (1952)

Members of the collective executive body of the organization in question:

No collective executive body.

Name: Public Joint-Stock Company Telecommunications Company Rinfotels

Abbreviated name: JSC TC Rinfotels

Address: 43 Esenina Street, Ryazan, 390023, Russia

Mailing address: 43 Esenina Street, Ryazan, 390011, Russia

INN: 6231009386

The issuer's interest in the legal entity's legal capital: 26 %

Percentage of the owned voting shares: 26 %

The interest of the commercial organization in the issuer's legal capital – 0.001089%

Percentage of the issuer's ordinary shares owned by the commercial organization – 0.00145%

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

Mr. Sergey V. Bobylev (1961)

Mr. Igor M. Maysels (1954)

Mr. Valeriy P. Melkov (1945)

Ms. Elena K. Sidorovich (1957) - Chairman of the Board of Directors

Mr. Mikhail A. Tyulupa (1961)

The person performing duties of the sole person executive body (year of birth):

Mr. Sergey V. Bobylev (1961)

Members of the collective executive body of the organization in question:

No collective executive body.

Entity's name: Limited Liability Company Tver-Telecom

Abbreviated name: Tver-Telecom LLC

Address: 24 Novotorzhskaya Street, Tver, 170000, Russia

Mailing address: 24 Novotorzhskaya Street, Tver, 170000, Russia

INN: 6905050312

The issuer's interest in the legal entity's legal capital: 26 %

The interest of the commercial organization in the issuer's legal capital – 0.017572%

Percentage of the issuer's ordinary shares owned by the commercial organization – 0.023429%

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

No Board of Directors (Supervisory Board)

The person performing duties of the sole person executive body (year of birth):

Mr. Vitali S. Kostenko (1944)

Members of the collective executive body of the organization in question:

No collective executive body.

Entity's name: Limited Liability Company Trunksvyaz

Abbreviated name: Trunksvyaz LLC

Address: 14 Plekhanovskaya Street, Voronezh, 394018, Russia

Mailing address: 14 Plekhanovskaya Street, Voronezh, 394018, Russia

INN: 3666062069

The issuer's interest in the legal entity's legal capital: 25%

The interest of the commercial organization in the issuer's legal capital - no interest Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

No Board of Directors (Supervisory Board)

The person performing duties of the sole person executive body (year of birth):

Ms. Natalia V. Kuzmina (1962)

Members of the collective executive body of the organization in question:

No collective executive body.

Entity's name: Limited Liability Company RadioLine

Abbreviated name: RadioLine LLC

Address: 77 Lenina Prospect, Tula, 300012, Russia

Mailing address: 77 Lenina Prospect, Tula, 300012, Russia

INN: 7107037454

The issuer's interest in the legal entity's legal capital: 13%

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

No Board of Directors (Supervisory Board)

The person performing duties of the sole person executive body (year of birth):

Mr. Sergey D. Degtyarev (1959)

Members of the collective executive body of the organization in question:

No collective executive body.

Entity's name: Private Joint-Stock Company Oskoltelecom

Abbreviated name: ZAO JSC OskolTelecom

Address: 34 Solnechny township, Stary Oskol, Belgorod region, Russia

Mailing address: 34 Solnechny township, Stary Oskol, Belgorod region, Russia

INN: 3128001250

The issuer's interest in the legal entity's legal capital: 12.41 %

Percentage of the owned voting shares: 12.41 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

Mr. Grigoriy N. Kuzmenko (1953) – Chairman of the Supervisory Board (1953)

Mr. Mikhail S. Umanski (1952)

Mr. Vladimir P. Konovalov (1951)

Mr. Vladimir N. Mikulyak (1958)

Elena K. Sidorovich (1957)

The person performing duties of the sole person executive body (year of birth):

Mr. Vladimir N. Mikulyak (1958)

Members of the collective executive body of the organization in question:

No collective executive body.

Entity's name: Private Joint-Stock Company Science and Technology Center Comset

Abbreviated name: Private JSC Comset

Address: 7 Zeleny Pr., Moscow, 111141, Russia

Mailing address: 7 Zeleny Pr., Moscow, 111141, Russia

INN: 7720014200

The issuer's interest in the legal entity's legal capital: 11.09 %

Percentage of the owned voting shares: 11.09 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

Mr. Alexander S. Adzhemov (1955) - Chairman of the Board of Directors

Mr. Vasiliy G. Dedoborsch (1929)

Mr. Khamza I. Mavlyutov (1951)

Mr. Nikolay V. Savlukov (1958)

Mr. Sergey P. Solovyev (1946)

Mr. Alexander P. Fedoseev (1956)

Mr. Maksim A. Pegasov (1966)

Mr. Oleg S. Shedenkov (1975)

Mr. Vadim M. Yakovlev (1968)

The person performing duties of the sole person executive body (year of birth):

Mr. Sergey P. Solovyev (1956)

Members of the collective executive body of the organization in question:

No collective executive body.

Entity's name: Private Joint-Stock Company Optimum-Svyaz

Abbreviated name: ZAO Optimum-Svyaz

Address: 116/1 Esenina Street, office 704, Ryazan, 390046, Russia

Mailing address: 116/1 Esenina Street, office 704, Ryazan, 390046, Russia

INN: 6231028460

The issuer's interest in the legal entity's legal capital: 10 %

Percentage of the owned voting shares: 10 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

Mr. Yuri M. Vozhakov (1960) - Chairman of the Board of Directors

Mr. Gennadiy N. Gromarushkin (1960)

Ms. Venera Kh. Prokurova (1964)

Mr. Oleg S. Khilko (1970)

Ms. Elena V. Khandozhko (1979)

The person performing duties of the sole person executive body (year of birth):

Mr. Yuri M. Vozhakov (1960)

Members of the collective executive body of the organization in question:

No collective executive body.

Entity's name: Public Joint-Stock Company Kaluzhski Registration Center

Abbreviated name: JSC Kaluzhski Registration Center Address: 9 Stary Torg Square, Kaluga, 248630, Russia Mailing address: Subscriber box 32, Kaluga, 248000, Russia

INN: 4027028378

The issuer's interest in the legal entity's legal capital: 9.87 %

Percentage of the owned voting shares: 9.87 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Pursuant to a decision to wind up the company the duties of executive bodies are performed by a liquidation commission, consisting of the following people:

- 1. Mr. Boris I. Poltoratski
- 2. Mr. Alexander V. Karavaev
- 3. Mr. Sergey V. Verbin

Entity's name: Private Joint-Stock Company Voronezh Regional Agency of Small and Medium Business Support

Abbreviated name: Private JSC Voronezh Regional Agency of Small and Medium Business Support

Address: 32 Srednemoskovskaya Street, Voronezh, 394000, Russia

Mailing address: 32 Srednemoskovskaya Street, Voronezh, 394000, Russia

INN: 3666041862

The issuer's interest in the legal entity's legal capital: 8.97 %

Percentage of the owned voting shares: 8.97 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

No Board of Directors (Supervisory Board)

The person performing duties of the sole person executive body (year of birth):

Mr. Vladimir B. Rostislavin (1955)

Members of the collective executive body of the organization in question:

No collective executive body.

Entity's name: Public Joint-Stock Company Teleservice

Abbreviated name: OAO Teleservice

Address: 119 Leninski Prospekt, Voronezh, 394007, Russia Mailing address: 68 Karl Marx Street, Voronezh, 394000, Russia

INN: 3661013974

The issuer's interest in the legal entity's legal capital: 6.6 %

Percentage of the owned voting shares: 6.6 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

Mr. Mikhail V. Kollontay (1960) – Chairman of the Board of Directors

Mr. Vadim V. Kudrev (1960)

Mr. Alexander V. Haustovich (1949)

Mr. Boris F. Konev (1970)

Mr. Alexander Yu. Zelenin (1954)

The person performing duties of the sole person executive body (year of birth):

Mr. Igor G. Korobko (1955)

Members of the collective executive body of the organization in question:

No collective executive body.

Entity's name: Private Joint-Stock Company Information Agency InformCourrierSvyaz

Abbreviated name: *Private JSC InformCourrierSvyaz*Address: *12 Klenovy Boulevard, Moscow, 115470, Russia*

Mailing address: 5a Delegatskaya Street, Moscow, 127091, Russia

INN: 7725038999

The issuer's interest in the legal entity's legal capital: 6.2 %

Percentage of the owned voting shares: 6.2 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

Ms. Galina E. Monina (1946)

Mr. Vladimir S. Rombro (1938) - Chairman of the Board of Directors

Mr. Yuri B. Zubarev (1938)

Joint-Stock Central Telecommunication Company

INN 5000000970

Mr. Georgiy G. Gavrilin (1964)

Mr. Oleg S. Shedenkov (1975)

The person performing duties of the sole person executive body (year of birth):

Ms. Galina E. Monina (1946)

Members of the collective executive body of the organization in question:

No collective executive body.

Entity's name: Private Joint-Stock Company Lipetsk-Mobile

Abbreviated name: Private JSC Lipetsk-Mobile

Address: 3 Oktyabrskaya Street, Lipetsk, 398059, Russia

Mailing address: 3 Oktyabrskaya Street, Lipetsk, 398059, Russia

INN: 4824010773

The issuer's interest in the legal entity's legal capital: 5.91 %

Percentage of the owned voting shares: 5.91 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

Mr. Valeriy G. Nikolaev (1943)

Mr. Vladimir K. Somov (1950)

Mr. Gart Cable Self (1960) – Chairman of the Board of Directors

Mr. Marian Tsrnyak (1942)

Ms. Larisa E. Zvereva (1968)

The person performing duties of the sole person executive body (year of birth):

Mr. Vladimir K. Somov (1950)

Members of the collective executive body of the organization in question:

No collective executive body.

Entity's name: Public Joint-Stock Company Comset

Abbreviated name: JSC Comset

Address: 7 Mayakovskogo Street, Stupino, Moscow region, 142800, Russia

Mailing address: 7 Mayakovskogo Street, Stupino, Moscow region, 142800, Russia

INN: 5045003473

The issuer's interest in the legal entity's legal capital: 5.6 %

Percentage of the owned voting shares: 5.6 %

The interest of the commercial organization in the issuer's legal capital - no interest

Percentage of the issuer's ordinary shares owned by the commercial organization - no

Members of the Board of Directors (Supervisory Board) of the organization (specify the year of birth):

Mr. Sergey P. Belov (1957)

Mr. Mikhail V. Komarov (1959)

Mr. Alexander N. Konin (1954) – Chairman of the Board of Directors

Ms. Tatyana N. Tsyplakova (1952)

Mr. Alexander N. Sukhachev (1955)

Mr. Sergey V. Ilushkin (1955)

The person performing duties of the sole person executive body (year of birth):

Mr. Alexander N. Sukhachev (1955)

Members of the collective executive body of the organization in question:

No collective executive body.

List of General Directors, members of Boards of Directors (Supervisory Boards), members of Management Boards,

named in this section who are shareholders of JSC CenterTelecom.

Name of a General Director, member of a Board of Directors (Supervisory Board) or member of a Management Board of an organization	Interest of the named person in the legal (charter) capital of JSC CenterTelecom %	Percentage of the ordinary shares of JSC CenterTelecom owned by the named person,
Alexander G. Udilov	0.000190	0.000051
Ruben A. Amaryan	0.015576	0.020768
Aleksey A. Lokotkov	0.005007	0.006676
Ella M. Zhuravleva	0.000333	0.000444
Maksim A. Pegasov	0.000143	0.000190
Nikolay V. Mezhuev	0.000048	0.000063
Natalia A. Sudareva	0.000284	0.000315
Andrey V. Galaev	0.000024	0.000032
Vladimir I. Yurkin	0.000020	0.000027
Vladimir N. Shevnev	0.030356	0.037685
Valeriy P. Melkov	0.025474	0.033066
Anatoliy E. Brekhov	0.043099	0.055643
Ivan F. Nikanorov	0.021167	0.026629
Yuri A. Chemerikin	0.000710	0.000144
Alexander V. Haustovich	0.102933	0.133398
Grigoriy N. Kuzmenko	0.033375	0.042998
Valeriy G. Nikolaev	0.047120	0.061896
Yuri A. Khromov	0.013074	0.017432
Evegeniy I. Savenkov	0.056561	0.072363
Petr N. Martyshechkin	0.001616	0.000951
Vitaliy S. Kostenko	0.050891	0.067823
Vasiliy A. Gapeenko	0.004154	0.005538
Alexander F. Vasilyev	0.000111	0.000148
Igor M. Maizels	0.000456	0.000187
Sergey V. Bobylev	0.000412	0.000214
Mikhail S. Umanski	0.035116	0.045722
Vladimir P. Konovalov	0.030683	0.040141
Venera Kh. Prokurova	0.001118	0.000917
Elena K. Sidorovich	0.000314	0.000419
Vladimir K. Somov	0.058185	0.072778
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All the other General Directors, members of Boards of Directors (Supervisory Boards), members of Management Boards, named in this section are not shareholders of JSC CenterTelecom.

8.1.6 Information on significant deals made by the issuer

No significant deals to report.

8.1.7 Credit ratings assigned to the issuer

1. Subject matter of the rating:	The issuer (JSC CenterTelecom)
Credit rating as at the end of the last	CCC+ outlook Stable

reporting quarter		
The rating history	Initially assigned December 14, 2001: CCC outlook Stable Revised on April 3, 2003: CCC+ outlook Stable	
Full and abbreviated corporate names and domicile of the rating assigning entity	Full name: Standard & Poor's International Services, Inc. Abbreviated name: Standard&Poor's Address: 1 Gogolevski Boulevard, Moscow, 121019, Russia	
Brief overview of assignment procedure	Credit rating of borrowers is based on two principle profiles: business analysis and financial profile. It is not reduced to merely computing financials. It also involves careful study of the business fundamentals, like sovereign risks, industry structure and growth prospects, competitive edge of the company, regulations, management, strategy. More at www.standardandpoors.ru	
2. Subject-matter of the rating	The issuer, bonds issued	
assignment:	Documentary interest-bearing bearer bonds series 01	
	Registered on October 17, 2001 #4-01-00194-A	
	Documentary interest-bearing non-convertible bearer bonds series 02 Registered on June 25, 2002 #4-02-00194-A Documentary interest-bearing non-convertible bearer bonds series 03 Registered on August 1, 2003 # 4-18-00194-A	
Credit rating as at the end of the last reporting quarter:	ruBB+	
The rating history	Initially assigned on August 5, 2003: ruBB+	
Full and abbreviated corporate names and domicile of the rating assigning entity	Full name of the rating agency: Standard & Poor's International Services, Inc. Abbreviated name: Standard&Poor's Address: 4/7 Vozdvizhenka Street, building 2, business center Mokhovaya, 7 th Floor, Moscow, Russia	
Brief overview of the assignment procedure	Credit rating of borrowers is based on two principle profiles: business analysis and financial profile. It is not reduced to merely computing financials. It also involves careful study of the business fundamentals, like sovereign risks, industry structure and growth prospects, competitive edge of the company, regulations, management, strategy. More at www.standardandpoors.ru	

8.2 Details of each type of shares issued by the issuer

Type: ordinary

Form of the securities: registered book-entry

Nominal value of each share, RUR0.3

Number of outstanding shares: 1 578 006 833

Number of additional shares being placed: no such shares

Treasury shares: no such shares

Total amount of the issue: 451,601,000 shares Declared ordinary shares: 76,166,167 shares

Placement terms and conditions: Article 6 (Charter of JSC CenterTelecom) COMPANY CHARTER CAPITAL.

PLACED AND DECLARED SHARES.

- 6.7 The charter capital of the Company shall be increased by private placement of additional shares on the basis of a resolution of the General Meeting of Shareholders of the Company, adopted by a majority of three quarters of votes of shareholders holding voting shares in the Company participating in the meeting.
- 6.8 An increase of the charter capital of the Company by public placement of additional shares where the number of shares to be additionally placed is more than 25 percent of number of shares previously placed by the Company shall be conducted on the basis of a resolution of the General Meeting of Shareholders of the Company, adopted by a majority of three quarters of votes of shareholders holding voting shares of the Company participating in the meeting.
- 6.9 Subject to Clause 6.8 of the Charter, the charter capital of the Company shall be increased by public placement of additional shares on the basis of a resolution of the Board of Directors of the Company, adopted unanimously by all members of the Board of Directors of the Company and disregarding the votes of former Company directors.

Additional shares which can be placed by converting placed securities into shares, or by exercising share options: *no* such shares

State registration numbers of the share issues and state registration dates:

The issue state registration number and state registration date:

1-03-00194-A date of state registration October 19, 2002

State registration numbers of the additional share issues and state registration dates:

1-04-00194-A state registration date October 11, 2002 *

1-05-00194-A state registration date October 11, 2002*

1-06-00194-A state registration date October 11, 2002 *

1-07-00194-A state registration date October 11, 2002*

1-08-00194-A state registration date October 11, 2002 *

1-09-00194-A state registration date October 11, 2002*

1-10-00194-A state registration date October 11, 2002 *

1-11-00194-A state registration date October 11, 2002*

1-12-00194-A state registration date October 11, 2002 *

1-13-00194-A state registration date October 11, 2002*

1-14-00194-A state registration date October 11, 2002 *

1-15-00194-A state registration date October 11, 2002*

1-16-00194-A state registration date October 11, 2002 *

1-17-00194-A state registration date October 11, 2002*

1-18-00194-A state registration date October 11, 2002 *

1-19-00194-A state registration date October 11, 2002*

Rights of a holder of such shares (share type):

Article 8 (Charter of JSC CenterTelecom RIGHTS AND DUTIES OF SHAREHOLDERS HOLDING COMMON (ORDINARY) SHARES

- 8.1 Each common share in the Company confers an identical volume of rights to a holder of such share.
- 8.2 Each shareholder holding common shares in the Company has the right:
 - 8.2.1 to participate in the General Meeting of Shareholders of the Company through the procedure provided by effective legislation of the Russian Federation;
 - 8.2.2 to receive dividends through the procedure provided by effective legislation of the Russian Federation and herein in the event that the Company declares dividends;

^{*} Pursuant to Ordinance of the Russian FCSM # 03-2110/r of September 30, 2003 additional issues of securities of Joint-Stock Central Telecommunication Company were united resulting to cancellation of state registration numbers assigned to additional issues of ordinary shares. These issues were given a single registration number 1-03-00194-A of September 30, 2003.

- 8.2.3 to receive a part of the Company's assets remaining after its liquidation, proportionate to the number of shares belonging to it;
- 8.2.4 to have access to documents listed in Article 89.1 of the Federal Law 'On Joint Stock Companies', through the procedure provided in Article 91 of that Law;
- 8.2.5 to demand that registrar of the Company confirms the rights of the shareholder to shares by issuing an extract from the register of shareholders of the Company;
- 8.2.6 to receive from the registrar of the Company information on all records on its personal account and also other information as provided by legal acts of the Russian Federation establishing the procedure for maintaining the register of shareholders;
- 8.2.7 to dispose of the shares belonging to it without the consent of other shareholders or the Company;
- 8.2.8 in cases provided by effective legislation of the Russian Federation, to resort to legal action to protect its infringed civil rights, including to demand reimbursement of losses from the Company;
- 8.2.9 to demand that the Company repurchase all or a part of shares belonging to the shareholder, in the cases and through the procedure provided by effective legislation of the Russian Federation;
- 8.2.10 to sell shares to the Company in the event that the Company adopts a resolution to acquire such shares;
- 8.2.11 to demand that the Company provides an extract from the list of persons entitled to participate in the General Meeting of Shareholders specifying information on such shareholder;
- 8.3 A shareholder holding more than 1 percent of voting shares in the Company has the right the demand that the registrar of the Company provides it with information specifying the name of registered shareholders holding shares, the amount, category and nominal value of shares belonging to them (this information shall be provided without specifying shareholders' addresses).
- 8.4 Shareholders (a shareholder) holding a total of at least 1 percent of placed common shares of the Company have (has) the right to file an action against a member of the Company's Board of Directors, the Company's General Director, a member of the Company's Management Board, the management company or the manager for the compensation of losses incurred by the Company as a result of culpable actions (inaction) of such persons.
- 8.5 Shareholders (a shareholder) with at least 1 percent of votes at the General Meeting of Shareholders have (has) the right to demand from the Company the list of persons entitled to participate in the meeting. The details, documents and postal addresses of shareholders specified in such list shall be provided only upon their consent.
- 8.6 Shareholders (a shareholder) holding a total of at least 2 percent of voting shares of the Company have (has) the right to propose matters for the agenda of the annual General Meeting of Shareholders and nominate candidates for the Company's management and supervisory bodies to be elected by the General Meeting of Shareholders. In preparing for an extraordinary General Meeting of Shareholders the agenda of which includes election of the Company's Board of Directors, such shareholders (shareholder) have (has) the right to nominate candidates for the Company's Board of Directors.
- 8.7 Shareholders (a shareholder) holding a total of at least 10 percent of voting shares of the Company have (has) the right to demand that the Company's Board of Directors convene an extraordinary General Meeting of Shareholders. If within the period of time established by effective legislation of the Russian Federation and herein the Company's Board of Directors does not adopt a resolution to convene an extraordinary General Meeting of Shareholders or refuses to convene such a meeting, the extraordinary meeting may be convened by the such shareholders.
- 8.8 Shareholders (a shareholder) holding a total of at least 10 percent of voting shares in the Company have (has) the right to demand a review of the Company's financial and economic activity.
- 8.9 Shareholders (a shareholder) holding a total of at least 25 percent of voting shares in the Company have (has) the right to access to accounting documents and minutes of sessions of the Company's Management Board and to obtain copies thereof.
- 8.10 Shareholders holding common shares in the Company have other rights provided by effective legislation of the Russian Federation, issued within their authority, and herein.

Type: *preference*

Form of the securities: *registered book-entry* Nominal value of each share, RUR *0.3* Number of outstanding shares: *525 992 822*

Number of additional shares being placed: no such shares

Treasury shares: no such shares

Quantity of declared preference Class A shares: 25,405,178

Nominal value, RUR0.3

Placement terms and conditions: Article 6 (Charter of JSC CenterTelecom) COMPANY CHARTER CAPITAL. PLACED AND DECLARED SHARES

- 6.7 The charter capital of the Company shall be increased by private placement of additional shares on the basis of a resolution of the General Meeting of Shareholders of the Company, adopted by a majority of three quarters of votes of shareholders holding voting shares in the Company participating in the meeting.
- 6.8 An increase of the charter capital of the Company by public placement of additional shares where the number of shares to be additionally placed is more than 25 percent of number of shares previously placed by the Company shall be conducted on the basis of a resolution of the General Meeting of Shareholders of the Company, adopted by a majority of three quarters of votes of shareholders holding voting shares of the Company participating in the meeting.
- 6.9 Subject to Clause 6.8 herein, the charter capital of the Company shall be increased by public placement of additional shares on the basis of a resolution of the Board of Directors of the Company, adopted unanimously by all members of the Board of Directors of the Company and disregarding the votes of former Company directors.

Additional shares which can be placed by converting placed securities into shares, or by exercising share options: **no** such shares

State registration numbers of the share issues and state registration dates:

The issue state registration number and state registration date:

2-03-00194-A state registration date 19.10.2001

State registration numbers of the additional share issues and state registration dates:

- 2-04-00194-A state registration date October 11, 2002*
- 2-05-00194-A state registration date October 11, 2002*
- 2-06-00194-A state registration date October 11, 2002*
- 2-07-00194-A state registration date October 11, 2002*
- 2-08-00194-A state registration date October 11, 2002*
- 2-09-00194-A state registration date October 11, 2002*
- 2-10-00194-A state registration date October 11, 2002*
- 2-11-00194-A state registration date October 11, 2002*
- 2-12-00194-A state registration date October 11, 2002*
- 2-13-00194-A state registration date October 11, 2002*
- 2-14-00194-A state registration date October 11, 2002*
- 2-15-00194-A state registration date October 11, 2002* 2-16-00194-A state registration date October 11, 2002*
- 2-17-00194-A state registration date October 11, 2002*
- 2-18-00194-A state registration date October 11, 2002*
- 2-19-00194-A state registration date October 11, 2002*

Rights of an owner of this type (category) of shares:

Article 9 (Charter of JSC CenterTelecom). RIGHTS AND DUTIES OF SHAREHOLDERS HOLDING TYPE A PREFERRED SHARES

- 9.1 Each Type A preferred share in the Company confers upon the shareholder holding it an identical volume of rights.
- 9.2 Holders of Type A preferred shares have the right to receive an annual fixed dividend, subject as herein. The total amount payable as a dividend on each Type A preferred share shall be 10 percent of the Company's net profits according to the results of the last financial year divided by the number of shares that comprises 25 percent of the

^{*} Pursuant to Ordinance of the Russian FCSM # 03-2110/r of September 30, 2003 additional issues of securities of Joint-Stock Central Telecommunication Company were united resulting to cancellation of state registration numbers assigned to additional issues of ordinary shares. These issues were given a single registration number 2-03-00194-A of September 30, 2003.

Company's charter capital.

If the amount of dividend payable by the Company on each common share in a given year exceeds the amount of dividend payable on each Type A preferred share the amount of dividend on the latter must be increased to the amount of dividend payable on common shares. These payments shall be made additionally on the date of payment of dividends on common shares.

- 9.3 Holders of Type A preferred shares have the right to participate in the General Meeting of Shareholders with the right to vote on resolutions concerning the reorganization or liquidation of the Company and also concerning addenda and amendments to the Company Charter, if such amendments restrict the rights of such shareholders.
- 9.4 If the Meeting of Shareholders, for whatever reason, has not adopted a resolution to pay dividends on Type A preferred shares or has adopted a resolution not to pay those dividends in full, holders of Type A preferred shares have the right to participate in the General Meeting of Shareholders and vote on all matters on the agenda of the meeting. Such right of holders of Type A preferred shares arises as of the meeting following the annual Meeting of Shareholders at which a resolution was not adopted to pay dividends and ceases to apply as of the first payment of dividends in full with respect to such shares.
- 9.5 Holders of Type A preferred shares have the rights of holders of common shares of the Company provided in Clauses 8.2.3, 8.2.4, 8.2.5, 8.2.6, 8.2.7, 8.2.8, 8.2.10, 8.2.11, and 8.2.12 herein. Shareholders holding Type A preferred shares also have such rights notwithstanding that such shares are not voting shares.
- 9.6 Holders of Type A preferred shares have the rights of holders of common shares of the Company provided in Clauses 8.3, 8.6, 8.7, 8.8 and 8.9 herein in cases where Type A preferred shares confer the right to vote on all matters within the authority of the Company's General Meeting of Shareholders.
- 9.7 Holders of Type A preferred shares have the right to demand that the Company repurchase all or a part of the shares belonging to the shareholder in the cases and through the procedure provided by effective legislation of the Russian Federation.
- 9.8 Holders of Type A preferred shares that have at least 1 percent of votes at the General Meeting of Shareholders have the right to demand that the Company provides the list of persons entitled to participate in the meeting. The details of documents and postal addresses of shareholders included in such list shall be provided only upon their consent.
- 9.9 Shareholders holding Type A preferred shares shall have other rights provided by effective legislation of the Russian Federation and herein.

8.3 Previous issues of the issuer's securities except shares.

Information on previous issues of the issuer's securities except the issuer's shares, shall be disclosed separately for each issue with all issued securities cancelled (annulled), issues with outstanding issued securities and issues with securities for which the issuer's obligations are not met.

8.3.1 Information on securities issues with all issued securities cancelled (annulled).

Type, series (class), form and other identification features of securities:

Type of securities: bonds

Series: *01*

Type: interest-bearing

Form of the securities: *documented bearer bonds*State registration number of the issue: *4-01-00194-A*State registration date of the issue: *October 17, 2001*

State registration date of the report on the results of the issue: December 10, 2001

State authorities which performed the state registration of the issue and report on the results of the issue: FCSM of

Russia

Quantity of securities of the issue: 600,000

Nominal value of each securities of the issue, RUR*1*,000 Total value of the issue (at par), RUR600,000,000

Date of redemption: November 18, 2003.

Basis for redemption: meeting obligations of the securities issue

Joint-Stock Central Telecommunication Company

INN 5000000970

Series: 1-H

Type: interest-bearing

Form of the securities: *registered book-entry*State registration number: *4-14-00194-A*Date of state registration: *October 11, 2002*

Authority performing the state registration: FCSM of Russia

State registration date of the report on the results of the issue: January 14, 2003

Authority performing the state registration of the securities issue and report on the results of the securities issue: FCSM

of Russia

Quantity of securities of the issue: 80,000

Nominal value of each piece of the securities of the issue: RUR50

Total value of the issue (at par): RUR4,000,000 Current status of the issue: *placement completed*

Number of actually placed securities pursuant to the registered report on the results of the issue: 22,674

Redemption period: from October 1, 2002 through October 1, 2003 Basis for redemption: meeting obligations of the securities issue

8.3.2 Information on securities issues with issued securities outstanding

Total number of all securities of the issuer of each type currently outstanding (not cancelled): **2,832,987** *pieces*. Total nominal value (at the face value of a given type of securities if any) of all securities of the issuer currently

outstanding (not cancelled: RUR2,626,892,350.00

(1) Type, series (class), form and other identification features of securities:

Type of securities: bonds

Series: 02

Type: interest-bearing

Form of the securities: documented bearer bonds

State registration number: *4-02-00194-A*Date of the issue state registration: *25.06.2002*

State registration date of the report on the results of the issue: 15.08.2002

State authorities which performed the state registration of the issue and report on the results of the issue: FCSM of

Russia

Quantity of securities of the issue: 600,000

Nominal value of each piece of the securities of the issue: RUR 1,000

Total value of the issue (at par): RUR600,000,000

Rights granted by each of issued securities:

A bondholder is entitled to receive upon the bond redemption the nominal value of the bond as specified in item 57.4 of the Prospectus of the bond issue and item 4 of the Decision on the bond issue.

A bondholder is entitled to receive a fixed by the bond percentage of the bond nominal value (coupon), calculated as specified in item 57.11 of the Prospectus of the bond issue and item 8.3 of the Decision on the bond issue.

In the event of the issuer liquidation a bondholder is entitled to receive the nominal value of the bond in the priority order set out Article 64 of the Civil Code of the Russian Federation.

A bondholder is entitled to freely sell or otherwise dispose of his/her bonds.

A bondholder is entitled to request immediate redemption and payment of nominal of the debt accrued by bonds in cases identified in item 57.11 of the Prospectus of the bond issue and item 8.6 of the Decision on the bond issue.

A bondholder is entitled to exercise other rights granted by the law of the Russian Federation.

The issuer undertakes to timely and completely remit to the payment agent under the bond issue the relevant funds necessary to meet payment obligations according to the decision on the bond issue.

In the event that the issuer refuses to fulfill its obligations related to the bonds, holders or assigned holders of bonds are entitled to demand fulfillment of the obligations by the entity which provided collateral for the bond issue.

The entity which provided collateral for the bond issue is Limited Liability Company Bassian invest

Address: 4/10 Sadovaya Triumphalnaya Street, Moscow, 103009, Russia

Mailing address: 4/10 Sadovaya Triumphalnaya Street, Moscow, 103009, Russia

Taxpayer Identification Number (INN): 7710838686

Information related to the collateral for fulfillment of obligations incurred by the bond issue and action to be taken by holders/assigned holders of bonds in the event of the issuer's refusal to meet its obligations related to the bond issue are described in item 11 of the Decision on the bond issue.

All debt of the issuer under the bond issue shall be legally equal (pari passu) and equally subject to mandatory fulfillment.

Actions to be taken by a bondholder in the event of the issuer's refusal to meet its obligations related to the bond issue are described in item 57.11 of the Prospectus of the bond issue and item 8.6 of the Decision on the bond issue. Mandatory safe keeping of the bonds.

The bonds of the issue are documentary securities and shall be kept centrally.

The depositary performing safekeeping (custodian): Not-for-profit partnership National Depositary Center

Abbreviated name: NDC

Address: 12 Zhitnaya Street, Moscow, 117049, Russian Federation Mailing address: 1/13 Sredni Kislovski Per., Moscow, 103009, Russia

License No: 177-03431-000100
Date of issue: December 4, 2000

Valid till: no limitation

License issuing authority: FCSM of Russia

Terms and conditions of repayment of the issued securities:

Repayment (redemption) period: The start date of the Bond redemption shall be the 1003 (one thousand third day as of the Bond placement start. The start and end date of the redemption coincide.

Redemption start date: *April 21, 2005*Redemption end date: *April 21, 2005*Terms and conditions of repayment:

Repayment of Bonds of the issue shall be effected by the Payment Agent pursuant to the Issuer's orders. The duties of the payment agent shall be performed by:

Full and abbreviated corporate name of the organization: *Private Joint-Stock Company Raiffeisenbank Austria*; **ZAO** *Raiffeisenbank Austria*

Registered office at: 17/1 Troitskaya Street, Moscow, 129090, Russia;

Postal address: 17/1 Troitskaya Street, Moscow, 129090, Russia;

The Issuer may appoint additional payment agents and cancel such appointees. An official Issuer's notice of such actions shall be published by the Issuer within a period of not more than 10 (ten) business days before making such appointments or their cancellation in the Russian papers Daily News. Podmoskovie and Vedomosti.

Repayments on the bonds are made in the local currency of the Russian Federation by bank transfer to depositors of NDC performing central storing of the bonds in favor of bond owners. A bond owner who is not a depositor of the NDC may authorize a bondholder who is a depositor of the NDC to receive amounts due in respect of income payment and redemption of bonds.

Bond repayments shall be made to depositors of the NDC in favor of bonds owners as registered at the end of business day of the NDC, preceding the seventh business day before the bond redemption date (hereinafter the date is referred to as the "record date").

Not later than 3 business days before the bond redemption date the NDC shall provide the Issuer and/or its Payment agent a list of the bonds owners as finalized on the record date. The list shall contain the following data:

- a) the full name of the bondholder;
- b) number of bonds as stated on the depo accounts of the holder in question;
- c) the holder's location and postal address;
- d) the holder's bank details:
 - the holder's account current
 - the holder's individual taxpayer number
 - the holder's bank name
 - correspondent account number of the holder's bank

- bank identification number of the holder's bank.
- e) The taxpayer status of the NDC depositor (resident, non-resident with a permanent representative office in the Russian Federation, non-resident without a permanent representative office in the Russian Federation, etc.).

It is the holder's duty to check the accuracy and timeliness of the bank details submitted by him to the NDC. In the event these bank details were not submitted to the NDC or were not provided on time, these obligations shall be met toward a person who requested to fulfill the obligations and recognized as the bondholder on the date of filing the request. The issuer shall perform the obligations on bonds as per the data of the NDC.

Not later than 2 business days before bond redemption date the Issuer shall remit the necessary amounts to the Payment agent account.

Based on the list of bondholders provided by the Depositary the payment agent calculates the amounts payable to each bondholder authorized to receive repayments of the bonds.

On the bond redemption date the Payment agent shall remit the amounts due into the accounts of the bondholders in favor of the bond owners.

In the event that one person is authorized to receive repayment amounts on the bonds by several bond owners the person in question shall receive the total amount without break down on each of the bond owners.

There shall be no redemption of bonds before maturity.

Interest (coupon) payable on the bonds:

Income payable on the bonds of the issue:

Income payable on the bonds shall be the sum of coupon income accrued and payable for each coupon period, and discount equal to the difference between the redemption price at maturity (nominal value) and the placement price. Each bond carries 6 coupons.

Interest rate on the coupons is as follows:

on the first coupon the interest rate is 20% (twenty percent) per annum;

on the second coupon the interest rate is 20% (twenty percent) per annum;

on the third coupon the interest rate is 18% (eighteen percent) per annum;

on the fourth coupon the interest rate is 18% (eighteen percent) per annum;

on the fifth coupon the interest rate is 16% (sixteen percent) per annum;

on the sixth coupon the interest rate is 16% (sixteen percent) per annum

Calculation of the amount payable on each coupon is to be performed according to the following formulae:

Kj = Cj * Nom * (T(j) - T(j-1)) / 365 / 100 %where:

j – coupon period number, j=1,2,3,4,5,6

Kj – amount payable on coupon for each bond;

Nom – the bond par value;

Cj – coupon yield in percent of coupon number j as determined by the decision of the issuer's Board of Directors;

T(j-1) – starting date of the jth coupon period;

T(j) – end date of the jth coupon period.

The coupon amount payable is calculated with the accuracy of RUR0.01 (round-off follows the rules of mathematics).

Arrangements and terms of coupon income payments

Coupon payments on the six coupons of the bonds of the issue shall be made on the following days:

The first coupon is paid on the 91st day from the bond placement start day.

The second coupon shall be paid on the 273rd day from the bond placement start day.

The third coupon shall be paid on the 456th day from the bond placement start day.

The fourth coupon shall be paid on the 638th day from the bond placement start day.

The fifth coupon shall be paid on the 821st day from the bond placement start day.

The last coupon shall be paid simultaneously with the redemption of bonds on the 1003rd day from the bond placement start day.

In the event that the end date of a coupon period falls on a holiday whether a public holiday or non-business day for conducting operation payments of due amounts shall be made on the first business day following the holiday. A bondholder shall not be entitled to demand accrual of interest or any other compensation for such delayed payment.

Payments of income on the bonds of the issue shall be effected by the Payment Agent pursuant to the Issuer's orders. The duties of the payment agent shall be performed by:

Full and abbreviated corporate name of the organization: *Private Joint-Stock Company Raiffeisenbank Austria*, **ZAO** *Company Raiffeisenbank Austria*

Registered office at: 17/1 Troitskaya Street, Moscow, 129090, Russia; Postal address: 17/1 Troitskaya Street, Moscow, 129090, Russia;

Income payments on the bonds are made in the local currency of the Russian Federation by bank transfer to depositors of NDC performing central storing of the bonds in favor of bond owners. A bond owner who is not a depositor of the NDC may authorize a bondholder who is a depositor of the NDC to receive amounts due in respect

of income payment and redemption of bonds.

Bond income payments shall be made to depositors of the NDC in favor of bonds owners as registered at the end of business day of the NDC, preceding the seventh business day before the bond income payment date (hereinafter the date is referred to as the "record date"). The payment obligations with respect to a bond owner included in the list of bond owners are deemed duly fulfilled even the bonds were disposed of after the record date of finalizing the list of bond owners.

Not later than 3 business days before a bond income payment date the NDC shall provide the Issuer and/or its payment agent a list of the bonds owners as finalized on the record date. The list shall contain the following data:

- a) the full name of the bondholder;
- b) number of bonds as stated on the depo accounts of the holder in question;
- c) the holder's location and postal address;
- d) the holder's bank details:
- the holder's account current
- the holder's individual taxpayer number
- the holder's bank name
- correspondent account number of the holder's bank
- bank identification number of the holder's bank.
 - e) The taxpayer status of the NDC depositor (resident, non-resident with a permanent representative office in the Russian Federation, non-resident without a permanent representative office in the Russian Federation, etc.).

It is the holder's duty to check the accuracy and timeliness of the bank details submitted by him to the NDC. In the event these bank details were not submitted to the NDC or were not provided on time, these obligations shall be met toward a person who requested to fulfill the obligations and recognized as the bondholder on the date of filing the request. The issuer shall perform the obligations on bonds as per the data of the NDC.

Not later than 2 business days before bond income payment date the Issuer shall remit the necessary amounts to the payment agent account.

Based on the list of bondholders provided by the Depositary the payment agent calculates the amounts payable to each bondholder authorized to receive income payments on the bonds.

On the bond income payment date the payment agent shall remit the amounts due into the accounts of the bondholders in favor of the bond owners.

In the event that one person is authorized to receive income amounts on the bonds by several bond owners the person in question shall receive the total amount without break down on each of the bond owners.

The amount payable is calculated with the accuracy of RUR0.01 (round-off follows the rules of mathematics).

Other payable equivalent per bond (RUR): no equivalent

Other income and property rights attached to the issued bonds: no other income

Type of collateral for the bonds: *surety*

Other income and property rights attached to the issued bonds: no other income

(2) Type, series (class), form and other identification features of securities:

Type of securities: bonds

Series: 1-K

Type: interest-bearing

Form of the securities: registered book-entry

State registration number of the securities issue: 4-03-00194-A

State registration date of the issue: October 11, 2002

State registration date of the report on the results of the issue: January 14, 2003

State authorities which performed the state registration of the issue and report on the results of the issue: FCSM of

Russia

Quantity of securities of the issue: 11,397

Face value of each piece of the issued securities: *RUR500* Total value of the securities issue at par, RUR: *5,698,500*

Rights granted by each of issued securities:

A bondholder is entitled

- 1) to receive from the issuer the bond face value upon redemption;
- 2) to receive a fixed income percentage of 0.1 of the bond face value upon redemption;
- 3) in the event of the issuer liquidation to receive from it the bond nominal value and a fixed income of 0.1% of the bond nominal value, provided that
 - the first priority is taken by individuals to whom the company under liquidation is liable for damages to life and health, by way of capitalization of regular payments;
 - the second priority is taken by settlements with respect of severance pays and labor remunerations and authorship contracts;
 - third priority is assigned to creditors' claims with respect of liabilities secured by pledge of property owned by the company under liquidation;
 - in the fourth place debts with respect of payments to budgetary and non-budgetary funds;
 - the fifth priority: settlements with other creditors according to the effective applicable law, including bond owners.
- 4) Each owner of at least 6 bonds of this issue is entitled subject to technical availability to have an access to PSTN through entering into a contract on telephone service provision.
- 5) to have bonds redeemed before maturity in the following cases:
- change of the domicile of the owner of a paid-up package of bonds before the PSTN access was provided at the previous domicile and due to technical unavailability of the access provision at the new domicile;
- after bond sale on the OTC market, if the issuer determines that there is no technical possibility to ensure access to telephone network before maturity at the address indicated by the new bondholder.

Terms and conditions of the bond placement:

Mode of placement:

Conversion at the re-organization

(conversion into bonds issued by a commercial organization of bonds of a merging with it commercial organization).

Actual conversion date: November 30, 2002

Number of actually placed securities according to the registered report on the results of the bond issue: *11,397* Information on mandatory centralized safekeeping:

No mandatory safekeeping of the bonds of the issue.

Redemption of the bonds:

Payments are made in cash or by bank transfers in Russian Rubles (RUR).

Terms and arrangements for redemption of the bonds

A bond owner shall file a written request for redemption not earlier than March 17, 2010 with the Kursk subsidiary of the Company at the following address: 8 Krasnaya Square, Kursk, 305000, Russia.

Failure of a bond owner to file the request will not relieve the issuer from the obligation to redeem the bonds.

At redemption the issuer shall make payment of the bond nominal value and a fixed income of 0.1% of the nominal value per bond.

Frequency of settlements with bond owners: one-time payment

Payments shall be effected within 30 days from filing of a redemption request by a bond owner with the issuer:

- in cash from cashier's office of Kursk subsidiary of the Company at: 8 Krasnaya Square, Kursk, 305000,

Russia

- by a bank transfer into a bank account (bank details shall be provided in the owner's redemption request).

Bonds are redeemed by payments in the currency of the Russian Federation.

Redemption period of the bond issue:

Start date: *June 17, 2010* End date: *June 17, 2011*

Redemption before maturity is possible.

The earliest day when redemption before maturity is possible: Redemption before maturity can be carried out by the issuer during the whole period before maturity, but not earlier than 30 days after placement start date.

Terms and arrangements of the redemption before maturity: At redemption before maturity the bond nominal value and a fixed income of 0.1% of the nominal value per bond shall be paid out.

Redemption before maturity shall be effected upon a bond owner written request filed with Kursk subsidiary of the Company at the following address: 8 Krasnaya Square, Kursk, 305000, Russia.

Interest (coupon) payable on the bonds:

A bondholder is entitled to receive the nominal value and a fixed income of 0.1% of the bond face value upon redemption.

Each owner of at least 6 bonds of this issue is entitled subject to technical availability to have an access to PSTN through entering into a contract on telephone service provision.

Technical availability to have a telephone set installed is determined by available switching capacity (free subscriber numbers) and transmission capacity in telephone cables scheduled for installation under placement of this bond issue.

The technical availability is to be identified by Kursk subsidiary of the Company at the issuer's expense within 5 days after filing a written request at the following address: 11 Chernyshevskogo Street, Kursk, 305016, Russia.

Terms and conditions of coupon payments on the bonds of the issue:

Term of income payments on the bonds of the issue:

The nominal value and fixed income are paid at redemption (redemption before maturity).

Arrangements for making income payments on the bonds of the issue:

A contract for provision of a telephone service shall be entered into within 3 days after provision by the bond owner of the following documents:

- passport or a document certifying ownership rights for living premises in Kursk city;
- statement of record from the securities accounting system certifying accounting book entry confirming at least 6 bonds on the owner's account;
- statement of technical availability to provide an access to the telephone network.

Telephone set installation shall be performed within 1 year from entering into a contract on provision of a telephone service.

Contracts on telephone service provision are to be concluded at the following address: 11 Chernyshevskogo Street, Kursk, 305016, Russia

Information regarding performance of obligations on making payments on the bonds of the issue:

The issuer's obligations on making bond income payments are discharged.

Additional material information on the issued securities:

The date of the actual conversion of the securities is November 30, 2002. The report on the registration of the securities issue was registered by the Federal Commission for Securities Market of Russia on January 14, 2003.

Collateral for the bond issue: No

(3) Type, series (class), form and other identification features of securities:

Type of securities: Bonds

Series: 2-K

Type: interest-bearing

Form of the securities: *registered book-entry* State registration number: *4-04-00194-A*

Date of state registration: 25.06.2002

Authority performing the state registration: FCSM of Russia

State registration date of the report on the results of the issue: October 11, 2002

Authority performing the state registration of the securities issue and report on the results of the securities issue: FCSM of Russia

Quantity of securities of the issue: 260

Nominal value of each piece of the securities of the issue, RUR1,000.

Total value of the issue (at par): RUR**260,000** Rights granted by each piece of issued securities:

- 1) to receive from the issuer the bond face value upon redemption;
- 2) to receive a fixed income percentage of 0.1 of the bond face value upon redemption;
- 3) in the event of the issuer liquidation to receive from it the bond nominal value and a fixed income of 0.1% of the bond nominal value, provided that
 - the first priority is taken by individuals to whom the company under liquidation is liable for damages to life and health, by way of capitalization of regular payments;
 - the second priority is given to settlements with respect of severance pays and labor remunerations and authorship contracts;
 - third priority is assigned to creditors' claims with respect of liabilities secured by pledge of property owned by the company under liquidation;
 - in the fourth place debts with respect of payments to budgetary and non-budgetary funds;
 - the fifth priority: settlements with other creditors according to the effective applicable law, including bond owners.
- 4) Each owner of at least 5 bonds of this issue is entitled subject to technical availability to have an access to PSTN through entering into a contract on telephone service provision.
- 5) to have bonds redeemed before maturity in the following cases:
- change of the domicile of the owner of a paid-up package of bonds before the PSTN access was provided at the previous domicile and due to technical unavailability of the access provision at the new domicile;
- after bond sale on the OTC market, if the issuer determines that there is no technical possibility to ensure access to telephone network before maturity at the address indicated by the new bondholder.

Mode of placement: conversion at reorganization

Placement period: from November 30, 2002 through November 30, 2002

Current status of the issue: placement completed

Number of actually placed securities pursuant to the registered report on the results of the issue: 260

Mandatory safe keeping of the bonds

No mandatory centralized custody of the bonds of the issue

Terms and arrangements for redemption of the bonds of the issue

Redemption of bonds:

Payments are made in cash or by bank transfers in Russian Rubles (RUR).

Terms and arrangements for redemption of the bonds

A bond owner shall file a written request for redemption not earlier than March 17, 2010 with the Kursk subsidiary of the Company at the following address: 8 Krasnaya Square, Kursk, 305000, Russia.

Failure of a bond owner to file the request will not relieve the issuer from the obligation to redeem the bonds.

At redemption the issuer shall make payment of the bond nominal value and a fixed income of 0.1% of the nominal value per bond.

Frequency of settlements with bond owners: one-time payment

Payments shall be effected within 30 days from filing of a redemption request by a bond owner with the issuer:

- in cash from cash office of Kursk subsidiary of the Company at: 8 Krasnaya Square, Kursk, 305000, Russia
- by a bank transfer into a bank account (bank details shall be provided in the owner's redemption request).

Bonds are redeemed by payments in the currency of the Russian Federation.

Redemption period of the bond issue:

Start date: *June 17, 2010* End date: *June 17, 2011*

Redemption before maturity is possible.

The earliest day when redemption before maturity is possible: Redemption before maturity can be carried out by the issuer during the whole period before maturity, but not earlier than 30 days after placement start date.

Terms and arrangements of the redemption: At redemption before maturity the bond nominal value and a fixed income of 0.1% of the nominal value per bond shall be paid out.

Redemption before maturity shall be effected upon a bond owner written request filed with Kursk subsidiary of the Company at the following address: 8 Krasnaya Square, Kursk, 305000, Russia

Interest (coupon) payable on the bonds:

A bondholder is entitled to receive the nominal value and a fixed income of 0.1% of the bond face value upon redemption.

Each owner of at least 5 bonds of this issue is entitled subject to technical availability to have an access to PSTN through entering into a contract on telephone service provision.

Technical availability to have a telephone set installed is determined by available switching capacity (free subscriber numbers) and transmission capacity in telephone cables scheduled for installation under placement of this bond issue.

The technical availability is to be identified by Kursk subsidiary of the Company at the issuer's expense within 5 days after filing a written request at the following address: 11 Chernyshevskogo Street, Kursk, 305016, Russia.

Terms and conditions of coupon payment:

Term of income payments on the bonds of the issue:

The nominal value and fixed income are paid at redemption (redemption before maturity).

Arrangements for making income payments on the bonds of the issue:

A contract for provision of a telephone service shall be entered into within 3 days after provision by the bond owner of the following documents:

- registration certificate;
- statement of record from the securities accounting system certifying accounting book entry confirming at least 6 bonds on the owner's account;
- statement of technical availability to provide an access to the telephone network.

Telephone set installation shall be performed within 1 year from entering into a contract on provision of a telephone service.

Contracts on telephone service provision are to be concluded at the following address: 11 Chernyshevskogo Street, Kursk, 305016, Russia

Information regarding performance of obligations on making payments on the bonds of the issue:

Additional material information on the issued securities:

The date of the actual conversion of the securities is November 30, 2002. The report on the registration of the securities issue was registered by the Federal Commission for Securities Market of Russia on January 14, 2003.

The due date of bond income payment has not come yet.

Collateral for the bond issue: No

(4) Type, series (class), form and other identification features of securities:

Type of securities: **Bonds**

Series: *3-K*

Type: interest-bearing

Form of the securities: *registered book-entry* State registration number: *4-05-00194-A* Date of state registration: *October 11, 2002*

Authority performing the state registration: FCSM of Russia

State registration date of the report on the results of the issue: January 14, 2003

Authority performing the state registration of the securities issue and report on the results of the securities issue: FCSM

of Russia

Quantity of securities of the issue: 5,396

Nominal value of each piece of the securities of the issue: RUR500

Total value of the issue (at par): RUR**2**,698,000 Rights granted by each of issued securities:

- 1) to receive from the issuer the bond face value upon redemption;
- 2) to receive a fixed percentage income of 0.1 of the bond face value upon redemption;
- 3) in the event of the issuer liquidation to receive from it the bond nominal value and a fixed income of 0.1% of the bond nominal value, provided that
 - the first priority is taken by individuals to whom the company under liquidation is liable for damages to life and health, by way of capitalization of relevant regular payments;
 - the second priority is given to settlements with respect of severance pays and labor remunerations and authorship contracts;
 - the third priority is assigned to creditors' claims with respect of liabilities secured by pledge of property owned by the company under liquidation;
 - in the fourth place debts with respect of payments to budgetary and non-budgetary funds;
 - the fifth priority: settlements with other creditors according to the effective applicable law, including bond owners.
- 4) Each owner of at least 6 bonds of this issue is entitled subject to technical availability to have an access to PSTN through entering into a contract on telephone service provision.
- 5) to have bonds redeemed before maturity in the following cases:
- change of the domicile of the owner of a paid-up package of bonds before the PSTN access was provided at the previous domicile and due to technical unavailability of the access provision at the new domicile;
- after bond sale on the OTC market, if the issuer determines that there is no technical possibility to ensure access to telephone network before maturity at the address indicated by the new bondholder.

Terms and arrangements of the bond placement:

Mode of placement: conversion at reorganization

Placement period: from November 30, 2002 through November 30, 2002

Number of actually placed securities pursuant to the registered report on the results of the issue: 5,396

Mandatory safe keeping of the bonds

No mandatory centralized custody of the bonds of the issue

Terms and arrangements for redemption of the securities of the issues

Redemption of bonds:

Bonds are redeemed by payments in the local currency of the Russian Federation (RUR).

Terms and arrangements for redemption of the bonds

A bond owner shall file a written request for redemption not earlier than March 17, 2010 with the Kursk subsidiary of the Company at the following address: 8 Krasnaya Square, Kursk, 305000, Russia.

Failure of a bond owner to file the request will not relieve the issuer from the obligation to redeem the bonds.

At redemption the issuer shall make payment of the bond nominal value and a fixed income of 0.1% of the nominal value per bond.

Frequency of settlements with bond owners: one-time payment

Payments shall be effected within 30 days from filing of a redemption request by a bond owner with the issuer:

- in cash from cash office of Kursk subsidiary of the Company at: 8 Krasnaya Square, Kursk, 305000, Russia
- by a bank transfer into a bank account (bank details shall be provided in the owner's redemption request). Bonds are redeemed by payments in the currency of the Russian Federation.

Redemption period of the bond issue:

Start date: *June 17*, 2010 End date: *June 17*, 2011

Redemption before maturity is possible.

The earliest day when redemption before maturity is possible: Redemption before maturity can be carried out by the

issuer during the whole period before maturity, but not earlier than 30 days after placement start date.

Terms and arrangements of the redemption: At redemption before maturity the bond nominal value and a fixed income of 0.1% of the nominal value per bond shall be paid out.

Redemption before maturity shall be effected upon a bond owner written request filed with Kursk subsidiary of the Company at the following address: 8 Krasnaya Square, Kursk, 305000, Russia.

Amount of interest (coupon) of the bonds:

A bondholder is entitled to receive the nominal value and a fixed income of 0.1% of the bond face value upon redemption.

Each owner of at least 6 bonds of this issue is entitled subject to technical availability to have an access to PSTN through entering into a contract on telephone service provision.

Technical availability to have a telephone set installed is determined by available switching capacity (free subscriber numbers) and transmission capacity in telephone cables scheduled for installation under placement of this bond issue.

The technical availability is to be identified by Kursk subsidiary of the Company at the Company's expense within 5 days after filing a written request at the following address: 35 Kurskaya Street, Zheleznogorsk, Kursk region, 307130, Russia.

Term of income payments on the bonds of the issue:

The nominal value and fixed income are paid

A telephone set shall be installed within a year from the date of signing of the contract for telephone service provision.

Arrangements for making income payments on the bonds of the issue:

A contract for provision of a telephone service shall be entered into within 3 days after provision by the bond owner of the following documents:

- passport or a document certifying ownership rights for living premises in the town of Zheleznogorsk;
- statement of record from the securities accounting system certifying accounting book entry confirming at least 6 bonds on the owner's account;
- statement of technical availability to provide an access to the telephone network.

Contracts for telephone service provision are to be concluded at the following address: 35 Kurskaya Street, Zheleznogorsk, Kursk region, 307130, Russia

Information regarding performance of obligations on making payments on the bonds of the issue:

The issuer's obligations on making bond income payments are discharged.

Additional material information on the issued securities:

The date of the actual conversion of the securities is November 30, 2002. The report on the registration of the securities issue was registered by the Federal Commission for Securities Market of Russia on January 14, 2003.

Collateral for the bond issue: No

(5) Type, series (class), form and other identification features of securities:

Type of securities: **Bonds**

Series: 4-K

Type: interest-bearing

Form of the securities: *registered book-entry* State registration number: *4-06-00194-A* Date of state registration: *October 11, 2002*

State registration date of the report on the results of the issue: January 14, 2003

Authority performing the state registration of the securities issue and report on the results of the securities issue: **FCSM**

of Russia

Quantity of securities of the issue: 70

Nominal value of each piece of the securities of the issue: RUR1,000

Total value of the issue (at par): RUR**70,000** Rights granted by each of issued securities

- 1) to receive from the issuer the bond face value upon redemption;
- 2) to receive a fixed income percentage of 0.1 of the bond face value upon redemption;
- 3) in the event of the issuer liquidation to receive from it the bond nominal value and a fixed income of 0.1% of the bond nominal value, provided that
 - the first priority is taken by individuals to whom the company under liquidation is liable for damages to life and health, by way of capitalization of regular payments;
 - the second priority is given to settlements with respect of severance pays and labor remunerations and authorship contracts;
 - the third priority is assigned to creditors' claims with respect of liabilities secured by pledge of property owned by the company under liquidation;
 - in the fourth place debts with respect of payments to budgetary and non-budgetary funds;
 - the fifth priority: settlements with other creditors according to the effective applicable law, including bond owners.
- 4) Each owner of at least 5 bonds of this issue is entitled subject to technical availability to have an access to PSTN through entering into a contract on telephone service provision.
- 5) to have bonds redeemed before maturity in the following cases:
- change of the domicile of the owner of a paid-up package of bonds before the PSTN access was provided at the previous domicile and due to technical unavailability of the access provision at the new domicile;
- after bond sale on the OTC market, if the issuer determines that there is no technical possibility to ensure access to telephone network before maturity at the address indicated by the new bondholder.

Terms and arrangements of the bond placement:

Mode of placement: conversion at reorganization

Placement period: from November 30, 2002 through November 30, 2002

Number of actually placed securities pursuant to the registered report on the results of the issue: 70

Mandatory safe keeping of the bonds

No mandatory centralized custody of the bonds of the issue

Terms and arrangements for redemption of the securities of the issue

Redemption of bonds:

The issuer shall repay the bonds by making payments of the nominal value and fixed income percentage of 0.1% of the face value of bonds.

Terms and arrangements for redemption of the bonds

A bond owner shall file a written request for redemption not earlier than March 17, 2010 with the Kursk subsidiary of the Company at the following address: 8 Krasnaya Square, Kursk, 305000, Russia.

Failure of a bond owner to file the request will not relieve the issuer from the obligation to redeem the bonds.

At redemption the issuer shall make payment of the bond nominal value and a fixed income of 0.1% of the nominal value per bond.

Frequency of settlements with bond owners: one-time payment

Payments shall be effected within 30 days from filing of a redemption request by a bond owner with the issuer:

- in cash from cash office of Kursk subsidiary of the Company at: 8 Krasnaya Square, Kursk, 305000, Russia
- by a bank transfer into a bank account (bank details shall be provided in the owner's redemption request).

Bonds are redeemed by payments in the currency of the Russian Federation.

Redemption period of the bond issue:

Start date: *June 17, 2010* End date: *June 17, 2011*

Redemption before maturity is possible.

The earliest day when redemption before maturity is possible:

Redemption before maturity can be carried out by the issuer during the whole period before maturity, but not earlier than 30 days after placement start date.

Terms and arrangements of the redemption before maturity:

At redemption before maturity the bond nominal value and a fixed income of 0.1% of the nominal value per bond shall be paid out.

Redemption before maturity shall be effected upon a bond owner written request filed with Kursk subsidiary of the Company at the following address: 8 Krasnaya Square, Kursk, 305000, Russia

Interest (coupon) payable on the bonds:

Term of income payments on the bonds of the issue:

A bondholder is entitled to receive the nominal value and a fixed income of 0.1% of the bond face value upon redemption.

Each owner of at least 5 bonds of this issue is entitled subject to technical availability to have an access to PSTN through entering into a contract on telephone service provision.

Technical availability to have a telephone set installed is determined by available switching capacity (free subscriber numbers) and transmission capacity in telephone cables scheduled for installation under placement of this bond issue.

The technical availability is to be identified by Kursk subsidiary of the Company at the issuer's expense within 5 days after filing a written request at the following address: 35 Kurskaya Street, Zheleznogorsk, Kursk region, 307130, Russia.

Arrangements for making income payments on the bonds of the issue:

A contract for provision of a telephone service shall be entered into within 3 days after provision by the bond owner of the following documents:

- certificate of registration;
- statement of record from the securities accounting system certifying accounting book entry confirming at least 5 bonds on the owner's account;
- statement of technical availability to provide an access to the telephone network.

Telephone set installation shall be performed within 1 year from entering into a contract on provision of a telephone service.

Information regarding performance of obligations on making payments on the bonds of the issue:

The issuer's obligations on making bond income payments are discharged.

Collateral for the bond issue: No

Additional material information on the issued securities:

The date of the actual conversion of the securities is November 30, 2002. The report on the registration of the securities issue was registered by the Federal Commission for Securities Market of Russia on January 14, 2003.

(6) Type, series (class), form and other identification features of securities:

Type of securities: **Bonds**

Series: *5-K*

Type: interest-bearing

Form of the securities: *registered book-entry* State registration number: *4-07-00194-A*

Date of state registration: *October 11*, 2002

Authority performing the state registration: FCSM of Russia

State registration date of the report on the results of the issue: January 14, 2003

Authority performing the state registration of the securities issue and report on the results of the securities issue: FCSM of Russia

Ouantity of securities of the issue: 499

Nominal value of each piece of the securities of the issue: RUR3,600

Total value of the issue (at par): RUR1,796,400

Rights granted by each of issued securities

- 1) to receive from the issuer the bond face value upon redemption;
- 2) to receive a fixed income percentage of 0.1 of the bond face value upon redemption;
- 3) to have subject to technical availability an access to telephone network by way of entering into a contract on telephone service provision;

- 4) to have bonds redeemed before maturity in the following cases:
- change of the domicile of the owner of a paid-up package of bonds before the PSTN access was provided at the previous domicile and due to technical unavailability of the access provision at the new domicile;
- after bond sale on the OTC market, if the issuer determines that there is no technical possibility to ensure access to telephone network before maturity at the address indicated by the new bondholder.

Payments to bondholders in the event of the issuer liquidation shall be effected by a liquidation commission in the order of priority set forth by item 1 Article 64 of the Civil Code of the Russian Federation, viz.:

- the first priority is taken by individuals to whom the company under liquidation is liable for damages to life and health, by way of capitalization of regular payments;
- the second priority is given to settlements with respect of severance pays and labor remunerations and authorship contracts;
- the third priority is assigned to creditors' claims with respect of liabilities secured by pledge of property owned by the company under liquidation;
- in the fourth place debts with respect of payments to budgetary and non-budgetary funds;
- the fifth priority: settlements with other creditors according to the effective applicable law, including bond owners.

Terms and arrangements of the securities placement:

Mode of placement: conversion at reorganization

Placement period: from November 30, 2002 through November 30, 2002

Current status of the issue: placement completed

Number of actually placed securities pursuant to the registered report on the results of the issue: 498

Mandatory safe keeping of the bonds

No mandatory centralized custody of the bonds of the issue

Terms and arrangements for redemption of securities of the issue:

Redemption of bonds:

Payments are made in cash or by bank transfers in Russian Rubles (RUR).

Terms and arrangements for redemption of the bonds

A bond owner shall file a written request for redemption not earlier than January 18, 2006 with the Kursk subsidiary of the Company at the following address: 8 Krasnaya Square, Kursk, 305000, Russia.

Failure of a bond owner to file the request will not relieve the issuer from the obligation to redeem the bonds.

At redemption the issuer shall make payment of the bond nominal value and a fixed income of 0.1% of the nominal value per bond.

Frequency of settlements with bond owners: one-time payment

Payments shall be effected within 30 days from filing of a redemption request by a bond owner with the issuer:

- in cash from cash office of Kursk subsidiary of the Company at: 8 Krasnaya Square, Kursk, 305000, Russia
- by a bank transfer into a bank account (bank details shall be provided in the owner's redemption request).

Bonds are redeemed by payments in the currency of the Russian Federation.

Redemption period of the bond issue:

Start date: *April 18, 2006* End date: *April 18, 2007*

Redemption before maturity is possible.

The earliest day when redemption before maturity is possible:

Redemption before maturity can be carried out by the issuer during the whole period before maturity, but not earlier than 7 days after state registration of the report on the results of the bond issue.

Terms and arrangements of the redemption before maturity:

Redemption before maturity is exercised in the following cases:

- change of the domicile of the owner of a paid-up package of bonds before the PSTN access was provided at the previous domicile and due to technical unavailability of the access provision at the new domicile;
- after bond sale on the OTC market, if the issuer determines that there is no technical possibility to ensure access to telephone network before maturity at the address indicated by the new bondholder.

If bonds are redeemed before maturity the bond nominal value and a fixed income of 0.1% of the nominal value per bond shall be paid out.

Redemption before maturity shall be effected upon a bond owner written request filed with Kursk subsidiary of the Company at the following address: 8 Krasnaya Square, Kursk, 305000, Russia

Interest (coupon) payable on the bonds:

A bondholder is entitled to receive the nominal value and a fixed income of 0.1% of the bond face value upon redemption.

Each owner of at least 1 bond of this issue is entitled subject to technical availability to have an access to PSTN through entering into a contract on telephone service provision.

Technical availability to have a telephone set installed is determined by available switching capacity (free subscriber numbers) and transmission capacity in telephone cables scheduled for installation under placement of this bond issue.

The technical availability is to be identified by Kursk subsidiary of the Company at the issuer's expense within 5 days after filing a written request at the following addresses: 35 Kurskaya Street, Zheleznogorski area, Kursk region, 307130, Russia or 8 Krasnaya Square, Kursk, 305000, Russia

Terms and arrangements of coupon payments:

Term of income payments on the bonds of the issue:

The nominal value and fixed income are paid at redemption;

a telephone set is installed subject to terms and conditions specified above.

Arrangements for making income payments on the bonds of the issue:

A contract for provision of a telephone service shall be entered into within 3 days after provision by the bond owner of the following documents:

- passport or a document certifying ownership rights for living premises in Kursk city;
- statement of record from the securities accounting system certifying accounting book entry confirming at least 1 bond on the owner's account;
- statement of technical availability to provide an access to the telephone network.

Telephone set installation shall be performed within 1 year from entering into a contract on provision of a telephone service.

Contracts on telephone service provision are to be concluded at the following addresses: 35 Kurskaya Street, Zheleznogorski area, Kursk region, 307130, Russia or 8 Krasnaya Square, Kursk, 305000, Russia

Information regarding performance of obligations on making payments on the bonds of the issue:

The issuer's obligations on making bond income payments are discharged.

Collateral for the bond issue: No

Additional material information on the issued securities:

The date of the actual conversion of the securities is November 30, 2002. The report on the registration of the securities issue was registered by the Federal Commission for Securities Market of Russia on January 14, 2003.

(7) Type, series (class), form and other identification features of securities:

Type of securities: Bonds

Series: 6-K

Type: interest-bearing

Form of the securities: *registered book-entry*State registration number: *4-08-00194-A*Date of state registration: *October 11, 2002*

Authority performing the state registration: FCSM of Russia

State registration date of the report on the results of the issue: *January 14, 2003*

Authority performing the state registration of the securities issue and report on the results of the securities issue: FCSM of Russia

Quantity of securities of the issue: 499

Nominal value of each piece of the securities of the issue: RUR1,500

Total value of the issue (at par): RUR748,500

Rights granted by each of issued securities:

- 1) to receive from the issuer the bond face value upon redemption;
- 2) to receive a fixed income percentage of 0.1 of the bond face value upon redemption;
- 3) to have subject to technical availability an access to telephone network by way of entering into a contract on telephone service provision;
- 4) to have bonds redeemed before maturity in the following cases:
- change of the domicile of the owner of a paid-up package of bonds before the PSTN access was provided at the previous domicile and due to technical unavailability of the access provision at the new domicile;
- after bond sale on the OTC market, if the issuer determines that there is no technical possibility to ensure access to telephone network before maturity at the address indicated by the new bondholder.

Payments to bondholders in the event of the issuer liquidation shall be effected by a liquidation commission in the order of priority set forth by item 1 Article 64 of the Civil Code of the Russian Federation, viz.:

- the first priority is taken by individuals to whom the company under liquidation is liable for damages to life and health, by way of capitalization of regular payments;
- the second priority is given to settlements with respect of severance pays and labor remunerations and authorship contracts;
- the third priority is assigned to creditors' claims with respect of liabilities secured by pledge of property owned by the company under liquidation;
- in the fourth place debts with respect of payments to budgetary and non-budgetary funds;
- the fifth priority: settlements with other creditors according to the effective applicable law, including bond owners.

Terms and arrangements of the securities placement:

Mode of placement: conversion at reorganization

Placement period: from November 30, 2002 through November 30, 2002

Number of actually placed securities pursuant to the registered report on the results of the issue: 499

Mandatory safe keeping of the bonds

No mandatory centralized custody of the bonds of the issue

Terms and arrangements for redemption of the securities of the issue

Redemption of bonds:

Payments are made in cash or by bank transfers in Russian Rubles (RUR).

Terms and arrangements for redemption of the bonds

A bond owner shall file a written request for redemption not earlier than January 18, 2006 with the Kursk subsidiary of the Company at the following address: 8 Krasnaya Square, Kursk, 305000, Russia.

Failure of a bond owner to file the request will not relieve the issuer from the obligation to redeem the bonds.

At redemption the issuer shall make payment of the bond nominal value and a fixed income of 0.1% of the nominal value per bond.

Frequency of settlements with bond owners: one-time payment

Payments shall be effected within 30 days from filing of a redemption request by a bond owner with the issuer:

- in cash from cash office of Kursk subsidiary of the Company at: 8 Krasnaya Square, Kursk, 305000, Russia
- by a bank transfer into a bank account (bank details shall be provided in the owner's redemption request).

Bonds are redeemed by payments in the currency of the Russian Federation.

Redemption period of the bond issue:

Start date: *April 18*, 2006 End date: *April 18*, 2007

Redemption before maturity is possible.

The earliest day when redemption before maturity is possible: Redemption before maturity can be carried out by the issuer during the whole period before maturity, but not earlier than 7 days after state registration of the report on the results of the bond issue.

Terms and arrangements of the redemption before maturity: **Redemption before maturity is exercised in the following cases:**

- change of the domicile of the owner of a paid-up package of bonds before the PSTN access was provided at the previous domicile and due to technical unavailability of the access provision at the new domicile;
- after bond sale on the OTC market, if the issuer determines that there is no technical possibility to ensure access to telephone network before maturity at the address indicated by the new bondholder.

If bonds are redeemed before maturity the bond nominal value and a fixed income of 0.1% of the nominal value per bond shall be paid out.

Redemption before maturity shall be effected upon a bond owner written request filed with Kursk subsidiary of the Company at the following address: 8 Krasnaya Square, Kursk, 305000, Russia

Interest (coupon) payable on the bonds:

A bondholder is entitled to receive the nominal value and a fixed income of 0.1% of the bond face value upon redemption.

Each owner of at least 1 bond of this issue is entitled subject to technical availability to have an access to PSTN through entering into a contract on telephone service provision.

Technical availability to have a telephone set installed is determined by available switching capacity (free subscriber numbers) and transmission capacity in telephone cables scheduled for installation under placement of this bond issue.

The technical availability is to be identified by Kursk subsidiary of the Company at the issuer's expense within 5 days after filing a written request at the following addresses: 35 Kurskaya Street, Zheleznogorski area, Kursk region, 307130, Russia or 8 Krasnaya Square, Kursk, 305000, Russia

Terms and arrangements of coupon payments:

Term of making income payments on the bonds of the issue:

The nominal value and fixed income are paid at redemption;

a telephone set is installed subject to terms and conditions specified above.

Arrangements for making income payments on the bonds of the issue:

A contract for provision of a telephone service shall be entered into within 3 days after provision by the bond owner of the following documents:

- passport or a document certifying ownership rights for living premises in Kursk city;
- statement of record from the securities accounting system certifying accounting book entry confirming at least 1 bond on the owner's account;
- statement of technical availability to provide an access to the telephone network.

Telephone set installation shall be performed within 1 year from entering into a contract on provision of a telephone service.

Contracts on telephone service provision are to be concluded at the following addresses: 35 Kurskaya Street, Zheleznogorski area, Kursk region, 307130, Russia or 8 Krasnaya Square, Kursk, 305000, Russia

Information regarding performance of obligations on making payments on the bonds of the issue:

The issuer's obligations on making bond income payments are discharged.

Collateral for the bond issue: No

Additional material information on the issued securities:

The date of the actual conversion of the securities is November 30, 2002. The report on the registration of the securities issue was registered by the Federal Commission for Securities Market of Russia on January 14, 2003.

(8) Type, series (class), form and other identification features of securities:

Type of securities: **Bonds**

Series: 7-K

Type: interest-bearing

Form of the securities: *registered book-entry* State registration number: *4-09-00194-A* Date of state registration: *October 11, 2002*

Authority performing the state registration: FCSM of Russia

State registration date of the report on the results of the issue: January 14, 2003

Authority performing the state registration of the securities issue and report on the results of the securities issue: FCSM

of Russia

Quantity of securities of the issue: 499

Nominal value of each piece of the securities of the issue: RUR1,500

Total value of the issue (at par): RUR**748,500** Rights granted by each of issued securities:

- 1) to receive from the issuer the bond face value upon redemption;
- 2) to receive a fixed income percentage of 0.1% of the bond face value upon redemption;
- 3) to have subject to technical availability an access to telephone network by way of entering into a contract on telephone service provision;
- 4) to have bonds redeemed before maturity in the following cases:
- change of the domicile of the owner of a paid-up package of bonds before the PSTN access was provided at the previous domicile and due to technical unavailability of the access provision at the new domicile;
- after bond sale on the OTC market, if the issuer determines that there is no technical possibility to ensure access to telephone network before maturity at the address indicated by the new bondholder.

Payments to bondholders in the event of the issuer liquidation shall be effected by a liquidation commission in the order of priority set forth by item 1 Article 64 of the Civil Code of the Russian Federation, viz.:

- the first priority is taken by individuals to whom the company under liquidation is liable for damages to life and health, by way of capitalization of regular payments;
- the second priority is given to settlements with respect of severance pays and labor remunerations and authorship contracts;
- the third priority is assigned to creditors' claims with respect of liabilities secured by pledge of property owned by the company under liquidation;
- in the fourth place debts with respect of payments to budgetary and non-budgetary funds;
- the fifth priority: settlements with other creditors according to the effective applicable law, including bond owners.

Terms and arrangements of the securities placement:

Mode of placement: conversion at reorganization

Placement period: from November 30, 2002 through November 30, 2002

Current status of the issue: placement completed

Number of actually placed securities pursuant to the registered report on the results of the issue: 499

Mandatory safe keeping of the bonds

No mandatory centralized custody of the bonds of the issue

Terms and arrangements for redemption of the securities of the issue

Redemption of bonds:

Payments are made in cash or by bank transfers in Russian Rubles (RUR).

Terms and arrangements for redemption of the bonds

A bond owner shall file a written request for redemption not earlier than January 18, 2006 with the Kursk subsidiary of the Company at the following address: 8 Krasnaya Square, Kursk, 305000, Russia.

Failure of a bond owner to file the request will not relieve the issuer from the obligation to redeem the bonds.

At redemption the issuer shall make payment of the bond nominal value and a fixed income of 0.1% of the nominal value per bond.

Frequency of settlements with bond owners: one-time payment

Payments in cash or by a bank transfer

Payments shall be effected within 30 days from filing of a redemption request by a bond owner with the issuer:

- in cash from cash office of Kursk subsidiary of the Company at: 8 Krasnaya Square, Kursk, 305000, Russia
- by a bank transfer into a bank account (bank details shall be provided in the owner's redemption request).

Bonds are redeemed by payments in the currency of the Russian Federation.

Redemption period of the bond issue:

Start date: *April 18, 2006* End date: *April 18, 2007*

Redemption before maturity is possible.

The earliest day when redemption before maturity is possible: Redemption before maturity can be carried out by the issuer during the whole period before maturity, but not earlier than 7 days after state registration of the report on the results of the bond issue.

Terms and arrangements of the redemption before maturity: *Redemption before maturity is exercised in the following cases:*

- change of the domicile of the owner of a paid-up package of bonds before the PSTN access was provided at the previous domicile and due to technical unavailability of the access provision at the new domicile;
- after bond sale on the OTC market, if the issuer determines that there is no technical possibility to ensure access to telephone network before maturity at the address indicated by the new bondholder.

If bonds are redeemed before maturity the bond nominal value and a fixed income of 0.1% of the nominal value per bond shall be paid out.

Redemption before maturity shall be effected upon a bond owner written request filed with Kursk subsidiary of the Company at the following address: 8 Krasnaya Square, Kursk, 305000, Russia

Interest (coupon) payable on the bonds:

A bondholder is entitled to receive the nominal value and a fixed income of 0.1% of the bond face value upon redemption.

Each owner of at least 1 bond of this issue is entitled subject to technical availability to have an access to PSTN through entering into a contract on telephone service provision.

Technical availability to have a telephone set installed is determined by available switching capacity (free subscriber numbers) and transmission capacity in telephone cables scheduled for installation under placement of this bond issue.

The technical availability is to be identified by Kursk subsidiary of the Company at the issuer's expense within 5 days after filing a written request at the following addresses: 35 Kurskaya Street, Zheleznogorski area, Kursk region, 307130, Russia or 8 Krasnaya Square, Kursk, 305000, Russia

Terms and arrangements of coupon payments:

Term of income payments on the bonds of the issue:

The nominal value and fixed income are paid at redemption;

a telephone set is installed subject to terms and conditions specified above.

Arrangements for making income payments on the bonds of the issue:

A contract for provision of a telephone service shall be entered into within 3 days after provision by the bond owner of the following documents:

- passport or a document certifying ownership rights for living premises in Kursk city;
- statement of record from the securities accounting system certifying accounting book entry confirming at least 1 bond on the owner's account;
- statement of technical availability to provide an access to the telephone network.

Telephone set installation shall be performed within 1 year from entering into a contract on provision of a telephone service.

Contracts on telephone service provision are to be concluded at the following addresses: 35 Kurskaya Street, Zheleznogorski area, Kursk region, 307130, Russia or 8 Krasnaya Square, Kursk, 305000, Russia

Information regarding performance of obligations on making payments on the bonds of the issue:

The issuer's obligations on making bond income payments are discharged.

Collateral for the bond issue: No

Additional material information on the issued securities:

The date of the actual conversion of the securities is November 30, 2002. The report on the registration of the securities issue was registered by the Federal Commission for Securities Market of Russia on January 14, 2003.

(9) Type, series (class), form and other identification features of securities:

Type of securities: Bonds

Series: **8-K**

Type: interest-bearing

Joint-Stock Central Telecommunication Company INN 5000000970

Form of the securities: *registered book-entry*State registration number: *4-10-00194-A*Date of state registration: *October 11, 2002*

Authority performing the state registration: FCSM of Russia

State registration date of the report on the results of the issue: January 14, 2003

Authority performing the state registration of the securities issue and report on the results of the securities issue: *FCSM* of *Russia*

Quantity of securities of the issue: 500

Nominal value of each piece of the securities of the issue: RUR1,500

Total value of the issue (at par): RUR**750,000** Rights granted by each of issued securities.

A bondholder is entitled:

- 1) to receive from the issuer the bond face value upon redemption;
- 2) to receive a fixed income percentage of 0.1 of the bond face value upon redemption;
- 3) to have subject to technical availability an access to telephone network by way of entering into a contract on telephone service provision. The bondholder shall make payment with respect of the service rendered according to charges effective at the date of the service provision.
- 4) to have bonds redeemed before maturity in the following cases:
- change of the domicile of the owner of a paid-up package of bonds before the PSTN access was provided at the previous domicile and due to technical unavailability of the access provision at the new domicile;
- after bond sale on the OTC market, if the issuer determines that there is no technical possibility to ensure access to telephone network before maturity at the address indicated by the new bondholder.

Payments to bondholders in the event of the issuer liquidation shall be effected by a liquidation commission in the order of priority set forth by item 1 Article 64 of the Civil Code of the Russian Federation, viz.:

- the first priority is taken by individuals to whom the company under liquidation is liable for damages to life and health, by way of capitalization of regular payments;
- the second priority is given to settlements with respect of severance pays and labor remunerations and authorship contracts;
- the third priority is assigned to creditors' claims with respect of liabilities secured by pledge of property owned by the company under liquidation;
- in the fourth place debts with respect of payments to budgetary and non-budgetary funds;
- the fifth priority: settlements with other creditors according to the effective applicable law, including bond owners.

Exercising rights granted by book-entry bonds of the Company shall be effective with respect to persons registered in the accounting system of the bondholders.

Terms and arrangements of the securities placement:

Mode of placement: conversion at reorganization

Placement period: from November 30, 2002 through November 30, 2002

Current status of the issue: placement completed

Number of actually placed securities pursuant to the registered report on the results of the issue: 500

Mandatory safe keeping of the bonds

No mandatory centralized custody of the bonds of the issue

Terms and arrangements for redemption of the securities of the issue

Redemption of bonds:

Payments are made in cash or by bank transfers in Russian Rubles (RUR).

Terms and arrangements for redemption of the bonds

A bond owner shall file a written request for redemption not earlier than August 31, 2007 with the Kursk subsidiary of the Company at the following address: 8 Krasnaya Square, Kursk, 305000, Russia.

The issuer shall pay out the bond nominal value and a fixed income of 0.1% of the nominal value per bond.

Failure of a bond owner to file the request will not relieve the issuer from the obligation to redeem the bonds.

Payments shall be made during 30 days from filing a request by a bondholder for bond redemption, but no later then

August 21, 2008.

Payments shall be made in the order of submitting applications.

Frequency of settlements with bond owners: one-time payment

Payments shall be effected within 30 days from filing of a redemption request by a bond owner with the issuer:

- in cash from cash office of Kursk subsidiary of the Company at: 8 Krasnaya Square, Kursk, 305000, Russia
- by a bank transfer into a bank account (bank details shall be provided in the owner's redemption request).

Bonds are redeemed by payments in the currency of the Russian Federation.

Redemption period of the bond issue:

Start date: *August 31, 2007* End date: *August 31, 2008*

Redemption before maturity is possible.

The earliest day when redemption before maturity is possible: The first day upon expiry of 7 days after state registration of the report on the results of the bond issue.

Terms and arrangements of the redemption before maturity: **Redemption before maturity is exercised in the following cases:**

- change of the domicile of the owner of a paid-up package of bonds before the PSTN access was provided at the previous domicile and due to technical unavailability of the access provision at the new domicile;
- after bond sale on the OTC market, if the issuer determines that there is no technical possibility to ensure access to telephone network before maturity at the address indicated by the new bondholder.

If bonds are redeemed before maturity the bond nominal value and a fixed income of 0.1% of the nominal value per bond shall be paid out.

Interest (coupon) payable on the bonds:

A bondholder is entitled to receive the nominal value and a fixed income of 0.1% of the bond face value upon redemption.

Each owner of at least 1 bond of this issue is entitled subject to technical availability to have an access to PSTN through entering into a contract on telephone service provision.

Technical availability to have a telephone set installed is determined by available switching capacity (free subscriber numbers) and transmission capacity in telephone cables scheduled for installation under placement of this bond issue.

The technical availability is to be identified by Kursk subsidiary of the Company at the issuer's expense within 5 days after filing a written request at the following addresses: 11 Chernyshevskogo Street, Kursk, 305016, Russia or 8 Krasnaya Square, Kursk, 305000, Russia

Terms and arrangements of income payments on the bonds of the issue:

Term of income payments on the bonds of the issue:

The nominal value and fixed income are paid at redemption;

a telephone set is installed subject to terms and conditions specified above.

Arrangements for making income payments on the bonds of the issue:

A contract for provision of a telephone service shall be entered into within 3 days after provision by the bond owner of the following documents:

- passport or a document certifying ownership rights for living premises in Kursk city;
- statement of record from the securities accounting system certifying accounting book entry confirming at least 1 bond on the owner's account;
- statement of technical availability to provide an access to the telephone network.

Telephone set installation shall be performed within 1 year from entering into a contract on provision of a telephone service.

Contracts on telephone service provision are to be concluded at the following addresses: 11 Chernyshevskogo Street, Kursk, 305016, Russia or 8 Krasnaya Square, Kursk, 305000, Russia

Information regarding performance of obligations on making payments on the bonds of the issue:

The issuer's obligations on making bond income payments are discharged.

Collateral for the bond issue: *No*

Additional material information on the issued securities:

The date of the actual conversion of the securities is November 30, 2002. The report on the registration of the securities issue was registered by the Federal Commission for Securities Market of Russia on January 14, 2003.

(10) Type, series (class), form and other identification features of securities:

Type of securities: Bonds

Series: *9-K*

Type: interest-bearing

Form of the securities: *registered book-entry*State registration number: *4-11-00194-A*Date of state registration: *October 11, 2002*

Authority performing the state registration: FCSM of Russia

State registration date of the report on the results of the issue: January 14, 2003

Authority performing the state registration of the securities issue and report on the results of the securities issue: *FCSM* of *Russia*

Quantity of securities of the issue: 50

Nominal value of each piece of the securities of the issue: RUR1,500

Total value of the issue (at par): RUR**75,000** Rights granted by each of issued securities:

A bondholder is entitled:

- 1) to receive from the issuer the bond face value upon redemption;
- 2) to receive a fixed income percentage of 0.1% of the bond face value upon redemption;
- 3) to have subject to technical availability an access to telephone network by way of entering into a contract on telephone service provision. The bondholder shall make payment with respect of the service rendered according to charges effective at the date of the service provision.
- 4) to have bonds redeemed before maturity in the following cases:
- change of the domicile of the owner of a paid-up package of bonds before the PSTN access was provided at the previous domicile and due to technical unavailability of the access provision at the new domicile;
- after bond sale on the OTC market, if the issuer determines that there is no technical possibility to ensure access to telephone network before maturity at the address indicated by the new bondholder.

Payments to bondholders in the event of the issuer liquidation shall be effected by a liquidation commission in the order of priority set forth by item 1 Article 64 of the Civil Code of the Russian Federation, viz.:

- the first priority is taken by individuals to whom the company under liquidation is liable for damages to life and health, by way of capitalization of regular payments;
- the second priority is given to settlements with respect of severance pays and labor remunerations and authorship contracts;
- the third priority is assigned to creditors' claims with respect of liabilities secured by pledge of property owned by the company under liquidation;
- in the fourth place debts with respect of payments to budgetary and non-budgetary funds;
- the fifth priority: settlements with other creditors according to the effective applicable law, including bond owners.

Exercising rights granted by book-entry bonds of the Company shall be valid with respect to persons registered in the accounting system of the bondholders.

A bond owner is entitled to exercise other rights according to applicable law of the Russian Federation.

Terms and arrangements of the securities placement:

Mode of placement: conversion at reorganization

Placement period: from November 30, 2002 through November 30, 2002

Number of actually placed securities pursuant to the registered report on the results of the issue: 50

Mandatory safe keeping of the bonds

No mandatory centralized custody of the bonds of the issue

Terms and arrangements for redemption of the securities of the issue

Redemption of bonds:

Payments are made in cash or by bank transfers in Russian Rubles (RUR).

Terms and arrangements for redemption of the bonds

A bond owner shall file a written request for redemption not earlier than August 31, 2007 with the Kursk subsidiary of the Company at the following address: 8 Krasnaya Square, Kursk, 305000, Russia.

The issuer shall pay out the bond nominal value and a fixed income of 0.1% of the nominal value per bond.

Failure of a bond owner to file the request will not relieve the issuer from the obligation to redeem the bonds.

Payments shall be made during 30 days from filing a request by a bondholder for bond redemption, but no later then August 21, 2008.

Payments shall be made in the order of submitting applications.

Frequency of settlements with bond owners: one-time payment

Payments shall be effected within 30 days from filing of a redemption request by a bond owner with the issuer:

- in cash from cash office of Kursk subsidiary of the Company at: 8 Krasnaya Square, Kursk, 305000, Russia
- by a bank transfer into a bank account (bank details shall be provided in the owner's redemption request).

Bonds are redeemed by payments in the currency of the Russian Federation.

Redemption period of the bond issue:

Start date: *August 31, 2007* End date: *August 31, 2008*

Redemption before maturity is possible.

The earliest day when redemption before maturity is possible: The first day upon expiry of 7 days after state registration of the report on the results of the bond issue.

Terms and arrangements of the redemption before maturity: **Redemption before maturity is exercised in the following cases:**

- change of the domicile of the owner of a paid-up package of bonds before the PSTN access was provided at the previous domicile and due to technical unavailability of the access provision at the new domicile;
- after bond sale on the OTC market, if the issuer determines that there is no technical possibility to ensure access to telephone network before maturity at the address indicated by the new bondholder.

If bonds are redeemed before maturity the bond nominal value and a fixed income of 0.1% of the nominal value per bond shall be paid out.

Interest (coupon) payable on the bonds:

A bondholder is entitled to receive the nominal value and a fixed income of 0.1% of the bond face value upon redemption.

Each owner of at least 1 bond of this issue is entitled subject to technical availability to have an access to PSTN through entering into a contract on telephone service provision.

Technical availability to have a telephone set installed is determined by available switching capacity (free subscriber numbers) and transmission capacity in telephone cables scheduled for installation under placement of this bond issue.

The technical availability is to be identified by Kursk subsidiary of the Company at the issuer's expense within 5 days after filing a written request at the following addresses: 11 Chernyshevskogo Street, Kursk, 305016, Russia or 8 Krasnaya Square, Kursk, 305000, Russia

Terms and arrangements of coupon payments on the bonds of the issue:

Term of income payments on the bonds of the issue:

The nominal value and fixed income are paid at redemption;

a telephone set is installed subject to terms and conditions specified above.

Arrangements for making income payments on the bonds of the issue:

A contract for provision of a telephone service shall be entered into within 3 days after provision by the bond owner of the following documents:

- passport or a document certifying ownership rights (or other corporeal right) or right of rent for living premises in Kursk city;
- statement of record from the securities accounting system certifying accounting book entry confirming at least 1 bond on the owner's account;
- statement of technical availability to provide an access to the telephone network.

Telephone set installation shall be performed within 1 year from entering into a contract on provision of a telephone service.

Contracts on telephone service provision are to be concluded at the following addresses: 11 Chernyshevskogo Street, Kursk, 305016, Russia or 8 Krasnaya Square, Kursk, 305000, Russia

Information regarding performance of obligations on making payments on the bonds of the issue:

The issuer's obligations on making bond income payments are discharged.

Collateral for the bond issue: No

Additional material information on the issued securities:

The date of the actual conversion of the securities is November 30, 2002. The report on the registration of the securities issue was registered by the Federal Commission for Securities Market of Russia on January 14, 2003.

(11) Type, series (class), form and other identification features of securities:

Type of securities: Bonds

Series: 10-K

Type: interest-bearing

Form of the securities: *registered book-entry*State registration number: *4-12-00194-A*Date of state registration: *October 11, 2002*

Authority performing the state registration: FCSM of Russia

State registration date of the report on the results of the issue: January 14, 2003

Authority performing the state registration of the securities issue and report on the results of the securities issue: *FCSM* of *Russia*

Quantity of securities of the issue: 200

Nominal value of each piece of the securities of the issue: RUR1,500

Total value of the issue (at par): RUR300,000 Rights granted by each of issued securities:

A bondholder is entitled:

- 1) to receive from the issuer the bond face value upon redemption;
- 2) to receive a fixed income percentage of 0.1% of the bond face value upon redemption;
- 3) to have subject to technical availability an access to telephone network by way of entering into a contract on telephone service provision. The bondholder shall make payment with respect of the service rendered according to charges effective at the date of the service provision.
- 4) to have bonds redeemed before maturity in the following cases:
- change of the domicile of the owner of a paid-up package of bonds before the PSTN access was provided at the previous domicile and due to technical unavailability of the access provision at the new domicile;
- after bond sale on the OTC market, if the issuer determines that there is no technical possibility to ensure access to telephone network before maturity at the address indicated by the new bondholder.

Payments to bondholders in the event of the issuer liquidation shall be effected by a liquidation commission in the order of priority set forth by item 1 Article 64 of the Civil Code of the Russian Federation, viz.:

- the first priority is taken by individuals to whom the company under liquidation is liable for damages to life and health, by way of capitalization of regular payments;
- the second priority is given to settlements with respect of severance pays and labor remunerations and authorship contracts;
- the third priority is assigned to creditors' claims with respect of liabilities secured by pledge of property owned by the company under liquidation;
- in the fourth place debts with respect of payments to budgetary and non-budgetary funds;
- the fifth priority: settlements with other creditors according to the effective applicable law, including bond owners.

Exercising rights granted by book-entry bonds of the Company shall be effective with respect to persons registered in the accounting system of the bondholders.

Terms and arrangements of the securities placement:

Mode of placement: conversion at reorganization

Placement period: from November 30, 2002 through November 30, 2002

Number of actually placed securities pursuant to the registered report on the results of the issue: 200

Mandatory safe keeping of the bonds

No mandatory centralized custody of the bonds of the issue

Terms and arrangements for redemption of the securities of the issue

Redemption of bonds:

Payments are made in cash or by bank transfers in Russian Rubles (RUR).

Terms and arrangements for redemption of the bonds:

A bond owner shall file a written request for redemption not earlier than August 31, 2007 with the Kursk subsidiary of the Company at the following address: 8 Krasnaya Square, Kursk, 305000, Russia.

The issuer shall pay out the bond nominal value and a fixed income of 0.1% of the nominal value per bond.

Failure of a bond owner to file the request will not relieve the issuer from the obligation to redeem the bonds.

Payments shall be made during 30 days from filing a request by a bondholder for bond redemption, but no later then August 21, 2008.

Payments shall be made in the order of submitting applications.

Frequency of settlements with bond owners: one-time payment

Payments shall be effected within 30 days from filing of a redemption request by a bond owner with the issuer:

- in cash from cash office of Kursk subsidiary of the Company at: 8 Krasnaya Square, Kursk, 305000, Russia
- by a bank transfer into a bank account (bank details shall be provided in the owner's redemption request).

Bonds are redeemed by payments in the currency of the Russian Federation.

Redemption period of the bond issue:

Start date: *August 31, 2007* End date: *August 31, 2008*

Redemption before maturity is possible.

The earliest day when redemption before maturity is possible: The first day upon expiry of 7 days after state registration of the report on the results of the bond issue.

Terms and arrangements of the redemption before maturity: **Redemption before maturity is exercised in the following cases:**

- change of the domicile of the owner of a paid-up package of bonds before the PSTN access was provided at the previous domicile and due to technical unavailability of the access provision at the new domicile;
- after bond sale on the OTC market, if the issuer determines that there is no technical possibility to ensure access to telephone network before maturity at the address indicated by the new bondholder.

If bonds are redeemed before maturity the bond nominal value and a fixed income of 0.1% of the nominal value per bond shall be paid out.

Interest (coupon) payable on the bonds:

A bondholder is entitled to receive the nominal value and a fixed income of 0.1% of the bond face value upon redemption.

Each owner of at least 1 bond of this issue is entitled subject to technical availability to have an access to PSTN through entering into a contract on telephone service provision.

Technical availability to have a telephone set installed is determined by available switching capacity (free subscriber numbers) and transmission capacity in telephone cables scheduled for installation under placement of this bond issue.

Term of income payments on the bonds of the issue:

A telephone set shall be installed within a year from execution of the contract on provision of telephone service. Arrangements for making income payments on the bonds of the issue:

The technical availability is to be identified by Kursk subsidiary of the Company at the issuer's expense within 5 days after filing a written request at the following addresses: 35 Kurskaya Street, Zheleznogorski area, Kursk region, 307130, Russia or 8 Krasnaya Square, Kursk, 305000, Russia

A contract for provision of a telephone service shall be entered into within 3 days after provision by the bond owner of the following documents:

- passport or a document certifying ownership rights (or other corporeal right) or right of rent for living premises in Kursk city;
- statement of record from the securities accounting system certifying accounting book entry confirming at least 1 bond on the owner's account;
- statement of technical availability to provide an access to the telephone network.

Telephone set installation shall be performed within 1 year from entering into a contract on provision of a telephone service.

Contracts on telephone service provision are to be concluded at the following addresses: 35 Kurskaya Street, Zheleznogorski area, Kursk region, 307130, Russia or 8 Krasnaya Square, Kursk, 305000, Russia

Information regarding performance of obligations on making payments on the bonds of the issue:

The issuer's obligations on making bond income payments are discharged.

Collateral for the bond issue: No

Additional material information on the issued securities:

The date of the actual conversion of the securities is November 30, 2002. The report on the registration of the securities issue was registered by the Federal Commission for Securities Market of Russia on January 14, 2003.

(12) Type, series (class), form and other identification features of securities:

Type of securities: **Bonds**

Series: 11-K

Type: interest-bearing

Form of the securities: *registered book-entry* State registration number: *4-13-00194-A* Date of state registration: *October 11, 2002*

Authority performing the state registration: FCSM of Russia

State registration date of the report on the results of the issue: January 14, 2003

Authority performing the state registration of the securities issue and report on the results of the securities issue: *FCSM* of *Russia*

Quantity of securities of the issue: 500

Nominal value of each piece of the securities of the issue: RUR1,500

Total value of the issue (at par): RUR**750,000** Rights granted by each of issued securities:

A bondholder is entitled:

- 1) to receive from the issuer the bond face value upon redemption;
- 2) to receive a fixed income percentage of 0.2% of the bond face value upon redemption;
- 3) to have subject to technical availability an access to telephone network by way of entering into a contract on telephone service provision. The bondholder shall make payment with respect of the service rendered according to charges effective at the date of the service provision.

Payments to bondholders in the event of the issuer liquidation shall be effected by a liquidation commission in the order of priority set forth by item 1 Article 64 of the Civil Code of the Russian Federation, viz.:

- the first priority is taken by individuals to whom the company under liquidation is liable for damages to life and health, by way of capitalization of regular payments;
- the second priority is given to settlements with respect of severance pays and labor remunerations and authorship contracts;
- the third priority is assigned to creditors' claims with respect of liabilities secured by pledge of property owned by the company under liquidation;
- in the fourth place debts with respect of payments to budgetary and non-budgetary funds;
- the fifth priority: settlements with other creditors according to the effective applicable law, including bond owners.

Exercising rights granted by book-entry bonds of the Company shall be effective with respect to persons registered in the accounting system of the bondholders.

INN 5000000970

Terms and arrangements of the securities placement:

Mode of placement: conversion at reorganization

Placement period: from November 30, 2002 through November 30, 2002

Number of actually placed securities pursuant to the registered report on the results of the issue: 500

Mandatory safe keeping of the bonds

No mandatory centralized custody of the bonds of the issue

Terms and arrangements for redemption of the securities of the issue:

Redemption of bonds:

Payments are made in cash or by bank transfers in Russian Rubles (RUR).

Terms and arrangements for redemption of the bonds:

A bond owner shall file a written request for redemption not earlier than October 26, 2008 with the Kursk subsidiary of the Company at the following address: 8 Krasnaya Square, Kursk, 305000, Russia.

The issuer shall pay out the bond nominal value and a fixed income of 0.2% of the nominal value per bond.

Failure of a bond owner to file the request will not relieve the issuer from the obligation to redeem the bonds.

Payments shall be made during 30 days from filing a request by a bondholder for bond redemption, but no later then April 26, 2009.

Payments shall be made in the order of submitting applications.

Frequency of settlements with bond owners: one-time payment

Payments shall be effected within 30 days from filing of a redemption request by a bond owner with the issuer:

- in cash from cash office of Kursk subsidiary of the Company at: 8 Krasnaya Square, Kursk, 305000, Russia
- by a bank transfer into a bank account (bank details shall be provided in the owner's redemption request).

Bonds are redeemed by payments in the currency of the Russian Federation.

Redemption period of the bond issue:

Start date: *October 26, 2008* End date: *April 26, 2009*

Interest (coupon) payable on the bonds:

A bondholder is entitled to receive the nominal value and a fixed income of 0.2% of the bond face value upon redemption.

Each owner of at least 1 bond of this issue is entitled subject to technical availability to have an access to PSTN through entering into a contract on telephone service provision.

Technical availability to have a telephone set installed is determined by available switching capacity (free subscriber numbers) and transmission capacity in telephone cables scheduled for installation under placement of this bond issue.

Terms and arrangements of coupon payments:

Term of income payments on the bonds of the issue:

A telephone set shall be installed within a year from execution of the contract on provision of telephone service.

Arrangements for making income payments on the bonds of the issue:

The technical availability is to be identified by Kursk subsidiary of the Company at the issuer's expense within 5 days after filing a written request at the following addresses: 11 Chernyshevskogo Street, Kursk, 305016, Russia or 8 Krasnaya Square, Kursk, 305000, Russia

A contract for provision of a telephone service shall be entered into within 3 days after provision by the bond owner of the following documents:

- passport or a document certifying ownership rights for living premises in Kursk city;
- statement of record from the securities accounting system certifying accounting book entry confirming at least 1 bond on the owner's account;
- statement of technical availability to provide an access to the telephone network.

Contracts on telephone service provision are to be concluded at the following addresses: 11 Chernyshevskogo Street, Kursk, 305016, Russia or 8 Krasnaya Square, Kursk, 305000, Russia, Russia or 8 Krasnaya Square, Kursk, 305000, Russia

Information regarding performance of obligations on making payments on the bonds of the issue:

The issuer's obligations on making bond income payments are discharged.

Collateral for the bond issue: No

Additional material information on the issued securities:

The date of the actual conversion of the securities is November 30, 2002. The report on the registration of the securities issue was registered by the Federal Commission for Securities Market of Russia on January 14, 2003.

(13) Type, series (class), form and other identification features of securities:

Type of securities: **Bonds**

Series: 2-И

Type: interest-bearing

Form of the securities: *registered book-entry*State registration number: *4-15-00194-A*Date of state registration: *October 11, 2002*

Authority performing the state registration: FCSM of Russia

State registration date of the report on the results of the issue: January 14, 2003

Authority performing the state registration of the securities issue and report on the results of the securities issue: FCSM of Russia

Quantity of securities of the issue: 400,000

Nominal value of each piece of the securities of the issue: RUR50

Total value of the issue (at par): RUR200,000,000

Rights granted by each of issued securities.

A bondholder has a right to demand:

- to be paid the nominal value of the bonds within a year from maturity;
- payment of interest at 2 (two) % p.a. of the nominal value of the bonds upon expiry of each calendar year. The right to receive interest payment is granted to any bondholder registered in the register of holders of the bonds of the type in question as on January 1 of each year during the whole period before maturity.

A bondholder has the right:

- of bond redemption before maturity at par value in the currency of the Russian Federation subject to timely telephone set installation for him/her, but not before such installation takes place, to the amount not exceeding the installation fee for provision of an access to the local telephone network (installation of a terminal) effective at the installation date. The right may be exercised in the event that according to the contract on provision of local telephone services being concluded a regular fee for provision of an access to the local telephone network according to the waiting list is payable. If the bondholder failed to exercise the right, i.e. paid the fee for provision of an access to the local telephone network in cash funds, the bonds owned by him/her shall remain in his/her possession to be redeemed at maturity;
- to sell acquired bonds on the OTC market at market price until maturity;
- to assign bonds to other domicile (subject to technical availability to be determined by the Company) before installation of a telephone set;
- restoration of the lost copy of bond purchase agreement and contract for provision of an access to the local telephone network pursuant to relevant application;
- to receive in the event of the Company liquidation the bond nominal value and accrued interest as set out by the Civil Code of the Russian Federation and after debts with respect to mandatory payments to budget and non-budget funds are repaid and taking into account the order of filing applications for redemption of bonds before maturity by their holders and other creditors in connection with other liabilities due to the Company liquidation.

A holder of a bond package valued (at par) to the amount equal to the approved fee charged for provision of an access to the local telephone network effective at the date of conclusion of a contract for sale-purchase of telephone bonds is entitled to have a telephone set installed bypassing the waiting list subject to contribution of funds to finance network development ensuring provision of an access to the local telephone network off the waiting list to the amount, at the time, at the premises, within time frame and according to terms and conditions specified by the bondholder in the relevant contract (subject to technical availability as determined by the Company). Upon sale of bonds the contract for provision of an access to the local telephone network shall be terminated.

The period before maturity is 7 (seven) years from the placement start date to redemption upon maturity start. The redemption upon maturity period is one year from the redemption start day, or before maturity (subject to a telephone set installation), but not before the telephone set was installed.

Terms and arrangements of the securities placement:

Mode of placement: conversion at reorganization

Placement period: from November 30, 2002 through November 30, 2002

Number of actually placed securities pursuant to the registered report on the results of the issue: 212,701

Mandatory safe keeping of the bonds

No mandatory centralized custody of the bonds of the issue.

Terms and arrangements for redemption of the securities of the issue:

Form of the bond redemption:

Redemption payments are made at the bond face value in the currency of the Russian Federation.

Terms and arrangements of the bonds redemption:

Bond redemption shall be effected at par in the currency of the Russian Federation upon installation of a telephone set or at any time during the redemption period:

for individuals – subject to producing passport;

for legal entities - subject to duly executed application for bond redemption.

Redemption period: start date: *August 1, 2005* end date: *August 1, 2006*.

Redemption before maturity is possible.

Redemption before maturity is possible as of: Bond redemption before maturity shall be effected by the issuer during the whole period before maturity but not before the registration of the report on the results of the bond issue.

Terms and arrangements of the redemption before maturity **Bond redemption before maturity shall be effected upon** conclusion of a contract on provision of local telephone service to the amount not exceeding the fee payable for provision of an access to the telephone network according to the waiting list.

Interest (coupon) payable on the bonds:

A bondholder has a right to demand:

- to be paid the nominal value of the bonds within a year from maturity;
- payment of interest at 2 (two) % p.a. of the nominal value of the bonds upon expiry of each calendar year. The right to receive interest payment is granted to any bondholder registered in the register of holders of the bonds of the type in question as on January 1 of each year during the whole period before maturity.

A holder of a bond package valued (at par) to the amount equal to the approved fee charged for provision of an access to the local telephone network effective at the date of conclusion of a contract for sale-purchase of telephone bonds is entitled to have a telephone set installed bypassing the waiting list subject to contribution of funds to finance network development ensuring provision of an access to the local telephone network off the waiting list to the amount, at the time, at the premises, within time frame and according to terms and conditions specified by the bondholder in the relevant contract (subject to technical availability as determined by the Company). Upon sale of bonds the contract for provision of an access to the local telephone network shall be terminated.

Terms and arrangements of making coupon payments.

Term of income payments on the bonds of the issue: Any bondholder recorded in the register of the holders of this type of bonds as on January 1st of each calendar year before maturity shall be entitled to receive interest payments.

Arrangements for income payments on the bonds:

for individuals – subject to producing passport;

for legal entities - subject to duly executed application for bond redemption.

Information regarding performance of obligations on making payments on the bonds of the issue:

The issuer's obligations on making bond income payments are discharged.

Security provided for the bond issue: *No security*

Additional material information on the issued securities:

The date of the actual conversion of the bonds is November 30, 2002. The report on the registration of the securities issue was registered by the Federal Commission for Securities Market of Russia on January 14, 2003.

(14) Type, series (class), form and other identification features of securities:

Type of securities: Bonds

Series: *3-W*

Type: interest-bearing

Form of the securities: *registered book-entry*State registration number: *4-16-00194-A*Date of state registration: *October 11, 2002*

Authority performing the state registration: FCSM of Russia

State registration date of the report on the results of the issue: January 14, 2003

Authority performing the state registration of the securities issue and report on the results of the securities issue: *FCSM* of *Russia*

Quantity of securities of the issue: 350

Nominal value of each piece of the securities of the issue: RUR6,000

Total value of the issue (at par): RUR**2,100,000** Rights granted by each of issued securities.

A bondholder is entitled:

- to receive from the issuer the bond face value upon redemption;
- to receive a fixed income percentage of 0.1% of the bond face value upon redemption;
- to have subject to technical availability an access to telephone network through one subscriber line at addresses in Pustosh-Bor and p/o #14 in Ivanovo. The bondholder shall make payment with respect of the service rendered pursuant to a contract according to charges effective at the date of the service provision.

Payments to bondholders in the event of the issuer liquidation shall be effected by a liquidation commission in the order of priority set forth by item 1 Article 64 of the Civil Code of the Russian Federation, viz.:

- the first priority is taken by individuals to whom the company under liquidation is liable for damages to life and health, by way of capitalization of regular payments;
- the second priority is given to settlements with respect of severance pays and labor remunerations employed under an employment contracts and authorship contracts;
- third priority is assigned to creditors' claims with respect of liabilities secured by pledge of property owned by the company under liquidation;
- in the fourth place debts with respect of payments to budgetary and non-budgetary funds;
- the fifth priority: settlements with other creditors according to the effective applicable law, including bond owners.

Exercising rights granted by book-entry bonds of the Company shall be valid with respect to persons registered in the accounting system of the bondholders.

Terms and arrangements of the securities placement.

Mode of placement: conversion at reorganization

Placement period: from November 30, 2002 through November 30, 2002

Number of actually placed securities pursuant to the registered report on the results of the issue: 349

Mandatory safe keeping of the bonds:

No mandatory centralized custody of the bonds of the issue

Terms and arrangements for redemption of the bonds of the issue

Redemption of bonds

The issuer shall cancel the bonds by making payment of the nominal value and fixed interest of 0.1 % of the bond nominal value.

Terms and arrangements of the bonds redemption:

Not earlier than July 1, 2007 a bond owner shall file with the issuer an application for redemption.

Failure of a bond owner to file an application for redemption shall not relieve the issuer from the obligation to redeem the bonds.

Payments shall be made in the order of submitting applications.

Terms of payment to the bond owners: one-time payment.

Form of payment: cash funds, bank transfers.

Payments shall be made:

- in cash from the enterprise cash-offices,
- by bank transfers into a bank account (bank details shall be provided in the redemption request of the bond owner).

Redemption period:

start date:

As of the day of requesting redemption filed with the issuer by a bond owner in the period from July 1, 2007 through August 31, 2007.

end date:

Payments shall be effected within 30 days from filing the application of redemption with the issuer by a bond owner. Interest (coupon) payable on the bonds:

:A bondholder is entitled:

- to receive from the issuer the bond face value upon redemption;
- to receive a fixed income percentage of 0.1% of the bond face value upon redemption;
- to have subject to technical availability an access to telephone network through one subscriber line at addresses in Pustosh-Bor and p/o #14 in Ivanovo. The bondholder shall make payment with respect of the telephone service rendered pursuant to charges/rates effective at the date of the service provision.

Terms and arrangements of coupon income payments:

Term of income payments on the bonds of the issue:

Income shall be paid at redemption (redemption before maturity) of the bonds.

Arrangements of income payments on the bonds of the issue

Arrangements for determination of a technical availability of providing access to telephone network and concluding a contract for rendering telephone service.

Technical availability of providing access to telephone network shall be determined within ten days from filing a request in writing by a bond owner at the following addresses:

-#1 – 159 Lezhnevskaya Street

#2 – 13 Lenina Prospect

#4 - 102 Kukonkovykh Street

#16 – 3 B. Khmelnitskogo Street

#25 - 11 Ermaka Street

#43 – 6 Svetlaya Street.

Technical availability of providing access to telephone network is defined by available switching capacity of subscriber numbers and telephone cable capacity scheduled for installation under the placement of this bond issue.

A contract for provision of a telephone service shall be entered into within 3 days after provision by the bond owner of the following documents:

- passport or a document certifying ownership rights for living premises in Pustosh-Bor or p/o #14 in Ivanovo (for natural persons);
 - a document certifying ownership rights (other corporeal rights) or rights of renting for living premises in Pustosh-Bor or p/o #14 in Ivanovo (for legal entities);
- a bondholder application for provision of access to telephone network;
- statement of record from the securities accounting system certifying accounting book entry confirming bonds on the owner's account;
- statement of technical availability to provide an access to the telephone network.

Access to the telephone shall be provided within eighteen months from the date of execution of the contract for rendering telephone service.

Bond owners may file a request for determination of technical availability of providing access to telephone network and have bonds redeemed at the following addresses:

-#1 – 159 Lezhnevskaya Street

#2 – 13 Lenina Prospect

#4 - 102 Kukonkovykh Street

#16 – 3 B. Khmelnitskogo Street

#25 - 11 Ermaka Street

#43 – 6 Svetlaya Street.

Information regarding performance of obligations on making payments on the bonds of the issue:

The issuer's obligations on making bond income payments are discharged.

Security provided for the bond issue:

No security

Additional material information on the issued securities:

The date of the actual conversion of the bonds is November 30, 2002. The report on the registration of the securities issue was registered by the Federal Commission for Securities Market of Russia on January 14, 2003.

(15) Type, series (class), form and other identification features of securities:

Type of securities: Bonds

Series: **4-***H*

Type: interest-bearing

Form of the securities: *registered book-entry*State registration number: *4-17-00194-A*Date of state registration: *October 11, 2002*

Authority performing the state registration: FCSM of Russia

State registration date of the report on the results of the issue: January 14, 2003

Authority performing the state registration of the securities issue and report on the results of the securities issue: FCSM

of Russia

Quantity of securities of the issue: 69

Nominal value of each piece of the securities of the issue: RUR4,000

Total value of the issue (at par): RUR**276,000** Rights granted by each of issued securities

A bond grants the following rights:

to receive from the Company the nominal value of the bonds upon redemption;

- to receive a fixed income of 0.1% of the bond face value upon redemption
- to have subject to technical availability an access to telephone network through one subscriber line at addresses in localities of the Ivanovo region, Kolyanovo, Zhukovo, or townhouse settlement Ignatovo-2. The bondholder shall make payment with respect of the service rendered pursuant to a contract according to charges effective at the date of the service provision.

Payments to bondholders in the event of the issuer liquidation shall be effected by a liquidation commission in the order of priority set forth by item 1 Article 64 of the Civil Code of the Russian Federation, viz.:

- the first priority is taken by individuals to whom the company under liquidation is liable for damages to life and health, by way of capitalization of regular payments;
- the second priority is given to settlements with respect of severance pays and labor remunerations employed under an employment contracts and authorship contracts;
- third priority is assigned to creditors' claims with respect of liabilities secured by pledge of property owned by the company under liquidation;
- in the fourth place debts with respect of payments to budgetary and non-budgetary funds;
- the fifth priority: settlements with other creditors according to the effective applicable law, including bond owners.

Exercising rights granted by book-entry bonds of the Company shall be valid with respect to persons registered in the accounting system of the bondholders.

Terms and arrangements of the securities placement:

Mode of placement: conversion at reorganization

Placement period: from November 30, 2002 through November 30, 2002

Number of actually placed securities pursuant to the registered report on the results of the issue: 68

Mandatory safe keeping of the bonds

No mandatory centralized custody of the bonds of the issue

Terms and arrangements for redemption of the securities of the issue.

Form of redemption of the bonds:

The issuer shall cancel the bonds by making payments of the nominal value of the bonds upon and interest of 0.1% of the bond face value upon redemption.

Terms and arrangements for redemption of the bonds

INN 5000000970

Not earlier than July 1, 2007 a bondholder shall file a redemption request with the Company at the following addresses:

#1 – 159 Lezhnevskaya Street

#2 – 13 Lenina Prospect

#4 – 102 Kukonkovykh Street

#16 – 3 B. Khmelnitskogo Street

#25 - 11 Ermaka Street

#43 – 6 Svetlaya Street.

The issuer shall cancel the bonds by making payments of the nominal value of the bonds upon and interest of 0.1% of the bond face value upon redemption.

Failure of a bond owner to file the request will not relieve the issuer from the obligation to redeem the bonds.

Payments shall be effected within 30 days from filing the application of redemption with the issuer by a bond owner in the order of receiving applications.

Frequency of settlements with bond owners: one-time payment

Payments shall be effected:

- in cash from cash office of the enterprise;
- by a bank transfer into a bank account (bank details shall be stated the request filed by the bond owner).

Redemption period for the bonds of the issue:

start date: August 1, 2007 end date: September 30, 2007

Interest (coupon) payable on the bonds:

A bond owner is entitled:

- to receive from the Company the nominal value of the bonds upon redemption;
- to receive a fixed income of 0.1% of the bond face value upon redemption
- to have subject to technical availability an access to telephone network through one subscriber line at addresses in localities of the Ivanovo region, Kolyanovo, Zhukovo, or townhouse settlement Ignatovo-2.

Terms and arrangements for coupon payments on the bonds:

Term of income payments on the bonds of the issue:

Income is paid upon redemption (redemption before maturity) of bonds.

Arrangements of income payments:

Technical availability of providing access to telephone network shall be determined within ten days from filing a request in writing by a bond owner at the following addresses:

-#1 – 159 Lezhnevskaya Street

#2 – 13 Lenina Prospect

#4 - 102 Kukonkovykh Street

#16 – 3 B. Khmelnitskogo Street

#25 – 11 Ermaka Street

#43 – 6 Svetlaya Street.

Technical availability of providing access to telephone network is defined by available switching capacity of subscriber numbers and telephone cable capacity scheduled for installation under the placement of this bond issue.

A contract for provision of a telephone service shall be entered into within 3 days after provision by the bond owner of the following documents:

- passport or a document certifying ownership rights for living premises in localities of the Ivanovo region, Kolyanovo, Zhukovo, or townhouse settlement Ignatovo-2 (for natural persons); a document certifying ownership rights (other corporeal rights) or rights of renting real estate in localities of the Ivanovo region, Kolyanovo, Zhukovo, or townhouse settlement Ignatovo-2 (for legal entities);
- a bondholder application for provision of access to telephone network;
- statement of record from the securities accounting system certifying accounting book entry confirming bonds on the owner's account;
- statement of technical availability to provide an access to the telephone network.

Access to the telephone shall be provided within eighteen months from the date of execution of the contract for rendering telephone service.

INN 5000000970

Information regarding performance of obligations on making payments on the bonds of the issue:

The issuer's obligations on making bond income payments are discharged.

No redemption before maturity.

Security provided for the bond issue: No security

Additional material information on the issued securities:

The date of the actual conversion of the bonds is November 30, 2002. The report on the registration of the securities issue was registered by the Federal Commission for Securities Market of Russia on January 14, 2003.

(16) Type, series (class), form and other identification features of securities

Type: bonds documented interest-bearing non-convertible bearer bonds

Series: 03

Class: interest-bearing

Form of issue: *documentary bearer bonds*State registration number: *4-18-00194-A*

Date of the issue state registration: August 1, 2003

State registration date of the report on the results of the issue: October 14, 2003

Authority performing the state registration of the securities issue and report on the results of the securities issue: **FCSM**

of Russia

Quantity of securities of the issue: 2,000,000

Nominal value of each piece of the securities of the issue: RUR1,000

Total value of the issue (at par): RUR**2,000,000,000** Rights granted by each piece of the issued securities

A bondholder is entitled to receive upon the bond redemption the nominal value of the bond as specified in item 57.4 of the Prospectus of the bond issue and item 4 of the Decision on the bond issue.

A bondholder is entitled to receive a fixed percentage of the bond nominal value (coupon), calculated as specified in item 57.11 of the Prospectus of the bond issue and item 8.3 of the Decision on the bond issue.

In the event of the issuer liquidation a bondholder is entitled to receive the nominal value of the bond in the priority order set out Article 64 of the Civil Code of the Russian Federation.

A bondholder is entitled to freely sell or otherwise dispose of his/her bonds.

A bondholder is entitled to exercise other rights granted by the law of the Russian Federation.

In the event that the issuer refuses to fulfill its obligations related to the bonds, holders or assigned holders of bonds are entitled to demand fulfillment of the obligations by the entity which provided collateral for the bond issue.

The entity which provided collateral for the bond issue is Limited Liability Company Bassian Invest

Address: 4/10 Sadovaya Triumphalnaya Street, Moscow, 103009, Russia

Mailing address: 4/10 Sadovaya Triumphalnaya Street, Moscow, 103009, Russia

Taxpayer Identification Number (INN): 7710838686

Terms and arrangements of the securities placement:

Mode of placement: public subscription

Actual placement duration: from September 16, 2003 through September 17, 2003

Current status of the issue: *placement completed* Number of actually placed securities pursuant to the registered report on the results of the issue: *2,000,000*

Mandatory safe keeping of the bonds.

The issued securities are documented ones with mandatory central custody.

Full name of the custodian performing safekeeping: Not-for-profit partnership National Depositary Center

Abbreviated name: *NDC*

Address: 12 Zhintaya Street, Moscow, 117049, Russia

License No: 177-03431-000100
Date of issue: December 4, 2000

Valid till: no expiry limit

License issuing authority: FCSM of Russia

Terms and arrangements of redemption of the issued securities

Redemption payments of the issued bonds are made by the Payment Agent pursuant to the order of the Issuer ("the

payment agent"), the functions being performed by:

Joint-Stock Commercial Bank Moscow Business World (Moskovski Delovoy Mir) (Public Joint-Stock Company), abbreviated corporate name of the organization: OAO MDM-Bank

address: 33 Kotelnicheskaya Embankment, building 1, Moscow, 115172, Russia

mailing address: 33 Kotelnicheskaya Embankment, building 1, Moscow, 115172, Russia

The issuer is entitled to appoint additional payment agents and cancel such appointments of agents. An official announcement of the said appointments shall be published by the issuer at least 10 (ten) business days before such appointments or cancellations take effect in the dailies Vedomosti and/or Izvestiya.

If the redemption day falls on a holiday no matter whether a public holiday or no-business day for settlement transactions the payment of the due amount shall be effected on the first business day following the holiday. A bond owner shall be not entitled to claim interest accrued or any other compensation for such delayed payment.

Bonds are redeemed at par.

Redemption and income payments on the bonds are made in the local currency of the Russian Federation by bank transfer in favor of the bonds owners

It is presumed that nominal holders – depositors of NDC are authorized to receive bond redemption amounts. An NDC depositor and/or other person not authorized by its customers to receive bond redemption amounts not later than on the 3 (third) business before the date set for bond redemption shall submit to NDC a list of bond owners containing all necessary details as specified in the List of holders and/or nominal holders of the Bonds.

Bond redemption is effected in favor of bond owners who are owners as on the end of NDC business transacting day preceding the 6 (sixth) business day before the bond redemption date (the "bondholders record date").

Performance of the obligations toward a bond owner listed in the list of owners and/or nominal holders of bonds is deemed appropriate, including the situation where bonds were reassigned (alienated) after the bondholders record date.

Not later than on the 2 (second) business day before the bond redemption date NDC Depositary shall provide the Issuer and/or its payment agent a list of the bonds owners and/or nominal holders as finalized on the bond owners and/or holders record date. The list shall contain the following data:

- a) the full name of the person authorized to receive bond redemption amounts. If bonds are assigned by the owner to a nominal holder, and the latter is authorized to receive bond redemption amounts, the nominal holder's full name shall be listed.
 - If bonds were not assigned to a nominal holder and/or the nominal holders is not authorized by the bond owner to receive bond redemption amounts, the bond owner's full name shall be listed (name-surname in the case of an individual);
- b) number of bonds as stated on the owner's depo account or inter-depositary account of the nominal bondholder authorized to receive bond redemption amounts;
- c) the location and postal address of the person authorized to receive bond redemption amounts;
- d) the bank details of the person authorized to receive bond redemption amounts:
 - account number;
 - the name of the bank with which the account is opened;
 - the holder's individual taxpayer number;
 - correspondent bank account number;
 - bank identification number of the holder's bank.
- e) Taxpayer Identification Number of the person authorized to receive bond redemption amounts;
- f) tax status of the person the person authorized to receive bond redemption amounts (resident, non-resident with a permanent representative office in the Russian Federation, non-resident without a permanent representative office in the Russian Federation, etc.)

Bond owners, their duly authorized persons, including NDC depositors are responsible for timely and accurate provision of bank details to NDC. If the information is not available or provided to NDC after time, such obligations are performed toward the person who filed the request to perform the obligation and recognized as a bond owner as on the date of filing the request. The issuer shall perform obligations under the bond issue based on NDC data. Not later than on the 2 (second) business day before bond redemption the Issuer shall remit the necessary amounts to the payment agent.

Based on the list of bond owners and/or nominal holders, provided by NDC, the payment agent calculates the amounts payable to each person listed in the list of bond owners and/or nominal holders.

At the bond redemption date the payment agent shall remit as required the necessary funds into accounts of persons authorized to receive bond redemption amounts listed in the list of bond owners and/or nominal holders.

In the event that one person is authorized to receive bond redemption amounts by several bond owners the person in question shall receive the total amount without breakdown on each of the authorizing bondholders.

The redemption period of the issued bonds:

The start date:

The 1095th(one thousand and ninety fifth) day as of the bond placement start date.

The end date:

The start and end of the bond redemption period coincide.

There is no redemption of bonds before maturity.

Calculation of income payable on each bond.

Coupon (interest) period		Coupon (interest) amount	
Start date End date			

- 1. Coupon. 1 First coupon interest rate is set at an auction among potential buyers of bonds on the first day of the initial bond placement. On the auction day setting the first coupon interest rate Members of the section shall file application using MICEX trading system both on behalf and at the expense of themselves and their customers. The time for filing applications at auction for setting interest rate of the first coupon attached to the bonds shall be decided on by MICEX upon agreement with the issuer and the underwriters. Applications for buying bonds by members of the section shall be filed with one of the underwriters, specifying the following material items:
- a.1) Purchase price 100 % of the nominal value;
- a.2) Quantity of bonds that the potential buyer be prepared to purchase should the Issuer set he first coupon interest rate higher or equal to the rate indicated in the application as an acceptable interest rate.
- a.3) An acceptable for the investor the first coupon interest rate. By "the acceptable interest rate" is meant the rate if declared by the issuer would make the potential buyer willing to purchase the number of bonds identified in the application at par. The value of the acceptable interest rate should be indicated per annum with accuracy of one hundredth of a percent.

Funds shall be allocated to ensure full payment of the bonds as specified in the application, taking into account MICEX commissions.

Application non-compliant with one of the requirements of items a.1-a.3, and those failing to allocate sufficient funds will not be admitted for participation in the auction for setting the interest rate.

Upon expiry of the period for filing application for the auction to set the first coupon interest rate MICEX shall compile the list of entered applications, filed with each underwriter, and submit them to the issuer and underwriters. The latter based on the lists of applications submitted by MICEX compile the final consolidated list of applications. Based on the review of the consolidated list of the applications filed for the auction the issuer make a decision on the value of the first coupon interest rate and advice of it the underwriters and MICEX.

Underwriters publish notice of the first coupon interest rate through MICEX trading system by e-mailing all section members.

from the bond placement start date $K(1)$ – amount payable on the second coupon per bond, RUR; N - the bond's nominal value, RUR; $C(1)$ – the second coupon interest rate, % p.a.; $T(0)$ – the first coupon period start date; $T(1)$ – the first coupon period end date Amount payable on each coupon per bond is determined with accuracy of 1 copeck (figures are rounded off according to rules of mathematics, meaning, that the quantity of copecks remains the same if the next less significant digit is less than 5, and is increased by 1, if the next digit is from 5 through 9 inclusive).	Start date of the first coupon period is the bond placement start date		N-the bond's nominal value, RUR; C(1) - the second coupon interest rate, % p.a.; T(0) - the first coupon period start date; T(1) - the first coupon period end date Amount payable on each coupon per bond is determined with accuracy of 1 copeck (figures are rounded off according to rules of mathematics, meaning, that the quantity of copecks remains the same if the next less significant digit is less than 5, and is increased by 1, if the next digit is from 5 through 9
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2. Coupon: 2 Interest rate of the second coupon is equal to the first coupon interest rate.

The second coupon period start date is the	The second coupon period end date is	Amount payable on the second coupon per bond is expressed by the following formula:		
183rd (one hundred and eighty third) day	the 366 th (three hundred and sixty	K(2) = C(2) * N * (T(2) - T(1)) / 365 / 100 %, where		
from the bond	sixth) day from the	K(2) - amount payable on the second coupon per bond, RUR ;		
placement start date.	bond placement start	N - the bond's nominal value, RUR;		
	date.	C(2) - the second coupon interest rate, % p.a.;		
		T(1) -the second coupon period start date;		
		T(2) – the second coupon period end date		
		Amount payable on each coupon per bond is determined with		
		accuracy of 1 copeck (figures are rounded off according to		
		rules of mathematics, meaning, that the quantity of copecks remains the same if the next less significant digit is less than		
		5, and is increased by 1, if the next digit is from 5 through 9		
		inclusive).		

3. Coupon: 3 Interest rate of the third coupon is equal to the first coupon interest rate.

The third coupon period start date is the	The third coupon period end date is	Amount payable on the third coupon per bond is expressed by the following formula:	
366 th (three hundred	549th (five hundred	K(3) = C(3) * N * (T(3) - T(2)) / 365 / 100 %,	
and sixty sixth) day	and forty ninth day)	where	
from the bond	day from the bond	K(3) - amount payable on the third coupon per bond, RUR;	
placement start date.	placement start date.	N - the bond's nominal value, RUR;	
		C(3) - the third coupon interest rate, % p.a.;	
		T(2) – the third coupon period start date;	
		T(3) – the third coupon period end date	
		Amount payable on each coupon per bond is determined with	
		accuracy of 1 copeck (figures are rounded off according to	
		rules of mathematics, meaning, that the quantity of copecks	
		remains the same if the next less significant digit is less than	
		5, and is increased by 1, if the next digit is from 5 through 9	
		inclusive).	

4. Coupon: 4 Interest rate of the fourth coupon is equal to the first coupon interest rate.

n eoupour i zinterestruite s	j inte journe components co	qual to the first coupon theorest rate.	
The fourth coupon	The fourth coupon	Amount payable on the fourth coupon per bond is expressed	
period start date is the	period end date is	by the following formula:	
549th (five hundred	the 731st (seven	K(4) = C(4) * N * (T(4) - T(3)) / 365 / 100 %,	
and forty ninth day)	hundred and thirty	where	
day from the bond	first) day from the	K(4) - amount payable on the fourth coupon per bond, RUR;	
placement start date.	bond placement start	N - the bond's nominal value, RUR;	
	date.	C(4) - the fourth coupon interest rate, % p.a.;	
		T(3) – the fourth coupon period start date;	
		T(4) – the fourth coupon period end date	
		Amount payable on each coupon per bond is determined with	
		accuracy of 1 copeck (figures are rounded off according to	
		rules of mathematics, meaning, that the quantity of copecks	
		remains the same if the next less significant digit is less than	
		5, and is increased by 1, if the next digit is from 5 through 9	
		inclusive).	

5. Coupon: 5 Interest rate of the fifth coupon is equal to the first coupon interest rate.

The fifth coupon	The fifth coupon	Amount payable on the fifth coupon per bond is expressed by		
period start date is the	period end date is	the following formula:		
731st (seven hundred	the 913th (nine	K(5) = C(5) * N * (T(5) - T(4)) / 365 / 100 %,		
and thirty first) day	hundred and	where		
from the bond	thirteenth) day from	K(5) - amount payable on the fifth coupon per bond, RUR;		
placement start date.	the bond placement	N - the bond's nominal value, RUR;		

start date. C(5) - the fifth coupon interest rate, % p.a.;
T(4) – the fifth coupon period start date; T(5) – the fifth coupon period end date Amount payable on each coupon per bond is determined with accuracy of 1 copeck (figures are rounded off according to rules of mathematics, meaning, that the quantity of copecks remains the same if the next less significant digit is less than 5, and is increased by 1, if the next digit is from 5 through 9 inclusive).

6. Coupon: 6 Interest rate of the sixth coupon is equal to the first coupon interest rate.

Coupon: o therest rate of the sixth coupon is equal to the first coupon therest rate.			
he sixth coupon	Amount payable on the sixth coupon per bond is expressed by		
eriod end date is	the following formula:		
095th (one	K(6) = C(6) * N * (T(6) - T(5)) / 365 / 100 %,		
housand and ninety	where		
fth) day from the	K(6) - amount payable on the sixth coupon per bond, RUR;		
ond placement start	N - the bond's nominal value, RUR;		
ate.	C(6) - the sixth coupon interest rate, % p.a.;		
	T(5) – the sixth coupon period start date;		
	T(6) – the sixth coupon period end date		
	Amount payable on each coupon per bond is determined with		
	accuracy of 1 copeck (figures are rounded off according to		
	rules of mathematics, meaning, that the quantity of copecks		
	remains the same if the next less significant digit is less than		
	5, and is increased by 1, if the next digit is from 5 through 9		
	inclusive).		
e O	riod end date is 195th (one 195th (and ninety 15th) day from the 15th ond placement start		

The coupon interest rate is determined at the auction on the placement day to equal to 12.35% p.a. and remains the same for all subsequent coupons. The procedure to determine the coupon interest rate is described above according to item 8.3 of the Decision on the bond issue.

Terms and conditions of making coupon payments.

Coupon (interest accrual) period		Payment date of the coupon (interest)	Record date (finalizing the list of bond owners entitled to be paid the coupon (interest)).
Start date End date			

1.

Siari aaie	Ena aute		
Coupon: 1			
Start date of the first coupon period is the bond placement start date	The first coupon period end date is 183rd (one hundred and eighty third) day from the bond placement start date	The first coupon payment date is 183rd (one hundred and eighty third) day from the bond placement start date If the coupon payment date is a public holiday, whether a state public holiday or a nonoperational day for making settlements, the payment of the payable amount shall be effected on the first business day following the holiday. A bond owner is not entitled to seek interest accrual or any other compensation for such delayed payment.	be made in favor of the bond owners who own bonds as at the close of business of NDC on the day, preceding the 6 (sixth) business day before the income payment day (henceforth the "record day" to finalize the list of bond owners and/or assigned holders of bonds for the purpose of making income payments). Trading in the bonds on MICEX shall be suspended on the day following the record day for each coupon, and resumed on the payment day of the relevant coupon. The last day of trading in the bonds on MICEX shall be the record day to finalize the list of bond owners

Payment procedure for coupon (interest) payments:

Income payments due on the bonds of the issue on all coupons are made in the currency of the Russian Federation by remittances to NDC depositors. A bond owner who is not an NDC depositor, is entitled to authorize a bond owner – NDC depositor to receive amounts payable in the respect of bond income. Income payments on bonds shall be made in favor of the bond owners who own bonds as at the close of business of NDC on the day, preceding the 6 (sixth) business day before the income payment day (henceforth the "record day" to finalize the list of bondholders). Performance of the obligations toward a bond owner listed in the list of bond owners is deemed appropriate, including the situation where bonds were reassigned (alienated) after the bond owners record date.

Not later than 3 (three) business days before the bond income payment date NDC shall provide the Issuer and/or its payment agent a list of the bondholders as finalized on the bondholders record date. The list shall contain the following data:

- a) the full name of the bondholder;
- b) number of bonds as stated on the depo accounts of the relevant bondholder;
- c) the location and postal address of the bondholder;
- g) the bank details of the bondholder:
 - account number of the bondholder;
 - the name of the bank with which the account is opened;
 - the holder's Individual Taxpayer Number (INN);
 - correspondent bank account number;
 - bank identification number of the holder's bank.
- h) tax status of the NDC depositor (resident, non-resident with a permanent representative office in the Russian Federation, non-resident without a permanent representative office in the Russian Federation, etc.)

A bondholder is responsible for timely and accurate provision of bank details to NDC. If the information is not available or provided to NDC after time, such obligations are performed toward the person who filed the request to perform the obligation and recognized as a bond owner as on the date of filing the request. The issuer shall perform obligations under the bond issue based on NDC data.

Not later than 2 (two) days before bond income payment date the Issuer shall remit the necessary amounts to the payment agent.

Based on the list of bondholders, provided by NDC, the payment agent calculates the amounts payable to each bondholder authorized to receive bond income payments.

On the bond income payment day the payment agent shall remit as required the necessary funds into accounts of bondholders in favor of the bond owners.

In the event that one person is authorized to receive bond income payments by several bond owners the person in question shall receive the total amount without breakdown on each of the authorizing bondholders.

If the redemption day is a public holiday, whether a state public holiday or a non-operational day for making settlements, the payment of the payable amount shall be effected on the first business day following the holiday. A bond owner is not entitled to seek interest accrual or any other compensation for such delayed payment.

2. Coupon: 2

The second coupon period start date is the 183rd (one hundred and eighty third) day from the bond placement start date.	The second coupon period end date is the 366 th (three hundred and sixty sixth) day from the bond placement start date.	The second coupon payment date is the 366 th (three hundred and sixty sixth) day from the bond placement start date. If the coupon payment date is a public holiday, whether a state public holiday or a non-	- Income payments on bonds shall be made in favor of the bond owners who own bonds as at the close of business of NDC on the day, preceding the 6 (sixth) business day before the income payment day (henceforth the "record day" to finalize the list of bond owners and/or assigned holders of bonds for
		whether a state public holiday or a non- operational day for	finalize the list of bond owners and/or assigned holders of bonds for the purpose of making income
		making settlements, the payment of the payable amount shall be effected	payments). Trading in the bonds on MICEX shall be suspended on the day following the record day for

on the first business day following the holiday. A bond owner is not entitled to seek interest accrual or any other compensation for such delayed payment.

each coupon, and resumed on the payment day of the relevant coupon. The last day of trading in the bonds on MICEX shall be the record day to finalize the list of bond owners and/or assigned holders of bonds for payment of the last coupon of this bond issue.

Coupon (interest) payment procedure:

Payments of bond coupon on the second coupon is the same as for the first coupon payment as described above.

3. *Coupon:* 3

The third coupon period start date is the 366th (three hundred and sixty sixth) day from the bond placement start date.

The third coupon period end date is 549th (five hundred and forty ninth day) day from the bond placement start date.

The third coupon payment date is 549th (five hundred and forty ninth day) day from the bond placement start date. If the coupon payment date is a public holiday, whether a state public holiday or a nonoperational day for making settlements, the payment of the payable amount shall be effected on the first business day following the holiday. A bond owner is not entitled to seek interest accrual or any other compensation for such delayed payment

- Income payments on bonds shall be made in favor of the bond owners who own bonds as at the close of business of NDC on the day, preceding the 6 (sixth) business day before the income payment day (henceforth the "record day" to finalize the list of bond owners and/or assigned holders of bonds for the purpose of making income payments). Trading in the bonds on MICEX shall be suspended on the day following the record day for each coupon, and resumed on the payment day of the relevant coupon. The last day of trading in the bonds on MICEX shall be the record day to finalize the list of bond owners and/or assigned holders of bonds for payment of the last coupon of this bond issue.

Coupon (interest) payment procedure:

Payments of bond coupon on the third coupon is the same as for the first coupon payment as described above.

4. Coupon: 4

The fourth coupon period start date is the 549th (five hundred and 731st (seven hundred forty ninth day) day from the bond placement start date.

The fourth coupon period end date is the and thirty first) day from the bond placement start date.

The fourth coupon payment date is the 731st (seven hundred and thirty first) day from the bond placement start date. If the coupon payment date is a public holiday, whether a state public holiday or a nonoperational day for making settlements, the payment of the payable amount shall be effected on the first business day following the holiday. A bond owner is not entitled to seek interest accrual or any other compensation for such delayed payment.

- Income payments on bonds shall be made in favor of the bond owners who own bonds as at the close of business of NDC on the day, preceding the 6 (sixth) business day before the income payment day (henceforth the "record day" to finalize the list of bond owners and/or assigned holders of bonds for the purpose of making income payments). Trading in the bonds on MICEX shall be suspended on the day following the record day for each coupon, and resumed on the payment day of the relevant coupon. The last day of trading in the bonds on MICEX shall be the record day to finalize the list of bond owners and/or assigned holders of bonds for payment of the last coupon of this

bond issue.

Coupon (interest) payment procedure:

Payments of bond coupon on the fourth coupon is the same as for the first coupon payment as described above.

5. Coupon: 5

The fifth coupon period | The fifth coupon start date is the 731st (seven hundred and thirty first) day from the bond placement start date.

period end date is the 913th (nine hundred and thirteenth) day from the bond placement start date.

The fifth coupon payment date is the 913th (nine hundred and thirteenth) day from the bond placement start date If the coupon payment

date is a public holiday, whether a state public holiday or a nonoperational day for making settlements, the payment of the payable amount shall be effected on the first business day following the holiday. A bond owner is not entitled to seek interest accrual or any other compensation for such delayed payment.

- Income payments on bonds shall be made in favor of the bond owners who own bonds as at the close of business of NDC on the day, preceding the 6 (sixth) business day before the income payment day (henceforth the "record day" to finalize the list of bond owners and/or assigned holders of bonds for the purpose of making income payments). Trading in the bonds on MICEX shall be suspended on the day following the record day for each coupon, and resumed on the payment day of the relevant coupon. The last day of trading in the bonds on MICEX shall be the record day to finalize the list of bond owners and/or assigned holders of bonds for payment of the last coupon of this bond issue.

Coupon (interest) payment procedure:

Payments of bond coupon on the fifth coupon is the same as for the first coupon payment as described above.

The sixth coupon

payment date is the

6. Coupon: 6

The sixth coupon period start date is the 913th (nine hundred and thirteenth) day from the bond placement start date.

The sixth coupon period end date is the 1095th (one thousand and ninety fifth) day from the bond placement start date.

1095th (one thousand and ninety fifth) day from the bond placement start date. If the coupon payment date is a public holiday, whether a state public holiday or a nonoperational day for making settlements, the payment of the payable

amount shall be effected on the first business day following the holiday. A bond owner is not entitled to seek interest accrual or any other compensation for such delayed payment

- Income payments on bonds shall be made in favor of the bond owners who own bonds as at the close of business of NDC on the day, preceding the 6 (sixth) business day before the income payment day (henceforth the "record day" to finalize the list of bond owners and/or assigned holders of bonds for the purpose of making income payments). Trading in the bonds on MICEX shall be suspended on the day following the record day for each coupon, and resumed on the payment day of the relevant coupon. The last day of trading in the bonds on MICEX shall be the record day to finalize the list of bond owners and/or assigned holders of bonds for payment of the last coupon of this bond issue.

Coupon (interest) payment procedure:

Payments of bond coupon on the sixth coupon is the same as for the first coupon payment as described above.

Payments of coupon (interest) are effected by the issuer through its payment agent.

Full name: Joint-Stock Commercial Bank Moscow Business World (Public Joint-Stock Company

Abbreviated name: OAO MDM-Bank

Address: 33 Kotelnicheskaya Embank., building 1, Moscow, 115172, Russia.

INN 5000000970

Mailing address: 33 Kotelnicheskaya Embank., building 1, Moscow, 115172, Russia.

Duties and functions of the payment agent:

The payment agent undertakes:

- to make payments of funds on behalf, at the expense of and as instructed by the issuer to persons authorized to receive amounts payable with respect of redemption and coupon to bond owners and/or assigned bondholders in the amounts, at the due dates and according to a procedure set out in the Decision on the bond issue and Bond Issue Prospectus. Disbursement of funds by the payment agent shall be accomplished only subject to remittance by the issuer of amounts sufficient for making such disbursement into the issuer's account opened with the payment agent..
- calculate amounts payable to each person authorized to receives payments of redemption sums and coupons as set out in the Decision on the bond issue and Bond Issue Prospectus
- to provide to the issuer reports in writing on the disbursed funds as required and in timeframe specified by a contract concluded by the issuer and the payment agent;
- to provide to bond owners and assigned holders of bonds information about amounts, timeline and terms of the bond redemption;
- at the issuer's request to provide information received by the payment agent from the depositary in connection with performance of the payment agent's duties under the bond issue;
- to keep confidential information received by the payment agent in connection with performance of its duties unless the information is in public domain or shall be divulged according to legal acts of the Russian Federation.

Type of collateral (method of providing the collateral) for the bonds: Surety

Collateral value, RUR:2,000,000,000 plus accrued interest

8.3.3 Information on securities issues under which the issuer failed to perform its obligations (default)

No issues of securities where the Issuer failed to meet it obligations (no default).

8.4 Information on entity (entities) which provided a collateral for the bond issue

The entity which provided a collateral for documented non-convertible interest bearing bearer bonds series 02:

Full name of the shareholder: Limited Liability Company Bassian invest

Abbreviated name: Bassian invest LLC

INN: 7710838686

Address: 4/10 Sadovaya Triumphalnaya Street, Moscow, 103009, Russia

Mailing address: 4/10 Sadovaya Triumphalnaya Street, Moscow, 103009, Russia

The entity which provided a collateral for documented non-convertible interest bearing bearer bonds series 03:

Full name of the shareholder: Limited Liability Company Bassian invest

Abbreviated name: Bassian invest LLC

INN: 7710838686

Address: 4/10 Sadovaya Triumphalnaya Street, Moscow, 103009, Russia

Mailing address: 4/10 Sadovaya Triumphalnaya Street, Moscow, 103009, Russia

8.5 Terms and conditions of the collateral to ensure performance of obligations under the bond issue

Documented non-convertible interest bearing bearer bonds series 02:

Type of collateral (method of providing the collateral):

Surety

Collateral value, RUR: 600,000,000 plus accrued interest

Terms of exercising and enforcement of bond owners' rights under the provided securities:

Agreement # 611/02 – DO of April 30, 2002 on provision of a collateral for Joint-Stock Central Telecommunication Company for the purposes of a bond issue concluded between the issuer and Bassian invest LLC stipulates that the said Agreement shall be an offer and open for third parties- bond owners to join by way of bond acquisition. Third parties gain the rights to demand from Bassian invest LLC to fulfill its obligations under the Agreement as of the moment of their acquisition of bonds which are covered by the said Agreement concluded to provide a collateral for the issuer's

obligations under the bond issue. Disposal of bonds by their owners signifies the waiver of the rights to hold Bassian invest LLC liable as provided in the said Agreement. Transfer of the rights for bonds to the new bond buyer means gaining by him the rights of a bond owner under the Agreement to the same extent and volume and on the same terms and conditions as were effective at the moment of the transfer of the rights on bonds.

Acquisition of bonds signifies conclusion of contract by the bond buyer under which the collateral for the bond issue was provided. Transfer of the rights for bonds to the bond buyer means gaining by him the rights of a bond owner under the contract to the same extent and volume and on the same terms and conditions as were effective at the moment of the transfer of the rights on bonds.

Bassian invest LLC undertakes to meet for the issuer its obligations toward the bond owners only after it was established that the issuer is unable to meet its obligations to the bond owners.

Bassian invest LLC undertakes to perform the issuer's obligations to the bond owners entitled to demand from the surety performance of its obligations according to the concluded Agreement subject to simultaneous fulfillment of the two following conditions:

- the issuer failed to pay or paid partially coupon income as a percentage of the bond nominal value to bond owners at the time set out in decision on the bond issue and bond issue prospectus;
- the issuer failed to pay or paid partially the nominal value of bonds on the redemption to the bond owners at the time set out in decision on the bond issue and bond issue prospectus;

Simultaneous existence of these two conditions constitutes an instance of default of the issuer on its obligations toward owners.

Should the fact of the issuer default be established Bassian invest LLC undertakes within 2 days from the date when the default was established as a fact to meet the issuer's obligations to pay the bond nominal value and coupon to all bond owners.

The time frame and procedure of performance by Bassian invest LLC of the issuer's obligations toward the bond owners are identical to the same set out for the issuer as described in decision on the bond issue and bond issue prospectus.

The issuer's net assets at the date of the collateral provision, RUR2,627,290.00 thousand

The surety's net assets at the date of the collateral provision, RUR1,556.00 thousand

Documented non-convertible interest bearing bearer bonds series 03:

Type of collateral (method of providing the collateral): Surety

Collateral value, RUR: 2,000,000,000 plus accrued interest

Terms of exercising and enforcement of bond owners' rights under the provided securities:

Acquisition of bonds signifies conclusion of contract by the bond buyer under which the collateral for the bond issue was provided. Transfer of the rights for bonds to the bond buyer means gaining by him the rights of a bond owner under the contract to the same extent and volume and on the same terms and conditions as were effective at the moment of the transfer of the rights on bonds. The written form of the contract is deemed executed.

Bassian invest LLC undertakes to meet for the issuer its obligations toward the bond owners only after it was established that the issuer is unable to meet its obligations to the bond owners.

Bassian invest LLC undertakes to perform the issuer's obligations to the bond owners entitled to demand from the surety performance of its obligations according to the concluded Agreement subject to simultaneous fulfillment of the two following conditions:

- the issuer failed to pay or paid partially coupon income as a percentage of the bond nominal value to bond owners at the time set out in decision on the bond issue and bond issue prospectus;
- the issuer failed to pay or paid partially the nominal value of bonds on the redemption to the bond owners at the time set out in decision on the bond issue and bond issue prospectus;

Simultaneous existence of these two conditions constitutes an instance of default of the issuer on its obligations toward owners.

Should these circumstances occur the surety will perform the issuer's obligations pursuant to the following arrangements:

A bond owner or a person duly authorized by him is entitled to file a request in writing with the surety for performance of the issuer's obligations ("the request"). The request should contain:

- the bondholder's full name, and if bonds are assigned for nominal holding and the assigned holder is

authorized to receive payments due to the bond owner under the bond issue, the full name of the nominal holder;

- the number of bonds owned by the bond owner;
- domicile and actual address, contact numbers of the person authorized to receive payments due to the bond owner under the bond issue;
- tax status of the bond owner (resident, non-resident conducting activities in the Russian Federation through a permanent representative office, non-resident receiving income not linked to the permanent representative office, natural persons tax residents of the Russian Federation, natural persons actually residing in the territory of the Russian Federation at least 183 days a year, a foreigner, stateless citizen);
- bank details (account name/number, etc.) of the person authorized to receive funds due to the bond owner under the bond issue;

The following documents shall be attached to the request:

- documents confirming the bond owner's rights on the number of bonds stated in the request (statement of the bond owner's depo account or other similar statement);
- a document certifying the authorized person's power to sign the request on behalf the bond owner;
- documents confirming default or inadequate performance by the issuer of its obligations.

The request shall be signed by the bond owner or by his/her authorized person. If the bond owner or its authorized person is a legal entity – resident, the request shall be signed by the chief executive and chief accountant of the relevant legal entity, and stamped with its seal. If the bond owner or its authorized person is a legal entity – non-resident, the request shall be signed by the chief executive of the relevant legal entity, and stamped with the legal entity's seal, or signed by the authorized person of such legal entity.

The said request shall be filed with the Surety not later than 6 (six) months as of the due date of performance by the issuer of its obligations (the last date of the period assigned for performance)

Within 1 (one) month following the day of filing the request the Surety shall pay out to the relevant bond owner or its nominal (assigned) holder authorized to receive funds due to the bond owner under the bond issue, the total nominal value of bonds owned by such owner and/or payable interest (coupon) on such bonds.

The issuer's net assets at the date of the collateral provision, *RUR 15,049,625.00 thousand* The surety's net assets at the date of the collateral provision, *RUR - 1,556.00 thousand*

8.6 Information on the organizations keeping records of rights on the securities issued by the issuer

Registrar:

Entity's name: Private Joint-Stock Company Registrator-Svyaz

Abbreviated name: Private JSC Registrator-Svyaz

Address: 15 A Kalanchevskaya Street, subscriber box 45, Moscow, 107078, Russia

Mailing address: 15 A Kalanchevskaya Street, subscriber box 45, Moscow, 107078, Russia

Telephone: (+7 095) 933-42-21 Fax: (+7 095) 933-42-21

e-mail: regsw@asvt.ru

License:

License No: *10-000-1-00258*Date of issue: *1.10.2002*Valid till: *not stated*

License issuing body: Federal Commission on Securities Market

The named registrar has kept the register of registered securities of the issuer as of: May 3, 2000

The depositary has in central custody the following securities:

- 1. Certificate of documented interest bearing non-convertible bearer bonds series 02, mandatory centrally kept. State registration number of the issue # 4-02-00194-A of June 25, 2002, total quantity of the issued bonds: 600,000 bonds, nominal value per bond RUR1,000 (one thousand), total value of the issue: RUR600,000,000
- 2. Certificate of documented interest bearing non-convertible bearer bonds series 03, mandatory centrally kept. State

registration number of the issue # 4-18-00194-A of August 1, 2003, total quantity of the issued bonds: 2,000,000 bonds, nominal value per bond RUR1,000 (one thousand), total value of the issue: RUR 2,000,000,000

The depositary performing safekeeping of the securities issued by the issuer:

Entity's name: Not-for-profit partnership National Depositary Center

Abbreviated name: NP NDC

Address: 11 Bolshoy Kislovski Per., Moscow, Russia

Mailing address: 1/13 Sredni Kislovski Per., Moscow, 103009, Russia Telephone: (+7 095) 956-27-89,956-27-90 Fax: (+7 095)956-0938

e-mail: void

License:

License No: *177-03431-000100*Date of issue: *December 4, 2000*

Valid till: *not stated*

License issuing body: *FCSM of Russia* Operation started on: *12.11.2001*

8.7 Information on legal acts regulating import-export of capital that may affect payment of dividend, interest and other funds to non-residents.

The key piece of legislation covering capital import and export is the Law On currency regulations and control of December 10, 2003 #173-FZ which took effect in June 2004.

Also in June Federal Law of December 8, 2003 #164-FZ On basics of state regulations of external trade activities took effect. The Law sets forth key principles of export and import regulations covering merchandises, works, service, intellectual property, types of state regulations of external trade activities, and powers of authorities in the external trade. Accordingly, as of coming into effect of this Law the previous Law On state regulations of external trade activities of October 13, 1995 #157-FZ expired.

Additionally, the Company as required by the Civil Code of the Russian federation and the Federal Law #164-FZ of October 29, 1998 On financial lease (leasing) uses actively leasing deals in its activities.

8.8 Taxation of income incurred on placed and to be placed issued securities

Taxation of income received from participation in the organization in the form of dividends

Taxation of income received from placed and being placed issued securities of the Issuer is governed by the Tax Code of the Russian Federation (henceforth the "TC"), and other legal acts of the Russian Federation, passed according to the Tax Code of the Russian Federation.

TAX RATES

	Legal entities	Natural persons		
Type of income	Residents	Non-residents	Residents	Non-residents
Coupon income	24% (of which: 5% to the federal budget; 17% - to the budget of the relevant constituent entities; 2% - to the local budget)	20%	13%	30%
Income from realization of securities	24% (of which: 6% to the federal budget; 16% - to the budget of the relevant constituent entities; 2% - to the local budget)	20%	13%	30%
Dividends	6%	15%	6%	30%

TAXATION OF NATURAL PERSONS

Type of tax - income tax.

The following income falls in the category of income received from sources in the Russian Federation:

- dividend and interest payments received from Russian organizations, and interest payments received from Russian individuals-entrepreneurs and (or) from a foreign organization in connection with activities of its permanent representative office in Russia;
- proceeds from realization in the RF of shares or other securities, and stakes in the charter capital of organizations.

Taxation base

A taxpayer's income received as a material benefit is the material benefit received from purchase of securities. The tax base is defined as the surplus of the market value of the securities determined taking into account the limits of market price fluctuations, over the actual cost of the securities for the taxpayer. The procedures of identifying the market price of the securities and limits of market price fluctuations are set forth by federal authority regulating stock markets.

The following income is taken into account in determining taxation base for income received from transactions with securities:

- sale-purchase deals with securities traded on organized stock market;
- sale-purchase deals with securities not traded on organized stock market

Income (loss) on sale-purchase deals with securities is defined as the difference between the proceeds from realization of securities and expenses related to the acquisition, realization and safe-keeping of securities actually incurred by the taxpayer and supported by documents, or property deductions accepted for reduction of proceeds from sale-purchase deals.

Such expenses include:

- amounts paid out to the seller according to the agreement;
- payments in respect of depositary services;
- commissions paid to professional participants of stock market, discount paid (recovered) by a unit fund management company during sale (cancellation) by an investor of his interest in the unit fund determined according to the procedure set forth by applicable Russian law on unit funds;
- stock exchange charges (commission);
- payments in respect of registrar's services;
- other expenses directly related to sales, purchases and safe-keeping of securities, paid for in respect of services rendered by professional participants of securities market during their professional activities/

Income (loss) from deals with securities traded on organized securities market shall be increased (reduced) by the amount of interest paid for using funds raised for closing sale-purchase deals with securities, within the limits calculated on the basis of the effective refinancing rate set by the Central Bank of the Russian Federation.

The amount of loss incurred from transactions with securities traded on organized securities market is determined taking into account the limits of the market price fluctuations of securities.

By market prices of securities listed on organized stock market is meant an average weighted price of the securities across the deals closed over a trading day through the trading arranger. If deals with the same securities were closed through more than one trading arranger the tax payer is entitled to choose on its own the market price of the securities calculated according to data from a particular trade arranger. If the average weighted market price of the specific securities is not calculated by a trade arranger, the average weighted market price is deemed as the arithmetic mean of the minimum and maximum prices in the deals closed through the trade arranger over the day.

The tax base is determined separately for each transaction.

Income (loss) from sale-purchase deals with securities is defined as the sum of income amounts across the deals with securities of a certain type closed in the tax period, less the amount of loss.

If a taxpayer's expenses incurred in acquisitions, realization and safe-keeping of securities cannot be directly charged to the costs of acquisition, realization and safe-keeping of particular securities, these expenses shall be allocated pro rata to the evaluated cost of securities to which these expenses are charged. The evaluated cost of securities is determined as on the date of incurring these expenses.

If a taxpayer's expenses cannot be supported by documents, the taxpayer is entitled to resort to the property tax deduction as provide for in par. 1 of sub-item 1 of item 1 of Article 220 of the TC of RF. A property tax deduction or deductions amounted to all actually incurred expenses supported by documents shall be provided to the tax payer by the income payment source at the moment of calculation and payment of taxes to the state budget (by the broker, trust managers, managing company performing trust management of property, constituting an investment unit fund or by other person conducting transactions under an agency contract or other similar agreement in favor of the taxpayer), or upon expiry of the tax period filing tax returns with tax authorities.

If the tax calculation and payment are offset by the source of income outpayments (by the broker, trust managers, managing company performing trust management of property, constituting an investment unit fund or by other person conducting transactions under an agency contract or other similar agreement in favor of the taxpayer) in the tax period, the property tax deductions are provided to the taxpayer by the source of income payments with a possibility of subsequent offsetting upon expiry of the tax period when filing a tax return with tax authorities.

If there are more than one source of income payments the property tax deductions are provided by only one source of income payments at the discretion of the taxpayer.

The tax base for securities sale-purchase deals (cancellation of investments in investment unit funds) is defined as the income received upon expiry of a tax period for securities deals.

Loss from deals with securities traded on organized stock market incurred as the result of a tax period shall reduce the tax base for sale-purchase deals with this particular type of securities.

Income from sale-purchase deals with securities not traded on organized securities market that at the moment of the acquisition trading did not meet requirements to be met by securities traded on organized securities market can be reduced by the amount of loss incurred in the tax period from sale-purchase deals with securities trade on organized securities market.

The date of the actual receipt of income:

- the date of income payment including remittance of income amounts into the taxpayer's accounts with banks, or by the taxpayer's order into accounts of third persons if income is received in cash funds;
- the date of securities acquisition if income is received as material benefits.

Tax base with respect of securities sale-purchase deals and forward deals with financial instruments is defined upon expiry of a tax period. Calculation and payment of the tax amounts are effected by the tax agent upon expiry of a tax period or while making income payments in favor of a taxpayer before expiry of a tax period.

Tax agents are recognized as Russian organizations generating income or paying income to a taxpayer. Tax agents shall calculate, withhold from the tax payer and pay out the tax amount. If the tax payment source is a person acting under an agency agreement or other similar contract in favor of the taxpayer, the obligations of a tax agent shall be fulfilled by the person actually paying the income to the taxpayer.

If a tax agent is making cash payments before expiry of the subsequent tax period, the tax amount is paid according to the portion of income defined according to this clause with respect to actually paid out cash income. The income portion is determined as the total income amount multiplied by a ratio of the paid amount to the valuation of securities defined at the date of payment of cash funds in respect of which the relevant tax agent acted as a broker. If there were multiple payments of cash funds to a taxpayer during a tax period the due tax amount is accumulated taking into account previous tax payments.

Securities valuations are identified based on actually incurred and supported by documents expenses related to acquisition of relevant securities.

By cash fund payments are meant payments of cash funds, remittances of cash funds into a bank account of a natural person or to a third party bank account pursuant to the natural person's order.

If it is proved impossible to withhold the calculated tax amount by the source of income payments the tax agent (the broker, trust manager other person conducting transactions under an agency contract, commission contract or other similar agreement in favor of the taxpayer) within one month from the moment of occurrence of these circumstances shall inform in writing the relevant tax authorities at the location of its registration about the impossibility of withholding and the tax amount owned by the taxpayer. In the event of such circumstances taxes are paid pursuant to Article 228 of the Tax Code of the RF.

TAXATION OF LEGAL ENTITIES

Type of tax - income tax.

Received income includes:

- proceeds from realization of property rights (income received from realization);
- income not related to realization received in the form of interest payments on securities and other debt instruments and/or interest participation in other organizations.

Tax base

A taxpayer's income received from realization or other disposal of securities (including redemption) is defined on the basis of the price of the realization or other disposal of securities, and amount of interest income (coupons) paid by the purchaser to the taxpayer, and amount of interest income (coupons) paid by the issuer to the taxpayer; the interest

income (coupons) received from realization or other disposal of securities and already taken into account for taxation purposes being excluded.

Expenses incurred from realization (other disposal) of securities are determined on the basis of the purchase price of the securities (including purchase expenses), realization costs, discounts applicable to the calculated values of investment units, accrued interest income (coupons) paid by the taxpayer to the seller of securities the interest income (coupons) already taken into account for taxation purposes being excluded.

Interest under credit facilities, loans and other similar agreements, other debt obligations (including securities) are taken into account at the date income posting according to Article 328 of the Tax Code of the Russian Federation.

The date of income and expense recognition with respect to bond transactions shall be the date of realization of the said bonds according to Article 329 of the Tax Code of the Russian Federation.

Securities are considered as publicly traded on organized stock market if the following three conditions are satisfied at the same time:

- 1) the securities in question are accepted for trading by at least one trading arranger entitled to do so according to effective national legislation;
- 2) if price information (price quotations) is published in mass media (including electronic ones), or can be provided by a trading arranger or other authorized person to any interested party within three years after closing deals with securities;
- 3) if listed market prices of securities are calculated according to effective national legislation.

For tax purposes the market price of securities traded on organized stock market shall be the actual price of realization or other disposal of securities, if this price is less than maximum and more than minimum prices of deals (the "price interval") involving the securities in question, registered by the trading arranger on securities market on the date of closing the relevant deal. If securities traded on organized securities market are realized at prices below the minimal price of deals closed on organized market the financial result is determined on the basis of the minimal price of deal on the organized stock market.

By an accrued interest income (coupon) is meant a part of the interest (coupon) income payable under the term and conditions of such securities issue calculated pro rata to the number of days elapsed from the date of issue of such securities or from the date of previous coupon payments until the date of closing the deal (transfer of securities).

With respect to securities not traded on organized stock market the actual price of realization or other disposal of securities is accepted for tax purposes subject to meeting at least one of the following conditions:

- 1) if the actual price of the relevant deals is in the price interval of the similar (identical, same type) securities registered by a trading arranger on stock market at the date of closing the deal or at the date of the latest trading before closing the deal, if trading in such securities took place with the trading arranger at least once in the past 12 months;
- 2) if the deviation of the actual price of the relevant deal is within 20% in excess of or below the weighted average price of similar (identical, same type) securities calculated by the trading arranger on organized stock market according to the rules set forth by the said trading arranger upon results of trading at the date of closing such deal or at the date of the latest trading before closing the deal, if trading in such securities took place with the trading arranger at least once in the past 12 months.

The income of a taxpayer disposing of shares received by him/her in the process of increasing the charter capital of a joint-stock company is defined as the difference between the price of realization and initially paid-up share price adjusted according to changes in the quantity of shares due to the increase in the charter capital.

Tax base with respect to securities transaction is defined by the taxpayer separately barring the tax base for securities transactions defined by professional participants of securities market. Taxpayers (barring the tax base for securities transactions defined by professional participants of securities market carrying out broker activities) shall define the tax base for transactions with securities traded on organized stock market, separately from the tax base for transactions with securities not traded on any organized securities market.

Valuation of securities being realized or otherwise disposed of is carried by the First In First Out (FIFO) method for issued disposed of securities, and by actual cost of securities for non-issued securities.

Taxpayers receiving income (loss) from transactions with securities in the previous tax period or previous tax period are entitled to reduce their tax base for transaction with securities in the reporting (tax) period (defer the said loss) according to terms and conditions set forth in Article 283 of the Tax Code of the Russian Federation.

Loss from transaction with securities not traded on any organized securities market incurred in the previous tax period (previous tax periods) can be charged to the reduction of the tax base from transactions with such securities defined in the reporting (tax) period. Loss from transaction with securities traded on organized securities market incurred in the previous tax period (previous tax periods) can be charged to the reduction of the tax base from transactions on realization of given category of securities.

Within a tax period losses incurred in the relevant reporting period from transactions with securities traded and not traded on organized securities market shall be deferred separately for these categories of securities respectively within the limits of profits received from transaction with such securities.

If the recipient of the interest from a debt obligations of any type including bonds carrying the right of participation in profits and convertible bonds, is a foreign organization, not performing activities through its permanent representative office in the Russian Federation, the tax from such income is calculated and withheld by the tax agent. If the source of such income payments is a person performing activities under an agency agreement or other similar agreement in favor of the taxpayer the tax agent obligations shall be fulfilled by the person actually paying income to a foreign organization, which does not have operations through its permanent representative office in the Russian Federation.

If a tax agent makes income payments to a foreign organization taxable in the Russian Federation according to international treaties (agreements) under reduced rates, the tax agent shall calculate and withhold the tax at the relevant reduced rates subject to provision by the foreign organization of supporting documents to the tax agent as stipulated by par. 1 of Article 312 of the Tax Code of the Russian Federation. In the vent of income payments made by Russian banks on transactions with foreign banks confirmation of the permanent domicile of the bank in an overseas country with which an international treaty (agreement) regulating tax issues is concluded, shall not be required if such domicile is confirmed by information available from a public domain directories.

8.9 Declared (accrued) and paid dividends on the issuer shares, income on the issuer bonds.

Category (type) of shares: registered book-entry ordinary shares

Category (type) of shares:	registered book-c	entry ordinary sh	ares		
Reporting period for	1999	2000	2001	2002	2003
which the declared					
dividends are paid					
(were paid)	40.0		0.00	0.00 (0.55	0.42.40.42
Declared (accrued)	40.0	33.05	0.026	0.096052	0.124867
dividend amount per					
share, RUR	70011010	- 100 - 110 0 -			
Total amount of	18064040.0	14925413.05	11741626.2	151570712.32	197040979.21621
declared (accrued)					1
dividend for all shares,					
RUR					
The issuer governing	Annual	Annual	Annual	Annual	Annual General
body which made a	General	General	General	General	Meeting of
decision on (declared)	Meeting of	Meeting of	Meeting of	Meeting of	Shareholders
payment of dividends	Shareholders	Shareholders	Shareholder	Shareholders	
on the issuer shares			S		
Date of the meeting	29.06.2000	01.06.2001	05.06.2002	24.06.2003	June 11, 2004
(session) of the issuer					·
governing body which	Minutes #6 of	Minutes #7 of	Minutes #9	Minutes #11	Minutes #12 of
made the decision	29.06.2000	01.06.2001	of	of 24.06.2003	June 11, 2004
(declared) on dividend			05.06.2002		,
payment, date and					
number of the Minutes					
of the meeting					
(session) of the issuer					
governing body at					
which was made the					
decision (declaration)					
on dividend payment					
Time frame allocated	during the	during the	during the	before	before December
for making payments	fiscal year,	fiscal year,	fiscal year,	December 31,	31, 2004
of the declared	when the	when the	when the	2003	31, 2001
dividends on the issuer	decision to	decision to	decision to	2003	
shares	pay	pay dividends	pay		
Shares	dividends	was made	dividends		
	was made	was made	was made		
Form and other	Cash funds	Cash funds	Cash funds	Cash funds	Cash funds
payment terms and	Cush junus	Custi juitus	Cush Junus	Susii junus	Cush junus
conditions for payment					
of the declared					
dividends on the issuer					
shares					
	17710020 07	14625470.00	11697712.00	140652001 47	0
Total amount of	17719038.87	14635470.08	11687712.00	149653001.47	"
dividends paid on all					
ordinary shares of the					
issue, RUR					

[•] Dividend amount after tax

[•] No dividends for 2003 were paid in 2Q2004

Preference registered book-entry Class B shares

Reporting period for which the	1999	2000	2001
declared dividends are paid (were			
paid)			
Declared (accrued) dividend	82.0	70.94	0.038
amount per share, RUR			
Total amount of declared	1014504.0	877669.68	470136
(accrued) dividend for all shares,			
RUR			
The issuer governing body which	Annual	Annual	Annual
made a decision (declared) on	General	General	General
payment of dividends on the	Meeting of	Meeting of	Meeting of
issuer shares	Shareholders	Shareholders	Shareholders
Date of the meeting (session) of	29.06.2000	01.06.2001	05.06.2002
the issuer governing body which			
made the decision (declared) on	Minutes #6 of	Minutes #7 of	Minutes #9 of
dividend payment, date and	29.06.2000	01.06.2001	05.06.2002
number of the Minutes of the			
meeting (session) of the issuer			
governing body at which was			
made the decision (declaration)			
on dividend payment			
Time frame allocated for making	not later than	not later than	not later than
payments of the declared	one month	one month	one month
dividends on the issuer shares	after the	after the	after the
	decision on	decision on	decision on
	dividend	dividend	dividend
	payment was	payment was	payment was
	made	made	made
Form and other payment terms	Cash funds	Cash funds	Cash funds
and conditions for payment of the			
declared dividends on the issuer			
shares			
Total amount of dividends paid	1014504.0	877669.68	470136.00
on all preference Class B shares			
of the issuer, RUR			

Preference registered book-entry Class A shares

Reporting period for which the	1999	2000	2001	2002	2003
declared dividends are paid					
(were paid)					
Declared (accrued) dividend	164.0	141.89	0.077	0.206	0.285662
amount per share, RUR					
Total amount of declared	25363912.0	21944423.62	11908666	108429738.3	150256161.518164
(accrued) dividend for all					
shares, RUR					
The issuer governing body	Annual General				
which made a decision	Meeting of				
(declared) on payment of	Shareholders	Shareholders	Shareholders	Shareholders	Shareholders
dividends on the issuer shares					

Date of the meeting (session)	29.06.2000	01.06.2001	05.06.2002	24.06.2003	June 11, 2004
	27.00.2000	01.00.2001	03.00.2002	27.00.2003	June 11, 2007
of the issuer governing body which made the decision (declared) on dividend payment, date and number of the Minutes of the meeting (session) of the issuer governing body at which was made the decision (declaration) on dividend payment	Minutes #6 of 29.06.2000	Minutes #7 of 01.06.2001	Minutes #9 of 05.06.2002	Minutes #11 of 24.06.2003	Minutes #12 of June 11, 2004
Time frame allocated for making payments of the declared dividends on the issuer shares	not later than two months after the decision on dividend payment was made	not later than two months after the decision on dividend payment was made	not later than two months after the decision on dividend payment was made	before August 23, 2003	
Form and other payment terms and conditions for payment of the declared dividends on the issuer shares	Cash funds	Cash funds	Cash funds	Cash funds	Cash funds
Total amount of dividends paid on all preference Class A shares, RUR	23,809,076.00	21,415,471.89	18,817,700.54	107,113,909.7	0

no dividends for 2003 were paid in 2Q2004

Income on the issuer bonds

Type, series (class), form and other identification features of securities:

Type of securities: Bonds

Series: *01*

Type: interest-bearing

Form of the securities: documented bearer bonds

Registration number: 4-01-00194-A

State registration date of the issue: October 17, 2001

State registration date of the report on the results of the issue: December 10, 2001

Authority performing the state registration: FCSM of Russia

Quantity of securities of the issue: 600,000

Nominal value of each securities of the issue, RUR 1 000

Total value of the issue (at par): RUR600,000,000

Type of income: coupon

Income payable on the bonds of the issue per bond, RUR: 57.26

Total amount of income payable on all bonds of the issue, RUR34,356,000

Time limit set for making income payments on the bonds of the issue: one day

Form and other terms and conditions of making income payments on the bonds of the issue: *cash funds* Reporting period for which income payments on the bonds of the issue were made: *1st quarter of 2002*

Total income paid on all bonds of the issue for the 1st quarter of 2002, RUR34,356,000

Income payable on the bonds of the issue, per bond: RUR53.6

Total amount of income payable on all bonds of the issue, RUR32,160,000

Time limit set for making income payments on the bonds of the issue: one day

Form and other terms and conditions of making income payments on the bonds of the issue: *cash funds* Reporting period for which income payments on the bonds of the issue were made: 2^{nd} *quarter of 2002* Total income paid on all bonds of the issue for the 2^{nd} quarter of 2002, RUR32,160,000

Income payable on the bonds of the issue, per bond RUR102.22

Total amount of income payable on all bonds of the issue, RUR61,332,000

Time limit set for making income payments on the bonds of the issue: one day

Form and other terms and conditions of making income payments on the bonds of the issue: *cash funds* Reporting period for which income payments on the bonds of the issue were made: *4th quarter of 2002*

Total income paid on all bonds of the issue for the 4th quarter of 2002, RUR61,332,000

Income payable on the bonds of the issue, per bond RUR89.75

Total amount of income payable on all bonds of the issue, RUR53,850,000

Time limit set for making income payments on the bonds of the issue: one day

Form and other terms and conditions of making income payments on the bonds of the issue: cash funds Reporting period for which income payments on the bonds of the issue were made: 2^{nd} quarter of 2003

Total income paid on all bonds of the issue for the 2nd quarter of 2003, RUR53,850,000

Income payable on the bonds of the issue, per bond RUR89.75

Total amount of income payable on all bonds of the issue, RUR53,850,000

Time limit set for making income payments on the bonds of the issue: one day

Form and other terms and conditions of making income payments on the bonds of the issue: cash funds Reporting period for which income payments on the bonds of the issue were made: 3^{rd} quarter of 2003

Total income paid on all bonds of the issue for the 3rd quarter of 2003, RUR53,850,000

Type, series (class), form and other identification features of securities:

Type of securities: Bonds

Series: 02

Type: interest-bearing

Form of the securities: documented bearer bonds

State registration number: *4-02-00194-A* Date of state registration: *25.06.2002*

Authority performing the state registration of the securities issue: FCSM of Russia

State registration date of the report on the results of the issue: 15.08.2002

State authorities which performed the state registration of the issue and report on the results of the issue: FCSM of

Russia

Quantity of securities of the issue: 600,000

Nominal value of each piece of the securities of the issue, RUR1,000

Total value of the issue (at par): RUR600,000,000

Type of income: coupon

Income payable on the bonds of the issue, per bond, RUR49.86

Total amount of income payable on all bonds of the issue, RUR29,916,000

Time limit set for making income payments on the bonds of the issue: one day

Form and other terms and conditions of making income payments on the bonds of the issue: cash funds

Reporting period for which income payments on the bonds of the issue were made: 4th quarter 2002

Total income paid on all bonds of the issue for the 4th quarter of 2002, RUR29,916,000

Income payable on the bonds of the issue, per bond, RUR99.73

Total amount of income payable on all bonds of the issue, RUR59,838,000

Time limit set for making income payments on the bonds of the issue: one day

Form and other terms and conditions of making income payments on the bonds of the issue: cash funds Reporting period for which income payments on the bonds of the issue were made: 2^{nd} quarter of 2003

Total income paid on all bonds of the issue for the 2nd quarter of 2003, RUR59,838,000

Income payable on the bonds of the issue, per bond, RUR90.25

Total amount of income payable on all bonds of the issue, RUR54,150,000

Time limit set for making income payments on the bonds of the issue: one day

Form and other terms and conditions of making income payments on the bonds of the issue: cash funds Reporting period for which income payments on the bonds of the issue were made: 3^{rd} quarter of 2003

Total income paid on all bonds of the issue for the 3rd quarter of 2003, RUR54,150,000

Type, series (class), form and other identification features of securities:

Type: *bonds*Series:2-*H*

Type of bonds: interest bearing

Form of the securities: book-entry bearer bonds

State registration number: *4-15-00194-A* Date of state registration: *11.10.2002*

Authority performing the state registration of the securities issue: FCSM of Russia

State registration date of the report on the results of the issue: 14.01.2003

Authority performing the state registration of the securities issue and the report on the results of the securities issue:

FCSM of Russia

Quantity of securities of the issue: *212,701*Nominal value of each issued securities: RUR*50*

Total value of the securities issue at par: RUR10,635,050

Yield: interest

Income payable on the bonds of the issue, per bond, RUR1.00

Total amount of income payable on all bonds of the issue, RUR212,161

Time limit set for making income payments on the bonds of the issue: unspecified by the decision on the bond issue

Form and other terms and conditions of making income payments on the bonds of the issue: *cash funds*

Reporting period for which income payments on the bonds of the issue were made: 1st quarter of 2004

Total income paid on all bonds of the issue for the 1st quarter of 2004: RUR5,498

Actual fulfillment of the obligations:

Any bond owner is entitled to request interest payment of 2 (two) per cent p.a. of the nominal value per bond upon expiry of each calendar year. A bondholder registered in the register of the bondholders of the relevant type of bonds on January 1st of each year before maturity is entitled to receive interest payments. The deadline for meeting obligations to pay coupons is not defined by the relevant Decision on the bond issue.

AS on February 2, 2004 the total interest amount of RUR5,498 (five thousand four hundred and ninety four rubles) was paid on book-entry series 2-U bearer bonds of JSC CenterTelecom.

The reason:

- too few bondholders bothered to turn up at the headquarters of the Issuer to receive interest payments on the bonds specified above, despite timely placement of the relevant notice in the media. The bond issue series 02 of CenterTelecom is a "telephone" one: the key incentive for bond owners is not receiving interest payments, which is preserved in full, but provision of an access to telephone network.

Type, series (class), form and other identification features of securities:

Type: bonds

Series:: 03

Type of bonds: interest bearing

Form of the securities: documented bearer bonds

State registration number: *4-18-00194-A* Date of state registration: *25.06.2002*

Authority performing the state registration of the securities issue: FCSM of Russia Date of state registration of the report on the results of the bond issue: *01.08.2003*

Authority performing the state registration of the securities issue and report on the results of the bond issue: FCSM of

Russia

Quantity of issued securities: 2,000,000

Nominal value of each issued securities: RUR1,000

Total value of the securities issue at par: RUR2,000,000,000

Yield: coupon

Income payable on the bonds of the issue, per bond: RUR61.92

Total amount of income payable on all bonds of the issue, RUR123,840,000

Time limit set for making income payments on the bonds of the issue: one day

Form and other terms and conditions of making income payments on the bonds of the issue: such funds

Reporting period for which income payments on the bonds of the issue were made: I^{st} quarter 2004

Total income paid on all bonds of the issue for the 1st quarter of 2004: RUR123,840,000

8.10 Other information

No other information

ANNEX 1

Address

BALANCE SH	CODES		
		Form #1 by OCUD	0710001
as on	June 30, 2003	Date (year, month, day)	30.07.2004
Organization	JSC CenterTelecom (MRC)	by OCPO	01140111
Taxpayer Identification Number	5000000970	INN (TIN)	5000000970
Type of business	telecommunication services	by OCVED	64.20
Organizational-legal form/form of ownership	mixed	by OCOPF/OCFS	48/31
Measurement unit	RUR in thousands	by OCEI	384

6 Degtiarny Per., Building 2, GSP-3, Moscow, 125993, Russia

Date of approval
Date of sending
(receipt)

ASSETS	Notes	Item code	Line code	At the reporting period start	At the reporting period end
1	1a	2	2a	3	4
I. NON-CURRENT ASSETS Intangible assets		110	110	49	47
Fixed assets		120	120	22,876,293	24,363,508
Capital investments		130	130	2,172,303	2,769,389
Income bearing investments in tangible items		135	135	1,877	1,471
Long-term financial investments		140	140	119,863	868,125
including: investments in daughter companies			141	91,135	845,038
investments in affiliates/associates			142	11,319	4,499
investments in other organizations			143	8,077	8,023
other long-term financial investments			144	9,332	10,565
Deferred tax assets		145	145	11,527	9,550
Other non-current assets		150	150	1,642,861	2,689,964
Total for section I		190	190	26,824,773	30,702,054

ASSETS	Notes	Item code	Line code		At the reporting period end
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1	1a	2	2a	3	4
II. CURRENT ASSETS Inventories		210	210	914,935	1,109,500
including: raw material, auxiliaries and other similar items		211	211	600,348	643,921
expenses of production in progress (circulation expenses) finished products and goods intended for		213	213	754	1,197
resale		214	214	28,848	33,920
shipped products		215	215	472	409
deferred expenses		216	216	284,513	430,053
other inventories and expenses		217	217	,	,
VAT on purchased items		220	220	1,477,023	1,326,053
Accounts receivable (payments expected later than 12 months after the reporting date)		230	230	59,440	56,801
including: buyers and customer accounts		231	231	,	288
advance payments made			232	28,927	25,131
other debtors			233	30,513	31,382
Accounts receivable (payments expected within 12 months from the reporting date)		240	240	2,357,538	3,233,991
including: buyers and customer accounts		241	241	1,732,449	1,816,509
advance payments made			242	213,062	262,520
other debtors			243	412,027	1,154,962
Short-term financial investments		250	250	24,486	496
Cash and equivalents		260	260	1,015,270	703,481
Other current assets		270	270	941	2,786
Total on section II		290	290	5,849,633	6,433,108
Grand total (sum of lines 190+290)		300	300	32,674,406	37,135,162

LIABILITIES		Item code	Line code	At the reporting period start	At the reporting period end
1	1a	2	2a	3	4
III. CAPITAL AND RESERVES Charter (legal) capital		410	410	631,200	631,200
Additional capital		420	420	6,332,963	6,331,697
Reserves		430	430	31,560	31,560
Shares bought-out from shareholders		411	440	,	,
Undistributed profit (not covered loss) of previous years		470	460	8,031,217	7,685,146
Undistributed profit (not covered loss) of the reporting year		470	470	Х	(22,774)
Total on section III		490	490	15,026,940	14,656,829

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IV. LONG-TERM LIABILITIES Loans and credits	510	510	6,727,159	5,865,719
including: credit facilities		511	3,963,900	3,118,533
loans		512	2,763,259	2,747,186
Deferred tax liabilities	515	515	396,990	495,582
Other long-term liabilities	520	520	2,221,587	2,316,838
Total on section IV	590	590	9,345,736	8,678,139
V. SHORT-TERM LIABILITIES				
Loans and credits	610	610	3,988,610	8,346,862
including: credit facilities		611	3,283,624	6,025,919
loans		612	704,986	2,320,943
Accounts payable	620	620	3,833,299	4,626,837
including:	020	020	3,033,299	4,020,037
suppliers and contractors	621	621	2,061,365	2,475,425
advance payments received	625	622	402,625	453,292
debt to employees	622	623	166,406	263,267
debt to government out-of-budget funds	623	624	79,671	142,989
debt in respect of tax and duties	624	625	520,210	632,361
other creditors	625	626	603,022	659,503
Debt to participants (founders) for income payments	630	630	15,323	363,571
Deferred revenue	640	640	464,498	462,924
Deferred expense provisions	650	650		
Other short-term liabilities	660	660		
Total on section V	690	690	8,301,730	13,800,194
GRAND TOTAL (sum of lines 490+590+690)	700	700	32,674,406	37,135,162

Summary of items posted to off-the-balance sheet accounts

Item description	Notes	Item code	Line code	At the reporting period start	At the reporting period end
1	1a	2	2a	3	4
Rented fixed items		910	900	1,208,438	1,138,240
including those under leasing terms		911	901	846,547	780,808
Goods and tangible items accepted for safe storage		920	902	9,383	135,911
Goods accepted for commission		930	903	1,767	4,132
Debt of insolvent debtors written off as a loss		940	904	301,871	309,603
Security received in respect of payments and obligations		950	905	2,752,925	2,972,075
Security provided to other parties in respect of payments and obligations		960	906	9,134,084	10,922,836
Housing facilities depreciation		970	907	28,217	28,219
Depreciation of external improvement items and other similar facilities		980	908	1,010	1,087
Means of payment in respect of telecommunications services			909	60,807	86,999

Summary of net asset value

Item description		Item code	Line code	At the reporting period start	At the reporting period end
1	1a	2	2a	3	4
Net assets			1000	15,491,438	15,119,753

PROFIT AND LOSS ACCOUNT (INCOME STATEMENT)					
			CODES		
		Form # 02 by OCUD	0710002		
for	First half of 2004 (1H2004)	Date (year, month, day)	30.07.2004		
Organization	JSC CenterTelecom (MRC)	by OCPO_	01140111		
Taxpayer Identification Number	500000970	INN (TIN)	5000000970		
Type of business	telecommunication services	by OCVED_	64.20		
Organizational-legal form/form of ownership	mixed	by OCOPF/OCFS_	48/31		
Measurement unit:	RUR in thousands	by OCEI	384		

Item description	Notes	Item code	Line code	Over the reporting period	Over the same period previous year
1	1a	2	2a	3	4
I. Operating revenues and expenses on ordinary activities Revenue (net) from sales of goods, products, works, services (net of VAT, excise duties and other mandatory payments)		010	010	11,803,394	9,314,811
including from sales of telecommunications services			011	11,635,430	9,164,322
Costs of sold goods, products, works, services		020	020	(9,634,300)	(6,886,157)
including: telecom services			021	(9,536,726)	(6,784,461)
Profit (loss) from sales (line 010 less line 020)		050	050	2,169,094	2,428,654
II. OPERATING REVENUE AND EXPENSES Interest to receive		060	060	1,130	1,977
Interest payable		070	070	(718,939)	(360,791)
Income from participation in other organizations		080	080	535	98
Other operating revenue		090	090	34,815	647,721
Other operating expenses		100	100	(772,103)	(1,171,218)
III. NON-SALES REVENUE AND EXPENSES Non-sales revenue		120	120	214,385	205,685
Non-sales expenses		130	130	(739,715)	(567,518)
Pre-tax profit (loss) (lines 050+060-070+080+090-100+120-130)		140	140	189,202	1,184,608
Profit tax expenses (lines - 151+152-153), including:			150	(212,239)	(367,989)
deferred tax liabilities		142	151	(96,289)	(57,792)
deferred tax assets		141	152	(1,977)	(2,968)

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<u> </u>				
Current profit tax	150	153	(113,973)	(307,229)
Operating profit (loss) (line 140-less line 150)		160	(23,037)	816,619
IV. EXTRAORDINARY INCOME AND EXPENSES				
Extraordinary income		170	481	1,327
Extraordinary expenses		180	(218)	(4,678)
Earnings (undistributed profit (loss) in the reporting period) (lines 160+170-less line 180)	190	190	(22,774)	813,268
FOR REFERENCE Conditional profit tax expense/income		201	(45,472)	(283,502)
Permanent tax liabilities	200	202	(166,767)	(84,487)
Permanent tax assets	200	203	,	,

Item description	Notes	Item code	Line code	Over the reporting period	Over the same period previous year
1	1a		2	3	4
Basic profit (loss) per share			301	Х	Х
Diluted profit (loss) per share			302	X	X

^{*} to be filled out in annual financial statements

Item description	Item code	Line code	Over the reporting period		
	Code	Code	profit	loss	profit
1	1a	2	3	4	5
Fines, damages and late payment charges accepted or for recovery of which relevant court (arbitration court) rulings were handed down Profit (loss) of previous years		401 402	9,071 17,833	(13,779 <u>)</u> (62,312)	
Indemnity of damages caused by non- performance or undue performance of obligations		403	3,476	(1,243)	1,748
Foreign currency translation adjustments		404	143,902	(83,051)	134,008
Allocations to assessed reserves		405	38,672	(410,237)	4,345
Written-off accounts receivable and payable		406	823	(441)	422

ANNEX 2

APPROVED

By the general meeting of shareholders JSC CenterTelecom June 11, 2004 Minutes # 12

AMENDMENTS AND CHANGES to the CHARTER of JSC CENTERTELECOM

#	Clause	Effective wording	New wording
1.	Clause 5	5.2.1. Belsvyaz – subsidiary of	5.2.1. Belgorodski subsidiary of
1.	Subsidiaries	JSC CenterTelecom	JSC CenterTelecom
	(branches) and representative offices of the Company.	Registered office: 3 Revolution Square, Belgorod, 308000, Russia Mailing address: 3 Revolution Square, Belgorod, 308000, Russia	Registered office: 3 Revolution Square, Belgorod, 308000, Russia Mailing address: 3 Revolution Square, Belgorod, 308000, Russia
	Daughter and affiliated companies	5.2.2. Bryansksvyazinform – subsidiary of JSC CenterTelecom Registered office: 9 Karl Marx Square, Bryansk, 241000, Russia Mailing address: 9 Karl Marx Square, Bryansk, 241000, Russia	5.2.2. Bryanski subsidiary of JSC CenterTelecom Registered office: 9 Karl Marx Square, Bryansk, 241000, Russia Mailing address: 9 Karl Marx Square, Bryansk, 241000, Russia
		5.2.3. Elektrosvyaz of the Vladimir region – subsidiary of JSC CenterTelecom	5.2.3. Vladimirski subsidiary of JSC CenterTelecom
		Registered office: 42 Gorkogo Street, Vladimir, 600000, Russia	Registered office: 42 Gorkogo Street, Vladimir, 600000, Russia
		Mailing address: 42 Gorkogo Street, Vladimir, 600000, Russia	Mailing address: 42 Gorkogo Street, Vladimir, 600000, Russia
		5.2.4. Voronezhsvyazinform – subsidiary of JSC CenterTelecom	5.2.4. Voronezhski subsidiary of JSC CenterTelecom
		Registered office: 35 Revolution Prospekt, Voronezh, 394000, Russia	Registered office: 35 Revolution Prospekt, Voronezh, 394000, Russia
		Mailing address: 35 Revolution Prospekt, Voronezh, 394000, Russia	Mailing address: 35 Revolution Prospekt, Voronezh, 394000, Russia
		5.2.5. Ivtelecom - subsidiary of JSC CenterTelecom Registered office: 1 10 th of August Street, Ivanovo, 153000, Russia Mailing address 1 10 th of August Street, Ivanovo, 153000, Russia	5.2.5. Ivanovski subsidiary of JSC CenterTelecom Registered office: 1 10 th of August Street, Ivanovo, 153000, Russia Mailing address: 1 10 th of August Street, Ivanovo, 153000, Russia
		5.2.7. KostromaTelecom - subsidiary of JSC CenterTelecom Registered office: 1 Podlipaeva Street, Kostroma, 156961, Russia	5.2.7. Kostromskoy subsidiary of JSC CenterTelecom Registered office: 1 Podlipaeva Street, Kostroma, 156961, Russia
		Mailing address: 1 Podlipaeva Street, Kostroma, 156961, Russia	Mailing address: 1 Podlipaeva Street, Kostroma, 156961, Russia

		5.2.9. Lipetskelektrosvyaz - subsidiary of JSC CenterTelecom	5.2.9. Lipetski subsidiary of JSC CenterTelecom
		Registered office: 61 Oktyabrskaya Street, Lipetsk, 398000, Russia	Registered office: 61 Oktyabrskaya Street, Lipetsk, 398000, Russia
		Mailing address 61 Oktyabrskaya Street, Lipetsk, 398000, Russia	Mailing address: 61 Oktyabrskaya Street, Lipetsk, 398000, Russia
		5.2.13. SmolenskTelecom - subsidiary of JSC CenterTelecom	5.2.13. Smolenski subsidiary of JSC CenterTelecom
		Registered office: 6 Oktyabrskoy Revolution Street, Smolensk, 214000, Russia	Registered office: 6 Oktyabrskoy Revolution Street, Smolensk, 214000, Russia
		Mailing address: 6 Oktyabrskoy Revolution Street, Smolensk, 214000, Russia	Mailing address: 6 Oktyabrskoy Revolution Street, Smolensk, 214000, Russia
		5.2.14.Tambovskaya Elektrosvyaz – subsidiary of JSC CenterTelecom	5.2.14. Tambovski subsidiary of JSC Registered office: 32-v
		Registered office: 2-B Astrakhanskaya Street, Tambov, 392002, Russia	Astrakhanskaya Street, Tambov, 392002, Russia Mailing address: 2-v
		Mailing address: 2-B Astrakhanskaya Street, Tambov, 392002, Russia	Astrakhanskaya Street, Tambov, 392002, Russia
		5.2.16. TulaTelecom - subsidiary of JSC CenterTelecom	5.2.16. Tulski subsidiary of JSC CenterTelecom
		Registered office: 33 Lenina Prospekt, Tula, 300000, Russia	Registered office: 33 Lenina Prospekt, Tula, 300000, Russia
		Mailing address: 33 Lenina Prospekt, Tula, 300000, Russia	Mailing address: 33 Lenina Prospekt, Tula, 300000, Russia
		5.2.17. Yartelecom - subsidiary of JSC CenterTelecom	5.2.17. Yaroslavski subsidiary of JSC CenterTelecom
		Registered office: 22 Komsomolskaya Street, Yaroslavl, 150000, Russia	Registered office: 22 Komsomolskaya Street, Yaroslavl, 150000, Russia
		Mailing address: 22 Komsomolskaya Street, Yaroslavl, 150000, Russia	Mailing address: 22 Komsomolskaya Street, Yaroslavl, 150000, Russia
2.	Clause 6 Charter (Authorized)	The Company has the right to place 76 166 167 common registered non-documentary shares in addition	The Company has the right to place 76,166,167 common registered non-documentary shares in addition
	Capital of the Company. Placed and declared	to placed common shares (declared shares). The nominal value of each declared common share is 0.3 Roubles.	to placed common shares (declared shares). The nominal value of each declared common share is 3 Roubles.
	shares. Par. 6.3	The Company has the right the place 25 405 178 Type A preferred registered non-documentary shares	The Company has the right the place 25,405,178 Type A preferred registered non-documentary shares
		registered non-documentary shares in addition to placed Type A preferred shares (declared shares). The nominal value of each declared preferred share is 0.3 Roubles.	registered non-documentary shares in addition to placed Type A preferred shares (declared shares). The nominal value of each declared preferred share is 3 Roubles.

3.	Clause 6 Charter (Authorized) Capital of the Company. Placed and declared shares. Par. 6.8	An increase of the charter capital of the Company by public placement of additional shares where the number of shares to be additionally placed is more than 25 percent of number of shares previously placed by the Company shall be conducted on the basis of a resolution of the General Meeting of Shareholders of the Company, adopted by a majority of three quarters of votes of shareholders holding voting shares of the Company participating in the meeting.	An increase of the charter capital of the Company by public placement of additional common (ordinary) shares where the number of shares to be additionally placed is more than 25 percent of number of common (ordinary) shares previously placed by the Company shall be conducted on the basis of a resolution of the General Meeting of Shareholders of the Company, adopted by a majority of three quarters of votes of shareholders holding voting shares of the Company participating in the meeting.
4.	Clause 13 General Meeting of Shareholders Item 8, Par. 13.2	An increase of the Company's charter capital by placement of additional shares through open subscription in the event that the number of additionally placed shares comprises more than 25 percent of common shares previously placed by the Company, a resolution on which must be adopted by at least three quarters of votes of shareholders holding voting shares of the Company participating in the meeting.	An increase of the Company's charter capital by placement of additional common (ordinary) shares through open subscription in the event that the number of additionally placed shares comprises more than 25 percent of common shares previously placed by the Company, a resolution on which must be adopted by at least three quarters of votes of shareholders holding voting shares of the Company participating in the meeting.
5.	Clause 14 Board of Directors of the Company Item 11, par. 14.4	Approval of resolutions to issue securities, of issuing prospectus, reports on the results of an issue of securities of the Company, quarterly reports of issuer of mass-issued securities and reports on the results of acquisition by the Company of shares for the purposes of redemption.	Approval of resolutions to issue securities, of issuing prospectus, reports on the results of an issue of securities of the Company, and reports on the results of acquisition by the Company of shares for the purposes of redemption.
6.	Clause 14 Item 22, par. 14.4	Agreeing the organizational structure of the Company, including the principal functions of its structural subdivisions	Defining the key principles of the organizational structure of the Company
7.	Clause 14 Board of Directors of the Company Item 32, par. 14.4	Appointment of the Company Corporate Secretary, relieving the Company Corporate Secretary of his duty and approval of the Regulations On the Office of the Company Corporate Secretary;	Appointment of the Company Corporate Secretary, relieving the Company Corporate Secretary of his duty and approval of the Regulations On the Corporate Secretary and the Office of the Company Corporate Secretary;
8.	Clause 14 Board of Directors of the Company Item 39, par. 14.4	No	39) Approval of the Code of Corporate Conduct of the Company, making amendments and changes to it.

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			Items 39, 40 par. 14.4, Clause 14 become items 40, 41 par. 14.4 respectively.
9.	Clause 14 Board of Directors of the Company Paragraph 3,4, par. 14.6	No	Decision on the issues specified in item 21, par. 14.4 shall be taken by a majority of votes of the independent directors who are not an interested party in closing related party transactions. In the event that all members of the Company's Board of Directors are recognized as interested parties
			and/or are not independent directors, the deal may be approved by a decision of a general meeting of shareholders by a majority of votes of all shareholders — owners of voting shares who are not interested parties in the deal.
10.	Clause 14 Management Board of the Company Item 18, Par. 14.4	No	Approval of the organizational chart of the Company including key functions.
11.	Clause 16. General Director of the Company Par. 16.4	No	The General Director is personally responsible for making arrangements and putting in place the required conditions for protection of state secrets in the Company, and bears responsibility for noncompliance with restrictions set out by applicable legislation related to reviewing materials containing state secrets.
12.	Clause 21. Liquidation (Winding up) of the Company Par. 21.4	No	In the event of liquidation (winding up) or cessation of activities involving handling state secret information, the Company shall ensure preservation of this data and hard cover/electronic disks, etc. with the data by developing and implementing a system of measures enforcing confidentiality and protection of information, counteractions to technical means of intelligence gathering, security and fire protection techniques.