



Attachments
to the 2007 Annual Report
of MDM Bank

- 2** Attachment #1.
List of Transactions carried out in 2007, recognized as Transactions with related Parties according to the Federal Law "On Joint-Stock Companies"

- 59** Attachment #2.
Large Transactions

List of Transactions carried out in 2007, recognized as Transactions with related Parties according to the Russian Federation Law “On Joint-Stock Companies”

Attachment #1 to the 2007 Annual Report of MDM Bank

According to the Resolutions of the General Shareholders' Meeting # 1 dated 25.05.2007 and # 2 dated 25.07.2007 the transactions between MDM Bank, OAO and the related parties were approved, these transactions can be carried out in the future in the process of regular business activities of MDM Bank, OAO. The above mentioned decisions also approved the following:

- (a) List of related parties, transactions with which can be carried out in the future in the process of regular business activities of MDM Bank, OAO;
- (b) Amounts (“limits”) approved for such kind of transactions under the condition of observing the obligatory substantial terms, standards, limits

for open currency positions and other indicators, established by the acts of the Bank of Russia.

In the framework of the above mentioned limits the transactions were accomplished on the basis of master (general) or one-time (individual) agreements.

The below tables list the transactions with related parties accomplished in 2006:

- (a) Transactions accomplished on the basis of general agreements and in the framework of the limit established by the decisions of the General Shareholders' Meeting # 1 dated 25.05.2007 and # 2 dated 25.07.2007 (ranged by counter-party and transaction type):

Counter-party	Type of transaction	Agreement	Quantity	Total amount (thsnd. RUR)
Joint-Stock Company Latvian Trade Bank (Akciju sabiedrība Latvijas tirdzniecības banka)	Attracting/granting an interbank loan	General Agreement on the general terms for conducting operations on the currency market and interbank loan market, dated 05.04.1999 №42.340702/8744	485	335,406,919.58
	Overnight loan	Agreement on opening a correspondent account in foreign currency, dated 18 July 2003 № 08.12/03.5779	174	682,040,816.10
	Conversional transaction	General Agreement on the general terms for conducting operations on the currency market and interbank loan market, dated 05.04.1999 №42.340702/8744	734	476,957,745.08
Denizbank Moscow, ZAO	Attracting/granting an interbank loan	General Agreement on the general terms for conducting operations on the currency market and money market, dated 22.12.2003 №34.15/03.9032	21	1,017,475.20
MDM Investments Ltd.	Conversional transaction	General agreement on the general terms for conducting conversional transactions, dated 22.12.2006 №44.15/06.3425	530	1,057,163 976.85

- (b) The transactions completed on the basis of master (general) or one-time (individual) agreements and within the limits established by

the General Shareholders' Meeting №1, dated 24.05.2006, №01, dated 25.05.2007 and №02, dated 25.07.2007 (unless otherwise indicated):

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
09.01.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.36/07.11 dated 09.01.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for USD 1'461'900.00 from 09.01.2007 to 31.12.2009 at 9.9% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
15.01.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 100 common shares of Omsk Electric Company, OAO, for USD 12'500.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
15.01.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 100 common shares of Omsk Electric Company, OAO, for USD 12'500.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
15.01.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'050'000 common shares of Zeiskaya GES, OAO, for USD 371'175.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
16.01.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F34/07.0004 dated 16.01.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 19'055'000.00 from 16.01.2007 to 31.12.2009 at 13.5% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
16.01.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'200 Eurobonds of MOSCOW RIVER BV (XS0249752741) for USD 1'258'275.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
16.01.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'000 Eurobonds of MOSCOW RIVER BV (XS0249752741) for USD 1'048'662.50	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
17.01.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.08F11/07.6 dated 17.01.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for USD 184'600.00 from 17.01.2007 to 09.01.2009 at 12.25% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
17.01.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.51 dated 17.01.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 18'393'310.00 from 17.01.2007 to 25.12.2009 at 11% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
17.01.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 7'000'000 common shares of OMK-2, OAO, for USD 1'015'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
18.01.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 9'146 common shares of Rosneft OC, OAO, for USD 80'759.18	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
18.01.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 3'000 Eurobonds of SLAVINVEST FINANCE SA(XS0278548424) for USD 3'078'833.33	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
18.01.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 3'000 Eurobonds of BIN Capital SA (XS0254105561) for USD 3'058'958.33	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
19.01.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 30 Eurobonds of Dresdner Bank AG (XS0245223697) for USD 3'136'541.67	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
22.01.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'000 Eurobonds of MOSCOW RIVER BV (XS0270426355) for USD 1'021'034.72	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
22.01.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 2'000 Eurobonds of BIN Capital SA (XS0254105561) for USD 2'040'361.11	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
22.01.2007	Transaction with MDM Asset Management, OOO, for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 7'000 2nd-issue bonds of Mirax Group, OOO, for RUB 7'352'380.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
22.01.2007	Transaction with MDM Asset Management, OOO, for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 20'000 3rd-series bonds of Southern Telecommunications Company (STC) for RUB 21'079'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
22.01.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 300 Eurobonds of PBB LPN ISSUANCE LIMITED (XS0246282056) for EUR 3'076'812.50.	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
22.01.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 5'000'000 shares of Moscow Unified Electric Grid Company, OAO, for USD 585'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
22.01.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 6'000'000 shares of Moscow Unified Electricity Grid Company, OAO, for USD 702'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
24.01.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1,000 Eurobonds of AK BARS FINANCE S.A. (XS0232129865) for USD 1'020'905.56	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
24.01.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'500 Eurobonds of MOSCOW RIVER BV (XS0272487132) for USD 1'538'850.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
25.01.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 5'000 Eurobonds of MOSCOW RIVER BV (XS0270426355) for USD 5'162'291.67	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
25.01.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 500 Eurobonds of MOSCOW RIVER BV (XS0270426355) for USD 511'229.17	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
26.01.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 3'000 Eurobonds of MB CAPITAL S.A. (XS0259389335) for USD 3'090'233.33	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
29.01.2007	Issuance of a commercial documentary letter of credit as per the instruction of LeasingPromHold, OOO,	MDM Banking Holding, ZAO	As per agreement №12-036.12/4-1/07.180 dated 29.01.2007, MDM Bank, OAO, opened a commercial documentary letter of credit, as per the instruction of LeasingPromHold, OOO, for EUR 618'500.00. Letter of credit valid from 29.01.2007 to 22.04.2007	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
30.01.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.194 dated 30.01.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 18'585'000.00 from 30.01.2007 to 25.01.2010 at 11% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
30.01.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.36/07.205 dated 30.01.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for EUR 588'500.00 from 30.01.2007 to 31.12.2009 at 8% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
30.01.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'000 2nd-issue common shares of Sberbank Russia for USD 3'322'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
30.01.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'000 2nd-issue common shares of Sberbank for USD 3'322'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
30.01.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 4'500 Eurobonds of MOSCOW RIVER BV (XS0270426355) for USD 4'646'062.50	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
30.01.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 2'000 Eurobonds of MB CAPITAL S.A. (XS0259389335) for USD 2'062'600.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
30.01.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 2'000 Eurobonds of MOSCOW RIVER BV (XS0272487132) for USD 2'059'708.33	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
30.01.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 2'000 Eurobonds of MOSCOW RIVER BV (XS0272487132) for USD 2'059'708.33	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
31.01.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'000 Eurobonds of CRR BV (SUEK AG) (XS0271868589) for USD 1'036'072.92	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
31.01.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 4'500 Eurobonds of MOSCOW RIVER BV (XS0270426355) for USD 4'646'038.75	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
01.02.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0008 dated 01.02.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 12'139'875.60 from 01.02.2007 to 15.10.2008 at 12.25% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
01.02.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.254 dated 01.02.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 64'274'055.00 from 01.02.2007 to 29.01.2010 at 11% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
01.02.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.255 dated 01.02.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 17'659'840.00 from 01.02.2007 to 28.01.2010 at 11% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
01.02.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.40/07.220 dated 01.02.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 1'413'600.00 from 01.02.2007 to 15.12.2008 at 18% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
01.02.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 500 Eurobonds of BIN Capital SA (XS0254105561) for USD 499'041.67	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
02.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 50 Eurobonds of NKNK Finance PLC (XS0238468457) for USD 5'103'125.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
02.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 3'000 Eurobonds of Promsvyazbank XS0231242115 for USD 3'157'187.50	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
05.02.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.08F11/07.13 dated 05.02.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO for USD 55'970.00 from 05.02.2007 to 20.07.2009 at 12.25% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
06.02.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.F23/07.255 dated 06.02.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for USD 860'064.00 from 06.02.2007 to 05.02.2010 at 11.25% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
06.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'000 2nd-issue common shares of Sberbank Russia for USD 3'427'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
06.02.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'000 2nd-issue common shares of Sberbank Russia for USD 3'427'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
06.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'000 Eurobonds of CRR BV (SUEK AG) (XS0271868589) for USD 1'037'656.25	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
06.02.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 5'000 Eurobonds of MOSCOW RIVER BV (XS0272487132) for USD 5'154'687.50	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
06.02.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 5'000 Eurobonds of MOSCOW RIVER BV (XS0272487132) for USD 5'139'062.50	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
06.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 5'000 Eurobonds of MOSCOW RIVER BV (XS0272487132) for USD 5'139'062.50	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
06.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'000'000 common shares of Moscow Unified Electric Grid Company, OAO, for USD 118'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
07.02.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 5'000 Eurobonds of MOSCOW RIVER BV (XS0270426355) for USD 5'129'375.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
07.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 79'900 1st-issue common shares of Vyborg Bank, OAO, for USD 91'885.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
07.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 30'000 1st-issue preferred shares of Vyborg Bank, OAO, for USD 9'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
07.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 3'774 common shares Moscow Vozrozhdenie Bank, AKB, for USD 204'961.34	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
07.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 42'195'000 common shares of UralSib Bank, OAO, for USD 1'350'240.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
08.02.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.396 dated 08.02.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 20'115'000.00 from 08.02.2007 to 05.02.2010 at 11% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
08.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold акции 500'000 common shares of Moscow Unified Electric Grid Company, OAO, for USD 58'750.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
08.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 20 Eurobonds of Renaissance Securities Tr. (XS0280192625) for USD 2'060'250.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
08.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 100 Eurobonds of ING BANK (KUZBASSRAZREZ) (XS0224569466) for USD 1'012'500.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
08.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 3'000 Eurobonds of Nomos Capital PLC (XS0285586433) for USD 3'015'005.21	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
08.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 3'500'000 common shares of Moscow City Electric Grid Company (Mosenergo), OAO, for USD 276'500.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
08.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 35'000'000 common shares of Mosenergo, OAO, for USD 6'825'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
08.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 65'744'100 common shares of Moscow Unified Electric Grid Company, OAO, for USD 7'494'827.40	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
09.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 2 Eurobonds of CRR BV (AVTOVAZ)(XS0232969187) for USD 206'538.89	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
09.02.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 308'900 common shares of Botkinskaya GES, OAO, for USD 293'455.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
09.02.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 50'000 preferred shares of Botkinskaya GES, OAO, for USD 39'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
12.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'000 Eurobonds of Nomos Capital PLC (XS0285586433) for USD 1'005'456.60	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
12.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 3'000 Eurobonds of Renaissance Securities Tr. (XS0273644202) for USD 3'121'166.67	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
13.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'000 2nd-issue common shares of Sberbank Russia for USD 3'360'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
13.02.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'000 2nd-issue common shares of Sberbank Russia for USD 3'360'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
13.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 3'000 Eurobonds of UK SPV Credit Finance PLC (XS0285182266) for USD 3'014'166.67	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
14.02.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.D01/07.439 dated 14.02.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 24'906'671.00 from 14.02.2007 to 20.01.2010 at 12.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
14.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 247'500 1st-issue type A preferred shares of Tyumen Distribution Company, OAO, for RUB 197'449.81	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
15.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 50 Eurobonds of DRESDNER BANK AG (XS0256816496) for USD 5'131'527.78	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
16.02.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 50'000 common shares of Botkinskaya GES, OAO, for USD 53'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
16.02.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 272'000 preferred shares Botkinskaya GES, OAO, for USD 250'240.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
16.02.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 104'550'707 preferred shares of TGK-4, OAO for USD 104'550.71	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
19.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'500 2nd-issue common shares of Sberbank Russia for RUB 139'500'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
19.02.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'500 2nd-issue common shares of Sberbank Russia for RUB 139'500'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
19.02.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 300'000 preferred shares of Botkinskaya GES, OAO, for USD 271'500.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
19.02.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 4'000'000 2nd-issue common shares of Gazprom, OAO, for USD 32'490'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
19.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 4'000'000 2nd-issue common shares of Gazprom, OAO, for USD 32'567'886.99	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
20.02.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.538 dated 20.02.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 26'741'053.00 from 20.02.2007 to 18.02.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
20.02.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 4'000'000 2nd-issue common shares of Gazprom, OAO, for USD 32'490'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
20.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 4'000'000 2nd-issue common shares of Gazprom, OAO, for USD 32'490'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
21.02.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F35/07.16 dated 21.02.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 38'400'000.00 from 21.02.2007 to 24.07.2009 at 12.25% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
26.02.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/06.0369 dated 26.02.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 31'536'500.00 from 26.02.2007 to 25.02.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
26.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'500 2nd-issue common shares of Sberbank Russia for RUB 148'950'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
26.02.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'500 2nd-issue common shares of Sberbank Russia for RUB 148'950'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
26.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'000 Eurobonds of CRR BV (SUEK AG) (XS0271868589) for USD 1'050'958.33	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
27.02.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.36/07.668 dated 27.02.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO for USD 1'088'978.00 from 27.02.2007 to 15.02.2010 at 8.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
27.02.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 200 GDR of Integra Group (US45822B2051) for USD 3'350.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
27.02.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 400 Eurobonds of MOSCOW RIVER BV (XS0272487132) for USD 415'366.67	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
28.02.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.698 dated 28.02.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 31'874'072.00 from 28.02.2007 to 25.02.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
28.02.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.699 dated 28.02.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 16'743'910.00 from 28.02.2007 to 18.02.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
28.02.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 12'000 common shares of LUKOIL OC, OAO, for USD 948'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
28.02.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 12'000 common shares of LUKOIL OC, OAO, for USD 948'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
01.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 20'000 common shares of Norilsk Nickel MMC, OAO, for USD 3'640'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
01.03.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'000 2nd-issue common shares of Sberbank Russia for USD 3'696'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
01.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'000 2nd-issue common shares of Sberbank Russia for USD 3'696'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
01.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 140'000 preferred shares of Botkinskaya GES, OAO for USD 112'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
02.03.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.36/07.711 dated 02.03.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for EUR 844'160.00 from 02.03.2007 to 05.01.2010 at 8% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
02.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 4'000'000 2nd-issue common shares of Gazprom, OAO, for USD 29'400'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
02.03.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 4'000'000 2nd-issue common shares of Gazprom, OAO, for USD 29'548'006.85	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
05.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'000'000 2nd-issue common shares of Gazprom, OAO, for USD 9'710'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
05.03.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'500 2nd-issue common shares of Sberbank Russia for RUB 130'350'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
05.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'500 2nd-issue common shares of Sberbank Russia for RUB 130'350'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
05.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 5'000 Eurobonds of CRR BV (SUEK AG) (XS0271868589) for USD 5'228'072.92	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
05.03.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 5'000 Eurobonds of CRR BV (SUEK AG) (XS0271868589) for USD 5'228'072.92	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
06.03.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.770 dated 06.03.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 26'550'000.00 from 06.03.2007 to 05.03.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
07.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 500'000 2nd-issue common shares of Gazprom, OAO, for USD 4'850'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
07.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 8'000 Eurobonds of CRR BV (SUEK AG) (XS0271868589) for USD 8'374'500.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
09.03.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.36/07.813 dated 09.03.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO for OSD 371'863.00 from 09.03.2007 to 06.03.2010 at 8.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
09.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'000 Eurobonds of MOSCOW RIVER BV (XS0249752741) for USD 1'064'166.67	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
09.03.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 14'000 common shares of Norilsk Nickel MMC, OAO, for RUB 61'754'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
12.03.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.836 dated 12.03.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 46'110'912.00 from 12.03.2007 to 11.03.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
13.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'000 Eurobonds of MOSCOW RIVER BV (XS0249752741) for USD 1'067'125.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
13.03.2007	Сделка с MCM Russian Investments LTD по покупке ценных бумаг	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 50 Eurobonds of DRESDNER BANK (XS0290926996) for USD 48'990'277.78	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
13.03.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 500 Eurobonds of MOSCOW RIVER BV (XS0270426355) for USD 522'777.78	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
13.03.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 500 Eurobonds of MOSCOW RIVER BV (XS0270426355) for USD 522'777.78	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
14.03.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.906 dated 14.03.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 12'176'000.00 from 14.03.2007 to 20.07.2009 at 10.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
14.03.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 3'000 Eurobonds of MOSCOW RIVER BV (XS0292499620) for USD 3'000'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
14.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 30 Eurobonds of Dresdner Bank AG (XS0245223697) for USD 3'033'076.67	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
15.03.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.08F11/07.57 dated 15.03.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 11'426'800.00 from 15.03.2007 to 01.03.2010 at 12.32% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
15.03.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.923 dated 15.03.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 10'063'040.00 from 15.03.2007 to 10.03.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
15.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 14'000 common shares of Norilsk Nickel MMC, OAO, for RUB 61'754'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
15.03.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'000 Eurobonds Standard Bank Plc (XS0287015787) for USD 1'022'750.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
19.03.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.0479 dated 19.03.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 27'600'894.00 from 19.03.2007 to 19.03.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
19.03.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F3211/07.10 dated 19.03.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 19'518'597.00 from 19.03.2007 to 18.03.2010 at 11.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
19.03.2007	Сделка с MCM Russian Investments LTD по покупке ценных бумаг	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 24'300 Eurobonds of MOSCOW RIVER BV (XS0292499620) for USD 24'300'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
20.03.2007	Transaction with MCM Russian Investments Ltd for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 500 Eurobonds of MOSCOW RIVER BV (XS0292499620) for USD 500'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
21.03.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 10'000 common shares of Norilsk Nickel MMC, OAO, for USD 1'800'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
21.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 10'000 common shares of Norilsk Nickel MMC, OAO, for USD 1'800'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
21.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 3'519'114 2nd-issue common shares of Gazprom, OAO for USD 34'276'170.36	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
21.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 3'033'677 2nd-issue common shares of Gazprom, OAO for USD 29'548'006.85	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
22.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 378'265 2nd-issue common shares of Gazprom, OAO, for USD 3'731'584.23	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
23.03.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0022 dated 23.03.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 33'369'300.00 from 23.03.2007 to 15.03.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
23.03.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.1047 dated 23.03.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 22'136'800.00 from 23.03.2007 to 27.11.2009 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
23.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 150 Eurobonds of MOSCOW RIVER BV (XS0272487132) for USD 156'631.25	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
23.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'000 Eurobonds of CRR BV (SUEK AG) (XS0271868589) for USD 1'053'395.83	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
23.03.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'000 Eurobonds of TIB FINANCE PLC (XS0269815063) for USD 1'043'965.28	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
23.03.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'000 Eurobonds of CRR BV (SUEK AG) (XS0271868589) for USD 1'053'395.83	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
26.03.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.1063 dated 26.03.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 45'135'000.00 from 26.03.2007 to 19.03.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
26.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 3'000 Eurobonds of CRR BV (SUEK AG) (XS0271868589) for USD 3'162'031.25	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
26.03.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 2'000 Eurobonds of Absolut Finance S.A.(XS0294196802) for USD 2'000'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
27.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 33 common shares of Sberbank Russia for RUB 2'937'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
27.03.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 3'000 Eurobonds of CRR BV (SUEK AG) (XS0271868589) for USD 3'162'031.25	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
27.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 500 Eurobonds of MOSCOW RIVER BV (XS0272487132) for USD 521'989.58	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
28.03.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.1069 dated 28.03.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 22'578'300.00 from 28.03.2007 to 19.03.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
29.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 5'000'000 common shares of EES-Russia, RAO, for USD 6'875'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
30.03.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.11/07.351 dated 30.03.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 1'652'000.00 from 30.03.2007 to 15.12.2008 at 11.67% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
30.03.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'350'000 2nd-issue common shares of Gazprom, OAO USD 14'242'500.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
30.03.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'350'000 2nd-issue common shares of Gazprom, OAO, for USD 14'242'500.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
02.04.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.1134 dated 02.04.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 40'640'400.00 from 02.04.2007 to 26.03.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
02.04.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.1135 dated 02.04.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 8'826'400.00 from 02.04.2007 to 26.03.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
02.04.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'000 2nd-issue common shares of Sberbank Russia for RUB 91'550'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
02.04.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'000 2nd-issue common shares of Sberbank Russia for RUB 91'550'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
02.04.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'680'000 common shares of Tatttelecom, OAO, for USD 23'520.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
02.04.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 5'880'000 common shares of Tatttelecom, OAO, for USD 82'320.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
03.04.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.1177 dated 03.04.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 21'259'115.00 from 03.04.2007 to 19.03.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
03.04.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.1185 dated 03.04.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 32'570'592.00 from 03.04.2007 to 02.04.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
03.04.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 50'000 common shares of Norilsk Nickel MMC, OAO, for USD 4'725'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
03.04.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 50'000 common shares of Norilsk Nickel MMC, OAO, for USD 4'725'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
05.04.2007	Привлечение депозита dated MDM Asset Management, OOO,	MDM Banking Holding, ZAO	As per agreement №05.D07/07.58 dated 05.04.2007 MDM Bank, OAO, attracted a deposit from MDM Asset Management, OOO, for RUB 75'000'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
05.04.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № F34/05-4-06/0044 dated 05.04.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 12'799'284.00 from 05.04.2007 to 24.03.2010 at 13.5% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
09.04.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'000 2nd-issue common shares of Sberbank Russia for RUB 99'300'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
09.04.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'000 2nd-issue common shares of Sberbank Russia for RUB 99'300'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
09.04.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 164'000 2nd-issue common shares of Gazprom, OAO, for USD 1'689'200.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
09.04.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 164'000 2nd-issue common shares of Gazprom, OAO, for USD 1'689'200.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
11.04.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0029 dated 11.04.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 24'769'600.00 from 11.04.2007 to 09.04.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
11.04.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0031 dated 11.04.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 36'690'415.00 from 11.04.2007 to 09.04.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
11.04.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 200'000 2nd-issue common shares of Gazprom, OAO, for USD 2'070'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
12.04.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.0658 dated 12.04.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 14'758'400.00 from 12.04.2007 to 05.05.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
12.04.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 9'700 1st-series bonds of Matrix Finance, OOO, for RUB 9'942'500.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
12.04.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 10'000 common shares of LUKOIL OC, OAO, for USD 839'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
12.04.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 125'000 2nd-issue bonds of Pyaterochka Finance, OOO, for RUB 133'631'250.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
12.04.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 50'000 4th-series bonds of Southern Telecommunications Company (STC), OAO, for RUB 47'157'500.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
12.04.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 2'300 issue 46 (series VT-4) bonds of VolgaTelecom, OAO, for RUB 2'361'111.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
13.04.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 100 1st-series bonds of Matrix Finance, OOO, for RUB 102'534.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
16.04.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 123'000 common shares of Rosneft OC, OAO, for RUB 28'892'700.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
16.04.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'000 2nd-issue common shares of Sberbank Russia, for RUB 102'850'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
16.04.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'000 2nd-issue common shares of Sberbank Russia, for RUB 102'850'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
17.04.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.1326 dated 17.04.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 24'630'300.00 from 17.04.2007 to 19.03.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
17.04.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 5'000'000 common shares of EES-Russia, RAO, for USD 7'112'500.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
18.04.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 9'800 1st-series bonds of Matrix Finance, OOO, for RUB 10'045'034.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
19.04.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 2'000 Eurobonds of Absolut Finance S.A.(XS0294196802) for USD 2'127'166.67	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
19.04.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'000 Eurobonds of TFB FINANCE LTD (XS0297685793) for USD 1'000'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
19.04.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 70'000 1st-series bonds of Wild Orchid, ZAO, for RUB 70'423'500.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
19.04.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 55'000 1st- issue bonds of Tekhnosila Invest, OOO, for RUB 56'972'300.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
19.04.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 22'500 1 st- issue bonds of Uralvagonzavod Finance, OOO, for RUB 22'930'200.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
19.04.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'000'000 2nd-issue common shares of Gazprom, OAO, for RUB 253'300'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
20.04.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.08F11/07.93 dated 20.04.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO for USD 129'990.00 from 20.04.2007 to 17.04.2009 at 11% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
20.04.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.0727 dated 20.04.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 10'729'800.00 from 20.04.2007 to 17.09.2009 at 10.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
23.04.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0035 dated 23.04.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 10'797'648.00 from 23.04.2007 to 15.03.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
23.04.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0036 dated 23.04.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 9'447'942.00 from 23.04.2007 to 15.03.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
23.04.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.0737 dated 23.04.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 12'930'000.00 from 23.04.2007 to 05.04.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
23.04.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 500 2nd-issue common shares of Sberbank Russia for USD 1'950'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
23.04.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'000 2nd-issue common shares of Sberbank Russia for RUB 102'450'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
23.04.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'000 2nd-issue common shares of Sberbank Russia for RUB 102'450'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
23.04.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 10 Eurobonds of GOLDEN RING FINANCE SA (XS0294110779) for USD 2'000'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
24.04.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0037 dated 24.04.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 29'682'000.00 from 24.04.2007 to 20.04.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
25.04.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'000'000 2nd-issue common shares of ' Gazprom, OAO, for RUB 256'000'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
25.04.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'000'000 2nd-issue common shares of Gazprom, OAO, for RUB 256'000'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
25.04.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 96'060 2nd-issue bonds of Pyaterochka Finance, OOO, for RUB 102'895'629.60	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
25.04.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 50'000 4th-series bonds of Southern Telecommunications Company (STC), OAO, for RUB 47'183'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
26.04.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.1491 dated 26.04.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 7'735'060.00 from 26.04.2007 to 23.04.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
26.04.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 10'000 common shares of LUKOIL OC, OAO, for USD 832'500.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
27.04.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.1507 dated 27.04.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 51'350'000.00 from 27.04.2007 to 26.04.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
27.04.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 9'500 1st-issue common shares of OAO Razgulay Group, OAO, for USD 40'375.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
28.04.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.0800 dated 28.04.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 9'920'000.00 from 28.04.2007 to 23.04.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
28.04.2007	Issuance of a commercial documentary letter of credit as per the instruction of LeasingPromHold, OOO,	MDM Banking Holding, ZAO	As per agreement №12-214.12/4-1/07.1523 dated 28.04.2007, MDM Bank, OAO, opened a commercial documentary letter of credit for EUR 471'325.00, as per the instruction of LeasingPromHold, OOO. Documentary letter of credit valid from 28.04.2007 to 31.05.2007	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
28.04.2007	Issuance of a commercial documentary letter of credit as per the instruction of LeasingPromHold, OOO,	MDM Banking Holding, ZAO	As per agreement №12-216.12/4-1/07.1522 dated 28.04.2007, MDM Bank, OAO, opened a commercial documentary letter of credit for EUR 1'772'760.00, as per the instruction of LeasingPromHold, OOO. Documentary letter of credit valid from 28.04.2007 to 02.08.2007	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
02.05.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0041 dated 02.05.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 10'260'000.00 from 02.05.2007 to 28.04.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
03.05.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0042 dated 03.05.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 4'240'000.00 from 03.05.2007 to 30.04.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
03.05.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0043 dated 03.05.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 10'600'000.00 from 03.05.2007 to 30.04.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
03.05.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0044 dated 03.05.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 21'026'400.00 from 03.05.2007 to 30.04.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
03.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 40'000 common shares of LUKOIL OC, OAO, for USD 3'102'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
03.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 10'000'000 common shares of EES-Russia, RAO, for USD 13'320'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
04.05.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.0841 dated 04.05.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 5'603'130.00 from 04.05.2007 to 09.04.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
04.05.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.0850 dated 04.05.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 5'603'130.00 from 04.05.2007 to 02.10.2009 at 10.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
07.05.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.0859 dated 07.05.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 7'294'326.00 from 07.05.2007 to 02.04.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
07.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 100 4th-issue common shares of Novosibirskenergo, OAO, for USD 6'800.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
08.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 10 000 common shares of EES-Russia, RAO, for RUB 344'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
08.05.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 10'000 common shares of EES-Russia, RAO, for RUB 358'331.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
08.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 100'000 common shares of Rostelecom, OAO, for RUB 23'339'500.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
08.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 48'900'000 3rd-issue common shares of Irkut Corporation, OAO, for USD 1'408'320.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
08.05.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 48'900'000 3rd-issue common shares of Irkut Corporation, OAO, for USD 1'409'303.89	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
10.05.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.1616 dated 10.05.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 30'481'027.00 from 10.05.2007 to 03.05.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
11.05.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 28'940 2nd-issue bonds of Pyaterochka Finance, OOO, for RUB 31'073'456.80	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
11.05.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 2'300 issue 46 (VT-4) bonds of VolgaTelecom, OAO, for RUB 2'371'428.80	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
11.05.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 22'500 1st-issue bonds of Uralvagonzavod Finance, OOO, for RUB 23'006'250.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
11.05.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 70'000 1st-issue bonds of Wild Orchid, ZAO, for RUB 70'656'950.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
11.05.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 55'000 1st-issue bonds of Tekhnosila Invest, OOO, for RUB 57'161'170.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
11.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 2'000 Eurobonds of Sibacademfinance PLC (XS0254342347) for USD 2'049'500.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
11.05.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 10 Eurobonds of DRESDNER BANK AG (XS0300229985) for USD 1'000'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
14.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 6'000 Eurobonds of CRR BV (SUEK AG) (XS0271868589) for USD 6'123'062.50	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
14.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 5'000 Eurobonds of MB CAPITAL S.A. (XS0259389335) for USD 5'281'166.67	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
15.05.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.1672 dated 15.05.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 32'164'076.00 from 15.05.2007 to 14.05.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
16.05.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 9'800 1st-series bonds of Matrix Finance, OOO, for RUB 10'211'404.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
16.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 9'800 1st-series bonds of Matrix Finance, OOO, for RUB 10'211'404.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
16.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 5'000 common shares of Sakhneftegaz NOGC, OAO, for USD 12'500.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
17.05.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.0930 dated 17.05.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 4'228'800.00 from 17.05.2007 to 12.02.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
17.05.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.0934 dated 17.05.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 2'785'714.00 from 17.05.2007 to 20.07.2009 at 10.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
17.05.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.1692 dated 17.05.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 19'873'000.00 from 17.05.2007 to 14.05.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
18.05.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0048 dated 18.05.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 6'835'134.00 from 18.05.2007 to 07.09.2009 at 12.25% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
18.05.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.1704 dated 18.05.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 7'142'160.00 from 18.05.2007 to 02.10.2009 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
18.05.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.1714 dated 18.05.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 12'957'500.00 from 18.05.2007 to 14.05.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
21.05.2007	Issuance of a commercial documentary letter of credit as per the instruction of LeasingPromHold, OOO,	MDM Banking Holding, ZAO	As per agreement №12-254.12/4-1/07.1724 dated 21.05.2007 MDM Bank, OAO, opened a commercial documentary letter of credit for EUR 675'000.00, as per the instruction of LeasingPromHold, OOO. Documentary letter of credit valid from 21.05.2007 to 19.08.2007	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
23.05.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.36/07.1800 dated 23.05.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for 352'359.00 from 23.05.2007 to 24.12.2009 at 8.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
24.05.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.1805 dated 24.05.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 15'821'000.00 from 24.05.2007 to 21.05.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
24.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 187'000 common shares of UralSib Bank, OAO, for USD 6'545.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
24.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 2'725 preferred shares of URSA Bank, OAO, for USD 6'526.38	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
25.05.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.1838 dated 25.05.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 8'052'000.00 from 25.05.2007 to 21.05.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
25.05.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 200'000 2nd-issue common shares of Gazprom, OAO, for USD 1'377'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
25.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 200'000 2nd-issue common shares of Gazprom, OAO, for USD 1'377'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
25.05.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 50'000'000 1st-series additional issue common shares of VTB Bank, OAO, for RUB 6'900'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
25.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 14'705'882 1st-series additional issue common shares of VTB Bank, OAO, for RUB 1'999'999.95	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
25.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 4'495'905 1st-series additional issue common shares of VTB Bank, OAO, for RUB 611'443.08	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
25.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 150'284 1st-series additional issue common shares of VTB Bank, OAO, for RUB 20'438.62	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
25.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 15'129'478 1st-series additional issue common shares of VTB Bank, OAO, for RUB 2'057'609.01	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
25.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 15'518'450 1st-series additional issue common shares of VTB Bank, OAO, for RUB 2'110'509.20	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
25.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1 1st-series additional issue common share of VTB Bank, OAO, for RUB '0.14	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
28.05.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0056 dated 28.05.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 10'400'000.00 from 28.05.2007 to 20.05.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
28.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 24 Eurobonds of CRR BV (URALVNESHSTORGBANK) (XS0268770160) for USD 2'452'800.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
28.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 510 Eurobonds of MOSCOW RIVER BV (XS0249752741) for USD 526'628.13	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006
29.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 4'200 Eurobonds of CRR BV (SUEK AG) (XS0271868589) for USD 4'298'218.75	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
29.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 5 Eurobonds Dresdner Bank AG (XS0230581620) for USD 505'395.83	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
30.05.2007	Signing of an agreement on a minimum account balance with MDM Asset Management, OOO	MDM Banking Holding, ZAO	As per agreement №b/n dated 30.05.2007 MDM Bank, OAO, signed an agreement on a minimum account balance with MDM Asset Management, OOO, for RUB 120'000'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
31.05.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0059 dated 31.05.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 21'510'000.00 from 31.05.2007 to 20.05.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
31.05.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.1053 dated 31.05.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 6'750'000.00 from 31.05.2007 to 27.05.2009 at 10.25% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
31.05.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 50 Eurobonds of NKNK Finance PLC (XS0238468457) for USD 5'236'180.56	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
01.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.1936 dated 01.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 20'562'000.00 from 01.06.2007 to 20.05.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
01.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.36/07.1986 dated 01.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for 609'666.00 from 01.06.2007 to 31.05.2010 at 8.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
01.06.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'000 GDR of KAZKOMMERTSBANK (US48666E6086) for RUB 535'980.96	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
04.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0060 dated 04.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 5'093'935.00 from 04.06.2007 to 20.10.2009 at 12.25% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
04.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.06-1/07.0061 dated 04.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for 239'532.00 from 04.06.2007 to 28.04.2010 at 11.25% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
04.06.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought Eurobonds MOSCOW RIVER BV (XS0272487132) 2400 for USD 2'423'650.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
05.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.1991 dated 05.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 9'918'412.00 from 05.06.2007 to 03.06.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
05.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.2020 dated 05.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 17'914'000.00 from 05.06.2007 to 13.03.2009 at 9.25% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
05.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.2021 dated 05.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 4'600'660.00 from 05.06.2007 to 27.11.2009 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
06.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.F13/07.09 dated 06.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for USD 188'000.00 from 06.06.2007 to 28.10.2009 at 11.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
07.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F3211/07.28 dated 07.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 30'843'790.00 from 07.06.2007 to 04.06.2010 at 11.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
07.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.36/07.2081 dated 07.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for EUR 471'325.00 from 07.06.2007 to 20.06.2012 at 8.2655% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
07.06.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 200 2nd-issue common shares of Sberbank Russia for USD 745'400.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
07.06.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 200 2nd-issue common shares of Sberbank Russia for USD 745'400.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
08.06.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'330'000 2nd-issue common shares of Gazprom, OAO, for USD 12'435'500.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
08.06.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'330'000 2nd-issue common shares of Gazprom, OAO, for USD 12'435'500.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
09.06.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 100 2nd-issue common shares of Sberbank Russia for USD 362'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
13.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.1135 dated 13.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 32'002'826.00 from 13.06.2007 to 28.04.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
13.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.2089 dated 13.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 10'950'000.00 from 13.06.2007 to 13.11.2009 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
14.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F06.11/130/07.1726 dated 14.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 189'314.00 from 14.06.2007 to 20.01.2010 at 16% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
15.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.2114 dated 15.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 20'939'987.00 from 15.06.2007 to 20.05.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
18.06.2007	Signed an agreement on a minimum account balance with EuroChem Mineral and Chemical Company, OAO	Понюв С.В.	Based on the Supplementary Agreement to the bank account agreement dated 18.06.2007, MDM Bank, OAO, signed an agreement on a minimum account balance with EuroChem Mineral and Chemical Company, OAO, for RUB 5'330'000'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
18.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.1167 dated 18.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 26'190'000.00 from 18.06.2007 to 10.06.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
18.06.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'000'000 2nd-issue common shares of Gazprom, OAO, for RUB 266'550'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
19.06.2007	Attraction of a deposit from EuroChem Mineral and Chemical Company, OAO,	Попов С.В.	Based on a fixed-term deposit account dated 19.06.2007, MDM Bank, OAO, attracted a deposit from EuroChem Mineral and Chemical Company, OAO, for RUB 5'191'160'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
20.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.2265 dated 20.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 15'092'000.00 from 20.06.2007 to 18.03.2009 at 9.25% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
20.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.36/07.2266 dated 20.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for EUR 396'015.00 from 20.06.2007 to 14.06.2010 at 9.5094% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
22.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0072 dated 22.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 31'218'985.00 from 22.06.2007 to 15.06.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
22.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.1200 dated 22.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 20'834'159.00 from 22.06.2007 to 10.06.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
22.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.2320 dated 22.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 40'575'338.00 from 22.06.2007 to 18.06.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
22.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.36/07.2319 dated 22.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for 678'509.00 from 22.06.2007 to 18.06.2010 at 8.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
22.06.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1 Eurobond of Dresdner Bank AG (XS0230581620) for USD 101'750.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
22.06.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1 Eurobond of DRESDNER BANK AG (XS0256816496) for USD 100'804.17	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
22.06.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 200 Eurobonds of MOSCOW RIVER BV (XS0270426355) for USD 204'498.61	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
29.06.2007	Attraction of a deposit from EuroChem Mineral and Chemical Company, OAO	Понов С.В.	As per agreement №06.D12/07.408 dated 29.06.2007 MDM Bank, OAO, attracted a deposit from EuroChem Mineral and Chemical Company, OAO, for 28'000'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
29.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.1286 dated 29.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 10'855'108.00 from 29.06.2007 to 25.06.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
29.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.2400 dated 29.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 9'310'000.00 from 29.06.2007 to 26.11.2009 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
29.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.06-1/07.0076 dated 29.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for USD 378'614.00 from 29.06.2007 to 21.06.2010 at 11.25% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
29.06.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № F34/05-4-09/0102 dated 29.06.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 6'576'570.00 from 29.06.2007 to 25.06.2010 at 13.5% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
02.07.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.36/07.2442 dated 02.07.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for EUR 1'477'300.00 from 02.07.2007 to 27.06.2012 at 8.428% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
02.07.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 40'000 2nd-issue common shares of Gazprom, OAO, for USD 312'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
02.07.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 40'000 2nd-issue common shares of Gazprom, OAO, for USD 312'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
02.07.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 800 2nd-issue common shares of Gazprom, OAO, for USD 8'484.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
04.07.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 75'000 1st-issue bonds of MOSMART FINANCE, OOO, for RUB 77'092'500.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
04.07.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 75'924 1st-series bonds of Transaero Finance, OOO, for RUB 79'613'906.40	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
04.07.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 55'000 1st-issue bonds Tekhnosila Invest, OOO, for RUB 55'512'600.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
04.07.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 47'000 1st-issue bonds of BMU Finance, OOO, for RUB 47'489'270.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
09.07.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.2473 dated 09.07.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 49'751'600.00 from 09.07.2007 to 08.07.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
09.07.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 10'000 common shares of Seventh Continent, OAO, for USD 257'100.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
10.07.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 150 Eurobonds of MOSCOW RIVER BV (XS0272487132) for USD 153'087.50	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
11.07.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 75'000 1st-issue bonds of MOSMART FINANCE, OOO, for RUB 77'108'250.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
11.07.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 75'924 1st-series bonds of Transaero Finance, OOO, for RUB 79'669'330.92	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
11.07.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 55'000 1st-issue bonds of Tekhnosila Invest, OOO, for RUB 55'535'150.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
11.07.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 47 000 1st-issue bonds of BMU Finance, OOO, for RUB 47'494'440.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
12.07.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 5 Eurobonds of GOLDEN RING FINANCE SA (XS0294110779) for USD 1'023'187.50	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
16.07.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.2543 dated 16.07.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 45'705'000.00 from 16.07.2007 to 07.07.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
18.07.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.08F11/07.193 dated 18.07.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for USD 143'248.00 from 18.07.2007 to 19.06.2009 at 11% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
18.07.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 3 Eurobonds of CRR BV (AVTOVAZ)(XS0232969187) for USD 307'757.50	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
18.07.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 180 Eurobonds of CRR BV (SUEK AG) (XS0271868589) for USD 186'070.13	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
19.07.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 9'500 7th-issue bonds of AHML, OAO, for RUB 9'974'335.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
19.07.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 100 Eurobonds of CRR BV (SUEK AG) (XS0271868589) for USD 103'372.29	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
20.07.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.05/07.381 dated 20.07.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 14'040'000.00 from 20.07.2007 to 19.07.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
20.07.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.1418 dated 20.07.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 21'695'625.00 from 20.07.2007 to 08.07.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
25.07.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.1473 dated 25.07.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 21'695'625.00 from 25.07.2007 to 08.07.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
25.07.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 76'000 Eurobonds of ING BANK NV (XS0313785247) for RUB 76'000'000.00	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
25.07.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 18 Eurobonds of ING BANK NV (XS0287382856) for RUB 36'811'232.88	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 25.05.2007
26.07.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.36/07.2636 dated 26.07.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for EUR 295'460.00 from 26.07.2007 to 27.06.2012 at 8.4178% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
27.07.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.1479 dated 27.07.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 16'560'000.00 from 27.07.2007 to 14.07.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
31.07.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0090 dated 31.07.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 26'520'890.00 from 31.07.2007 to 28.07.2010 at 11.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
31.07.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0091 dated 31.07.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 23'202'239.00 from 31.07.2007 to 28.07.2010 at 11.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
01.08.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.08F11/07.208 dated 01.08.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 1'051'883.00 from 01.08.2007 to 21.12.2009 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
01.08.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F06.11/181/07.2224 dated 01.08.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 1'051'840.00 from 01.08.2007 to 20.01.2010 at 16% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
01.08.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.08F11/07.207 dated 01.08.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for USD 78'424.00 from 01.08.2007 to 24.07.2009 at 11% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
01.08.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 500 Eurobonds of MOSCOW RIVER BV (XS0272487132) for USD 508'812.50	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
02.08.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.2702 dated 02.08.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 34'204'225.00 from 02.08.2007 to 23.07.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
02.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 570'000 common shares of YUKOS OC, OAO, for USD 171'000.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
02.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 500 Eurobonds of MOSCOW RIVER BV (XS0272487132) for USD 511'347.92	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
03.08.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 150 Eurobonds of Orient Express Finance LTD (XS0308953396) for RUB 30'423'020.83	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
06.08.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F13/07.236 dated 06.08.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 1'758'569.00 from 06.08.2007 to 17.06.2010 at 12.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
07.08.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'000 Eurobonds of MOSCOW RIVER BV (XS0272487132) for USD 1'026'208.33	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
07.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'000 Eurobonds of MOSCOW RIVER BV (XS0272487132) for USD 1'026'208.33	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
09.08.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.3325 dated 09.08.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 195'774.00 from 09.08.2007 to 10.12.2009 at 16% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
09.08.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.1564 dated 09.08.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 11'040'000.00 from 09.08.2007 to 28.07.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
10.08.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.1582 dated 10.08.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 5'520'000.00 from 10.08.2007 to 28.07.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
10.08.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.36/07.2746 dated 10.08.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for EUR 495'790.00 from 10.08.2007 to 28.01.2009 at 7.15% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
13.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 95 common shares of Open Investments, OAO, for USD 27'217.50	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
13.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 145 common shares of Open Investments, OAO, for USD 41'542.50	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
13.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 6'100 preferred shares of URSA Bank, OAO, for USD 13'176.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
13.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 11'200 common shares of Power Machines, OAO, for USD 2'128.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
14.08.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.2779 dated 14.08.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 59'317'966.00 from 14.08.2007 to 13.08.2010 at 9.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
15.08.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0099 dated 15.08.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 11'948'552.00 from 15.08.2007 to 09.04.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
15.08.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F13/07.246 dated 15.08.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 341'075.00 from 15.08.2007 to 13.08.2010 at 12.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
15.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1 Eurobond of NKNK Finance PLC (XS0238468457) for USD 100'369.44	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
16.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 42 common shares of Open Investments, OAO, for USD 11'550.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
16.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 88 common shares of Open Investments, OAO, for USD 24'200.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
16.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 142 common shares of Open Investments, OAO, for USD 39'050.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
16.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 55 common shares of Open Investments, OAO, for USD 15'125.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
16.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 35 common shares of Open Investments, OAO, for USD 9'625.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
16.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 42 common shares of Open Investments, OAO, for USD 11'550.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
16.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 28 common shares of Open Investments, OAO, for USD 7'700.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
16.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 27 common shares of Open Investments, OAO, for USD 7'425.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
16.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 41 common shares of Open Investments, OAO, for USD 11'275.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
16.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 20 common shares of Open Investments, OAO, for USD 5'500.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
16.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 32 common shares of Open Investments, OAO, for USD 8'800.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
16.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 180 common shares of Open Investments, OAO, for USD 49'500.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
16.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 55'800 common shares of Power Machines, OAO, for USD 10'574.10	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
16.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 17'865 common shares of Omsk Kauchuk, OAO, for USD 205'447.50	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
17.08.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.32/07.61 dated 17.08.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for USD 37'629.00 from 17.08.2007 to 14.09.2009 at 11.77% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
21.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'400 2nd-issue common shares of Veropharm, OAO, for USD 63'560.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
21.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 410 common shares of Pharmacy Chain 36.6, OAO, for USD 32'718.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
22.08.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F31/07.427 dated 22.08.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 11'853'452.00 from 22.08.2007 to 16.08.2010 at 13% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
22.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 14'800 preferred shares of URSA Bank, OAO, for USD 29'008.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
23.08.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.2881 dated 23.08.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 33'466'156.00 from 23.08.2007 to 25.06.2010 at 10.5% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
23.08.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F10/07.238 dated 23.08.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 25'320'100.00 from 23.08.2007 to 23.07.2010 at 11.5% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
23.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 220 common shares of Open Investments, OAO, for USD 59'290.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
27.08.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 80'000 2nd-issue common shares of Gazprom, OAO, for USD 832'000.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
27.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 80'000 2nd-issue common shares of Gazprom, OAO, for USD 832'000.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
28.08.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0105 dated 28.08.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 20'151'900.00 from 28.08.2007 to 08.07.2010 at 10.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
28.08.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F13/07.269 dated 28.08.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 8'232'690.00 from 28.08.2007 to 23.08.2010 at 12.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
28.08.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 4'800 preferred shares of New Ufim Oil Refinery, OAO, for USD 3'312.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
28.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 85 common shares of Open Investments, OAO, for USD 23'715.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
28.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 61 common shares of Open Investments, OAO, for USD 17'019.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
28.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 61 common shares of Open Investments, OAO, for USD 17'019.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
28.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 63 common shares of Open Investments, OAO, for USD 17'577.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
28.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 4'400 preferred shares of URSA Bank, OAO, for USD 8'624.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
28.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 4'600 preferred shares of URSA Bank, OAO, for USD 9'016.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
28.08.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 4'600 preferred shares of URSA Bank, OAO, for USD 9'016.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
30.08.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.2945 dated 30.08.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 45'359'836.00 from 30.08.2007 to 12.08.2010 at 10.5% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
04.09.2007	Signing of an agreement on a minimum account balance with SUEK, OAO,	Попов С.В.	Based on the Supplementary Agreement № 4 dated 04.09.2007 MDM Bank, OAO, signed an agreement on a minimum account balance with SUEK, OAO, for 40'000'000.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
04.09.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 65 common shares of Open Investments, OAO, for USD 18'369.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
04.09.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 5'300 preferred shares of URSA Bank, OAO, for USD 10'255.50	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
05.09.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.1751 dated 05.09.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 69'514'811.00 from 05.09.2007 to 24.08.2010 at 11.5% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
05.09.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F3211/07.51 dated 05.09.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 23'728'320.00 from 05.09.2007 to 03.09.2010 at 12.5% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
10.09.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 11'400 preferred shares of URSA Bank, OAO, for USD 22'087.50	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
12.09.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F13/07.286 dated 12.09.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 12'541'617.00 from 12.09.2007 to 21.07.2010 at 13% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
13.09.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.07.1F11/07.239 dated 13.09.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 1'600'290.00 from 13.09.2007 to 27.08.2010 at 13% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
13.09.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.07.1F11/07.240 dated 13.09.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for USD 78'424.00 from 13.09.2007 to 02.10.2009 at 12% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
13.09.2007	Transaction with MCM Russian Investments Ltd for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 7'500 Eurobonds of MOSCOW RIVER BV (XS0272487132) for USD 7'698'750.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
17.09.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F3211/07.52 dated 17.09.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 16'888'501.00 from 17.09.2007 to 23.08.2010 at 12.5% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
18.09.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.3070 dated 18.09.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 21'700'636.00 from 18.09.2007 to 23.08.2010 at 10.5% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
18.09.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 352'000 common shares of EES-Russia, RAO, for USD 308'880.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
18.09.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 352'000 common shares of EES-Russia, RAO, for USD 308'880.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
19.09.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.3075 dated 19.09.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 44'147'993.00 from 19.09.2007 to 08.09.2010 at 10.5% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
19.09.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 50'000 common shares of Volga Hydro-electric Power Station for USD 40'150.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
19.09.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 55 common shares of Open Investments, OAO, for USD 15'675.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
20.09.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.3082 dated 20.09.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 6'575'377.00 from 20.09.2007 to 08.09.2010 at 10.5% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
24.09.2007	Attraction of a deposit from STH Limited	MDM Banking Holding, ZAO	As per agreement №06.D12/07.686 dated 24.09.2007 MDM Bank, OAO, attracted a deposit from STH Limited for USD 5'000'000.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
24.09.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.07.1F11/07.244 dated 24.09.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 5'389'738.00 from 24.09.2007 to 27.08.2010 at 13% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
24.09.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F3211/07.53 dated 24.09.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 11'864'160.00 from 24.09.2007 to 22.09.2010 at 12.5% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
27.09.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 86.F31/07.459 dated 27.09.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 27'085'832.00 from 27.09.2007 to 16.09.2010 at 13% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
28.09.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.1957 dated 28.09.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 20'229'800.00 from 28.09.2007 to 27.09.2010 at 11.5% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
01.10.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 450'000 principle issue common shares of Ufim MPO, OAO, for USD 769'500.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
01.10.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 400'000 preferred shares of Stavropol Electricity Company, OAO, for USD 60'000.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
03.10.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 100'000 common shares of Volga Hydro-electric Power Station for RUB 2'105'000.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
03.10.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 83'880 5th-issue common shares of Ryazanenergo Energy and Electrification, OAO, for USD 55'360.80	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
03.10.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 4'139'602 5th-issue common shares of Ryazanenergo Energy and Electrification, OAO, for USD 2'732'137.32	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
04.10.2007	Signing of an agreement on a minimum account balance with SUEK, OAO	Понюв С.В.	As per agreement №b/n dated 04.10.2007, MDM Bank, OAO, signed an agreement on a minimum account balance with SUEK, OAO, for RUB 80'000'000.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
04.10.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.1995 dated 04.10.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 33'599'475.00 from 04.10.2007 to 20.08.2010 at 11.5% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
04.10.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 333'500 common shares of EES-Russia, RAO, for USD 400'200.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
08.10.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.2010 dated 08.10.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 7'608'000.00 from 08.10.2007 to 09.03.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
08.10.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.F35/07.30 dated 08.10.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for USD 802'644.00 from 08.10.2007 to 21.09.2010 at 10.5% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
10.10.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.2042 dated 10.10.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 16'480'300.00 from 10.10.2007 to 08.10.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
10.10.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F3211/07.62 dated 10.10.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 6'318'000.00 from 10.10.2007 to 07.10.2010 at 13.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
12.10.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'288'100'681 principle issue common shares of TGK-4, OAO, for USD 1'262'338.67	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
12.10.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 26'100'549 principle issue common shares of TGK-4, OAO, for USD 25'578.54	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
12.10.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 500'000 type A preferred shares of Volga Hydro-electric Power Station for USD 405'000.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
15.10.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F16/07.412 dated 15.10.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 8'800'000.00 from 15.10.2007 to 26.03.2010 at 13.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
15.10.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F3211/07.63 dated 15.10.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 6'566'000.00 from 15.10.2007 to 22.07.2010 at 13.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
15.10.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.F34/07.0192 dated 15.10.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for EUR 90'099.00 from 15.10.2007 to 22.06.2009 at 12% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
16.10.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 150'000 type A preferred shares Volga Hydro-electric Power Station for USD 122'250.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
17.10.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.2105 dated 17.10.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 4'711'500.00 from 17.10.2007 to 14.10.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
18.10.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 22'000 preferred shares of URSA Bank, OAO, for USD 39'930.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
23.10.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F13/07.327 dated 23.10.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 8'721'000.00 from 23.10.2007 to 21.09.2012 at 14.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
24.10.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F34/07.0199 dated 24.10.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 4'058'971.00 from 24.10.2007 to 13.10.2010 at 13.53% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
25.10.2007	Attraction of a deposit from STH Limited	MDM Banking Holding, ZAO	As per agreement №06.D12/07.686 dated 25.10.2007 MDM Bank, OAO, attracted a deposit from STH Limited for USD 5'021'232.88	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
25.10.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.D07/07.3307 dated 25.10.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for USD 3'000'000.00 from 25.10.2007 to 01.10.2010 at 13% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
26.10.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.2161 dated 26.10.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 6'705'000.00 from 26.10.2007 to 25.10.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
29.10.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0134 dated 29.10.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 21'679'037.00 from 29.10.2007 to 25.10.2010 at 13.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
29.10.2007	Provision of a commercial documentary letter of credit as per the instruction of LeasingPromHold, OOO,	MDM Banking Holding, ZAO	As per agreement №12-636.12/4-1/07.3293 dated 29.10.2007 MDM Bank, OAO, as per the instruction of LeasingPromHold, OOO, opened a commercial documentary letter of credit for EUR 283'607.20. Documentary letter of credit valid from 30.10.2007 to 02.06.2008	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
06.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.2272 dated 06.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 13'410'000.00 from 06.11.2007 to 28.10.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
06.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.2278 dated 06.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 4'704'540.00 from 06.11.2007 to 05.11.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
06.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F35/07.31 dated 06.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 39'545'100.00 from 06.11.2007 to 27.10.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
06.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 86.F10/07.256 dated 06.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 9'117'914.00 from 06.11.2007 to 20.10.2009 at 13.5% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
06.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 86.F10/07.259 dated 06.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 15'200'000.00 from 06.11.2007 to 28.01.2010 at 13.5% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
06.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 86.F10/07.260 dated 06.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 2'270'396.00 from 06.11.2007 to 29.03.2010 at 13.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
09.11.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 780 common shares of Northern Pipe Factory, OAO, for RUB 271'440.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
09.11.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 780 common shares of Northern Pipe Factory, OAO, for RUB 271'440.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
12.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0137 dated 12.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 29'129'096.00 from 12.11.2007 to 28.10.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
12.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.2310 dated 12.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 12'907'080.00 from 12.11.2007 to 05.11.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
12.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.F13/07.12 dated 12.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for USD 184'975.00 from 12.11.2007 to 09.11.2012 at 12.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
13.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.2321 dated 13.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 12'427'065.00 from 13.11.2007 to 05.11.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
13.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 86.F10/07.267 dated 13.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 25'293'596.00 from 13.11.2007 to 20.10.2010 at 13.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
13.11.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'000 GDR of KAZKOMMERTSBANK (US48666E6086) for USD 11'050.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
16.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F3211/07.67 dated 16.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 15'539'395.00 from 16.11.2007 to 16.09.2010 at 13.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
16.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F35/07.32 dated 16.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 5'936'800.00 from 16.11.2007 to 10.09.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
19.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F13/07.356 dated 19.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 16'326'595.00 from 19.11.2007 to 22.12.2010 at 14.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
20.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.2383 dated 20.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 4'500'000.00 from 20.11.2007 to 07.12.2009 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
20.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.36/07.3523 dated 20.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for EUR 341'326.00 from 20.11.2007 to 21.09.2010 at 9.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
20.11.2007	Issuance of a commercial documentary letter of credit as per the instruction of LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement №12-716.12/4-1/07.3486 dated 20.11.2007 MDM Bank, OAO, opened as per the instruction of LeasingPromHold, OOO, a commercial documentary letter of credit for EUR 48'226.00. Documentary letter of credit valid from 21.11.2007 to 28.02.2008	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
20.11.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1 Eurobond of NKNK Finance PLC (XS0238468457) for USD 100'518.06	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
21.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 86.F31/07.511 dated 21.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 5'825'520.00 from 21.11.2007 to 19.11.2010 at 13.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
22.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.2402 dated 22.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 9'360'000.00 from 22.11.2007 to 19.11.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
23.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.2406 dated 23.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 4'977'000.00 from 23.11.2007 to 19.04.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
23.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.2408 dated 23.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 5'943'520.00 from 23.11.2007 to 22.11.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
26.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.06-1/07.0139 dated 26.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 19'300'000.00 from 26.11.2007 to 05.08.2010 at 12.5% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
26.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.06-1/07.0138 dated 26.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for USD 299'860.00 from 26.11.2007 to 28.10.2010 at 12% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
27.11.2007	Attraction of a deposit from STH Limited	MDM Banking Holding, ZAO	As per agreement № 06.D12/07.686 dated 27.11.2007 MDM Bank, OAO, attracted a deposit from STH Limited for USD 5'043'243.76	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
27.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.2438 dated 27.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 20'150'910.00 from 27.11.2007 to 25.11.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
27.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.3578 dated 27.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 13'706'420.00 from 27.11.2007 to 19.11.2010 at 11.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
28.11.2007	Signing of an agreement on a minimum account balance with MCM Russian Investments Limited	MDM Banking Holding, ZAO	As per agreement № b/n dated 28.11.2007 MDM Bank, OAO, signed an agreement on a minimum account balance with MCM Russian Investments Limited for USD 9'100'000.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
28.11.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 83'880 common shares of Ryazan Power Sales Company Network, OAO, for USD 5'032.80	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
29.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.3597 dated 29.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 3'710'000.00 from 29.11.2007 to 17.08.2009 at 11% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
30.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.3604 dated 30.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 9'086'500.00 from 30.11.2007 to 26.11.2010 at 11.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
30.11.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F24/08.185 dated 30.11.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 2'800'000.00 from 30.11.2007 to 06.04.2010 at 13.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
03.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.F13/07.13 dated 03.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for EUR 230'000.00 from 03.12.2007 to 14.07.2010 at 11.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
04.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.2487 dated 04.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 13'140'000.00 from 04.12.2007 to 26.11.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
04.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.2492 dated 04.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 3'932'000.00 from 04.12.2007 to 03.12.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
05.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.2509 dated 05.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 18'320'076.00 from 05.12.2007 to 03.12.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
06.12.2007	Attraction of a deposit from MDM Asset Management, OOO,	MDM Banking Holding, ZAO	As per agreement № 05.D07/07.306 dated 06.12.2007 MDM Bank, OAO, attracted a deposit from MDM Asset Management, OOO, for RUB 25'000'000.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
06.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.3666 dated 06.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 11'541'300.00 from 06.12.2007 to 29.11.2010 at 11.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
06.12.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 23'750'000 common shares of EES-Russia, RAO, for RUB 750'500'000.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
07.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.3679 dated 07.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 5'512'800.00 from 07.12.2007 to 28.08.2009 at 11% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
10.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.2535 dated 10.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 9'997'725.00 from 10.12.2007 to 20.08.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
10.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F35/07.33 dated 10.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 16'724'500.00 from 10.12.2007 to 29.11.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
10.12.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 300 Eurobonds of MOSCOW RIVER BV (XS0272487132) for USD 290'481.25	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
12.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F35/07.34 dated 12.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 4'000'000.00 from 12.12.2007 to 10.12.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
12.12.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 83'880 common shares of Ryazan Highway Network, OAO, for USD 10'610.82	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
12.12.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 6'100 preferred shares of URSA Bank, OAO, for USD 11'773.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
12.12.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 95 common shares of Open Investments, OAO, for USD 27'930.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
13.12.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 200 Eurobonds of MOSCOW RIVER BV (XS0272487132) for USD 190'925.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
14.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.2601 dated 14.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 19'935'000.00 from 14.12.2007 to 08.12.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
14.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.3776 dated 14.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 5'440'000.00 from 14.12.2007 to 14.05.2010 at 11.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
17.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.2613 dated 17.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 11'941'280.00 from 17.12.2007 to 16.12.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
17.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.07.1F11/07.283 dated 17.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for USD 78'208.00 from 17.12.2007 to 20.11.2009 at 12% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
17.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 86.F31/07.527 dated 17.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 1'935'760.00 from 17.12.2007 to 15.12.2010 at 13.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
17.12.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 100 Eurobonds of NKNK Finance PLC (XS0238468457) for USD 10'020'277.78	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
18.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.3795 dated 18.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 29'393'524.00 from 18.12.2007 to 19.11.2010 at 11.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
18.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 86.F10/07.280 dated 18.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 13'677'193.00 from 18.12.2007 to 17.11.2010 at 13.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
18.12.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 150 common shares of Open Investments, OAO, for USD 46'125.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
18.12.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 30 common shares of Open Investments, OAO, for USD 9'225.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
18.12.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 135'000 1st-issue bonds of TOAP Finance, OOO, for RUB 129'865'950.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
18.12.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 135'000 1st-issue bonds of TOAP Finance, OOO, for RUB 130'466'357.65	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
18.12.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 1'300'000 common shares of Aeroflot Russian Airlines, OAO, for RUB 130'000'000.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
18.12.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'300'000 common shares of Aeroflot Russian Airlines, OAO, for RUB 130'601'027.40	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
19.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F2311/07.191 dated 19.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 2'512'741.00 from 19.12.2007 to 29.11.2010 at 14.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
19.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 86.F10/07.282 dated 19.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 4'634'100.00 from 19.12.2007 to 17.12.2010 at 13.75% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
19.12.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 90'000 1st-issue bonds of MiG Finance, OOO, for RUB 99'319'770.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
19.12.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 90'000 1st-issue bonds of MiG Finance, OOO, for RUB 99'678'953.83	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
19.12.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 100'000 2nd-issue bonds of Home Credit and Finance Bank, OOO, for RUB 100'638'000.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
19.12.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 100'000 2nd-issue bonds of Home Credit and Finance Bank, OOO, for RUB 101'001'951.12	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
20.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.2654 dated 20.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 3'328'000.00 from 20.12.2007 to 17.12.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
20.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.F13/07.397 dated 20.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 4'116'345.00 from 20.12.2007 to 23.08.2010 at 14.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
20.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.36/07.3818 dated 20.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for EUR 63'294.00 from 20.12.2007 to 03.12.2010 at 9.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
20.12.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 35 common shares of Open Investments, OAO, for USD 10'745.00	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
20.12.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 45'000 1st-issue bonds of OGK-2, OAO, for RUB 49'732'717.50	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
20.12.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 45'000 1st-issue bonds of OGK-2, OAO, for RUB 49'773'593.71	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
20.12.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 75'000 1st-issue bonds of OGK-2, OAO, for RUB 99'316'087.50	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
20.12.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 75'000 first issue bonds of OGK-2, OAO, for RUB 99'397'717.16	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
24.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.2679 dated 24.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 3'552'814.00 from 24.12.2007 to 22.12.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
24.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.3863 dated 24.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 3'468'000.00 from 24.12.2007 to 18.09.2009 at 11% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
24.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.3864 dated 24.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 11'569'500.00 from 24.12.2007 to 10.05.2010 at 11.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
24.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 10.36/07.3862 dated 24.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for USD 356'779.00 from 24.12.2007 to 20.12.2010 at 9.5% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
25.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.15.09/07.2700 dated 25.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 14'864'000.00 from 25.12.2007 to 17.12.2010 at 12.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
25.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.3873 dated 25.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 7'719'000.00 from 25.12.2007 to 29.11.2010 at 11.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
26.12.2007	Transaction with MDM Investments Ltd. for the sale of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, sold 3'839'080 common shares of EES-Russia, RAO, for RUB 149'171'310.87	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
26.12.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 3'839'080 common shares of EES-Russia, RAO, for RUB 149'686'258.41	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
27.12.2007	Granting of a loan to LeasingPromHold, OOO	MDM Banking Holding, ZAO	As per agreement № 09.36/07.3889 dated 27.12.2007, MDM Bank, OAO, granted a loan to LeasingPromHold, OOO, for RUB 8'967'000.00 from 27.12.2007 to 24.12.2010 at 11.25% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
27.12.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 4'800 GDR of EVRAZ GROUP S.A. (US30050A2024) for RUB 9'295'682.40	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
27.12.2007	Transaction with MDM Investments Ltd. for the purchase of securities	MDM Banking Holding, ZAO	MDM Bank, OAO, bought 1'800 GDR of EVRAZ GROUP S.A. (US30050A2024) for RUB 3'485'880.90	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007
28.12.2007	Attraction of a deposit from STH Limited	MDM Banking Holding, ZAO	As per agreement №06.D12/07.686 dated 28.12.2007, MDM Bank, OAO, attracted a deposit from STH Limited for USD 5'060'929.66	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02 dated 25.07.2007

List of Transactions carried out in 2007

Date of transaction	Content of transaction	Related parties	Pricing and substantial terms of transaction	Approving Management Body
31.12.2007	Provision of monetary funds via credit card to N.V. Blatova	N.V. Blatova	As part of the limit on approved credit card charges for 2007, MDM Bank, OAO, provided to N.V. Blatova monetary funds totaling EUR 491.78 at 12% interest rate per annum	The transaction was executed within the limit set by the resolution of the General Shareholders Meeting, №02, dated 25.07.2007
31.12.2007	Provision of monetary funds via credit card to A.A. Ilyin	A.A. Ilyin	As part of the limit on approved credit card charges for 2007, MDM Bank, OAO, provided to A.A. Ilyin monetary funds totaling RUB 400'904.00 at 23% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006; №01, dated 25.05.2007; №02 dated 25.07.2007
31.12.2007	Provision of monetary funds via credit card to E.A. Markin	E.A. Markin	As part of the limit on approved credit card charges for 2007, MDM Bank, OAO, provided to E.A. Markin monetary funds totaling USD 35'638.82 at 12% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006; №01, dated 25.05.2007; №02 dated 25.07.2007
31.12.2007	Provision of monetary funds via credit card to A.I. Melnichenko	A.I. Melnichenko	As part of the limit on approved credit card charges for 2007, MDM Bank, OAO, provided to A.I. Melnichenko monetary funds totaling USD 156'984.00 at 12% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01; dated 24.05.2006
31.12.2007	Provision of monetary funds via credit card to S.V. Popov	S.V. Popov	As part of the limit on approved credit card charges for 2007, MDM Bank, OAO, provided to S.V. Popov monetary funds totaling USD 29'670.43 at 23% interest rate per annum	The transaction was executed within the limit set by resolution of the General Shareholders Meeting №01, dated 24.05.2006; №01, dated 25.05.2007; №02 dated 25.07.2007

Large Transactions

Attachment #2 to the 2007 Annual Report of MDM Bank

In 2007, the Bank executed a series of connected transactions in accordance with the Russian Federation Law on Joint-Stock Companies. These transactions, in accordance with the Charter of MDM Bank, are viewed as one large transaction that requires approval pursuant to the special procedure for large transactions: Attracting financing from MDM Diversified Payment Rights Finance Company S.A. (Luxembourg) – approved by the Extraordinary General Shareholder's Meeting on 24 November 2007, Resolution № 4.

1) Supplemental Agreement on the Series 2007-A Loan, dated 21 May 2007, with the key terms and conditions being:

Parties to the Supplemental Agreement on the Series 2007-A Loan: MDM Diversified Payment Rights Finance Company S.A. (as the Creditor) and MDM Bank, OAO (as the Borrower).

Subject of the Supplemental Agreement on the Series 2007-A Loan: Within the framework of the Supplemental Agreement on the Series 2007-A Loan, the Creditor presents financing (a loan) to the Borrower. The total amount of the loan is USD 350,000,000.00 (three hundred fifty million US dollars). The Borrower agrees to reimburse the received monetary sum as well as pay an interest rate for use of the Financing and also pay other amounts due in connection with the Financing.

Term of repayment: not later than 30 June 2012:

Interest on the secured loan funds: The interest rate is set at 2 percent p.a. above the three-month LIBOR rate as set by the Trust Manager of the Issue Agreement on the determination date up to the interest period, under the conditions that: (a) the interest rate for the Series 2007-A Loan for the first interest period is based on the simple interpolation of the three- and four-month LIBOR rate as of two business days in London prior to the date of the loan and (b) in respect to the interest period, beginning on the date of repayment of the Series 2007-A Loan or after the date, the interest rate on the loan in respect to the Series 2007-A Loan carries an additional 2 percent p.a. above this rate.

2) Purchase Agreement, dated 16 May 2007, with the key terms and conditions being:

Parties to the Purchase Agreement: MDM Diversified Payment Rights Finance Company S.A. (as the Issuer), MDM Bank, Dresdner Bank AG London Branch (as the Arranger) and Goldman, Sachs & Co. (as the Co-Arranger) are the parties to the Purchase Agreement.

Terms and conditions of the Purchase Agreement: Pursuant to the Purchase Agreement, the Issuer agrees to place and float bonds of respective series for the corresponding amount with maturity date not later than 30 June 2012.