

QUARTERLY REPORT

Open Joint Stock Company "VolgaTelecom"

The issuer's code: 00137 - A

For quarter II of 2004

*The issuer's location: Russian Federation, 603000,
Nizhny Novgorod city, M.Gorky sq., Post House*

The information
contained in this quarterly report is subject to disclosure in
accordance with Russian Federation legislation on securities

General Director / V.F. Lyulin /

Date: August 12, 2004.

Chief Accountant / N.I. Popkov /

Date: August 12, 2004.

LS

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where the information contained in this quarterly report is disclosed

Table of contents

Introduction	6
I. Brief data on persons forming the issuer's management body structure, data on bank accounts, on auditor, appraiser, and the issuer's financial adviser, and also on other persons who signed the quarterly report	
1.1. Persons, forming the issuer's management body structure	8
1.2. Data on the issuer's bank accounts	8
1.3. Data on the issuer's auditor (auditors).....	9
1.4. Data on the issuer's appraiser	9
1.5. Data on the issuer's advisers	10
1.6. Data on other persons who signed this quarterly report	10
II. Basic information on the issuer's financial-economic status	
2.1. Indicators of the issuer's financial-economic activity	11
2.2. The issuer's market capitalization	12
2.3. The issuer's liabilities	13
2.3.1. Accounts payable	13
2.3.2. The issuer's credit background	14
2.3.3. The issuer's liabilities from the guarantee provided to third parties.....	14
2.3.4. The issuer's other liabilities	14
2.4. The purposes of the emission and the trends of usage of resources obtained from the issuing securities placement	14
2.5. Risks related to the acquisition of being placed (placed) issuing securities	14
2.5.1. Industry risks	14
2.5.2. Country and regional risks	15
2.5.3. Financial risks	16
2.5.4. Legal risks	16
2.5.5. Risks related to the issuer's activity	17
III. Detailed information on the issuer	
3.1. Background of establishment and development of the issuer.....	17
3.1.1. Data on the brand name of the issuer	17
3.1.2. Data on the issuer's state registration	18
3.1.3. Data on establishment and development of the issuer.....	18
3.1.4. Contact information	20
3.1.5. Taxpayer Identification Number	20
3.1.6. The issuer's branches and representation offices	20
3.2. The issuer's major economic activity	22
3.2.1. The issuer's industry membership	22
3.2.2. The issuer's major economic activity	22
3.2.3. Major kinds of products (works, services)	23
3.2.4. The issuer's suppliers whose share is 10 and more percent of all supplies of	

inventory holdings, with indication of their share in the total scope of supplies.....	24
3.2.5. The issuer's products (works, services) sales markets.....	24
3.2.6. Activity practice in relation to circulating capital and inventories	25
3.2.7. Raw materials.....	26
3.2.8. Major competitors	26
3.2.9. Data on the issuer's licenses	27
3.2.10. The issuer's joint activity	28
3.2.13. Additional requirements to issuers whose core activity is communication services providing	28
3.4. The issuer's future activity plans	35
3.5. The issuer's participation in industrial, bank and financial groups, holdings, concerns and associations	36
3.6. The issuer's affiliated and dependent economic companies	37
3.7. Composition, structure and the cost of the issuer's fixed assets, information on the plans of acquisition, replacement, retirement of fixed assets, and also on all facts of charge of the issuer's fixed assets	43
3.7.1. Fixed assets	43
3.7.2. The cost of the issuer's real property assets	45
 IV. Data on the issuer's financial-economic activity	
4.1. The results of the issuer's financial-economic activity	46
4.1.1. Profit and losses	46
4.1.2. Factors that affected the change of proceeds amount from the issuer's sale of goods, products, works, services and profit (losses) of the issuer from the core activity	46
4.2. The issuer's liquidity	47
4.3. The size, structure and adequacy of the issuer's capital and floating funds	48
4.3.1. The size and the structure of the issuer's capital and floating funds	48
4.3.2. The adequacy of the issuer's capital and floating funds	49
4.3.3. Monetary funds	49
4.3.4. The issuer's financial investments	50
4.3.5. The issuer's intangible assets	53
4.4. The data on policy and the issuer's expenses in the area of science-engineering development, and also in relation to licenses and patents, new developments and investigations	53
4.5. Analysis of the development trends in the issuer's core activity area	53
 V. Detailed data on persons making up the structure of the issuer's management bodies, the issuer's bodies controlling its financial-economic activity, and brief data on the issuer's employees (workers)	
5.1. Data on the structure and scope of competence of the issuer's management bodies	62
5.2. Information about the persons making up the structure of the issuer's management bodies	68
5.3. Data on the size of remuneration, benefits and/or compensation of expenses for each management body of the issuer	98
5.4. Data on the structure and scope of competence of the bodies controlling the issuer's	

financial-economic activity	100
5.5. Information about the persons making up the structure of bodies controlling the issuer's financial-economic activity	101
5.6. Data on the size of remuneration, benefits and/or compensation of expenses for the body controlling the issuer's financial-economic activity.....	105
5.7. Data on the numbers and generalized data on education and composition of the issuer's employees (workers), and also the data on the change of the numbers of the issuer's employees (workers)	105
5.8. Data on any liabilities of the issuer to the employees (workers) related to their opportunities to participate in the issuer's Charter capital (share fund).....	106
 VI. Data on the issuer's participants (stockholders) and on related party transactions made by the issuer	
6.1. Data on the total number of the issuer's stockholders (participants)	106
6.2. Data on the issuer's participants (stockholders) possessing at least 5% of the issuer's Charter capital (share fund) or at least 5% of the issuer's common stock, and also the data on participants (stockholders) of such entities, possessing at least 20% of the Charter capital (share fund) or at least 20% of their common stock.....	106
6.3. Data on participation of the state or municipal organization in the issuer's Charter capital (share fund), availability of special right ("golden share").....	108
6.4. Data on limitations for participation in the issuer's Charter capital (share fund).....	108
6.5. Data on changes in the structure and scope of participation of the issuer's stockholders (participants) possessing at least 5% of the issuer's Charter capital (share fund) or at least 5% of the issuer's common stock	108
6.6. Data on related party transactions made by the issuer.....	113
6.7. Data on the size of the accounts receivable	114
 VII. The issuer's accounting statement and other financial information	
7.1. The issuer's annual accounting statement	115
7.2. The issuer's quarterly accounting statement for the last accomplished report quarter	115
7.3. The issuer's summary accounting statement for the last three accomplished fiscal years or for each accomplished fiscal year	115
7.4. Data on total amount of export, and also on the share of export in the total volume of sales	115
7.5. Data on essential changes occurred in the structure of the issuer's property following the end date of the last accomplished fiscal year	115
7.6. Data on the issuer's participation in legal processes in case, when such participation may essentially affect the issuer's financial-economic activity	115
 VIII. Additional data on the issuer and issuing securities placed by the issuer	
8.1. Additional data on the issuer	116
8.1.1. Data on the size, structure of the issuer's Charter capital (share fund).....	116
8.1.2. Data on the changes in the size of the issuer's Charter capital (share fund).....	117
8.1.3. Data on forming and usage of reserve fund and also of other funds of the issuer	117
8.1.4. Data on the procedure of convening and holding a meeting (session) of the issuer's supreme management body	118
8.1.5. Data on commercial organizations in which the issuer possesses at least 5%	

of the Charter capital (share fund) or at least 5% of the common stock	119
8.1.6. Data on essential transactions made by the issuer	135
8.1.7. Data on the issuer's credit ratings	135
8.2. Data on each category (type) of the issuer's shares	136
8.3. Data on previous issues of the issuer's issuing securities, excluding the issuer's shares	138
8.3.1. Data on the issues, all the securities of which are paid off (cancelled).....	138
8.3.2. Data on the issues, securities of which are in circulation	150
8.3.3. Data on the issues, for which the issuer has not performed its obligations as regards the securities (default).....	178
8.4. Data on entity (entities) provided guarantee for the issue bonds	178
8.5. Terms and conditions of the guarantee to perform obligations on the issue bonds.....	178
8.6. Data on organizations carrying out the record keeping of rights for the issuer's issuing securities	180
8.7. Data on legislative acts regulating the issues of import and export of capital which may affect the payment of dividends, interest and other payments to non-residents	180
8.8. Description of the procedure of taxation of incomes on placed and being placed issuing securities of the issuer	182
8.9. Data on declared (charged) and paid dividends on the issuer's shares, and also on the incomes on the issuer's bonds	183
8.10. Other data	197
Appendices	198

Introduction

Full and abbreviated brand name of the issuer:

***Open Joint Stock Company “VolgaTelecom”
OJSC “VolgaTelecom”***

The issuer’s location:

***Russian Federation, 603000, Nizhny Novgorod, M.Gorky sq.
Post House***

The issuer’s contact telephone numbers:

***(831 2) 33 20 47; 34 30 55
Fax: (831 2) 30 67 68***

E-mail address: ***tn@sinn.ru***

The address of the web page in the Internet where the complete text of the issuer’s quarterly report is published: ***<http://www.volgatelecom.ru/?id=312>***

Basic data on the securities being placed (placed) by the issuer:

Type: ***shares***

Category: ***common***

Number of placed securities: ***245 969 590***

Face value: ***5 Rubles***

Method and period of placement:

***Distribution between the stockholders
From 15.10.1996 to 15.10.1996***

Method and period of placement:

***Converting at reorganization
From 30.11.2002 to 30.11.2002***

Other information:

By instruction № 03 – 2697/p of 14.11.2003 of Russia’s FCSM additional issues of the issuer’s issuing securities were consolidated, which resulted in the assignment to the issues of ordinary nominal paperless shares of state registration number 1 – 01 – 00137 – A of November 14, 2003.

Type: ***shares***

Category (kind): ***preferred A type***

Number of placed securities: ***81 983 404***

Face value: ***5 Rubles***

Method and period of placement:

***Distribution between the stockholders
From 15.10.1996 to 15.10.1996***

Method and period of placement:

***Converting at reorganization
From 30.11.2002 to 30.11.2002***

Other information:

By instruction № 03 – 2697/p of 14.11.2003 of Russia’s FCSM additional issues of the issuer’s issuing securities were consolidated, which resulted in the assignment to the issues of preferred nominal, paperless shares of state registration number 2 – 01 – 00137 – A of November 14, 2003

Type: **bonds**

Series: **BT - 1**

Number of placed securities: **1 000 000**

Face value: **1 000 Rubles**

Method, procedure and period of placement:

Public subscription

From 21.02.2003 to 21.02.2003

The price of placement or the procedure of its determination: **1 000 Rubles.**

Terms and conditions of the guarantee: *The amount of guarantee is 1 000 000 000 (one billion) rubles, and also the sum of all incomes on the Bonds paid by the Issuer.*

The guarantor is obliged to be responsible for the execution of the Issuer's liabilities to pay the sum of the face value of all issued bonds, the joint coupon yield determined in accordance with the conditions of decision on placement and prospectus of bonds issue, and also for public irrevocable liabilities (offers) of the issuer to repurchase its bonds, the conditions and the procedure of which are defined in item 9 of "Decision on the bonds issue" and item 56.13 of "Issue Prospectus".

Other information:

*Security kind: **Guarantee***

The entity provided the guarantee:

Limited Liability Company "Financial group "Web-invest"

Type: **bonds**

Series: **1-O -- 26-O; 1-C -- 6-C; 1-Y -- 10-Y**

Number of placed securities (are in circulation): **1 186 258**

Total amount by face value (the securities are in circulation):

1 077 492 100 Rubles

Face value: *see item 8.3.2*

Method, procedure and period of placement:

Converting at reorganization

>From 30.11.2002 to 30.11.2002

Terms and conditions of guarantee: *no guarantee*

Other information:

Series 1-O -- 26 O - bonds of Orenburg branch

Series 1-C -- 6-C - bonds of Saratov branch

Series 1-Y -- 10-Y - bonds of Ulyanovsk branch

The present quarterly report contains the estimations and forecasts of the issuer's authorized management bodies as regards future events and/or actions, prospects of development of the economy industry in which the issuer executes its core activity and the results of the issuer's activity, including the issuer's plans, probability of occurrence of certain events and making certain actions. The investors should not completely rely on the estimations and forecasts of the issuer's management bodies, as the actual results of the issuer's activity in the future may differ from the forecasted results for many reasons. The acquisition of the issuer's securities is connected with the risks described in the present quarterly report.

I. Brief data on persons forming the issuer's management bodies structure, data on bank accounts, on auditor, appraiser and on the issuer's financial adviser, and also on other persons signed the quarterly report

1.1. Persons, forming the issuer's management bodies structure

The issuer's Charter stipulates the following management bodies:

The issuer's single executive body – **General Director**

Lyulin Vladimir Fedorovich, year of birth - 1938

Collegial executive body – **Management board:**

Vystorop Vasilyi Petrovich, year of birth - 1949

Grigorieva Lyubov Ivanovna, year of birth - 1953

Dyakonov Mikhail Vasilievich, year of birth - 1954

Evdokimov Oleg Lvovich, year of birth - 1963

Elkin Sergey Leonidovich, year of birth - 1949

Korolkov Oleg Animpadistovich, year of birth - 1941

Kirillov Alexander Ivanovich, year of birth - 1956

Kormilitsyna Lyudmila Alexeevna, year of birth - 1955

Lyulin Vladimir Fedorovich, year of birth - 1938

Petrov Mikhail Victorovich, year of birth - 1973

Popkov Nikolai Ivanovich, year of birth - 1973

Sklyarov Ivan Petrovich, year of birth - 1948

Sipatova Taisiya Mikhailovna, year of birth - 1954

Shchukina Elvira Konstantinovna, year of birth - 1954

Collegial management body – **the Board of directors**

Andreev Vladimir Alexandrovich, year of birth - 1951

Bobin Maxim Victorovich, year of birth - 1975

Grigorieva Alla Borisovna, year of birth - 1967

Degtyarev Valeryi Victorovich, year of birth - 1957

Dudchenko Vladimir Vladimirovich, year of birth - 1973

Lyulin Vladimir Fedorovich, year of birth - 1938

Romskiy Georgiy Alexeevich, year of birth - 1956

Savchenko Victor Dmitrievich, year of birth - 1960

Fedorov Oleg Romanovich, year of birth - 1968

Chernogorodskiy Sergey Valerievich, year of birth - 1977

Yurchenko Evgeniy Valerievich, year of birth - 1968

1.2. Data on the issuer's bank accounts

See annex (page 198).

Data on the cash balances attached at the bank accounts:

As of July 01, 2004 OJSC "VolgaTelecom" has no cash balances attached at the bank accounts.

The data on the issuer's accounts payable collected in the bank in card catalogue: as of July 01, 2004 the issuer is not involved in debts by the card catalogues in banks.

1.3. Data on the issuer's auditor (auditors)

Full brand name:

Closed Joint Stock Company "Ernst&Young Vneshaudit"

Abbreviated brand name:

CJSC "Ernst&Young Vneshaudit"

Location:

RF, 105062, Moscow, Podsosenskiy per., 20/12, build.1-1A

Telephone: (095) 705-92-92

Fax: (095) 705-92-93

License for audit activity, including general and bank audit, audit of insurance organizations, funds and stock exchanges - № E 003 246, approved by the order of RF Ministry of Finance of January 17, 2003 № 9, the validity term is 5 (five) years..

The auditor is recommended by OJSC "VolgaTelecom" Board of directors and approved by the stockholders meeting.

The audit of OJSC "VolgaTelecom" bookkeeping and reporting was carried out for 2003 fiscal year.

Consulting and auditor services contract is signed with the auditor. The size of the auditor's remuneration is specified in the contract. The auditor's services are paid in accordance with the schedule attached to the services contract upon submission of accounting documents for execution of works and services.

There are no factors capable to affect the independence of the auditor from the issuer. There are no interests connecting the auditor (the auditor's officials) with the issuer (the issuer's officials), and namely:

- there are no auditor's participation shares (the auditor's officials) in the issuer's charter capital;
- the auditor is not provided with the issuer's borrowed funds;
- there are no close business relations (participation in promoting products (services), participation in joint business activity), and also kindred relations between the issuer and the auditor,
- there are no issuer's officials simultaneously being the auditor's officials.

1.4. Data on the issuer's appraiser

During the first half year of 2004 the issuer did not involve the appraiser:

To determine the market cost of placed securities in circulation;

To determine the market cost of the fixed assets or real property assets; the reassessment of the property cost was not carried out during the specified period.

Data on the appraiser involved in reassessment of fixed assets of the issuer for the last 5 accomplished fiscal years: the reassessment of fixed assets in OJSC "Volga Telecom" was carried out in 2000 by the independent appraiser LLC "Audit-Appraisal", acting on the basis of license Б 953444 № 183, issued by the Committee for management and control of city's property of Nizhny Novgorod Oblast on June 18, 1999 for the period of 3 (three) years. The fixed assets were evaluated by the market cost, determined according to Federal law № 135-ФЗ of July 29, 1998 "On evaluative activity in Russian Federation", confirmed by expert's opinions, the estimation procedure – was the calculation of fixed assets replacement costs by means of coefficients.

1.5. Data on the issuer's advisers

In the report quarter the issuer did not involve the adviser providing information-consulting services on the basis of concluded contract.

1.6. Data on other persons signed this quarterly report

There are no other persons signed this quarterly report.

II. Basic information on the issuer's financial-economic status

2.1. Indicators of the issuer's financial-economic activity

Indicators of the issuer's financial-economic activity for the first half year of 2004:

Indicator name	Accounting treatment	The first half year of 2004
Net assets value	According to the procedure established by the Ministry of Finance of Russian Federation and by the Federal Commission for joint – stock companies	13 692 956 225 rubles
Ratio of raised funds sum to capital and reserves	(long-term liabilities for the end of the report period + short-term liabilities for the end of the report period) / Capital and reserves for the end of the report period x 100	76,9 %
Ratio of short-term liabilities sum to capital and reserves	Short-term liabilities for the end of the report period / Capital and reserves for the end of the report period x 100	46,7 %
Cover of payments for debts service	Net profit for the report period + depreciation deductions for the report period – Dividends) / (Liabilities subject to repayment in the report period + percents subject to payment in the report period)	0,29 per a ruble
Overdue debt level	Defaulted debt for the end of the report period / (Long-term liabilities for the end of the report period + Short-term liabilities for the end of the report period) x 100	2 %
Net assets turn- over	Proceeds from the sales of goods, products, works, services net of value-added tax, excise taxes and other taxes and mandatory payments / Net assets value	0,64 times
Accounts payable turn- over	Prime cost of sold goods, products, works, services without notice of business and management expenses / Accounts payable for the end of the report period	1,9 times
Accounts receivable turnover	Proceeds from the sale of goods, products, works, services net of value-added tax, excise taxes and other taxes and mandatory payments / (Accounts receivable for the end of the report period – The debt of participants (founders) in respect of contributions to the Charter capital for the end of the report period)	3,8 times
The share of income tax in the income before tax	Income tax / Income before tax	30 %

2.2. The issuer's market capitalization

Information on the issuer's market capitalization for the last 5 accomplished fiscal years and the report quarter:

Date of fiscal year accomplishment	Capitalization , US\$ (registered ordinary shares)	Capitalization , US\$ (registered preferred shares)	Total capitalization, US\$
31.12.1999	83 132 790	7 000 632	83 132 790
31.12.2000	115 510 824	8 374 176	123 885 000
31.12.2001	71 397 940	9 682 641	81 080 581
31.12.2002	308 470 463	64 479 947	372 950 410
31.12.2003	573 505 156	129 742 016	703 247 172
30.06.2004	728 143 777	157 661 464	885 805 241

OJSC "VolgaTelecom" shares are allowed for circulation by two organizers of trading at securities market:

- Non-commercial partnership "Stock exchange "Russian trading system" (NCP Stock exchange "RTS");
- Closed Joint Stock Company "Moscow Interbank Currency Exchange" (CJSC "MICEX").

The organizer of trading NCP Stock exchange "RTS" is selected for calculation of weighted average price of a share; the issuer's shares have been circulating there since December 1996.

Methods of defining market capitalization:

➤ Market capitalization on the date of each fiscal year accomplishment is calculated as the product of shares quantity of the corresponding category (type) by weighted average price of a share of this category (type). Weighted average price of shares is calculated by 10 largest transactions made via the organizer of trading at the securities market in the last month of each accomplished fiscal year.

In case, if during the last month of the accomplished fiscal year there were less than 10 transactions made at the securities market, then the weighted average price of a share is calculated by 10 largest transactions made via the organizer of trading at the securities market during 3 last months of each accomplished fiscal year for which the information on OJSC "VolgaTelecom" market capitalization is indicated.

In case, if during the last 3 months of each accomplished fiscal year there were less than 10

transactions made via the organizer of trading at securities market, then OJSC “VolgaTelecom” market capitalization is calculated as the product of the shares quantity of corresponding category (type) by weighted average price of a share of this category (type) calculated as per the procedure of calculation of weighted average price of a valuable paper at RTS Stock exchange.

The calculation of weighted average price of a valuable paper, established in the course of trading at Stock exchange RTS, is made by using the price information on transactions concluded on the basis of addressless applications during the trading session. The calculation is made on the stock’s business days and is being performed every hour; the first calculation is made in an hour after the trading session opening. The official value is the value of weighted average price calculated at the time of the trading session closing. The calculation of weighted average price of valuable papers, for which the trading is suspended, is not made.

Weighted average price of the i-th valuable paper is calculated by the following formula:

$$AP_i = \frac{\sum_{k=1}^n (P_{ik} \times Q_{ik})}{\sum_{k=1}^n Q_{ik}}$$

Where n – the number of transactions selected for calculation, P_{ik} – the price of the k-th transaction under the i-th valuable paper, Q_{ik} – the volume of the k-th transaction under the i-th valuable paper.

2.3. The issuer’s liabilities

2.3.1. Accounts payable

The data on the accounts payable are presented as of July 01, 2004.

Accounts payable as of July 01, 2004.

Thousand rubles

Accounts payable item	Payment occurrence date						
	As of July 01, 2004.	Up to 30 days	>From 30 to 60 days	From 60 to 90 days	From 90 to 180 days	From 180 days to 1 year	More than 1 year
Short-term and long-term liabilities, total, including:	10129707	3157298	1079210	928989	327312	1746526	2890372
Accounts payable, total, including:	3323780	2061800	539243	368425	154312	119675	80325
to the suppliers and contractors	1495946	618054	299189	224391	154312	119675	80325
Bills payable	250000	250000	-	-	-	-	-
To the affiliated persons and entities of the issuer	-	-	-	-	-	-	-
Remuneration of labor	178583	178583	-	-	-	-	-
Debt to budget and extrabudgetary funds	439033	439033	-	-	-	-	-
Other accounts payable	960218	576130	240054	144034	-	-	-
Credits, total	3546085	11028	27321	171449	67000	1536324	1732963
Loans, total, including :	1545264	55723	159002	56928	106000	90527	1077084
Bonded loans	1000000	-	-	-	-	-	1000000
Other liabilities	1714578	1028747	353644	332187	-	-	-

There are no creditors whose share in the total amount of accounts payable is at least 10%.

2.3.2. The issuer's credit background.

As of 01.07.2004 there are no credit agreements and loan contracts, the amount of major debt under which is 10 and more percent of OJSC "VolgaTelecom" net assets value.

2.3.3. The issuer's liabilities from the guarantee provided to third parties

There are no guarantees in the form of pledge and surety, making more than 5 % of balance sheet assets for the 2-nd quarter of 2004.

2.3.4. The issuer's other liabilities

As of 01.07.2004 there are no agreements, including time transactions not reflected in the accounting balance-sheet which are capable to influence considerably the financial situation, liquidity of the Company, sources of finance, results of activity and expenses.

2.4. The purposes of the emission and the trends of usage of resources obtained from the issuing securities placement

Interest rate paper bearer bonds of BT-1 series

State registration number of the securities issue: **4-43-00137-A**

State registration date of the issue: **January 24, 2003**

The number of securities of the issue: **1 000 000 pieces**

The amount of the issue of securities by the face value: **1 000 000 000 rubles.**

The basic goal of the emission is to raise the level of profitability of the Company.

The issuer realizes a number of large scale highly remunerative telecom projects aimed at the development of communication facilities of Volga Federal Region. The issuer develops cellular business using funds raised by means of the bonded loan. Besides, the funds raised by means of the bonded loan are invested in the development of interregional multi-service communication network, which is being created on the basis of already existing data transmission networks of the Company's regional branches.

2.5. Risks related to the acquisition of being placed (placed) issuing securities

Industry risks,

Country and regional risks,

Financial risks,

Legal risks,

Risks related to the issuer's activity.

2.5.1. Industry risks

Competition level in the Russian market of telecommunication services grows steadily. Although the market of wire communication services is divided in whole between 11 interregional

joint carrier operators, each of them being the monopolist in the sphere of traditional services in its region, the toughening of competition with alternative operators in the sphere of value-added services and of long-distance communication is observed.

There is a risk of decrease in income from long-distance communication due to the termination of traffic via IP-channels of alternative operators by the carriers affiliated to OJSC “VolgaTelecom”.

The weakening of market positions of services of fixed telephone communication is observed because of the growth of the cellular communication market.

The state regulation of telecom industry brings risks and indefiniteness, connected to the change of tariffs and the reduction of amounts of cross-subsidy, which are uniform for all interregional companies, into the Company’s activity. There is a certain risk of slowing of growth rates of local communication tariffs in the period 2003-2004.

The deterioration of the situation in the industry and of the company’s market positions may be also provoked by the following economic factors:

- General decrease in the production volume and the reduction of economic growth rates;
- The ruble devaluation rates exceeding the tariff growth rate;
- Economic risks proper to the whole Russian Federation, including the level of macroeconomic instability in the country, the existence of possibility of modifications in the legislation which may result in the reduction of the Company’s income or in the toughening of the procedure of taxation of yield.

In the case of negative development of the situation in the country and in the country’s economy, the Company plans:

- to optimize the structure of expenses of production;
- to review the Company’s investment program;
- to make corrections in the Company’s pricing and marketing policy;
- to change the structure of rendered services for the purpose of profit maximization.

Upon the whole, the influence of industry risks on the Company’s activity is considered as minimal, as after the affiliation OJSC “VolgaTelecom” got the opportunity to use uniform infrastructure and facilities within the limits of Volga Federal District. This allows to render the maxim wide range of communication services to the customers, and also to optimally develop interregional communication networks for the reduction of prime cost and rising of profitability of services.

2.5.2. Country and regional risks

At present in the region the process of creation of vertically and horizontally integrated holdings, of reorganization of companies, is going on, which may result in the future in the growth of efficiency of the regional business sector, and as consequence, in the growth of investments into the economy of Volga Federal District. In the Company’s opinion, the economic situation in the region and relations with authorities of the Russian Federation subjects and with local authorities are developing positively, which influences favorably the activity of the interregional company and its capacity to fulfill its obligations.

In future, the reasons of destabilization may be:

- 1) Interference of state regulatory bodies into Inter-Regional Company’s activity. The Company is strengthening objectively its positions at the market. In addition, the number of management subjects is reduced for the regulatory body. Hence, the consolidated company would attract more attention to its activity.
- 2) Reduction of financing by regional authorities of programs of telephonization of appropriate regions.

Besides, the territory of the Volga Federal District has high environment risks due to geographic peculiarities of the region. At the same time, OJSC “VolgaTelecom” has long-term experience of successful operative liquidation of consequences of influence of disasters on the Company’s communication network infrastructure and facilities. OJSC “VolgaTelecom” cooperates closely with Federal and regional bodies of RF EMERCOM, and in case of emergency conditions obtains considerable governmental support. In addition, the Interregional Company effects regularly preventive treatment aimed to avoid and minimize the influence of consequences of unfavorable environmental conditions on the effectiveness of economic activity.

2.5.3. Financial risks

Currency risk.

As of July 01, 2004 the share of contracts concluded by the issuer with suppliers and contractors in foreign currency is insignificant and it has the tendency for reducing. That is why it is possible to state that the issuer’s exposure to risks, related to the change of the foreign exchange rate is minimal.

Interest-rate risk.

During the second quarter of the current year in the Company’s debt portfolio all bank credits had fixed rate of interest; besides, after the reduction of refinancing rate of the Russian Central Bank up to 13% annually beginning from 15.06.2004 for valid and newly concluded credit contracts, the rate of interest was also reduced. The interest risk for the specified reasons is insignificant.

Inflation peril.

According to the forecast of the Government of Russian Federation in 2004 the inflation rates will continue to decrease and amount to not more than 10 % a year.

As in the process of reasonable inflation the prices for commodities and materials tend to grow, the rated value of the Company’s financial needs for these purposes also grows. The Company conducts contract policy of deferment of payments for the purpose of reducing the real price of inventories by means of reducing the share of advance payments for the supplies and the increase in installment for the further payments.

So, the inflation peril is minimal.

2.5.4. Legal risks

The below listed aspects of Russia’s existing legal system generate uncertainty while taking legal decisions and decisions in business area by the issuer’s chief executive officers:

- Contradictions between the laws, decrees of the President of Russian Federation, the Government acts and directions of ministries, as well as between local, regional and federal legislation and statutory acts;
- Passing by the Government, bodies and departments of statutory acts without clear constitutional or legislative basis;
- Delays in passing or lack of by-laws, ensuring the execution of this or that legislation, causing significant flaws in statutory-legal base;
- Insufficient judicial and administrative practice of interpretation of relevant norms and limited value of judicial decisions as precedents;

- The lack of sufficient experience of interpretation and application of market legislation and liability to economic and political influence of judicial authority in Russia;
- Insufficiently efficient warranties of getting protection in Russian court and of enforced execution of judicial decisions.

Statutory-legal base in relation to property and securities is permanently in the course of development, which is why there is a risk of limitation of issuer's capability to attract the investments in the future, due to these the risks factors are:

- Imperfection of statutory base in Russia leads to contradiction of a number of laws and by-laws, which for the issuer may result in higher expenses and reduce the capability of managing its business;
- Developing and being frequently changed Russian taxation system generates considerable uncertainty and risks, which complicates tax planning and decision making by the issuer;
- Current, limiting currency regulation, which may prevent the issuer from making ordinary business operations and attracting foreign investments in the future;
- Changes of the rules of customs control and duties, of requirements to licensing the issuer's core activity, of judicial practice on the issues related to the issuer's activity (including the licensing issues), may also negatively affect the results of the issuer's activity, and also the results of current trials in which the issuer is involved.

2.5.5. Risks related to the issuer's activity

The trials in which the issuer is involved and also the occurrence of the issuer's potential liability under the debts of third parties, including the issuer's associated companies are insignificant.

Some kinds of activity the list of which is defined by federal laws are carried out by the issuer on the basis of special permission (license). There are no hindrances to the extension of the validity term of the issuer's license for the execution of special kind of activity that is why there are no risks related to the conducting by the issuer of activity without special permission.

III. Detailed information on the issuer

3.1. Background of establishment and development of the issuer

3.1.1. Data on the brand name of the issuer

Full and abbreviated brand name of the issuer:

Открытое акционерное общество «ВолгаТелеком»

Open Joint Stock Company «VolgaTelecom»

ОАО «ВолгаТелеком»

OJSC «VolgaTelecom»

Based on Russian Federation law "On trade marks, service marks and goods location origin" the issuer's brand name is registered as the ***trade mark*** and the service mark on December 15, 2002 in the State Register of trade marks and service marks of Russian Federation as regards the following services: 38 – telecommunications. ***Certificate for the trade mark (service mark) is № 231259.*** Registration of the trade mark is valid on the entire territory of Russian Federation within 10 years since May 31, 2002.

Data on changes in the issuer's name and business legal structure:

01.04.1991

State enterprise of communication and informatics "Rossviyazinform" of Nizhny Novgorod oblast

SECI "Rossviyazinform"

15.12.1993

Joint Stock Company of Open Type "Sviyazinform" of Nizhny Novgorod oblast
JSCOT "Nizhegorodsviyazinform"

The name was introduced as a result of reorganization of state enterprise of communication and informatics "Rossviyazinform" of Nizhny Novgorod oblast in accordance with the Decree of the President of Russian Federation of 01.07.92 № 721 "On organizational measures for reorganization of state enterprises. Voluntary affiliation of state enterprises into joint stock companies" and the regulation of government of Russian Federation dated of December 22, 1992 № 1003 "On privatization of communication enterprises".

12.08.1996

Open Joint Stock Company "Sviyazinform" of Nizhny Novgorod oblast
OJSC "Nizhegorodsviyazinform"

The name was introduced to reconcile it with RF Civil Code and federal law "On joint stock companies".

28.06.2002

Open Joint Stock Company "VolgaTelecom"
OJSC "VolgaTelecom"

The name was introduced in accordance with the resolution of stockholders general meeting of 28.06.2002, minutes № 10.

3.1.2. Data on the issuer's state registration

The issuer's state registration number: **448**

The issuer's state registration date: **15.12.1993**

Name of the state registration body: ***Committee for management and control of city's property and land resources of administration of the city of Nizhny Novgorod***

The issuer's major state registration number: **1025203014781**

The issuer's state registration date: **01.08.2002**

Name of the state registration body:

Inspection of Russia's Ministry of Tax Collection for Nizhegorodskiy district of the city of Nizhny Novgorod

3.1.3. Data on the issuer's creation and development

In 1993 as a result of privatization of state enterprise of communication and informatics "Rossviyazinform" there was registered joint stock company of open type (JSCOT) "Sviyazinform" of Nizhny Novgorod oblast, which in 1996 was transformed into Open Joint Stock Company (OJSC) "Nizhegorodsviyazinform". Thus, the issuer has been operating for 10 years and 6,5 months

since the date of its state registration (15.12.1993) and has been established as per the Company's Charter for the unlimited period of activity. General objective of the company's establishment was to increase the efficiency of the state economic system and to transit from planned economy to market relations. Belonging to the area of service production determines the Company's major objective, which consists of obtaining additional profit via tracking and reacting to the market demands with further satisfaction of the demand for services.

In 1993 the company got independence in the management of its own production and financial resources. Following the obtaining of economic independence OJSC "Nizhegorodsviyazinform" started active modernization of communication networks by transforming the existing capacities and constructing the new ones only on the basis of digital data transmit systems. Annual increase in the network subscriber capacity amounted to 70 thousand lines per year.

Due to active implementation of the latest communication services on the basis of high technological level equipment OJSC "Nizhegorodsviyazinform" since 1996 has started to provide Internet access services. In addition, OJSC "Nizhegorodsviyazinform" has been gradually expanding the list of high-tech services – ISDN, phone cards system, as an element of intelligent network, IP telephony, xDSL-based digital access, voice mail, etc.

In 1994 OJSC "Nizhegorodsviyazinform" shares entered Russia's market of securities. In 1997 the company issued ADRs of Level I, they are traded at Berlin and Frankfurt currency stock exchanges.

Up to the second half of 2002 OJSC "Nizhegorodsviyazinform" had been the leading operator at telecommunications market of the city of Nizhny Novgorod and Nizhny Novgorod oblast. Being a natural monopolist in the area of providing the services of local, long distance and international telephone communication, the company was the 4-th by the size of telephone network among Russia's regional operators.

In 2002 on the basis of OJSC "Nizhegorodsviyazinform", by affiliating 10 enterprises of communication of Povolzhie, there was established Open Joint Stock Company "VolgaTelecom" – communication enterprise of Povolzhie.

The resolution on reorganization by way of incorporating to OJSC "VolgaTelecom" was adopted by overwhelming majority of votes at extraordinary shareholders meetings of incorporated companies in autumn of 2001.

In July of 2002 the board of directors of OJSC "VolgaTelecom" adopted the resolution on increasing the company's authorized capital. Additional issue of shares was placed within the limits of declared shares by converting the shares of incorporated communication operators of Povolzhie into them.

As of November 30, 2002 10 incorporated joint stock companies were excluded from the Single state register of legal entities; their property, assets, personnel were transferred to corresponding regional branches of OJSC "VolgaTelecom". The shares and bonds of these companies were converted into OJSC "VolgaTelecom" shares and bonds.

The incorporated company covers by its network the territory of 665 thousand square meters and provides communication services to over 21 million people.

OJSC "VolgaTelecom" has the licenses to provide the services of local, long distance and international telephone communication, recording communication, radio broadcasting, etc. in eleven regions of Povolzhskiy federal district.

The company is a large Internet provider, directly or via affiliated companies it provides the services of paging and mobile communication of various standards.

3.1.4. Contact information

The issuer's location: ***Post House, M.Gorky square, Nizhny Novgorod, Russian Federation, 603000***

The issuer's mail address: ***Post House, M.Gorky square, Nizhny Novgorod, Russian Federation, 603000***

Location of the issuer's permanent executive body: ***Post House, M.Gorky square, Nizhny Novgorod, Russian Federation, 603000***

Telephone number: ***(8312) 33 20 47***

Fax number: ***(8312) 30 67 68***

E-mail address: ***tn@sinn.ru***

Web-site address: ***<http://www.volgatelecom.ru/?id=312>***

Location of the issuer's special department for shareholders and investors relations:

Department of securities and capital markets

Post House, M.Gorky square, Nizhny Novgorod

Telephone number: ***(8312) 30 06 68, 34 38 54***

Fax number: ***(8312) 34 38 54***

E-mail address: ***sokolovdn@sinn.ru***

3.1.5. Taxpayer Identification Number (TIN)

5260901817

3.1.6. The issuer's branches and representation offices

Name: ***Kirov branch***

Location: ***Drelevsky str., 43/1 Kirov, 601000***

Mail address: ***Drelevsky str., 43/1 Kirov, 601000***

CEO: ***Popovskiy Valery Petrovich***

Date of establishment: ***27.11.2001***

PA validity term: ***31.03.2005***

Name: ***Nizhny Novgorod branch***

Location: ***Bolshaya Pokrovskaya str., 56, Nizhny Novgorod, 603000***

Mail address: ***Bolshaya Pokrovskaya str., 56, Nizhny Novgorod, 603000***

CEO: ***Lyulin Vladimir Fedorovich***

Date of establishment: ***24.10.2002***

PA validity term: ***31.12.2004***

Name: ***Orenburg branch***

Location: ***Volodarsky str., 11, Orenburg, 460000***

Mail address: ***Volodarsky str., 11, Orenburg, 460000***

CEO: ***Pilipchev Viyacheslav Ivanovich***

Date of establishment: ***27.11.2001.***

PA validity term: **31.03.2005.**

Name: ***Penza branch***

Location: ***Kuprin str., 1/3, Penza, 440606***

Mail address: ***Kuprin str., 1/3, Penza, 440606***

CEO: ***Nazarov Victor Markovich***

Date of establishment: ***27.11.2001***

PA validity term: ***31.03.2005.***

Name: ***Samara branch***

Location: ***Krasnoarmeiskaya str., 17, Samara, 443010***

Mail address: ***Krasnoarmeiskaya str., 17, Samara, 443010***

CEO: ***Elkin Sergey Leonidovich***

Date of establishment: ***27.11.2001***

PA validity term: ***31.03.2005.***

Name: ***Saratov branch***

Location: ***Kiselev str., 40, Saratov, 410012***

Mail address: ***Kiselev str., 40, Saratov, 410012***

CEO: ***Korolkov Oleg Animpadistovich***

Date of establishment: ***27.11.2001***

PA validity term: ***31.03.2005.***

Name: ***Ulyanovsk branch***

Location: ***L.Tolstoy str., 60, Ulyanovsk, 432601***

Mail address: ***L.Tolstoy str., 60, Ulyanovsk, 432601***

CEO: ***Karyukanov Anatolyi Sergeevich***

Date of establishment: ***27.11.2001***

PA validity term: ***31.03.2005.***

Name: ***branch in the Republic of Maryi El***

Location: ***Sovietskaya str., 138, Yoshkar-Ola, the Republic of Maryi-El, 424000***

Mail address: ***Sovietskaya str., 138, Yoshkar-Ola, the Republic of Maryi-El, 424000***

CEO: ***Semenov Yuri Naumovich (acting as the deputy to the General Director – the director of branch in the Republic of Maryi El)***

Date of establishment: ***27.11.2001.***

PA validity term: ***31.12.2004.***

Name: ***branch in the Republic of Mordoviya***

Location: ***Bolshevistskaya str., 13, Saransk, 430000***

Mail address: ***Bolshevistskaya str., 13, Saransk, 430000***

CEO: ***Shubin Ivan Ivanovich***

Date of establishment: ***27.11.2001***

PA validity term: ***31.03.2005.***

Name: *branch in the Republic of Udmurtiya*
 Location: *Pushkinskaya str., 278, Izhevsk, 426008*
 Mail address: *Pushkinskaya str., 278, Izhevsk, 426008*
 CEO: *Fomichev Sergey Mironovich*
 Date of establishment: *27.11.2001*
 PA validity term: *31.03.2005*.

Name: *branch in the Republic of Chuvashiya*
 Location: *Lenin av., 2, Cheboksary, Republic of Chuvashiya, 428000*
 Mail address: *Lenin av., 2, Cheboksary, Republic of Chuvashiya, 428000*
 CEO: *Zaraiskiy Victor Yakovlevich*
 Date of establishment: *27.11.2001*
 PA validity term: *31.03.2005*.

3.2. The issuer's core economic activity

3.2.1. The issuer's industry membership.

The codes of main industry's trends of activity in accordance with OKVED.

64.20 Activity in communication area

- 64.20.11 Activity in telephone communication area
- 64.20.12 Activity in recording communication area
- 64.20.21 Activity in transmission (broadcasting) and distribution of TV programs area
- 64.20.22 Activity in transmission (broadcasting) and distribution of radio programs area
- 64.20.3. Other activity in communication area

3.2.2. The issuer's core economic activity

The issuer's core economic activity:

Rendering telecommunication services.

Name of indexes	Measure unit	2003	As of 01.04.04	As of 01.07.04
Growth rate of income of telecommunication services vs. the relevant period of the previous year	%	134,5	139,4	139,8
Share of income of local communication services in the structure of gross income	%	44	43,1	43,2
Share of income of long-distance and international communication in the structure of gross income	%	40	39	39,2
Share of income of rendering value-added communication services in the structure of gross income	%.	4,3	4,8	5
The growth rate of proceeds from the sale	%	133,8	138,7	139,1

of goods, works, services (vs. the relevant period of the previous year)			
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Information on the change of amount of the issuer's income of the core economic activity by 10 and more percent as compared to the previous report period and the reasons for such changes:

There were no such changes in the report quarter.

Information on the seasonal nature of the issuer's core economic activity

Seasonal fluctuations are insignificant and do not influence considerably the Company's activity. The period in which the seasonable fluctuation mainly becomes apparent is summer, which is explained by summer business decline and by the holiday season.

3.2.3. Major types of products (works, services)

The major types of products of OJSC "VolgaTelecom" making more than 10 % from the total amount are the services of local and long-distance telephone communication. The indexes of sales of the specified services are presented in the following table:

Major types of products (works, services), which ensure more than 10 % of the volume of sales.

Index name	6 months of 2004	Services sales pattern
<i>Providing long-distance and international telephone calls</i>		Direct sales
Calls, thousand minutes	1 133 122	
The price of the service per 1 minute, rubles	2,90	
Growth index, %	0,3	
Volume of proceeds, thousand rubles	3 784 705	
Share in the total volume of the proceeds, %	43,4	
<i>Providing local telephone connection</i>		Direct sales
Number of telephone sets, pieces	4 320 680	
Price for the service per a month, rubles	102,1	
Growth index, %	-4,1	
Volume of proceeds, thousand rubles	3 661 226	
Share in the total volume of the proceeds, %	42,0	

In the second quarter the communication services tariffs were not changed. As compared to the first quarter of the current year the average cost of long-distance and international call remained almost at the same level – the growth index is 0,3%.

In relation to the local telephone communication, there was a reduction of cost of connection by 4,1% due to the adoption of a new law “On telecommunication” and continuing choice by the subscribers of a more profitable system of payment for services: time-based payment or subscriber fee.

Structure of costs connected with production and sales of products (works, services)

Elementwise costs	Line code	1-st half year of 2004		
		TOTAL	including:	
			Local communication	Long-distance and international communication
1	2	3	4	5
Raw materials and supplies, %	1	5,44%	6,90	3,55
The works and services of production nature, executed by outside organizations, %	2	24,07%	9,53	48,00
Fuel, %	3	1,36%	1,40	0,70
Energy, %	4	2,03%	2,61	1,28
Wage costs, %	5	32,89%	37,40	23,98
Rental, %	6	0,89%	1,12	0,50
Benefits-related deduction, %	7	11,36%	12,99	8,15
Fixed assets depreciation, %	8	15,54%	23,15	9,09
Taxes included into the prime cost of the products, %	9	0,43%	0,20	0,14
Other expenses, %	10	5,98%	4,70	4,61
TOTAL: the costs connected with production and sales of products (prime cost), %	11	100,00%	100,00	100,00
Proceeds from the sales of products, %	12	100,00%	42,0	43,4

3.2.4. The issuer’s suppliers whose share is 10 and more percent of all supplies of inventory holdings, with indication of their share in the total scope of supplies.

Refer to appendices (page 198)

3.2.5. The issuer’s products (works, services) sales markets

General information on the markets where the issuer conducts its activity:

The territory of Volga Federal District of Russian federation (except for republics of Bashkortostan, Tatarstan, Perm oblast and Komi – Permyatsky autonomous national area).

The basic markets of OJSC “VolgaTelecom”:

1. The market of local and intrazonal telephone communication.
2. The market of long distance and international telephone communication.
3. The market of new communication services (Internet and data transfer, ISDN, xDSL, IP-telephony, intelligent network, other services of data transfer).
4. The market of wireless and cellular communication.
5. Other services (wire audio broadcasting, recording communication, radio broadcasting, TV, satellite communication).

Basic customer groups of communication services provided by OJSC “VolgaTelecom” are:

- Citizens
- Business (large, medium and small)
- Budgetary organizations

Among negative factors which may influence the sale of OJSC “VolgaTelecom” production, there are:

- Fast growth of the level of penetration of cellular communication services;
- Toughening of competition among providers of Internet network;
- Expected sharpening of competitive struggle in the sphere of new technologies and services, with due account for the high level of potential competition.

The issuer’s actions in the case if negative factors arise.

The Company’s management effects regular monitoring and control over the change of a number of important indexes, defining the efficiency of the Company’s activity in the sphere of economic, financial, technical and marketing policy, for the purpose of forecasting and operative reaction to the occurring or increasing influence of different negative factors. Strategic and medium term plans of the Company’s development are elaborated in the frame of pessimistic developments, which provides the Company’s activity with additional factor of safety in the case if crisis situation arises. Every year the correction of forecast of economic development and marketing strategy is effected by the results of work for the previous period and of analysis of change of the Company’s activity conditions.

3.2.6. Activity practice in relation to circulating capital and inventories.

Inventory turnover ratio and the method of calculation are presented as of July 01, 2004:

Name of ratio	Method of calculation	As of 01.07.04
Inventory turnover ratio, times*	Calculated as the ratio of prime cost of sold goods, works, services (line 020 of form 2) to average amount of inventories (1/2 (line 210 as of the beginning of the year + line 210 as of the end of the year)	8,7
Duration of inventories turnover, days **	Calculated as the ratio of duration of the analyzed period to the Inventory turnover ratio	20,7

* - describes the number of turnovers that the inventories may perform during the analyzed period

** - the specified ratio describes the duration of a cycle (the number of days) during which inventories transform into cash.

The analysis of change of turnover of the issuer's resources invested in inventories, allows for defining reserves for reducing the need in current assets by means of optimization of inventories. It is considered to be normal when the inventory turnover ratio (in times) increases, and the duration of inventories turnover (in days) decreases.

As of July 01, 2004 the Inventory turnover ratio amounted to 8,7, and the duration of inventories turnover - 20,7 days.

For the first half year of the current year the Company's inventories grew by 422 476 thousand rubles or by 81,2%, this was mainly caused by the increase in the cable product inventory and other assets.

3.2.7. Raw materials

In the course of communication services rendering raw materials are not used.

3.2.8. Major competitors

The company encounters strong competition in three key regions – Nizhny Novgorod, Samara and Saratov oblasts. The number of alternative operators is the biggest in the sphere of rendering local and long-distance telephone communication services and Internet services. These oblasts are the most attractive for competitors and exactly at these territories OJSC “VolgaTelecom” should defend its market positions first of all. Along with a large number of regional alternative operators at the markets of these oblasts there are also such large companies as “Golden Telecom, Inc.” (“Combella” and “Comincom” joined it), CJSC “Company TransTeleCom”, LLC “Global One”. The main threat is from these well known companies, which conduct aggressive marketing policy, develop most modern telecommunication technologies, use flexible tariff policy (with individual approach to every customer), have a large number of sales staff and clear incentive system of employees motivation.

In spite of high competition level, OJSC “VolgaTelecom” holds large market share in respect of traditional communication services- of local, long-distance and international telephone communication, the total market share by the results of the period amounted to 85,3 %.

The share of OJSC “VolgaTelecom” in the Volga Federal District telecommunication market by the results of the period in respect of telecommunication services amounted to:

- 87,3 % - local communication services and providing access to the public telephone network,
- 89,9 % - long distance and international communication,
- 60 % - data transfer services.

In the telecommunication markets of the regions where the Company conducts its activity there is considerable unsatisfied demand for value- added services: VPN, ISDN, dedicated lines, broadband access, IP-telephony, access to the Internet. In the years coming the increase in value-added services market capacity is expected, because of which OJSC “VolgaTelecom” establishes the following activity priorities in the specified market segment:

- further implementation of new technologies and services, corresponding to the market development trends, and also to the actual users need;
- increase in the level of value-added services competitiveness, including in the sphere of service maintenance, quality and tariff policy;
- further development of uniform data transfer networks (multiservice networks) in the framework of Volga Federal District ;
- introduction of universal cards for payment for communication services in all regions of the Company's activity.

- elaboration of special tariffs and providing “packaged services”, including with traditional telecommunication services.

One of the priorities in the sphere of services is further development of prepayment cards system for the telecommunication services: Internet-cards, service telephone cards, IP-telephony cards, pay telephone cards.

Major competitive advantages of alternative operators.

In local communication segment:

1. Lack of social obligations.
2. Construction of their networks on the basis of digital switches.
3. Individual approach to every customer.
4. Higher quality of customer servicing.

In long distance and international communication segment:

1. Prompt reaction to market situation change.
2. Flexibility in relations with customers.

In Internet services segment:

1. Higher servicing quality.
2. Individual tariffs for every subscriber.
3. Individual approach to servicing every subscriber.
4. Prompt reaction to market situation change.
5. Lack of social obligations.

Competitive advantages of OJSC “VolgaTelecom”:

- Availability of developed infrastructure;
- Stable financial status, allowing for investing in most profitable segments of market and most perspective trends of business;
- Quality of rendering services
- Consumer properties of services
- Ability to form packages of integrated services.

3.2.9. Data on the availability of licenses with the issuer

See appendices (page 198)

Forecast as regards the probability of licenses extension.

1. The licenses for telecommunications services.

Upon the validity term expiry the licenses may be extended if all items of the license terms and conditions are observed, which is confirmed by the verification report of the department of state supervision over communication and informatization (DSSCI), if the validity term of radio frequencies permission is extended (if used) and if the appropriate application is made to the licensor’s address – Russian Federation Ministry for communication and informatization. Due to the fact that the Law “On communication” in a new wording became effective, in order to get the license for providing communication services for TV broadcasting, radio broadcasting and broadcasting of additional information the applicant of the license must submit notarized copy of the license for broadcasting (MTVRB).

2. (for item 29 of the Table) Licenses for broadcasting are extended on the basis of the verification report of DSSCI confirming the compliance with the license terms and conditions and if

the authorization documents on the possibility of radio frequency resource usage are submitted. The licenses are extended by Russian Federation Ministry for the press, TV-radio broadcasting and mass communication tools.

3. Licenses for the activity, listed in items 17 – 28, are extended subject to timely submittal of documents package, as established by the law, to the licensor’s address,.

3.2.10. The issuer’s joint activity

Information on OJSC “VolgaTelecom” joint activity with affiliated companies for the second quarter of 2004

Name of the affiliated company	Investment in the charter capital, thousand rubles	Share in the charter capital , %	Purpose of investment	Dividend in the 2 quarter of 2004, thousand rubles
LLC “Izhcom”	600	100	Obtaining profit	287,6

The issuer did not sign joint activity agreements with affiliated companies.

3.2.13. Additional requirements to the issuers whose core activity is to provide communication services

a) Licenses for communication services provision

Basic terms and conditions of licenses

Terms and conditions of carrying out the activity in accordance with license № 23245 (valid to 04.10.2012).

1. By this license OJSC “VolgaTelecom” (licensee) is authorized to provide the services of local and intrazonal telephone communication of public communication network, and also the services of telephone communication by using technical facilities of communication intelligent network on the territories of the following Republics and oblasts: the Republic of Maryi El, the Republic of Udmurtiya, the Republic of Mordoviya, the Republic of Chuvashiya, Kirov oblast, Penza oblast, Ulyanovsk oblast, Samara oblast, Saratov oblast, Orenburg oblast, Nizhny Novgorod oblast.

2. The licensee must provide its network customers with the access to the services of long distance and international telephone communication of public communication network.

Long distance and international telephone communication services are provided by using the licensee’s technical facilities over public communication network via Automatic Trunk Line Exchange (ATLX) of corresponding geographical zone of numbering under

contracts with OJSC “Rostelecom” – the operator of long distance and international communication of public communication network of Russian Federation.

Intrazonal telephone communication services provision is allowed over the licensee’s communication network (inside the code of zone of geographical numbering ABC), if the calling and called users are the licensee’s network users or are the users of the network having connection only to the licensee’s network.

3. Provision of local and intrazonal communication services, as per this license, by using microwave radio systems, is allowed upon obtaining the permission of using the operation frequencies in accordance with the industry regulatory documents.

4. It is allowed to use, at the subscriber’s section, radio extenders and radio access equipment if required frequency resource is available, this resource is allocated, as per the established procedure, by the state radio frequency service with Russian Federation Ministry for communication and informatization.

Terms and conditions of carrying out the activity in accordance with license № 24345 (valid to 28.11.2007).

1. By this license OJSC “VolgaTelecom” (licensee) is authorized to provide the services of local, long distance and international telephone communication of public communication network at the territories of the following Republics and oblasts: the Republic of Maryi El, the Republic of Udmurtiya, the Republic of Mordoviya, the Republic of Chuvashiya, Kirov oblast, Penza oblast, Ulyanovsk oblast, Samara oblast, Saratov oblast, Orenburg oblast, Nizhny Novgorod oblast, by using the network of call offices and payphone network being created by the licensee.

Total installed capacity of the licensee’s communication network is at least 19828 payphones, including:

On the territory of the Republic of Maryi El – at least 698 payphones;

On the territory of the Republic of Mordoviya – at least 640 payphones;

On the territory of the Republic of Udmurtiya – at least 2064 payphones;

On the territory of the Republic of Chuvashiya – at least 1621 payphones;

On the territory of Kirov oblast – at least 1940 payphones;

On the territory of Nizhny Novgorod oblast – at least 4361 payphones;

On the territory of Orenburg oblast - at least 2600 payphones;

On the territory of Penza oblast - at least 1320 payphones;

On the territory of Saratov oblast – at least 2264 payphones;

On the territory of Samara oblast – at least 733 payphones;

On the territory of Ulyanovsk oblast – at least 1587 payphones;

2. The licensee’s payphones and call offices are connected to local telephone networks at the level of subscriber units.

3. The licensee has the right to use communication channels and physical circuits of communication network of other operators on compensation basis in accordance with the Civil code.

Terms and conditions of carrying out the activity in accordance with license № 23241 (valid to 01.08.2007)

1. By this license OJSC “VolgaTelecom” (licensee) is authorized to provide the services of data transfer of public communication network on the territory of Russian Federation subjects:

the Republic of Maryi El, the Republic of Udmurtiya, the Republic of Mordoviya, the Republic of Chuvashiya, Kirov oblast, Penza oblast, Ulyanovsk oblast, Samara oblast, Saratov oblast, Orenburg oblast, Nizhny Novgorod oblast.

2. Data transfer services are provided by using the licensee's data transfer network.

3. The installed subscriber capacity of the licensee's network should ensure the capability of connecting at least 77840 users by the license validity term expiry, including at least 42370 customers by the end of 2003.

4. The licensee has the right to connect the data transfer equipment to public telephone communication network, to the part of "Iskra" network used for commercial purposes, and to Switched telegraph service/Telex telegraph network, and also has the right to use communication channels and physical circuits of public communication network.

5. The licensee's data transfer equipment connection to public communication telephone network, to the part of "Iskra" network used for commercial purposes, and to Switched telegraph service/Telex telegraph network is made only on the rights of subscriber units.

Terms and conditions of carrying out the activity in accordance with license №23721 (valid to 12.09.2007).

1. By this license OJSC "VolgaTelecom" (licensee) is authorized to provide the services of broadcasting audio programs over the wire broadcast network on the territory of the following Russian Federation subjects: the Republic of Maryi El, the Republic of Udmurtiya, the Republic of Mordoviya, the Republic of Chuvashiya, Kirov oblast, Penza oblast, Ulyanovsk oblast, Samara oblast, Saratov oblast, Orenburg oblast, Nizhny Novgorod oblast.

2. The licensee's network is designed for broadcasting of audio programs of All-Russia and state regional companies.

Broadcasting of other programs is possible with the availability of license for TV-radio broadcasting and appropriate contract with licensee-broadcaster.

Terms and conditions of carrying out the activity in accordance with license № 23244 (valid to 17.03.2010).

1. By this license OJSC "VolgaTelecom" (licensee) is authorized to provide the services of cellular radiotelephone communication of public communication network by using GSM standard equipment in frequency range of 900/1800 MHz on the territory of the Republic of Maryi El. Cellular communication services are provided by using the licensee's communication network, which should be a part of unified cellular network of Russian Federation – Personal Communication Network-900 (PCN-900);

2. PCN-900, being created by the licensee, is connected to Russian Federation public communication network at long distance service level in accordance with General diagram of creating and phase-by-phase development of Russia's federal network of public mobile radio telephone communication of GSM standard.

Terms and conditions of carrying out the activity in accordance with license № 24343 (valid to 28.11.2005).

1. By this license OJSC "VolgaTelecom" (licensee) is authorized to provide the services of mobile radio telephone communication of public communication network on the territory of cities and towns: Penza, Kamenka of Penza oblast; Samara, Pokhivistnevo, Syzran, Zhigulevsk, Toliyatti,

Novokuibyshevsk, airport “Kuruchom” of Samara oblast; Saransk of the Republic of Mordoviya; Nizhny Novgorod, Sergach, Arzamas, Kstovo, Dzerzhinsk, Gorodets, Bor, Balakhna of Nizhny Novgorod oblast; Saratov, Balashov of Saratov oblast; Kirov, Raduzhnyi settlement of Kirov oblast.

The maximum number of the licensee’s communication network subscribers - 4550.

2. The licensee’s communication network is created by using radio telephone communication equipment operating in the frequency range 330 MHz, 161,500 MHz /156,900 MHz, 161,725/157,125 MHz, 160,875/156,275 MHz, 160,950/156,350 MHz, 161,575/156,975 MHz, 161,650/157,050 MHz.

3. The licensee’s connection is allowed at the level of local telephone network as per the technical requirements of operators having the license for local telephone communication services provision.

Terms and conditions of carrying out the activity in accordance with license № 23246 (valid to 12.09.2007).

1. By this license OJSC “VolgaTelecom” (licensee) is authorized to provide local, long distance channels and communication paths, channels of TV programs broadcasting and audio broadcasting, physical circuits to the customers for communication signals transmission on the territories of the following Republics and oblasts: the Republic of Maryi El, the Republic of Udmurtiya, the Republic of Mordoviya, the Republic of Chuvashiya, Kirov oblast, Penza oblast, Ulyanovsk oblast, Samara oblast, Saratov oblast, Orenburg oblast, Nizhny Novgorod oblast.

Total number of organized by the licensee tone frequency channels, main digital channels, including in digital paths setup – at least 25895.

By the end of the third year of the activity, the licensee must ensure the capability of organizing at least 70% of communication channels of the specified quantity.

2. Provision of channels, communication paths and physical circuits to customers is allowed for organization of communication networks if their owners have appropriate licenses of Russian Federation Ministry for communication and informatization (Russian Federation Ministry of communication, Russian Federation State committee for communication and informatization, Russian Federation State committee for telecommunications), and also for organization of subscriber lines in order to get access to different communication networks in accordance with the rules of their construction and for internal production networks not providing communication services on compensation basis, including those having the output port to public communication network.

Provision of communication channels and physical circuits is allowed for organization of subscriber and connecting lines of local telephone networks only within the limits of the territory of corresponding geographical zones of numbering ABC ab.

Terms and conditions of carrying out the activity in accordance with license № 23243 (valid to 14.11.2007)

1. By this license OJSC “VolgaTelecom” (licensee) is authorized to provide the services of telegraph communication (receive, transmit and delivery of telegrams, Switched telegraph service/Telex network services) on the territory of the following Republics and oblasts: the Republic of Maryi El, the Republic of Udmurtiya, the Republic of Mordoviya, the Republic of Chuvashiya, Kirov oblast, Penza oblast, Ulyanovsk oblast, Samara oblast, Saratov oblast, Orenburg oblast, Nizhny Novgorod oblast.

2. Telegraph communication services are provided by using the licensee’s technical facilities. The installed capacity of telegraph facilities of switching and transmission belonging to

the licensee must ensure the capability of complete satisfaction of the needs for telegraph communication services on the licensed territory.

Terms and conditions of carrying out the activity in accordance with license № 23240 (valid to 01.08.2007).

1. By this license OJSC “VolgaTelecom” (licensee) is authorized to provide the services of telematic services of public communication network (e-mail services, information resources access services, facsimile messages services, information-reference services, voice information transmit services, audio conferences services, video conferences services) on the territory of the following Republics and oblasts: the Republic of Maryi El, the Republic of Udmurtiya, the Republic of Mordoviya, the Republic of Chuvashiya, Kirov oblast, Penza oblast, Ulyanovsk oblast, Samara oblast, Saratov oblast, Orenburg oblast, Nizhny Novgorod oblast.

The services are provided by using the licensee’s technical facilities of telematic services.

Installed subscriber capacity of the licensee’s telematic services should ensure the capability of connecting at least 191000 users by the license validity term expiry, including at least 99200 users by the end of 2003.

Carrying capacity of the licensee’s telematic service for voice information transmission should ensure the capability of organizing at least 5 simultaneous conversations by the license validity term expiry, including at least 3 simultaneous conversations by the end of 2003.

The number of users capable to participate simultaneously in audio conferencing and video conferencing sessions is at least 2 persons.

The number of connected to the lines by the license validity term expiry is at least 328, including at least 150 by the end of 2003.

Terms and conditions of carrying out the activity in accordance with license № 23242 (valid to 01.02.2006).

1. By this license OJSC “VolgaTelecom” (licensee) is authorized to provide the services of cellular radio telephone communication of public communication network in the frequency range of 450 MHz at the territory of Samara oblast.

Cellular communication services are provided by using the licensee’s communication network, which should be a part of unified cellular network of Russian Federation – Personal Communication Network 450.

2. The network installed capacity, coverage percentage, if sufficient frequency resources are allocated, should be at least:

In 2004 - 9000 numbers - 50%;

In 2006 – 10000 numbers - 60%;

Terms and conditions of carrying out the activity in accordance with license № 27602 (valid to 18.08.2013).

1. By this license OJSC “VolgaTelecom” (licensee) is authorized to provide the services of digital cellular radio telephone communication of public communication network in the frequency range of 450 MHz, on the basis of IMT-MC-450 technology, at the territory of Samara oblast.

Digital cellular radio telephone communication services are provided by using the licensee’s communication network, which is a part of federal cellular network of Russian Federation, on the basis of IMT-MC-450 technology.

2. The licensee should, by its own resources, ensure phase-by-phase release of the spectrum of frequencies 453,00...457,4 MHz/463,0...467,4MHz
3. The network installed capacity on the territory specified in the license should be at least (as of 31.12.):

In 2006 – 5000 numbers;

In 2009 - 10000 numbers;

In 2013 – 20000 numbers.

Terms and conditions of carrying out the activity in accordance with license №№27620, 14461, 25379, 14602, 26974, 20830, 17234, 30356 (valid to 18.08.2006, 09.03.2005, 14.03.2006, 09.03.2005, 23.05.2006, 18.01.2007, 25.01.2006, 31.12.2006, correspondingly)

1. By this license OJSC “VolgaTelecom” (licensee) is authorized to provide the services of broadcasting TV and audio programs over cable TV networks on the territories of towns – Syzran, Toliyatti, Samara of Samara oblast; Yoshkar-Ola of the Republic of Maryi El; Orenburg of Orenburg oblast; Cheboksary of Chuvash Republic; Nizhny Novgorod of Nizhny Novgorod oblast; Saratov of Saratov oblast; Saransk of the Republic of Mordoviya, Kirov of Kirov oblast.

2. The customers should be provided with the broadcasting of All-Russia TV broadcasting organizations and state regional TV-radio companies programs being on the air. The broadcasting of other TV (audio) programs is possible if the license for TV-radio broadcasting and the related contract with the licensee-broadcaster are available.

Terms and conditions of carrying out the activity in accordance with license №№ 12282, 16383, 15426, 23264, 25357, 19983, 17571, 23257 (valid to 24.06.2004, 17.10.2005, 19.05.2005, 20.05.2007, 14.03.2006, 08.11.2006, 15.03.2006, 01.08.2005, correspondingly)

1. By this license OJSC “VolgaTelecom” (licensee) is authorized to provide the services of broadcasting TV and audio programs at the territories of Kirov, Samara, Nizhny Novgorod, Orenburg oblasts and at the Republic of Mordoviya.

2. The licensee should provide the customers with the communication services meeting the quality standards and technical norms.

3. The use of technical communication facilities is allowed, if the permission for their operation is available from the state service supervising communication in Russian Federation.

Terms and conditions of carrying out the activity in accordance with license №№ 11917, 24344 (valid to 08.04.2004, 28.11.2005, correspondingly).

1. By this license OJSC “VolgaTelecom” (licensee) is authorized to provide the services of personal radio call on the territory of Saransk, Ruzaevka, settlement Atuyrievo, village Sarast of the Republic of Mordoviya; Ulyanovsk, Dimitrovgrad, settlement Veshkaima of Ulyanovsk oblast; Orenburg city of Orenburg oblast, including with channel multiplexing of FM VHF network in Orenburg.

2. The number of subscribers under license with non-multiplexing of FM VHF network is at least 1500,

Maximum number of the network subscribers is 13800.

3. The network is organized by using the frequencies allocated by Federal State Unitary Enterprise “Main radio frequency center”.

Terms and conditions of carrying out the activity in accordance with license № 26275 (valid to 23.05.2006).

1. By this license OJSC “VolgaTelecom” (licensee) is authorized to provide the services of mobile radio communication at the territory of Yoshkar-Ola town of the Republic of Mariy-El.
2. Maximum number of the licensee’s network subscribers -500.
3. The network is created by using radio equipment the operation of which is possible with the availability of permissions from state agencies supervising communication and informatization.
4. Connection to the public communication network is not allowed.

There are no factors that may negatively affect the performance of obligations under the terms and conditions of the licenses, as all the requirements are established in accordance with legislation and regulatory acts of existing legislation in communication area. The license is issued for a new term, if the application on the extension of the license validity term is timely submitted and if all requirements defined in the annex to the license are met

The issuer’s obligations as regards the creation of subscriber’s base are defined by the appropriate item of the appendix to the license, where the number of subscribers by the end of the license validity term is indicated. These obligations are absent under the licenses for providing the services of on-air broadcasting of TV and radio broadcasting programs. However, the figure indicated in the license is a foreseeable value, and less than 25% non-performance of this indicator by the operator does not result in the license cancellation.

(For frequencies, see appendices on page 198. Permissions for using radio electronic equipment by OJSC “VolgaTelecom”).

b) Communication networks

In local telephone communication network OJSC “VolgaTelecom” operates 5 884 telephone exchanges, their total installed capacity is 4 462 341 numbers (including at city’s telephone networks – 3 740 068 numbers, at rural telephone networks – 722 273 numbers). Out of them 4 120 968 numbers are in operation (including at city’s telephone networks – 3 488 322 numbers, at rural telephone networks – 632 664 numbers).

10,5 % of the network telephone exchanges are electronic, their installed capacity is 48,2 % of the total installed capacity of the network (including at city’s telephone network – 54,9 %, at rural telephone network – 14,2 %).

Automatic long distance telephone communication equipment, which is in operation at OJSC “VolgaTelecom” network, includes 12 automatic trunk exchanges and the equipment of automatic zonal telephone communication with the total installed capacity of 62 709 channels. The installed capacity of electronic automatic trunk exchanges is 48 121 channels, of quasi-electronic – 3024 channels, of automatic zonal telephone communication equipment – 11 564 channels.

Total operated capacity of automatic trunk exchanges and of automatic zonal telephone communication equipment is 49 524 channels, including the capacity of electronic exchanges – 39 089 channels, of quasi-electronic – 1616 channels, of automatic zonal telephone communication equipment – 8 819 channels.

The number of main telephone sets at OJSC “VolgaTelecom” network is 4 084 902 units (including in city’s telephone network – 3 437 175 sets, in rural telephone network – 647 727 sets), out of them 3 515 222 sets are residential ones (including, in city’s telephone network – 2 966 165 sets, in rural telephone network – 549 057 sets).

For the first half year of 2004 the traffic of outgoing chargeable long-distance and international calls from OJSC “VolgaTelecom” network users amounted to 1 133 122 thousand minutes, including international – 40 231 thousand minutes

3.4. The plans of the issuer’s future activity

OJSC “VolgaTelecom” strategic goal is to strengthen by 2006 the Company’s leading positions at the Volga Federal District market and to hold the market share at the level not lower than 50%. It is planned to increase sales by 56% compared to 2003 and increase the proceeds from telecommunication services up to 758,5 million dollars, and the gross profit- up to 772,9 million dollars. Average annual growth rate of income in 2003-2006 will amount to 24%.

One of priority trends of OJSC “VolgaTelecom” activity as related to the increase in profit, raising the effectiveness of activity and stabilization of financial situation, is the gain of basic telephone sets. The Company conducts active activity connected with the network development, increase in the network capacity.

As regards the income growth rates, budgeted revenue structure profile, the priority belongs to value-added telecommunication services. Volga Federal District telecommunication services market is defined by low level of penetration of value-added telecommunication services (intelligent network services, broadband access services and others), the tariffs for which are not subject to state regulation. The main goal of OJSC “VolgaTelecom” in 2004-05- is strengthening positions at the market of perspective and highly profitable services and maximum possible increase in the value added services income share in the total Company’s income structure for the purpose of rising of total level of profitability.

Interregional multi-service data transfer network should become a serious competitive advantage of the Company (the first phase of its construction in Nizhny Novgorod oblast is completed). The construction of inter-regional multi-service network of OJSC “VolgaTelecom” would allow to create virtual networks of large corporate customers in Povolzhie, and also to solve corporate tasks for information exchange between OJSC “VolgaTelecom” branches.

The other important trend of the company’s activity is further promotion of intelligent network services. The major task of an intelligent network is to provide the customer with the opportunity of getting any service, and the operator –with the capability to deliver this service, to calculate it and define the tariff. The demand for these services is quickly growing, as Russia’s advertising market is developing and the number of communicative channels is increasing

The company’s management plans include organization of Call-centers or Calls Processing Centers. OJSC “VolgaTelecom” is planning to open a call-center in Nizhny Novgorod (and then in other regional centers of Povolzhie) both for providing reference information to its customers and for servicing commercial organizations interested in call-center services.

The main strategic trends of OJSC “VolgaTelecom” development in the medium term outlook are the following:

- satisfying solvent demand for basic services by means of raising of using network telephone capacity;
- establishment of uniform centers of payment and services;
- large-scale development of centers of providing the Internet, connection of regional data transfer networks to the Internet;
- implementation of intelligent network services;
- performance of corporate clients’ service, creation of range of services optimum for them.

The long- term strategic trends of OJSC “VolgaTelecom” development are the following:

- creation of modern telecommunication system, including debugged digital telecommunication network, equipped with digital automatic switching centers, digital transfer systems, fiber-optic telecommunication lines;
- universal implementation of new technologies: ISDN, IP-telephony, ATM, xDSL;
- integration of telecommunication infrastructure and management with international informational and switching systems;
- raising the quality of rendered services;
- optimization of the list of rendered services, with the purpose of increasing the share of the most progressive kinds of them;
- maximization of profitability of the Company's activity;
- optimum tariff policy in view of meeting the interests of the Company's shareholders and the entire Company;
- strict control over expenses level;
- conducting active marketing policy;
- raising the quality of corporate governance.

The change of the Company's profile is not planned. The Company will continue to conduct its activity in accordance with valid licenses for providing communication services and the approved charter of the Company.

3.5. The issuer's participation in industrial, bank and financial groups, holdings, concerns and associations.

Name of group, holding, concern, association	Role (place)	Functions	Participation period
Association of communication companies of Povolzhskiy region	Founder of the Association	Development and promotion of telecommunications and services provided by the Association members	Since 2000
"Teleinfo" – Povolzhskaya Association of engineers of telecommunications and informatics	Founder of the Association	Providing services in training activity area	Since 2000
Association of operators of federal cellular network NMT-450	Associated member	Promotion of creation and development of federal cellular communication network NMT-450	Since 2003
Association of operators of business servicing federal network "ISKRA"	The association member	Coordination of entrepreneur activity	Since 2001
Nizhny Novgorod Association of enterprises and entrepreneurs	The association member	Development and implementation of socially important projects and programs	Since 1997

3.6. The issuer's affiliated and dependent companies.

Full (abbreviated) name, location	Reasons for considering a company to be an affiliate and/or dependent in relation to OJSC "Volga Telecom"»	The amount of participation share of OJSC "Volga Telecom"		The amount of the company's participation share		Core activity type	The company's importance for OJSC "Volga Telecom" activity
		In the company's charter capital	From ordinary shares	In OJSC "Volga Telecom" charter capital	>From OJSC "Volga Telecom" ordinary shares		
Closed Joint Stock Company "Nizhny Novgorod Cellular Communication" (CJSC "NCC"), Nizhny Novgorod, Gorky sq., Post House	Prevailing participation in the charter capital	100	100	-	-	Cellular communication services provision	Obtaining of additional profit and development of new types of activity
Limited Liability Company "Udmurtskie Cellular Networks-450" (LLC "UCN-450"), Izhevsk, Pushkinskaya str., 206	Prevailing participation in the charter capital	100	-	-	-	Cellular communication services provision	
Closed Joint Stock Company "TeleSviayzInform" (CJSC "TSI"), Saransk, Bolshevistskaya str., 13	Prevailing participation in the charter capital	100	100	-	-	Local telephone communication services	
Company "Digital telecommunications" (CJSC "Digital telecommunications", Cheboksary, Shumilov str., 20	Prevailing participation in the charter capital	100	100	-	-	Local telephone communication services	

Limited liability company "Izhcom" (LLC "Izhcom"), Izhevsk, Pushkinskaya str., 278	Prevailing participation in the charter capital	100	-	-	-	Data transfer network services
Limited Liability Company "Vyatka-Page" (LLC "Vyatka-Page", Kirov, Uralskaya str., 1	Prevailing participation in the charter capital	91	-	-	-	Services of paging communication
Open Joint Stock company "Informational commercial networks "Omrix" (OJSC ICN "Omrix"), RF, Orenburg	OJSC "Volga Telecom" holds over 20% of the company's voting shares	73,6	73,6	-	-	The Internet services, data transmission network services
Closed Joint Stock Company "Pulse-Radio Yoshkar-Ola" (CJSC "Pulse-Radio Yoshkar-Ola", Yoshkar-Ola, Sovietskaya, str., 138	Prevailing participation in the charter capital	61	61	-	-	Radio broadcasting services
Closed Joint Stock Company "Cellular communication of Mordoviya" (CJSC "CCM"), Saransk, Kommunisticheskaya str., 52	Prevailing participation in the charter capital	60	60	-	-	Cellular communication services provision

Limited Liability Company Private security company "ROS" (LLC PSC "ROS"), Penza, Dzerzhinsky str., 30	Prevailing participation in the charter capital	60	-	-	-	Security activity
Limited Liability Company "Vyatskaya cellular communication" (LLC "VCC"), Kirov, Uralskaya str., 1	Prevailing participation in the charter capital	51	-	-	-	Cellular communication services provision
Limited Liability Company "Radio Resonance" (LLC "Radio Resonance"), Nizhny Novgorod, Okskiy sjezd, 8	Prevailing participation in the charter capital	51	-	-	-	Radio broadcasting services
Closed Joint Stock Company "Orenburg-GSM" (CJSC "Orenburg-GSM"), Orenburg, Volodarskogo str., 11	Prevailing participation in the charter capital	51	51	-	-	Cellular communication services provision
Closed Joint Stock Company "Ulyanovsk-GSM" (CJSC "Ulyanovsk-GSM"), Ulyanovsk, L.Tolstoy str., 60	Prevailing participation in the charter capital	51	51	-	-	Cellular communication services provision

Open Joint Stock Company "TATINCOM-T" (OJSC "TATINCOM-T"), Kazan, Lomzhinskaya str., 20A	Prevailing participation in the charter capital	50 % + 1 share	50 % + 1 share			Cellular communication services provision
Closed Joint Stock Company "Public telephone Saratov" (CJSC "PTS"), Saratov, Kiselev str., 40	OJSC "Volga Telecom" holds over 20% of the company's voting shares	50%+1 preferred share	50	-	-	Wireless communication services
Closed Joint Stock Company "Nizhegorodskiy radio telephone" (CJSC "Nizhegorodskiy radio telephone"), Nizhny Novgorod, Gorky sq., Post House	OJSC "Volga Telecom" holds over 20% of the company's voting shares	50	50	-	-	Wireless communication services
Closed Joint Stock Company "Saratov Mobile" (CJSC "Saratov Mobile"), Saratov, Kiselev str., 40	OJSC "Volga Telecom" holds over 20% of the company's voting shares	50	50	-	-	Cellular communication services provision
Closed Joint Stock Company "Chery Page" (CJSC "Chery Page"), Cheboksary, K.Ivanov str., 83	OJSC "Volga Telecom" holds over 20% of the company's voting shares	50	50	-	-	Paging communication services

Closed Joint Stock Company "Digital networks of Udmurtiya-900" (CJSC "DNU-900"), Izhevsk, Pushkinskaya str., 278	OJSC "Volga Telecom" holds over 20% of the company's voting shares	49	49			Cellular communication services provision
Closed Joint Stock Company Commercial bank "C-Bank" (JSB "C-Bank"), Izhevsk, Lenin str., 6.	OJSC "Volga Telecom" holds over 20% of the company's voting shares	41,73	41,73	0,02757 7		Banking activity
Closed Joint Stock Company "Nizhegorodtele service" (CJSC "Nizhegorodtele service"), Nizhny Novgorod, Gorky sq., Post House	OJSC "Volga Telecom" holds over 20% of the company's voting shares	40	40	-	-	Communication services
Closed Joint Stock Company "Transsviyaz" (CJSC "Transsviyaz"), Nizhny Novgorod, Chaadaev str., 2	OJSC "Volga Telecom" holds over 20% of the company's voting shares	40	40	-	-	Local telephone communication services
Closed Joint Stock Company "Penza Mobile" (CJSC "Penza Mobile"), Penza, Kuprin str., 1/3	OJSC "Volga Telecom" holds over 20% of the company's voting shares	40	40	-	-	Cellular communication services provision

Closed Joint Stock Company "Pulse-Radio" (CJSC "Pulse-Radio"), Yoshkar-Ola, Sovietskaya str., 138	OJSC "Volga Telecom" holds over 20% of the company's voting shares	40	40	-	-	Radio broadcasting services
Open Joint Stock Company "Telesot" (OJSC "Telesot"), Orenburg, Tereshkova str., 257	OJSC "Volga Telecom" holds over 20% of the company's voting shares	32,4	32,4	-	-	Local telephone communication services
Closed Joint Stock Company "Chuvashiya Mobile" (CJSC "Chuvashiya Mobile"), Cheboksary, K.Ivanov str., 83	OJSC "Volga Telecom" holds over 20% of the company's voting shares	30	30	-	-	Cellular communication services provision
Closed Joint Stock Company "Samara-Telecom" (CJSC "Samara-Telecom"), Samara, Polevaya str., 43	OJSC "Volga Telecom" holds over 20% of the company's voting shares	27,8	27,8	-	-	Local telephone communication services
Closed Joint Stock Company "Erickson communication" (CJSC "Erickson communication"), Nizhny Novgorod, Gagarin aven., 37	OJSC "Volga Telecom" holds over 20% of the company's voting shares	24	24	-	-	Export-import operations, consulting and services

Limited Liability Company "Agrocompany "Reanta" (LLC "Agrocompany "Reanta"), Yoshkar-Ola, Chavaina blvd., 11 a	OJSC "Volga Telecom" has over 20% of the company's charter capital	20,86	-	-	-	Agricultural activity	
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3.7. Composition, structure and the cost of the issuer's fixed assets, information on the plans of acquisition, replacement, retirement of fixed assets, and also on all facts of charge of the issuer's fixed assets

3.7.1. Fixed assets

№	Name of groups of fixed assets	Initial cost	Accumulated depreciation
1.	Land plots	5 152 404	-
2.	Buildings	3 320 830 636	775 787 390
3.	Constructions and transfer mechanisms	8 975 901 905	4 405 904 067
4.	Machinery and equipment	13 480 116 396	6 144 336 593
5.	Transportation	408 865 316	270 319 105
6.	Computer machines and office appliances	799 354 067	379 866 976
7.	Housing stock	74 734 060	-
8.	Others	241 106 822	144 667 763
TOTAL, rubles:		27 306 061 606	12 120 881 894

The results of the latest revaluation of fixed assets:

№	Name of groups of fixed assets	Full value before revaluation	Depreciated book value (net of depreciation) before revaluation	Date of revaluation	Full value after revaluation	Depreciated book value (net of depreciation) after revaluation
1.	Land plots	86	86	01.01.2001	86	86
2.	Buildings	338 047	282 148	01.01.2001	715 114	578 978
3.	Constructions	139 329	101 739	01.01.2001	272 891	180 876
4.	Machinery and equipment	1 690 418	921 389	01.01.2001	2 831 632	1 399 509
5.	Transportation	39 642	20 578	01.01.2001	72 582	36 783
6.	Others	7 153	4 362	01.01.2001	9 289	6 050
TOTAL, rubles:		2 214 675	1 330 302		3 901 594	2 202 282

Fixed assets in OJSC ‘VolgaTelecom’ were revaluated by the independent appraiser LLC ‘Audit-Appraisal’, operating on the basis of license Б 953444 № 183, issued by the Committee for management and control of city’s property of Nizhny Novgorod oblast on June 18, 1999 for the period of 3 (three) years. The fixed assets were evaluated by market cost, defined in accordance with Federal law № 135-ФЗ of 29.07.98 ‘On evaluation activity in Russian Federation’, confirmed by expert’s opinions, the estimation procedure is the calculation of fixed assets replacement costs by means of coefficients.

OJSC ‘VolgaTelecom’ has no plans for acquisition, replacement, retirement of fixed assets the cost of which is 10 and more percent of the value of all fixed assets.

Facts of charge of fixed assets (fixed assets in pawn) as of June 30, 2004:

Number, date of contract of fixed assets pledge	Amount of pledge, rubles	The purpose of pledge	Date of beginning of pledge	The contract validity term
№ 2 of 14.06.2002	45 150 419	credit	14.06.2002	15.11.2005
№ 7 of 06.07.1998	38 423 186	credit	06.07.1998	31.07.2005
№ 060/200/03 of 21.07.2003	360 664 335	credit	21.07.2003	21.01.2005
№ 177 of 21.07.2003	18 220 441	credit	21.07.2003	25.07.2004
№ 187 of 30.07.2003	41 524 860	credit	30.07.2003	03.08.2003
№ 1316 of 17.09.2002	23 129 029	credit	17.09.2002	17.09.2004
№ 1385 of 30.10.2002	34 034 139	credit	30.10.2002	30.09.2004
№ 144/1 of 17.09.2002	55 642 892	credit	17.09.2002	15.09.2004
№ 190 of 08.08.2003	29 252 988	credit	08.08.2003	12.08.2004
№ 191 of 12.08.2003	47 583 658	credit	12.08.2003	10.02.2005
№ 195 of 19.08.2003	58 852 065	credit	19.08.2003	16.02.2005
№ 143/01/3 of 25.09.01	15 470 000	credit	25.09.2001	20.03.2005
№ 74 of 05.06.02	116 454 161	credit	05.06.2002	13.07.2005
№ 2-5/1299 of 23.09.02	223 781 838	credit	23.09.2002	to 2008
№ unnumbered of 26.05.2003	21 366 568	credit	26.05.2003	01.05.2006
№ 176/373-03 of 21.07.2003	27 965 000	credit	21.07.2003	25.07.2004
№ 197 of 26.08.2003	58 634 654	credit	26.08.2003	23.02.2005
№ 201 of 28.08.2003	52 341 792	credit	28.08.2003	25.02.2005
№ 204 of 01.09.2003	73 319 878	credit	01.09.2003	01.09.2006
№ 226 of 16.09.2003	51 562 795	credit	16.09.2003	16.03.2005
№ 235 of 23.09.2003	54 395 911	credit	23.09.2003	23.03.2005
№ 060/349 of 27.11.2003	240 033 511	credit	27.11.2003	27.11.2004
№ 306 of 20.11.03	59 960 968	credit	20.11.2003	20.05.2005
№ 326 of 15.12.2003	63 845 552	credit	15.12.2003	14.06.2005
№ 332 of 19.12.2003	63 360 314	credit	19.12.2003	18.06.2005
№ 260 of 10.10.2003	59 162 628	credit	10.10.2003	09.04.2005
№ 279 of 27.10.2003	53 040 748	credit	27.10.2003	26.04.2005
№ 344 of 29.12.2003	68 868 554	credit	29.12.2003	29.12.2005

№ 51 of 27.02.2004	41 090 195	credit	27.02.2004	01.03.2006
№ 23 of 30.01.2004	69 217 049	credit	30.01.2004	30.01.2006
№ 63 of 16.03.2004	250 042 353	credit	16.03.2004	16.03.2006
№ 82 of 05.04.2004	68 850 068	credit	05.04.2004	05.10.2005
№ 37 of 09.02.2004	836 126 301	credit	09.02.2004	01.02.2006
№ 93 of 14.04.2004	73 850 963	credit	14.04.2004	13.10.2005
№ 109 of 28.04.2004	43 199 428	credit	28.04.2004	25.10.2005
№ 111 of 27.04.2004	66 128 385	credit	27.04.2004	26.10.2005
№ 123 of 06.05.2004	45 186 729	credit	06.05.2004	11.05.2005
№ 152 of 09.06.2004	445 636 294	credit	09.06.2004	09.06.2009
№ 26/07-30 of 21.04.2004	335 950 347	credit	21.04.2004	20.10.2005
TOTAL, rubles:	4 595 799 057			

3.7.2. The cost of the issuer's real property assets

The cost of the real property assets is 1 564 053 192 rubles.

The assessment of real property assets was not effected in the last 12 months.

IV. Data on the issuer's financial-economic activity

4.1. The results of the issuer's financial-economic activity

4.1.1. Profit and losses

The indexes defining the profitability and red ink of the issuer for the first half year of 2004

Index name	6 months of 2004	Change as compared to the 1-st quarter of 2004, %
Proceeds, thousands rubles	8 722 605	200,8
Gross profit, thousand rubles	2 384 959	193,1
Net profit , thousands rubles	968 895	187,7
Efficiency of labor, rubles/persons	176 457	202,4
Yield of capital investment, %	57,8	28,7 points
Return on assets, %	4,3	1,9 points
Return on equity, %	7,3	3,4 points
Profitability of products (sales) , %	27,3	- 1,1 points
Uncovered loss sum as of the report date, rubles	n/a	n/a
Ratio of uncovered loss as of the report date to the balance-sheet total	x	x

*The index "efficiency of labor" is calculated by the method applied in budgeting: proceeds/staff on the payroll, including employees working by civil contracts and dual job holders.

The data presented in the table show the stable growth of proceeds and profit.

4.1.2. Factors that affected the change of the amount of proceeds from the issuer's sale of goods, products, works, services and of profit (losses) of the issuer from the core activity.

The issuer, while rendering telecommunication services, obtains the main part of the profit from the following sources:

- development of telecommunication facilities;
- the increase in the change of outgoing long-distance calls;
- widening of the range of telecommunications services rendered, including intensive development of value-added telecom services;
- change of tariff policy.

For the first half-year the increase of basic telephone sets amounted to 118,5 thousands numbers. The income obtained by the Company from providing access to the telephone network, amounted to 692,4 million rubles. It remains considerable source of the Company's income, making 19% of city's and rural telephone network services income or 8,2% of telecommunication services income.

Holding and increasing the dynamics of the Company's network development affected the level of income obtained from long-distance and international traffic. The Company's income in this industry amount to 3 785 million rubles. Long-distance and international traffic grew by 121,8%, which in the conditions of dynamic long-distance communication services market, where the number of seller is growing, is not a bad result. Due to long distance services the gain of income is assured in the amount of 27,2% .

Progressive development of telecommunication services, rendered by means of new technologies, allowed to obtain income of value-added services in the amount of 426,5 million rubles.

4.2. The issuer's liquidity

The indexes describing the issuer's liquidity as of July 01, 2004, are presented in the table:

Thousand rubles

Index name	As of 01.07.2004
Own floating funds, thousand rubles	-5 902 883
Leverage ratio	0,74
Ratio of own funds autonomy	0,57
Economic security of inventory with own floating funds	-6,3
Permanent asset index	1,43
Current liquidity ratio	0,7
Fast liquidity ratio	0,43

** For the calculation of indexes the methods recommended by Russia's FCSM were used.*

In the first half year of 2004 the issuer's capital investments were financed by means of borrowed funds, as active investment activity assumes sharp increase in using borrowed funds, and correspondingly, the change of index of own floating funds.

It is necessary to point out considerable cheapening of borrowed funds cost for the analyzed period, which permits to use them more in the Company's money turnover.

The level of own floating funds index is not negative fact for the Company, as the main goal of the issuer's financial policy in the specified period is the development of telecommunication facilities of Povolzhie. One of the main sources of the Company's investment activity is borrowed funds.

As of 01.07.2004 the leverage ratio doesn't exceed 80%, which corresponds to the norm and shows the issuer's high financial stability.

The issuer's investment activity financing by means of borrowed funds is 74%.

The ratio of own funds autonomy for the considered period is also within the limits of norms. As of 07.2004 the share of own capital in the assets amounted to 57%.

The permanent asset index in the first half year of the current year is more than 1, as for the specified period the issuer's own funds were insufficient to cover capital investments.

As of 01.07.2004 the current liquidity ratio amounted to 0,7, and the fast liquidity ratio – 0,43.

4.3. The size, structure and adequacy of the issuer's capital and floating funds.

4.3.1. The size and the structure of the issuer's capital and floating funds

According to the accounting statement for the last five accomplished fiscal years, the structure and the size of OJSC "VolgaTelecom" capital are the following:

	As of 01.07.2004
Charter capital	1 639 765
Reserve capital	81 988
Additional capital	4 045 239
Undistributed profit	7 720 702
Capital, total (thousand rubles):	13 487 694

For the last 5 fiscal years:	As of 01.07.2004
Inventories	943 028
VAT for acquired valuables	703 505
Accounts receivable	2 267 960

Short-term financial investments	27 101
Monetary funds	354 580
Other floating funds	2 615
Floating funds, total (thousand rubles):	4 298 789

The structure and the size of the capital and of floating funds for the 1st half year of 2004 did not change considerably.

The sources of financing of floating funds – called-up loans, bank credits.

4.3.2. The adequacy of the issuer's capital and floating funds

The calculation of the issuer's own capital adequacy for repayment of short-term obligations and for covering the issuer's current operating expenses as of 01.07.2004:

Thousand rubles

Index name	As of 01.07.2004
Own capital (OC) (line 490 + line 640)	13 692 956
Shot-term liabilities (STL) (line 690 - line 640– line 650)	6 050 993
Current operating expenses (COE)	7 108 818
Adequacy (+) (lack (-)) of the issuer's own capital for repayment of short-term obligations and for covering current operating expenses (OC - STL - COE)	533 145

The amount of average daily operating expenses of the issuer in the first half year of 2004 amounted to 39 493 thousand rubles.

So, the issuer is adequately provided with own fixed assets for the next period.

4.3.3. Monetary funds

For the purpose of planning and control over monetary funds the issuer draws up the budgets of monetary funds. Besides, the long-term forecasting of cash flows and the reports for control of collection and spending money are being made.

The sources of financing of all kinds of the activity of the issuer are the proceeds from telecom services and borrowed funds of banks.

4.3.4. The issuer's financial investments.

The total balance-sheet value of securities that the issuer owns as of June 30, 2004, amounts to 1 195 759 thousand rubles.

The balance-sheet value of the issuer's affiliated and dependent companies as of June 30, 2004 is the following:

The company's name	Kind of activity	The cost of investments As of 30.06.2004
Affiliated companies		
CJSC "Orenburg-GSM"	Cellular, radiotelephone communication services	102
CJSC "Digital telecommunications"	Local telecom services	2 768
LLC "Vyatskaya cellular communication"	Cellular communication services	41
LLC "Vyatka-Page"	Paging	18
CJSC "Ulyanovsk-GSM»	Cellular communication services	51
LLC "PSC -ROS"	security services	60
LLC Russian-American Joint venture "Izhcom"	Data transfer services	23 572
LLC "Udmurtskie Cellular Networks-450"	Cellular communication services	150
CJSC "Cellular communication of Mordoviya"	Telecom services	30
CJSC "TeleSviayzInform"	Telecom services	10
CJSC "Pulse-Radio Yoshkar-Ola"	Telecom services	183
LLC "Radio- Resonance"	TV-radio airplay of programs	4
CJSC "Nizhny Novgorod Cellular Communication"	Cellular communication services	651 974
OJSC "TATINCOM-T"	Cellular communication services, GSM	473 936
OJSC "OMRIX"	Data transfer services	489
CJSC "Public telephone Saratov"	Telecom services	50
Reserve for depreciation	-	-
Total:	-	1 153 438

Dependent companies		
OJSC "Telesot"	Telecom services	9 435
CJSC "Saratov Mobile"	Cellular communication services	3 301
CJSC "Samara-Telecom"	Local telecom services	75
CJSC "Penza Mobile"	Cellular communication services	1 210
CJSC "Digital networks of Udmurtiya"	Cellular communication services	49
CJSC Joint Venture "Pulse-Radio"	On-air radio broadcasting	-
LLC "Reanta"		2
CJSC "Nizhegorodskiy radio telephone"	Fixed and wireless radio communication services	50
CJSC "Erickson communication"		11
CJSC "Transsviyaz"	Elaboration of projects on establishment of digital networks	160
CJSC "Nizhegorodteleservice"	Establishment and operation of integral system	1 191
CJSC Commercial bank "C-Bank"	Bank's services	5 980
CJSC "Chuvashiya Mobile"	Cellular communication services	502
CJSC "Chery Page"	Paging	114
Total:	-	22 080
Financial investments in other organizations		18 352
Other long-term financial investments		1 889
TOTAL, thousand rubles (line 140 of balance-sheet)		1 195 759

The issuer's financial investments making 10 and more percent of all financial investments for the first quarter of 2004 are the same as in 2003.

1. The issuer's full and abbreviated name, location:

Closed Jointed Stock Company "Nizhny Novgorod Cellular Communication", CJSC "NCC";
Nizhny Novgorod, M.Gorky sq., Post House;

State registration numbers of the issuing securities issues and the dates of state registration, registering bodies:

The following issue of the Company's shares is registered:

№ 32-1-1535 of June 16, 1997, Department of Finance of Nizhny Novgorod oblast's Administration

The quantity of securities the issuer owns:

100 000 units of ordinary registered shares, i.e. the entire charter capital of CJSC "Nizhny Novgorod Cellular Communication", are the financial investments of OJSC "VolgaTelecom";

The total face value of securities of affiliated company CJSC "Nizhny Novgorod Cellular Communication", that the issuer owns - 21629,4 thousand rubles;

Total balance-sheet value of securities of affiliated company CJSC "Nizhny Novgorod Cellular Communication" the issuer owns, amounts to 651974 thousand rubles;

The size of dividends on preferred shares or the procedure of its defining in the case if it is determined in the charter of a joint stock company – issuer, the dates of payment:

There are no preferred shares in the charter capital of CJSC "Nizhny Novgorod Cellular Communication";

The amount of declared dividend on ordinary shares (if there are no data on the size of declared dividend on ordinary shares in the current year, the size of dividend declared in the previous year is to be indicated), the dates of payment :

The size of declared dividend on ordinary shares, approved by the annual general meeting of stockholders, 22.06.04, amounted to 300 rubles. According to current legislation, the deadline for paying dividends is before December 31, 2004

2. The issuer's full and abbreviated name, location:

Open Joint Stock Company "TATINCOM-T", OJSC "TATINCOM-T".

Tatarstan Republic, Kazan, Lomzhinskaya str., 20A;

State registration numbers of the issuing securities issues and the dates of state registration, registering bodies:

The following issues of securities are registered:

№ 1-01-55125-D of 11.06.1998, regional department of FCSM of Russia, in the Republic of Tatarstan,

№ 1-02-55125-D of 11.08.2000, regional department of FCSM of Russia, in the Republic of Tatarstan;

The quantity of securities the issuer owns:

3418837 units are the property of OJSC "VolgaTelecom" and represent financial investments in OJSC "TATINCOM- T" in 2003 (purchase –and- sale contract № TAT-1 of September 22, 2003, and purchase –and- sale contract № BR-220903-1 of September 22, 2003);

The total face value of securities of affiliated company OJSC "TATINCOM- T" that the issuer owns, is 170941,85 thousand rubles;

Total balance-sheet value of securities of affiliated company OJSC "TATINCOM- T" that the issuer owns - 473 936 thousand rubles;

The size of dividends on preferred shares or the procedure of its defining in the case if it is determined in the charter of a joint stock company – issuer, the dates of payment:

There are no preferred shares in the charter capital of OJSC “TATINCOM- T”;

The amount of declared dividend on ordinary shares (if there are no data on the size of declared dividend on ordinary shares in the current year, the size of dividend declared in the previous year is to be indicated), the dates of payment:

The general annual meeting of OJSC “TATINCOM- T” stockholders held on 29.06.2004 decided not to pay dividends for 2003.

4.3.5. The issuer’s intangible assets

Intangible assets as of June 30, 2004 are the following:

№	Name of groups of intangible assets	Full value, rubles	The amount of accumulated depreciation, rubles.
1.	Exclusive rights on utility software, data bases	106 113	84 890
2.	Exclusive rights on trade marks	28 251	5 886
TOTAL, rubles:		134 364	90 776

Information on intangible assets is reflected in bookkeeping in accordance with Russian accounting standards 14/2000 № «Intangible assets accounting», the instructional guidelines on the intangible assets accounting in the companies of “Sviayzinvest” group.

4.4. The data on policy and the issuer’s expenses in the area of science-engineering development, and also in relation to licenses and patents, new developments and investigations

In the report quarter the issue did not receive any patents, licenses and certificates for using trademarks.

There are no issuer’s expenses in the area of science-engineering development, in relation to the new developments and investigations.

4.5. Analysis of the development trends in the issuer’s core activity area.

The company’s belonging to the services production sphere defines the basic goal of the Company which is to obtain additional profit by tracking and reacting to the market demands with the further satisfaction of demand for services.

The first and major task of the Company is to keep and to increase the market share of local telephone communication services, which is at present 87,2%. The share of income from this

market segment is the biggest in the total amount of the Company's income. Annual increase of share of income from this segment is clearly seen, this is to a considerable extent promoted by annual industry development as well as by flexible tariff policy.

The total gain of telephone lines for the specified period (1999-2003) made 960 thousand lines. In addition, one more aspect of this communication industry development is the replacement of analog switching equipment with digital one. The equipment replacement allows for improving the quality of provided services, for introducing additional accompanying services, thus improving servicing and creating competitive advantages at the market. In 2001 the network digitalization made up 33%. In 2003 this indicator is equal to 48%.

The tendencies of long distance and international communication services development are connected with the development of alternative communication services, such as IP-telephony, Internet, etc.

This results in decrease of share of income from long distance and international communication services in the total share of proceeds. Simultaneously, the dynamics of income from long distance and international communication services is affected by the decrease of average profit rate per call minute, which is connected with redistribution of outgoing traffic of long distance communication between intrazonal and trunk traffic; and for international communication between the Baltic States, CIS countries and foreign countries. From 2000 to 2003 the rate of decrease of average profit rate for long distance communication is 7,4%; for international communication – 2,04%.

For the last three years the largest growth rate is with new communication services, such as Internet, ISDN, IP-telephony, intelligent platform services, etc.

The tendencies of core activity development for 1999 – 2003 are detailed below.

1999

The company's activity was directed to the solution of traditional tasks for basic communication services development and for the solution of priority tasks: further network digitalization; development and introduction of new technologies and products (Internet, ISDN).

During the year 11 new automatic telephone exchanges and 5 remote substations of total capacity of 52 thousand numbers were commissioned, this allowed to bring the total installed capacity up to 808, 1 thousand numbers. By the end of 1999 the installed capacity of digital automatic telephone exchanges made up 241, 2 thousand numbers or 30% of the total network capacity. Total volume of subscriber lines, switched from old facilities to the new ones, made up about 18 thousand numbers. Total volume of digital streams in SDH transport network was increased by 357 units and amounted to 798 of 2 Mbps streams. At rural networks digital transmission systems "IKM-30", "IKM-15" and "Radan" microwave radios were installed and commissioned, this allowed to bring the level of digital channels up to 68% of the total number in operation.

Due to connection of secondary and primary groups at intraoblast communication lines and downloading of digital SDH network of Nizhny Novgorod oblast and also due to the commissioning of digital microwave radios, the extension of digital telephone channels was increased by 79,4 thousand channels/km. The gain of outgoing automatic channels of automatic long distance communication made up 460 channels. The results of local and long distance telephone network development allowed for increasing the traffic by 21%.

Implementation of new services is one of the most important tasks of OJSC "Nizhegorodsviyazinform". The company provided the following services to the population:

- Additional types of servicing;
- All kinds of access to Internet;
- ISDN, video telephone, video conferencing;

- Service Telephone Card (STC).

In 1999 "Internet for All" service was introduced. About 1500 Internet subscribers were registered by the end of the year

2000

In order to hold the positions at the market and to increase the competitiveness of its services, the Company intensively developed its network and in particular: it upgraded the existing network and continued the construction of the new one with the use of advanced technologies, which served as the foundation for mastering new services and occupation of market segments. To achieve this digital telephone exchanges were commissioned, the Company builds digital transmission systems by using hi-tech equipment, introduces digital subscriber radio access equipment, automatic telephone exchange equipment.

In 2000 alternative operators of communication became more active, especially at the market of data transfer services and Internet. In the nearest future it is possible to expect the emergence of new competitors at this market, and in the first place from natural monopolists, having or constructing transport network (RAO "Unified Energy Systems of Russia", RAO "Gazprom", Russia's Ministry of Railways).

Target strategy of OJSC "Nizhegorodsviyazinform" for the period to 2004 is to increase competitiveness and to develop the production on the basis of already available infrastructure.

One of the main conditions of increasing services competitiveness is application of new technologies (ISDN, Internet, telephone "+", voice mail, IP-telephony). It should be noted, that Internet is one of high profitable services, for two years of intensive development the Company's share at the Internet market in Nizhny Novgorod reached 30% and in Nizhny Novgorod oblast – about 90%. In 2000 the project "Internet to schools, hospitals, museums of Sovetskyi district of Nizhny Novgorod" was completed (18 schools, 3 hospitals, central library system – in total 45 organizations). This allowed for increasing the number of Internet users up to almost 5000. As of 01.01.2001 the number of Internet subscribers was 4 951 (1400 – as of 01.01.2000). Service-Center was established in Nizhny Novgorod.

In 2000 the Company continued downloading DECT "DRA-1900" subscriber radio access system equipment. As of 1.01.2001 in the oblast there are 960 telephones with radio access.

At inter-station communication network of Nizhny Novgorod city's telephone exchange, the transport communication network SDH was expanded by commissioning a new transport node St-20 in linear mode of STM-4 level.

Installed capacity of SDH transport network was increased by 60 E1 compared to 1999 and as of 01.01.2001 made up 850 streams of E1.

As of 01.01.2001 the installed capacity of city's automatic telephone software-controlled exchanges made up 619231 numbers or 83,9 % of total installed capacity.

By the end of 2000 the total capacity of the city's telephone exchanges in Nizhny Novgorod and in 10 towns of the oblast in operation was 523496 numbers.

In 8 towns of the oblast the city's telephone exchanges were in trial operation. Total capacity of automatic telephone exchanges in these towns made up 43456 numbers.

Time-based billing system of the specified automatic telephone exchanges is in operation since 01.01.2001.

As of 01.01.2001 the installed capacity of rural automatic telephone software-controlled exchanges made up 2048 numbers or 2, 3% of the total installed capacity of rural telephone exchanges.

During the year the automatic telephone exchanges of total capacity of 40,8 thousand numbers were put into operation, including in Nizhny Novgorod – 20 thousand numbers, 41 thousand telephone sets were installed, including 35,5 thousand in apartments of citizens. All this

allowed to increase the number of telephones per 100 residents in the oblast by the end of the year up to 21, 9.

In 2000 the Company continued to install universal payphones of TMC-БМ-01 type of “Kvarts” make. During the year 116 universal payphones were additionally installed at city’s and rural telephone networks.

2001:

The Company’s policy in relation to traditional communication services is oriented to holding the positions at the market with simultaneous increase of degree of satisfaction of solvent demand.

For the greatest satisfaction of solvent demand the Company continued intensive activity for the network development, upgrading of communication facilities and technological processes, improvement of quality and increase in provided services volumes.

Special attention was paid to the application of new technologies (ISDN, Internet, Telephone Plus, voice mail, IP-telephony). During the two years of intensive development, due to flexible tariff policy and ongoing perfection of its technological base, the Company became the leader.

Current modernization and the development of telephone communication network are aimed at creation of modern, hi-tech, multi-service telecommunication network. When designing a digital network the basis is the strategy of deploying digital automatic telephone exchanges in such a way so that there is the opportunity of access to digital network services in all districts of the city, and in the first place in the centers of business activity. Thus, the most active part of Nizhny Novgorod business already has the opportunity of using modern communication services in its activity.

OJSC “Nizhegorodsviyazinform” is consistently realizing market strategy of integrated growth, leading to achieving the strategic goal of the Company –the leader (managing interregional company), and namely – creation and realization of scope of competitive services, getting maximum possible profit and increasing investments efficiency.

Major essential events of the year contributing to improvement of the activity results:

- Automatic telephone exchanges of total capacity of 40,0 thousand numbers, including 20 thousand numbers in Nizhny Novgorod were put into operation;
- 44, 3 thousand telephone sets were installed, including 19, 6 thousand in Nizhny Novgorod, out of them 15, 8 thousand telephones were installed in apartments. This allowed to increase the number of telephones per 100 residents, which as of 01.01.2002 in the oblast was 22,7, and in Nizhny Novgorod – 32,5;
- The project “Internet to schools, hospitals, museums” for Leninskyi district of Nizhny Novgorod was completed (21 school, 1 hospital, 1 library);
- The development of service centers network in the oblast is continued, 5 centers were established in Nizhny Novgorod oblast in 2001;
- Additional services were provided to 73800 subscribers;
- ISDN services were provided to 467 subscribers;
- 82,4 % of rural telephone exchanges are equipped with automatic number identifier function, that allowed to organize automatic long distance telephone communication for rural subscribers;
- For 163 subscribers the telephones were installed by using DRA radio equipment;
- 52 universal payphones were installed;
- The first stage of SDH transport network based on synchronous transmission systems was put into operation at Nizhny Novgorod city’s telephone exchange in 1997. Currently, in Nizhny

Novgorod SDH network has three transport rings of total extension of 144 km (totally 213 km of fiber-optic cable were installed).

The Company pays special attention to the development of services of access to the Internet. The Company has designed and carries out the set of activities to expand the base of Internet users. In 2001 OJSC “Nizhegorodsviyazinform” took the leading positions in providing switched access to Internet. The users are provided the entire range of services of data transfer network, starting from switched access to organization of gateways, allocated channels and creation of corporate network for customer data transfer. ISDN, xDSL digital access technologies are applied.

Exclusive service “Internet for All” provides the access to Internet over long distance communication channels. In Nizhny Novgorod oblast this service provides 80% of all Internet users.

The Company continued realization of the project of creating Internet-clubs, providing session access to the network. 6 Internet-clubs are operating, 3 of them are in Nizhny Novgorod.

In 2000 the company won the tender for realization of the program “Internet to schools, hospitals, museums”. In 2001 21 school, 1 hospital and 1 library were connected to Internet via an allocated channel.

The first stage of construction of corporate multi-service network of data transfer is completed; the network includes 21 nodes in Nizhny Novgorod and 18 nodes in Nizhny Novgorod oblast. The network is built with fiber-optic cable. 19 nodes of access to data transfer network in Nizhny Novgorod and 9 nodes of access in Nizhny Novgorod oblast were put into operation and modernized.

The Company continued the activity for connecting the subscribers to digital network with integration of ISDN services. By the end of 2001 the number of operated ports amounted to 467. Within the terms of providing ISDN services the Company realized the tasks of combining remote segments of corporate network of data transfer and organization of video conferences for subscribers of Nizhny Novgorod and Dzerzhinsk. The program of telemedicine development on the basis of ISDN equipment was continued. There were a number of consultations (video conferences) with participation of medical personnel from Nizhny Novgorod and leading medical institutes and hospitals from Moscow.

The realization of the project for creating the network of Service Centers was continued. The main idea of the project is to provide end-to-end services to customers as regards the organization of communication on the basis of advanced technologies: from installation of a telephone set to the development and realization of corporate network as per the customer’s requirements. By the end of the year 5 Service Centers were in operation in Nizhny Novgorod and in Nizhny Novgorod oblast.

2002

Under the conditions of the company’s incorporation the paramount issue is to work out unified technical policy, which will serve for the solution of the major Company’s task – modernization of the network and meeting the demand for OJSC “VolgaTelecom” services.

The policy as regards traditional communication services is oriented for holding the positions at the market with simultaneous increase of the degree of meeting solvent demand. For this the company continues intensive activity in the network development, improvement of communication facilities and technological processes on the basis of modern equipment, increase of quality and volume of offered services.

By the end of the year the number of city’s telephone exchanges was 928 with total installed capacity of 3 532 619 numbers. During the year the city’s telephone exchanges’ capacity increased by 367 thousand numbers.

By the end of 2002 time-based billing system of calls cost was in operation in Nizhny Novgorod, Orenburg, Penza oblasts and in the Republic of Mordoviya.

The activity in installation and putting into operation of ANI function at rural telephone networks was continued. The capacity of rural telephone exchanges equipped with ANI function made up 643 103 numbers.

With the development of new modern kinds of communication, the demand for telegraph services is gradually going down.

Wire broadcasting is a loss-making sector, so OJSC "VolgaTelecom" carries out the actions for changing-over rural wire broadcasting into on-air broadcasting, which allows to reduce total costs of wire broadcasting and increase the profitability and the quality of work of city's broadcasting centers. The program of wire broadcasting change-over into the on-air broadcasting is developed for each branch of the Company.

OJSC "VolgaTelecom" network of on-air broadcasting includes 73 low power radio broadcasting transmitters of less than 1 KW power and 19 powerful transmitters of 1 KW power and above.

In a number of branches of OJSC "VolgaTelecom" there are in operation TV transmitters for receive and broadcasting of TV programs. At the same time the Company is actively developing the existing networks of cable TV in Orenburg and Samara branches, in the branches of Chuvash Republic and the Republic of Maryi El, and is constructing new systems of cable TV. It is planned to construct new cable TV systems, in Nizhny Novgorod including. The first stage of the construction will be realized in 2003 and is designed for connecting 75 000 subscribers.

The development of new communication services is of great importance for OJSC "VolgaTelecom".

One of the main tasks is to strengthen positions at the market of hi-tech kinds of communication. All branches of OJSC "VolgaTelecom" provide services of Internet access both by dial-up technology and over allocated lines.

By the end of 2002 in Povolzhskiy region the number of users with switched access to Internet was about 204 thousand, 107 thousand of them use the services of OJSC "VolgaTelecom". Thus, the Company's share at the market of switched access to Internet is 52%.

The number of customers for access services over the allocated line is about 1600, which as per OJSC "VolgaTelecom" estimation makes up from 45 to 50%.

The service of wideband digital access is being actively implemented. By the end of 2002 in OJSC "VolgaTelecom" the number of connection points with xDSL technology was 583, 48% out of them were in Nizhny Novgorod branch.

IP-telephony is a perspective service. The development of IP-telephony service is planned to be carried out in 2 directions:

- The first one is installation of IP-telephony nodes for long distance and international communication. The service is provided by application of pre-paid cards;
- The second direction of IP-telephony development is a "package" service; provision of access to PSTN via data transfer network. Here the last "mile" is xDSL wideband access. This is the first stage of change-over to NGN (Next Generation Network) with packet switching.

The other large project is the construction of Intelligent network based on a single platform. In 2002 the contract was signed with "Huawei Technologies" company for Tellin[®] Intelligent platform. On the basis of this platform 5 intelligent services will be provided: 4 services from CS1 set (free of charge call - **FPH**, voting over telephone - **VOT**, call with additional payment - **PRM**, call by pre-paid card - **PCC**), and one service (universal access number - **UAN**) – for testing and further certification

2003

Financial and economic and production indexes of OJSC “VolgaTelecom” for 2003 reflect the efficiency of the incorporation of regional communication enterprises into the joint interregional company which has been finished by the end of 2002.

By the results of the year the Company achieved the planned level of income and profit.

The gain of income from rendering telecommunications services for the entire Company amounted to **3 653 541** thousand rubles.

The income gain was ensured due to the development of telecommunication industries, the increase in outgoing paid exchange, increase in tariffs, and the change of procedure of formation of tariffs on local telephone connections for privileged consumer categories (veterans, invalids), the obtaining of income for the incoming traffic from OJSC “Rostelecom” over long distance and international telephone communication, and namely:

- ▶ the network development and the increase in long-distance exchange by 1 971 795 thousand rubles or by 54 %;
- ▶ increase in telecommunications services tariffs - 1 396 762 thousand rubles or 38 % of the gain sum, including due to the increase in tariffs for telecommunications services regulated by the state, by 1 028 965 thousand rubles or 28 % of the total sum of income gain;
- ▶ the change of calculation methods in respect of services rendered to OJSC “Rostelecom” by 284 984 thousand ruble or 8 % from the total sum of income gain.

The Company’s potential formed after the incorporation of 11 regional carriers, allows to extend annually the volume and to improve the quality of services in all telecommunications sub-industries.

As of January 01, 2004 the **total installed capacity of city and rural telephone exchanges amounted** to 4462 thousands lines.

For the previous year automatic telephone exchanges with total capacity 455,5 thousand lines were commissioned. During 2003 the installed capacity of city and rural telephone exchanges grew by 224 thousand lines, the growth rate as compared to the previous year - 105,3%. The installed capacity of digital automatic telephone exchanges of rural telephone communication grew faster – 144,55%. This caused the growth of the share of digital exchanges in the total installed capacity of rural exchanges switching facilities and amounted by the results of the year - 14,2 %.

The total extension of long-distance channels as of January 01, 2004 amounted to 15236,8 thousand channel/km, the gain for 2003 - 3630,7 thousand channel/km, including of digital network 12983,4 thousand channel/km (85,2 %), the gain – 3859,9 thousand channel/km.

The extension of digital network channels is formed by the digital systems of transmission of synchronous (11537,5 thousand channel/km - 88,9%) and plesiochronous (1445,9 thousand channel/km -11,1%) digital hierarchy.

In the report year the production activity of OJSC “VolgaTelecom” cable industry employees was aimed at the reconstruction of cable industry facilities for the purpose of improving qualitative indexes, increase in income and reduction of operational costs. Thus in 2003 the works aimed at upgrading switching facilities of telegraph industry were conducted. Instead of physically and morally outdated exchanges of OP ETK-KS network и and of AT/TX Nicola – Tesla network, the integrated exchange TK-AT-600 was installed in the telegraph shop of long-distance telephone telegraph communication of Saransk.

In the fourth quarter of 2003 according to the investment plan, in the branch in the Republic of Chuvashiya the reconstruction of public telegraph network and AT/TX on the basis of telegraph switching server TKS “Vector 2000” produced by CJSC “LInTekh” , Moscow city, was completed.

In Orenburg oblast’s radio-TV transmission centre OJSC “VolgaTelecom” finished the works on changing over the space communication receiving stations from analog to digital mode of “DMT-1000” type - 268 sets.

9 radio broadcast transmitters were installed – in Kirov branch, branch in the Republic of Mordoviya, in Orenburg and Samara branches, for the purpose of broadcasting the program

“Radio of Russia” in the zones of intermittent reception of RTRS VGTRK transmitters, for the change over of subscribers from wire broadcast to off-the-air reception of programs.

The first line of cable television was commissioned in Nizhny Novgorod, 292 subscribers were connected to it. The total design capacity is 2300 subscribers. 28 TV programs are being broadcasted; the subscribers of cable television got the opportunity of high-speed access to the Internet.

The number of cable television subscribers grew in the branches of Republics of Chuvashiya and Maryi El. MMDS system functions in Samara branch (Syzran, Toliyatti). The construction of the first line of cable television network in Orenburg has been completed.

The introduction by the branches of services: "Internet for all", Internet by prepaid cards and service telephone cards, the implementation of successful marketing policy allow to win successfully subscribers at the competitive market of Internet services. The new service introduced by Saratov's branch "Internet- free access" became popular and effective.

The number of the Internet-users is now 190 thousand, out of them the largest part – 50 thousand in Nizhny Novgorod branch. The construction of access nodes using digital servers produced by the leading manufacturers CISCO, LUCENT, HUAWEI, assured the growth of the number of users of switched Internet access services.

The market situation shows the essential interest of enterprises in connection to OJSC “VolgaTelecom” data transmission networks for the purpose consolidating of available segments into unified corporate networks of data transmission at regional and interregional level. For example, the contracts with RTKomm.RU on the connection of objects of Federal Target Program “Electronic Russia”, in the realization of which all branches participated.

The other important trend of activity is the promotion of intelligent network services. If in 2002 the income from Intelligent network services of the entire interregional company amounted to about 12 million rubles, then in for 2003 it has achieved 94,8 million rubles (out of them 99% is the share of service telephone cards). The most successful in the promotion of prepaid service telephone cards were the branches in the Republic of Udmurtiya, and also Penza branch and Ulyanovsk branch.

In the Republic of Maryi El the start of operation of service telephone card platform based on AVAYA facilities was successful.

In Ulyanovsk in 2003 IP-telephony service using prepaid cards was introduced.

In the branch in the Republic of Udmurtiya the services are successfully developed on the basis of intellectual platform “Protey”. At present, the uniform reference services "09" of Izhevsk town and of the Republic, and also manual switch shop of trunk line exchange are changed over to the contact-center ‘Protey’ platform. The system of automatic information on the client account state of housing sector subscribers, of providing information on long-distance tariffs and codes, is started. Service telephone cards in Udmurtiya are the universal instruments of payment for the telephone communication services and for the cellular communication and the access to the Internet.

***Basic indexes of the efficiency of
OJSC “Nizhegorodsviyazinform” activity.***

№ №	Index name	Measureme nt units	1999	2000	2001

1	2	3	5	6	7
1.	Income per a line	rubles	1438	1804	2173
2.	Profit per a line	rubles	314	564	646
3.	Profit per an employee	rubles	23173	44646	55769
4.	Number of lines per an employee	units	73,9	79,2	86,3
5.	Prime cost of a production unit	rubles/100 rubles of proceeds	66,10	67,96	65,54
6.	Share of salary fund in the proceeds	%	18,5	20,2	20,3

Major indicators of OJSC “VolgaTelecom” efficiency

	Index name	Measurement unit	2001	2002	2003
1.	Proceeds per a line	rubles	2354	2906	3662
2.	Profit from core activity per a line	rubles	516	840	1051,5
3.	Proceeds per a registered employee	thousand rubles	154,6	214,4	284,6
4.	Profit from core activity per registered employee.	thousand rubles	33,9	62,0	81,7
5.	Number of lines per registered employee	lines	65,7	73,6	77,7
6	Telephone sets density per 100 residents (total)	telephones	18,64	19,70	20,9

**V. Detailed data on persons making up the structure of the issuer's management bodies,
the issuer's bodies controlling its financial-economic activity,
and brief data on the issuer's employees (workers)**

5.1. Data on the structure and scope of competence of the issuer's management bodies

Shareholders general meeting,

The Board of directors (collegial management body)

General Director (the issuer's single executive body)

Management board (the issuer's collegial executive body)

The issuer's shareholders general meeting competence as per its Charter:

Shareholders general meeting is the Company's supreme management body.

The following issues are within the competence of shareholders general meeting (items 12.2 – 12.3 of the Charter):

- 1) introduction of modifications and amendments to the Charter or approval of the Company's Charter in a new wording (except for the cases, stipulated by Federal law "On joint stock companies"), the resolutions on which are adopted by at least three quarters of votes of shareholders owning the Company's voting shares participating in the meeting;
- 2) the Company's reorganization, the resolution on which is adopted by at least three quarters of votes of shareholders owning the Company's voting shares participating in the meeting;
- 3) the Company's liquidation, appointment of liquidation committee and approval of intermediate and final liquidation balance sheets, the resolutions on which are adopted by at least three quarters of votes of shareholders owning the Company's voting shares participating in the meeting;
- 4) election of the Board of directors, carried out by cumulative voting;
- 5) the early termination of office of the members of the Board of directors, the resolution on which is adopted by the majority of votes of shareholders owning the Company's voting shares participating in the meeting;
- 6) determination of the quantity, face value, category (type) of the Company's declared shares and the rights granted by these shares, the resolutions on which are adopted by at least three quarters of votes of shareholders owning the Company's voting shares participating in the meeting;
- 7) increase in the Company's charter capital by the increase in the shares face value, the resolution on which is adopted by the majority of votes of shareholders owning the Company's voting shares participating in the meeting;
- 8) increase in the Company's charter capital by placement of additional shares by public subscription in case, if the quantity of additionally placed shares makes up more than 25% of ordinary shares placed earlier by the Company, the resolution on which is adopted by at least three quarters of votes of shareholders owning the Company's voting shares participating in the meeting;
- 9) increase in the Company's charter capital by placement of additional shares by private offering, the resolution on which is adopted by at least three quarters of votes of shareholders owning the Company's voting shares participating in the meeting;
- 10) decrease in the Company's charter capital by the decrease in the shares face value, by the Company's acquisition of a part of shares in order to reduce their total number, and also by the retirement of shares acquired or redeemed by the Company, the resolution on which is adopted by the majority of votes of shareholders owning the Company's voting shares participating in the meeting;

- 11) election of the Company's Auditing committee members and the early termination of their office, the resolutions on which are adopted by the majority of votes of shareholders owning the Company's voting shares participating in the meeting;
- 12) approval of the Company's auditor, the resolution on which is adopted by the majority of votes of shareholders owning the Company's voting shares participating in the meeting;
- 13) approval of annual reports, the Company's annual accounting statement, including the Company's reports on profits and losses (profits and losses accounts), and also distribution of profit, including payment (declaration) of dividends and losses of the Company by the results of the fiscal year; the resolutions on which are adopted by the majority of votes of shareholders owning the Company's voting shares participating in the meeting;
- 14) definition of the procedure of conducting the Company's shareholders General meeting, the resolution on which is adopted by the majority of votes of shareholders owning the Company's voting shares participating in the meeting;
- 15) splitting and consolidation of shares, the resolutions on which are adopted by the majority of votes of shareholders owning the Company's voting shares participating in the meeting;
- 16) passing resolution on approval of related party transactions, the resolution on which is adopted in cases and as per the procedure stipulated by chapter XI of Federal law "On joint stock companies";
- 17) adoption of resolution on approval of large transactions related to acquisition, alienation or possibility of alienation by the Company directly or indirectly of property the cost of which is over 50% of the Company's balance sheet assets defined by the data of its accounting statement as of the last report date, except for the transactions made in the course of routine economic activity of the Company, the transactions related to the placement of the Company's ordinary shares by subscription (realization), and also transactions related to the placement of issuing securities converted into the Company's ordinary shares, the resolution on which is adopted by the majority of three quarters of votes of shareholders owning the Company's voting shares participating in the meeting;
- 18) passing resolution on participating in holding companies, financial-industrial groups, associations and other unions of commercial organizations, the resolution is approved by the majority of votes of shareholders owning the Company's voting shares participating in the meeting;
- 19) approval of internal documents regulating the Company's bodies activity, the resolution on which is adopted by the majority of votes of shareholders owning the Company's voting shares participating in the meeting;
- 20) the Company's placement of bonds converted into shares and of other issuing securities converted into shares, if the specified bonds (other issuing securities) are placed by private offering or by public subscription, when with public subscription converted bonds (other issuing securities) may be converted into the Company's ordinary shares making up over 25% of earlier placed shares, the resolution on which is adopted by at least three quarters of votes of shareholders owning the Company's voting shares participating in the meeting;
- 21) passing resolution on reimbursement for the Company's account of the expenses for preparation and conducting of extraordinary general meeting of the Company's shareholders in case, when contrary to the requirements of current legislation of Russian Federation the Board of directors has not passed the resolution on convocation of an extraordinary meeting and this meeting has been convened by other persons. The resolution is adopted by the majority of votes of shareholders owning the Company's voting shares participating in the meeting;
- 22) release of a person, who independently or jointly with his affiliated persons acquired 30 and more percent of placed ordinary shares of the Company, from responsibility to acquire shares from other shareholders of the Company, the resolution on which is adopted by the majority of votes of shareholders owning the Company's voting shares participating in the meeting, excluding the votes by shares belonging to the specified person and his affiliated persons;

- 23) passing resolution on transfer of authorities of single executive body of the Company to managing organization or to a manager, the resolution on which is adopted by the majority of votes of shareholders owning the Company's voting shares participating in the meeting;
- 24) the solution of other issues stipulated by Federal law "On joint stock companies" and by the Charter.

Competence of the Board of directors of the issuer in accordance with its Charter:

The Board of directors – the Company's collegial management body, carrying out general management of the Company's activity.

The Company's Board of directors, consisting of 11 persons, is annually elected by annual general meeting of shareholders by cumulative voting.

The following issues are related to the competence of the Company's Board of directors (item 13.4 of the Charter):

- 1) definition of priority trends of the Company's activity, including the approval of annual budget, the budgets for medium-term and long-term perspective, strategies and programs of the Company's development, introduction of modifications into the specified documents, consideration of the results of their fulfillment;
- 2) preliminary approval of operations passing the limits established by the Company's annual budget;
- 3) convocation of annual and extraordinary general meetings of shareholders, excluding the cases stipulated by item 8 of clause 55 of Federal law "On joint stock companies";
- 4) approval of the agenda of the general meeting of shareholders;
- 5) determination of the date of making up the list of persons having the right to participate in general meeting of shareholders, and other issues within the competence of the Company's Board of directors in accordance with the provisions of chapter VII of Federal law "On joint stock companies" and related to the preparation and holding of general meeting of shareholders;
- 6) preliminary approval of the Company's annual report;
- 7) increase of the Company's charter capital by the Company's placement of additional shares within the limits of declared shares amount, defined by the Charter, excluding the cases stipulated by sub-items 8,9 of item 12.2 of the Charter;
- 8) the Company's placement of bonds and other issuing securities in case, when under the conditions of placement of the specified bonds and other issuing securities they are not convertible into the Company's shares;
- 9) the Company's placement of bonds, convertible into shares, and of other issuing securities, convertible into shares, if the specified bonds (other issuing securities) are placed by public subscription and the convertible bonds (other issuing securities) may be converted into the Company's ordinary shares, making up 25 or less percent of earlier placed ordinary shares;
- 10) determination of price (pecuniary valuation) of property, the price of placement and redemption of issuing securities in cases stipulated by Federal law "On joint stock companies";
- 11) passing resolutions on issue of securities, prospects of securities issuing, reports on the results of the Company's securities issuing, reports on the results of the Company's shares acquisition in order to cancel them;
- 12) the acquisition of shares, bonds and other securities placed by the Company;
- 13) approval of the Company's registrar and the terms and conditions of the contract with it, and also taking the decision on cancellation of the contract with it;
- 14) recommendations on the size of dividend on shares, on the form and the date of its payment, approval of internal document on dividends on the Company's shares;

- 15) the use of reserve fund and other funds of the Company;
- 16) control over the procedures of internal control;
- 17) recommendations on the size of remunerations and compensations paid to the members of the Company's Auditing committee, approval of terms and conditions of contract concluded with the auditor, including defining of the amount of payment for its services;
- 18) approval of Provision on the Company's structural subdivision, carrying out the functions of internal control, coordination of candidates for the position of its head, and also consideration of other issues the resolutions on which should be adopted by the Board of directors in accordance with the Provision on the specified subdivision;
- 19) approval of transactions related to acquisition, alienation or possibility of alienation by the Company directly or indirectly of the property the cost of which is from 0, 5 to 25% of the Company's assets book cost defined by the data of its balance on the last report date;
- 20) approval of transactions related to acquisition, alienation or possibility of alienation by the Company directly or indirectly of the property the cost of which is from 25 to 50% of the Company's balance-sheet assets defined by the data of its accounting statement as of the last report date, excluding the transactions made in the course of routine economic activity of the Company, the transactions related to the placement by subscription (realization) of the Company's ordinary shares and transactions related to the placement of issuing securities convertible into the Company's ordinary shares;
- 21) approval of related party transactions in cases stipulated by chapter XI of Federal law "On joint stock companies";
- 22) defining basic principles of construction of the Company's organizational structure;
- 23) creation of branches, opening of representation offices, their liquidation, approval of Provisions on them;
- 24) preliminary coordination of candidates for the position of heads of branches and representation offices, and dismissal of the heads of the specified structural subdivisions from their posts;
- 25) approval of annual budgets, strategies and programs of branches development, introduction of modifications into the specified documents, consideration of the results of their fulfillment;
- 26) appointment of single executive body (General Director), defining the term of his authority, and also early termination of his office;
- 27) election (re-election) of the Chairman of the Board of directors of the Company, his deputy;
- 28) formation of joint executive body (Management board), defining the term of its authority, and also early termination of the authority of the Management board members;
- 29) coordination of occupation by the person, carrying out the functions of single executive body of the Company, by members of the Company's Management board, of the posts in management bodies of other organizations;
- 30) permission to the person, carrying out the functions of single executive body, to combine these functions with work in paid jobs in other organizations;
- 31) creation of permanent or provisional (for the solution of particular issues) committees of the Board of directors, approval the Provisions on them;
- 32) appointment and dismissal of Corporate secretary of the Company, approval of the Provision on the Corporate secretary and on the office of the Company's Corporate secretary;
- 33) approval of terms and conditions of contracts (additional agreements), concluded with the General director, members of the Management board, the heads of branches and representation offices, the head of the Company's structural subdivision carrying out the functions of internal control, with the Company's Corporate secretary, and also consideration of issues the decisions on which should be adopted by the board of directors in accordance with the specified contracts;
- 34) taking the decisions on participation (joining as a participant, termination of participation,

change of participation share) of the Company in other organizations by way of purchase, sales of shares equity stake of other organizations, and also by way of making additional contributions into charter capitals of these organizations;

35) taking the decisions on the Company's participation in non-commercial organizations, excluding the cases stipulated by sub-item 18 of item 12.2 of the Charter, by way of joining as a participant, termination of participation, making additional contributions related to the Company's participation in non-commercial organizations;

36) taking the decisions on the issues of the agenda of general meetings of affiliated companies (supreme management bodies of other organizations), in which the Company is a sole participant;

37) defining the procedure of interaction of the Company with organizations in which the Company participates;

38) approval of the Company's Corporate governance code, introduction of modifications and amendments into it;

39) approval of an internal document on the issues of disclosing the information about the Company;

40) approval of other, in addition to those stipulated by item 13.4 of the Charter, internal documents of the Company, regulating the issues within the competence of the Company's Board of directors, excluding internal documents the approval of which as per the Company's Charter is within the competence of the shareholders general meeting and the Company's executive bodies;

41) other issues stipulated by Federal law "On joint stock companies" and the Charter.

The issues referred to the competence of the Company's Board of directors may not be transferred for the solution to joint or single executive body of the Company.

The competence of single and joint executive bodies of the issuer in accordance with its Charter:

General Director – single executive body carrying out the management of the Company's current activity. General Director is appointed by the Company's Board of directors.

General Director takes decisions on the issues not referred by the Charter to the competence of the shareholders general meeting, of the Board of directors and the Company's Management board.

General Director carries out the functions of the Chairman of the Company's Management board.

General director acts on behalf of the Company without the power of attorney, he represents the Company's interests, makes transactions on behalf of the Company, approves the staff, issues orders, directions and gives instructions obligatory for execution by all employees of the Company.

The rights, duties, the size of labor remuneration and the responsibility of General Director are defined by the contract concluded by him and the Company. The contract on behalf of the Company is signed by the Chairman of the Company's Board of directors.

The Company's Board of directors has the right at any time to take the decision on early termination of authority of the Company's General Director and cancellation of the contract with him.

Management board is a collegial executive body, organizing the execution of resolutions of shareholders general meeting and the decisions of the Company's Board of directors.

Quantitative and personal structure of the Management board is defined by the resolution of the Company's Board of directors at the motion of the General Director, members of the Company's Board of directors.

The following issues of the management of the Company's current activity are referred to the competence of the Management board (item 14.4):

- 1) elaboration of motions on basic trends of the Company's activity, including the drafts of annual budget, budgets for medium-term and long-term perspective, strategies and programs of the Company's development, motions on introducing modifications to the specified documents;
- 2) approval of internal control procedures;
- 3) defining staff and social policy of the Company;
- 4) approval of the internal document regulating general provisions of labor motivation, and also consideration and taking the decisions on concluding collective contracts and agreements;
- 5) preparation of materials and drafts of resolutions on the issues subject to consideration at the shareholders general meeting, Board of directors and presentation of the materials to the committees of the Board of directors;
- 6) organizational-technical provision of the Company's bodies activity;
- 7) defining technical, finance-economic and tariff policy of the Company and the branches;
- 8) defining accounting policy, control over perfection of the methods of book keeping and management accounting, and also over the introduction of accounting as per international accounting standards of the Company and the branches;
- 9) defining the methods of planning, budgeting and controlling the Company and the branches;
- 10) defining the policy of ensuring the security of the Company and the branches;
- 11) defining the procedure of vesting the property to the branches and taking of property settled on the branches;
- 12) defining quantitative structure and appointment of members of joint executive bodies of the branches, and also early termination of their authority, approval of Provision on a joint executive body of a branch;
- 13) preliminary coordination of candidates for the posts of deputy heads, chief accountants of the branches and representation offices and dismissal of the specified persons from their posts;
- 14) approval of terms and conditions of contracts (additional agreements) concluded with the members of joint executive bodies of the branches, with the deputy heads, chief accountants of the branches and representation offices, and also consideration of issues the decisions on which should be adopted by the Management board in accordance with the specified contracts;
- 15) approval of quarterly budgets of the branches, introduction of modifications into the specified documents;
- 16) analysis of the results of the work of the Company's structural subdivisions, including the separate ones, and the development of instructions, obligatory for execution, on their work perfection;
- 17) approval of internal documents regulating the issues within the competence of the Company's Management board, excluding the documents approved by shareholders general meeting and the Company's Board of directors.
- 18) approval of the Company's organizational structure, including basic functions.

On March 11, 2004 (minutes № 30) the issuer's Board of directors approved the internal document establishing the rules of the issuer's corporate governance – "The Code of corporate governance of OJSC "VolgaTelecom" (see appendices on page 198).

The text of the issuer's Charter is available in the Internet at:

<http://www.volgatelecom.ru/?id=261>

5.2. Information about the persons making up the structure of the issuer's management bodies

Members of the Board of directors (collegial executive body) of the issuer.

The Board of directors

Chairman: *Yurchenko Evgenyi Valerievich*

Members of the Board of directors:

Andreev Vladimir Alexandrovich

Year of birth: *1951*

Education: *higher*

Posts held during the last 5 years:

Period: *1999 - present time*

Organization: *Volga State Academy of Telecommunications and informatics*

Post: *director of a chair*

Period: *1999 - present time*

Organization: *state education institution of higher professional education*

Post: *rector*

Period: *2002 - present time*

Organization: *Regional public association «Academy of telecommunications and informatics»*

Post: *president*

Period: *2002 - present time*

Organization: *Volga association of engineers "TELEINFO"*

Post: *Vice-president*

Equity stake in charter capital of the issuer: *none*

Stake of the issuer's ordinary shares: *none*

Stake in affiliated/dependant companies of the issuer: *none*

Stake of ordinary shares in affiliated/dependent companies of the issuer: *none*

Grigorieva Alla Borisovna

Year of birth: *1967*

Education: *higher education*

Posts held during the last 5 years:

Period: *1999 – present time*

Organization: *OJSC "VolgaTelecom"*

Post: *member of the Board of directors*

Period: *1999 - 2000*

Organization: *OJSC "Ivtelecom"*

Post: *member of the Board of directors*

Period: *1999 - 2002*

Organization: *OJSC "Sakhalinsviyaz"*

Post: *member of the Board of directors*

Period: *1999 - 2002*

Organization: *OJSC "Elektrosvyaz" of Kaluga oblast*

Post: *Chairman of the Board of directors*

Period: *1999 - 2002*

Organization: *OJSC "UdmurtTelecom"*

Post: *Chairman of the Board of directors*

Period: *1999 - 1999*

Organization: *OJSC "Sviayzinvest"*

Post: *deputy to the head of the department of block of shares management*

Period: *1999 - present time*

Organization: *OJSC "Sviayzinvest"*

Post: *deputy to the director – chief of the sector of representatives of Corporate Management Department*

Period: *1999 - 2000*

Organization: *OJSC "Karachayevo -CherkesskElektrosvyaz"*

Post: *member of the Board of directors*

Period: *1999 - present time*

Organization: *OJSC "Uralsviyazinform"*

Post: *member of the Board of directors*

Period: *1999 - 2000*

Organization: *OJSC "Sviyazinform" of Penza oblast*

Post: *member of the Board of directors*

Period: *2000 - 2002*

Organization: *OJSC "Elektrosvyaz" of Rostov oblast*

Post: *member of the Board of directors*

Period: *2001 - 2002*

Organization: *OJSC "Sviyazinform" of Penza oblast*

Post: *member of the Board of directors*

Period: *2001 - 2002*

Organization: *OJSC "Elektrosvyaz" of the Republic of Adygeas*
Post: *member of the Board of directors*

Period: *2001 - 2002*
Organization: *OJSC "Elektrosvyaz" of Ulyanovsk oblast*
Post: *member of the Board of directors*

Equity stake in charter capital of the issuer: *0.00061%*
Stake of the issuer's ordinary shares: *none*
Stake in affiliated/dependant companies of the issuer: *none*
Stake of ordinary shares in affiliated/dependent companies of the issuer: *none*

Lyulin Vladimir Fedorovich
Year of birth: *1938*
Education: *higher education*

Posts held during the last 5 years:
Period: *1999 – present time*
Organization: *OJSC "VolgaTelecom"*
Post: *General Director*

Period: *1999 - 2003*
Organization: *CJSC "Nizhegorodteleservice"*
Post: *member of the Board of directors*

Period: *1999 – 2003*
Organization: *CJSC "Nizhegorodpromstroibank"*
Post: *member of the Board of directors*

Period: *1999 - present time*
Organization: *OJSC "VolgaTelecom"*
Post: *member of the Board of directors*

Period: *1999 - 2001*
Organization: *CJSC "TeleRoss – Nizhny Novgorod"*
Post: *member of the Board of directors*

Period: *1999 - 2001*
Organization: *All-Russia CJSC "Nizhegorodskaya Yarmarka"*
Post: *member of the Board of directors*

Period: *1999 – present time*
Organization: *Non-government pension Fund "Doveriye"*
Post: *Chairman of the Fund's council*

Period: **1999 - 2003**
Organization: **CJSC "Nizhny Novgorod cellular communication"**
Post: **member of the Board of directors**

Period: **1999 - 2003**
Organization: **CJSC "Transsviyaz"**
Post: **member of the Board of directors**

Period: **1999 - 2002**
Organization: **CJSC "Ericsson sviyaz"**
Post: **member of the Board of directors**

Period: **1999 – present time**
Organization: **CJSC "Sotel – Nizhny Novgorod"**
Post: **member of the Board of directors**

Period: **1999 - 2003**
Organization: **CJSC Commercial bank "ONEXIM - VOLGA"**
Post: **member of the Bank's council**

Period: **1999 - present time**
Organization: **OJSC "VolgaTelecom"**
Post: **member of the Management board**

Period: **1999 - 2004**
Organization: **CJSC "Nizhegorodskiyi radiotelephone"**
Post: **member of the Board of directors**

Period: **2001 - 2002**
Organization: **OJSC "Ulyanovskelektrosviyaz"**
Post: **member of the Board of directors**

Period: **2001 - 2002**
Organization: **OJSC "Saratovelektrosviyaz"**
Post: **member of the Board of directors**

Period: **2001 – 2004**
Organization: **The union of manufacturers and consumers of communication equipment**
Post: **member of the Board of directors**

Period: **2001 – present time**
Organization: **Non-commercial partnership "The center of investigation of telecommunication development problems"**
Post: **member of the partnership council**

Period: **2001 - 2002**
Organization: ***OJSC "Sviyazinform" of Samara oblast***
Post: ***member of the Board of directors***

Period: **2002 - 2002**
Organization: ***OJSC "Martelcom"***
Post: ***member of the Board of directors***

Period: **2002 - 2002**
Organization: ***OJSC "Elektrosvyaz" of Orenburg oblast***
Post: ***member of the Board of directors***

Period: **2002 – 2004**
Organization: ***OJSC "National payphone network"***
Post: ***member of the Board of directors***

Period: **2003 - present time**
Organization: ***CJSC "Nizhny Novgorod cellular communication"***
Post: ***Chairman of the Board of directors***

Period: **2003 – present time**
Organization: ***OJSC "Tatincom – T"***
Post: ***Chairman of the Board of directors***

Period: **2003 - present time**
Organization: ***"Autonomous non-commercial organization "Nizhny Novgorod research centre of market environment and corporate relations"***
Post: ***member of the center's council***

Equity stake in the charter capital of the issuer: ***0,14895%***
Stake of the issuer's ordinary shares: ***0,18137%***
Stake in affiliated/dependent companies of the issuer: ***none***
Stake of ordinary shares in affiliated/dependent companies of the issuer: ***none***

Bobin Maxim Victorovich
Year of birth: ***1975***
Education: ***higher education***

Posts held during the last 5 years:
Period: ***1999 - 2000***
Organization: ***Moscow representation office of "NCH Advisors Inc."***
Post: ***lawyer***

Period: ***2000 – present time***
Organization: ***Moscow representation office of "NCH Advisors Inc."***

Post: *legal department head*

Period: *2001 - 2002*

Organization: *Moscow state institute of international relations (University) of the Ministry of Foreign Affairs of Russian Federation*

Post: *teacher at the chair of international law*

Period: *2001 - 2003*

Organization: *OJSC "Science and Production Association "Plastik"*

Post: *member of the Board of directors*

Period: *2001 - present time*

Organization: *OJSC "Abrasive factory "Ilyich"*

Post: *member of the Board of directors*

Period: *2002 – 2003*

Organization: *Association for the investors rights protection*

Post: *member of the Board of directors*

Period: *2003 – present time*

Organization: *OJSC "VolgaTelecom"*

Post: *member of the Board of directors*

Period: *2003 – present time*

Organization: *OJSC "Sibirtelecom"*

Post: *member of the Board of directors*

Equity stake in the charter capital of the issuer: *none*

Stake of the issuer's ordinary shares: *none*

Stake in affiliated/dependent companies of the issuer: *none*

Stake of ordinary shares in affiliated/dependent companies of the issuer: *none*

Degtyarev Valeryi Victorovich

Year of birth: *1957*

Education: *higher education*

Posts held during the last 5 years:

Period: *1999 - 2000*

Organization: *CJSC "Metrocom"*

Post: *director of Marketing and development department*

Period: *2000 - 2000*

Organization: *CJSC "Comcor -TV"*

Post: *first deputy of the General Director*

Period: **2000 - 2001**
Organization: **LLC "DTS"**
Post: **deputy of the General Director**

Period: **2001 - 2001**
Organization: **CJSC "Company TransTeleCom"**
Post: **advisor to president**

Period: **2001 – present time**
Organization: **CJSC "Professional Telecommunications"**
Post: **General Director**

Period **2004 – present time**
Organization: **OJSC "Tetrasviyaz"**
Post: **General Director**

Period: **2001 – present time**
Organization: **CJSC "Professional Telecommunications"**
Post: **member of the Board of directors**

Period: **2004 – present time**
Organization: **CJSC "Radiotel"**
Post: **member of the Board of directors**

Period: **2004 – present time**
Organization: **OJSC "Rostelecom"**
Post: **member of the Board of directors**

Period: **2004 – present time**
Organization: **OJSC "VolgaTelecom"**
Post: **member of the Board of directors**

Equity stake in the charter capital of the issuer: **none**
Stake of the issuer's ordinary shares: **none**
Stake in affiliated/dependent companies of the issuer: **none**
Stake of ordinary shares in affiliated/dependent companies of the issuer: **none**

Dudchenko Vladimir Vladimirovich

Year of birth: **1973**

Education: **higher education**

Posts held during the last 5 years:

Period: **2001 – present time**

Organization: **Moscow representation office of "NCH Advisors Inc."**

Post: **analytical department head**

Period: **1999 - 2001**
Organization: **Moscow representation office of "NCH Advisors Inc."**
Post: **consultant**

Period: **2000 – present time**
Organization: **OJSC "Vladimirenergo"**
Post: **member of the Board of directors**

Period: **2002 - 2004**
Organization: **OJSC "Sviyaz" of Komi Republic**
Post: **member of the Board of directors**

Period: **2002 - present time**
Organization: **OJSC "Dalsviyaz"**
Post: **member of the Board of directors**

Period: **2002 - present time**
Organization: **OJSC "Kirovenergo"**
Post: **member of the Board of directors**

Period: **2003 - present time**
Organization: **OJSC "VolgaTelecom"**
Post: **member of the Board of directors**

Period: **2004 - present time**
Organization: **OJSC "UTK"**
Post: **member of the Board of directors**

Period: **2004 - present time**
Organization: **OJSC "UralSviyazinform"**
Post: **member of the Board of directors**

Equity stake in the charter capital of the issuer: **none**
Stake of the issuer's ordinary shares: **none**
Stake in affiliated/dependent companies of the issuer: **none**
Stake of ordinary shares in affiliated/dependent companies of the issuer: **none**

Romskiy Georgiy Alexeevich
Year of birth: **1956**
Education: **higher education**

Posts held during the last 5 years:

Period: **1999 - 2000**

Organization: ***OJSC “Saint-Petersburg long distance, international telephone”***

Post: ***technical director***

Period: **2000 – present time**

Organization: ***OJSC “Sviayzinvest”***

Post: ***deputy to the General Director***

Period: **2000 - present time**

Organization: ***OJSC “Sviayzinvest”***

Post: ***member of the Management board***

Period: **2001 - 2002**

Organization: ***OJSC “Central telegraph”***

Post: ***member of the Board of directors***

Period: **2001 - present time**

Organization: ***OJSC “UTK”***

Post: ***member of the Board of directors***

Period: **2001 - 2002**

Organization: ***OJSC “MGTS”***

Post: ***member of the Board of directors***

Period: **2001 - present time**

Organization: ***OJSC “Giprosviayz”***

Post: ***Chairman of the Board of directors***

Period: **2001 - 2001**

Organization: ***OJSC “Uraltelcom” of Sverdlovskaya oblast***

Post: ***member of the Board of directors***

Period: **2001 - 2002**

Organization: ***OJSC “Elektrosvyaz” of Kaliningrad oblast***

Post: ***member of the Board of directors***

Period: **2002 - present time**

Organization: ***CJSC “Globus – Telecom”***

Post: ***member of the Board of directors***

Period: **2002 - 2003**

Organization: ***OJSC “Sibirtelecom”***

Post: ***Chairman of the Board of directors***

Period: **2003 – present time**
Organization: **OJSC “Sibirtelecom”**
Post: **member of the Board of directors**

Period: **2002 – 2003**
Organization: **CJSC “Mobitel”**
Post: **member of the Board of directors**

Period: **2003 - 2004**
Organization: **CJSC “Mobitel”**
Post: **Chairman of the Board of directors**

Period: **2003 - present time**
Organization: **OJSC “VolgaTelecom”**
Post: **member of the Board of directors**

Period: **2004 - present time**
Organization: **OJSC “Rostelecom”**
Post: **member of the Management board**

Equity stake in the charter capital of the issuer: **none**
Stake of the issuer’s ordinary shares: **none**
Stake in affiliated/dependent companies of the issuer: **none**
Stake of ordinary shares in affiliated/dependent companies of the issuer: **none**

Savchenko Victor Dmitrievich

Year of birth: **1960**
Education: **higher education**

Posts held during the last 5 years:
Period: **1999 - 2001**
Organization: **Ministry of Justice (Presidium of the Interrepublic Bar)**
Post: **attorney**

Period: **2002 – present time**
Organization: **OJSC “Sviayzinvest”**
Post: **director of the department of legal maintenance**

Period: **2002 - 2002**
Organization: **OJSC “Khantymansiyskokrtelecom”**
Post: **member of the Board of directors**

Period: **2002 - present time**
Organization: **OJSC “Moscow city telephone network”**

Post: *member of the Board of directors*

Period: *2003 - 2003*

Organization: *OJSC "CenterTelecom"*

Post: *member of the Board of directors*

Period: *2003 - present time*

Organization: *OJSC "VolgaTelecom"*

Post: *member of the Board of directors*

Period: *2003 – present time*

Organization: *OJSC "Central telegraph"*

Post: *member of the Management board*

Period: *2004 - present time*

Organization: *LLC "South Ural cellular telephone"*

Post: *member of the Board of directors*

Equity stake in the charter capital of the issuer: *none*

Stake of the issuer's ordinary shares: *none*

Stake in affiliated/dependent companies of the issuer: *none*

Stake of ordinary shares in affiliated/dependent companies of the issuer: *none*

Fedorov Oleg Romanovich

Year of birth: *1968*

Education: *higher education*

Posts held during the last 5 years:

Period: *1999 - 1999*

Organization: *CJSC "Moscow company of investments and innovations"*

Post: *General Director*

Period: *1999 - 2002*

Organization: *SRO NAUFOR*

Post: *member of the Management board*

Period: *1999 – 2003*

Organization: *Association for the investors rights protection*

Post: *head of the group of independent directors with the Association*

Period: *1999 - 2000*

Organization: *SRO NAUFOR*

Post: *head of the Department of the investors rights protection*

Period: **2000 - 2002**
Organization: **SRO NAUFOR**
Post: **director of NAUFOR Consulting center**

Period: **2000 - 2001**
Organization: **SRO NAUFOR**
Post: **head of the Department for infrastructure and competition at the share market**

Period: **2002 - 2003**
Organization: **OJSC "Kalugaenergo"**
Post: **member of the Board of directors**

Period: **2002 – 2003**
Organization: **Association for the investors rights protection**
Post: **deputy to the executive director**

Period: **2002 - 2003**
Organization: **OJSC "Astrakhanenergo"**
Post: **member of the Board of directors**

Period: **2002 - 2003**
Organization: **OJSC "Kurskenergo"**
Post: **member of the Board of directors**

Period: **2002 - 2003**
Organization: **OJSC "Sverdlovenergo"**
Post: **member of the Board of directors**

Period: **2002 – 2003**
Organization: **OJSC "Omskenergo"**
Post: **member of the Board of directors**

Period: **2002 – 2004**
Organization: **OJSC "Nizhnovenergo"**
Post: **member of the Board of directors**

Period: **2003 - 2004**
Organization: **OJSC "Kubanenergo"**
Post: **member of the Board of directors**

Period: **2003 – present time**
Organization: **CJSC "United Financial Group"**
Post: **executive director of corporate finances sector**

Period: **2003 - present time**
Organization: **OJSC "VolgaTelecom"**

Post: *member of the Board of directors*

Period: *2004 - present time*

Organization: *OJSC "Novosibirskenergo"*

Post: *member of the Board of directors*

Equity stake in the charter capital of the issuer: *none*

Stake of the issuer's ordinary shares: *none*

Stake in affiliated/dependent companies of the issuer: *none*

Stake of ordinary shares in affiliated/dependent companies of the issuer: *none*

Chernogorodskiy Sergey Valerievich

Year of birth: *1977*

Education: *higher education*

Posts held during the last 5 years:

Period: *1999- 1999*

Organization: *CJSC "Central Russian Universal Stock Exchange"*

Post: *assistant to the executive President*

Period: *1999 - 1999*

Organization: *OJSC "Sviayzinvest"*

Post: *leading expert of the sector of liquidity increase program of the Department of securities*

Period: *1999 - 2000*

Organization: *OJSC "Sviayzinvest"*

Post: *chief expert of the sector of liquidity increase program of the Department of securities*

Period: *2000 - 2002*

Organization: *OJSC "Sviayzinvest"*

Post: *head of the sector for investor's relations, development of shares secondary market of the securities Department*

Period: *2000 - 2001*

Organization: *OJSC "Elektrosvyaz" of Kaliningrad oblast*

Post: *member of the Board of directors*

Period: *2000 - 2001*

Organization: *OJSC "Martelcom"*

Post: *member of the Board of directors*

Period: *2001 - 2002*

Organization: *OJSC "Martelcom"*

Post: *Chairman of the Board of directors*

Period: *2001 – present time*

Organization: *OJSC "Sviyaz" of Komi Republic*

Post: *member of the Board of directors*

Period: *2002 - 2003*

Organization: *OJSC "Sviayzinvest"*

Post: *deputy to the director of the Department of securities*

Period: *2003 - present time*

Organization: *OJSC "Lensviayz"*

Post: *member of the Board of directors*

Period: *2003 - present time*

Organization: *OJSC "VolgaTelecom"*

Post: *member of the Board of directors*

Period: *2003 - present time*

Organization: *OJSC "Uralsviyazinform"*

Post: *member of the Board of directors*

Period: *2003 - present time*

Organization: *OJSC "Sviayzinvest"*

Post: *director of the Department of stock capital*

Equity stake in the charter capital of the issuer: *none*

Stake of the issuer's ordinary shares: *none*

Stake in affiliated/dependent companies of the issuer: *none*

Stake of ordinary shares in affiliated/dependent companies of the issuer: *none*

Yurchenko Evgenyi Valerievich

Year of birth: *1968*

Education: *higher education*

Posts held during the last 5 years:

Period: *1999 - 2001*

Organization: *CJSC Bank "MENATEP Saint-Petersburg"*

Post: *branch manager*

Period: *2001 - 2002*

Organization: *OJSC Bank "MENATEP Saint-Petersburg"*

Post: *head of the regional center "South-West", vice-president*

Period: *2002 - 2002*

Organization: *OJSC Bank "MENATEP Saint-Petersburg"*
Post: *member of the Management board*

Period: *2002 – present time*
Organization: *OJSC "Sviayzinvest"*
Post: *deputy to the General Director*

Period: *2003 – present time*
Organization: *OJSC "VolgaTelecom"*
Post: *Chairman of the Board of directors*

Period: *2003 – 2004*
Organization: *OJSC "Sibirtelecom"*
Post: *member of the Board of directors*

Period: *2004-present time*
Organization: *OJSC "Sibirtelecom"*
Post: *chairman of the Board of directors*

Period: *2003 – present time*
Organization: *OJSC "Rostelecom"*
Post: *member of the Board of directors*

Period: *2003 – 2004*
Organization: *OJSC "Giprosviayz"*
Post: *member of the Board of directors*

Period: *2003 – present time*
Organization: *OJSC "Sviayzinvest"*
Post: *member of the Management board*

Period: *2003 – 2004*
Organization: *OJSC "Dalsviyaz"*
Post: *member of the Board of directors*

Period: *2004– present time*
Organization: *OJSC "Dalsviyaz"*
Post: *chairman of the Board of directors*

Period: *2003 - 2003*
Organization: *OJSC "RTK – Leasing"*
Post: *member of the Board of directors*

Period: *2003 - present time*
Organization: *OJSC "RTKomm.RU"*

Post: *member of the Board of directors*

Period: *2003 - 2004*

Organization: *CJSC “RusLeasingSviyaz”*

Post: *member of the Board of directors*

Period: *2003 - 2004*

Organization: *CJSC “RTK – Invest”*

Post: *Chairman of the Board of directors*

Period: *2004- present time*

Organization: *CJSC “RTK – Invest”*

Post: *member of the Board of directors*

Period: *2003 - present time*

Organization: *Non-government pension fund “Telecom - Soyuz”*

Post: *member of the fund’s council*

Period: *2003 – present time*

Organization: *OJSC JSCB “Sviyaz – Bank”*

Post: *member of the Board of directors*

Period: *2004 - present time*

Organization: *OJSC “CenterTelecom”*

Post: *member of the Board of directors*

Period: *2004 - present time*

Organization: *OJSC “Central telegraph”*

Post: *member of the Board of directors*

Period: *2004 - present time*

Organization: *CJSC “Registrar -Sviyaz”*

Post: *member of the Board of directors*

Equity stake in the charter capital of the issuer: *none*

Stake of the issuer’s ordinary shares: *none*

Stake in affiliated/dependent companies of the issuer: *none*

Stake of ordinary shares in affiliated/dependent companies of the issuer: *none*

Single and collegial bodies of the issuer’s management.

Single executive body, and also members of collegial executive body of the issuer:

The issuer's single executive body: ***Lyulin Vladimir Fedorovich***

Lyulin Vladimir Fedorovich

Year of birth: ***1938***

Education: ***higher education***

Posts held during the last 5 years:

Period: ***1999 – present time***

Organization: ***OJSC "VolgaTelecom"***

Post: ***General Director***

Period: ***1999 - 2003***

Organization: ***CJSC "Nizhegorodteleservice"***

Post: ***member of the Board of directors***

Period: ***1999 – 2003***

Organization: ***CJSC "Nizhegorodpromstroibank"***

Post: ***member of the Board of directors***

Period: ***1999 – present time***

Organization: ***OJSC "VolgaTelecom"***

Post: ***member of the Board of directors***

Period: ***1999 - 2001***

Organization: ***CJSC "TeleRoss – Nizhny Novgorod"***

Post: ***member of the Board of directors***

Period: ***1999 - 2001***

Organization: ***All-Russia CJSC "Nizhegorodskaya Yarmarka"***

Post: ***member of the Board of directors***

Period: ***1999 – present time***

Organization: ***Non-government pension Fund "Doveriye"***

Post: ***Chairman of the Fund's council***

Period: ***1999 – 2003***

Organization: ***CJSC "Nizhny Novgorod cellular communication"***

Post: ***member of the Board of directors***

Period: ***1999 - 2003***

Organization: ***CJSC "Transsviyaz"***

Post: ***member of the Board of directors***

Period: **1999 - 2002**
Organization: **CJSC "Ericsson sviyaz"**
Post: **member of the Board of directors**

Period: **1999 – present time**
Organization: **CJSC "Sotel – Nizhny Novgorod"**
Post: **member of the Board of directors**

Period: **1999 - 2003**
Organization: **CJSC Commercial bank "ONEXIM - VOLGA"**
Post: **member of the Bank's council**

Period: **1999 - present time**
Organization: **OJSC "VolgaTelecom"**
Post: **member of the Management board**

Period: **1999 - 2004**
Organization: **CJSC "Nizhegorodskiy radiotelephone"**
Post: **member of the Board of directors**

Period: **2001 - 2002**
Organization: **OJSC "Ulyanovskelektrosviyaz"**
Post: **member of the Board of directors**

Period: **2001 - 2002**
Organization: **OJSC "Saratovelektrosviyaz"**
Post: **member of the Board of directors**

Period: **2001 – 2004**
Organization: **The union of manufacturers and consumers of communication equipment**
Post: **member of the Board of directors**

Period: **2001 – present time**
Organization: **Non-commercial partnership "The center of research of telecommunication development problems"**
Post: **member of the partnership council**

Period: **2001 - 2002**
Organization: **OJSC "Sviyazinform" of Samara oblast**
Post: **member of the Board of directors**

Period: **2002 - 2002**
Organization: **OJSC "Martelcom"**
Post: **member of the Board of directors**

Period: **2002 - 2002**
Organization: ***OJSC "Elektrosvyaz" of Orenburg oblast***
Post: ***member of the Board of directors***

Period: **2002 – 2004**
Organization: ***OJSC "National payphone network"***
Post: ***member of the Board of directors***

Period: **2003 - present time**
Organization: ***CJSC "Nizhny Novgorod cellular communication"***
Post: ***Chairman of the Board of directors***

Period: **2003 – present time**
Organization: ***OJSC "Tatincom – T"***
Post: ***Chairman of the Board of directors***

Period: **2003 - present time**
Organization: ***"Autonomous non-commercial organization "Nizhny Novgorod research centre of market environment and corporate relations"***
Post: ***member of the center's council***

Equity stake in the charter capital of the issuer: ***0.14895%***
Stake of the issuer's ordinary shares: ***0,18137%***
Stake in affiliated/dependent companies of the issuer: ***none***
Stake of ordinary shares in affiliated/dependent companies of the issuer: ***none***

Vystorop Vasilyi Petrovich
Year of birth: ***1949***
Education: ***higher education***

Posts held during the last 5 years:
Period: ***1999 - 1999***
Organization: ***military unit 41635 of Moscow military district, Nizhny Novgorod***
Post: ***chief of army telecommunications forces***

Period: ***1999 - 2000***
Organization: ***OJSC "VolgaTelecom"***
Post: ***chief of mobilization preparation and emergency situations department***

Period: ***2000 - present time***
Organization: ***OJSC "VolgaTelecom"***
Post: ***deputy to the General Director***

Period: ***2000 - present time***
Organization: ***OJSC "VolgaTelecom"***

Post: *member of the Management board*

Equity stake in the charter capital of the issuer: *none*

Stake of the issuer's ordinary shares: *none*

Stake in affiliated/dependent companies of the issuer: *none*

Stake of ordinary shares in affiliated/dependent companies of the issuer: *none*

Grigorieva Lyubov Ivanovna

Year of birth: *1953*

Education: *higher education*

Posts held during the last 5 years:

Period: *1999 - 2002*

Organization: *LLC "First independent registrar"*

Post: *Chairman of the board of directors*

Period: *1999 - 2001*

Organization: *OJSC "Nizhniy Novgorod regional center "Myza"*

Post: *member of the Board of directors*

Period: *1999 – present time*

Organization: *OJSC "VolgaTelecom"*

Post: *member of the Management board*

Period: *1999 – present time*

Organization: *OJSC "VolgaTelecom"*

Post: *deputy to the General Director*

Period: *1999 - 2003*

Organization: *OJSC "VolgaTelecom"*

Post: *member of the Board of directors*

Period: *2001 - 2002*

Organization: *OJSC "Kirovelektrosviyaz"*

Post: *Member of the Board of directors*

Period: *2001 - 2002*

Organization: *OJSC "UdmurtTelecom"*

Post: *Member of the Board of directors*

Period: *2001 - 2002*

Organization: *CJSC "RusLeasingSviyaz"*

Post: *Member of the Board of directors*

Period: *2001 - 2002*

Organization: *OJSC "Sviyazinform" of Penza oblast*

Post: *Member of the Board of directors*

Period: *2002 – 2003*

Organization: *LLC "The First independent registrar"*

Post: *member of the Board of directors*

Period: *2003 - present time*

Organization: *CJSC "Nizhny Novgorod cellular communication"*

Post: *member of the Board of directors*

Period: *2003 - present time*

Organization: *CJSC "Orenburg - GSM"*

Post: *Chairman of the Board of directors*

Period: *2003 - present time*

Organization: *CJSC "Saratov Mobile"*

Post: *member of the Board of directors*

Period: *2003 – present time*

Organization: *OJSC "Tatincom – T"*

Post: *member of the Board of directors*

Period: *2004 - present time*

Organization: *CJSC "Public telephone Saratov"*

Post: *member of the Board of directors*

Period: *2004 - present time*

Organization: *CJSC "Digital networks of Udmurtiya - 900"*

Post: *member of the Board of directors*

Period: *2004 - present time*

Organization: *OJSC "Informational Commercial Networks "Omrix"*

Post: *member of the Board of directors*

Period: *2004 - present time*

Organization: *CJSC "Ulyanovsk GSM"*

Post: *member of the Board of directors*

Equity stake in the charter capital of the issuer: *0.00015%*

Stake of the issuer's ordinary shares: *0,00021%*

Stake in affiliated/dependent companies of the issuer: *none*

Stake of ordinary shares in affiliated/dependent companies of the issuer: *none*

Dyakonov Mikhail Vasilievich

Year of birth: ***1954***

Education: ***higher education***

Posts held during the last 5 years:

Period: ***1999 - 1999***

Organization: ***LLC "Sviyazstroykom"***

Post: ***director, technical director***

Period: ***1999 - present time***

Organization: ***OJSC "VolgaTelecom"***

Post: ***member of the Management board***

Period: ***1999 - present time***

Organization: ***OJSC "VolgaTelecom"***

Post: ***deputy to the General Director***

Period: ***2001 - 2002***

Organization: ***OJSC "Sviyazinform" of the Republic of Mordoviya***

Post: ***member of the Board of directors***

Period: ***2001 - 2002***

Organization: ***OJSC "Sviyazinform" of the Chuvash republic***

Post: ***member of the Board of directors***

Equity stake in the charter capital of the issuer: ***none***

Stake of the issuer's ordinary shares: ***none***

Stake in affiliated/dependent companies of the issuer: ***none***

Stake of ordinary shares in affiliated/ dependent companies of the issuer: ***none***

Evdokimov Oleg Lvovich

Year of birth: ***1963***

Education: ***higher education***

Posts held during the last 5 years:

Period: ***1999 - 2000***

Organization: ***OJSC "VolgaTelecom"***

Post: ***leading engineer***

Period: ***2000 - 2003***

Organization: ***OJSC "VolgaTelecom"***

Post: ***deputy to the General Director***

Period: **2003 – present time**
Organization: **OJSC "VolgaTelecom"**
Post: **deputy to the General Director (new and information technologies)**

Period: **2003 – present time**
Organization: **OJSC "VolgaTelecom"**
Post: **member of the Management board**

Period: **2003 – present time**
Organization: **CJSC "Nizhegorodteleservice"**
Post: **member of the Board of directors**

Period: **2004 - present time**
Organization: **CJSC "Informational Commercial Networks "Omrix"**
Post: **member of the Board of directors**

Equity stake in the charter capital of the issuer: **0.00016%**
Stake of the issuer's ordinary shares: **0,00009%**
Stake in affiliated/dependent companies of the issuer: **none**
Stake of ordinary shares in affiliated/ dependent companies of the issuer: **none**

Elkin Sergey Leonidovich
Year of birth: **1949**
Education: **higher education**

Posts held during the last 5 years:
Period: **1999 - 2001**
Organization: **OJSC "UdmurtTelecom"**
Post: **member of the Management board**

Period: **1999 - 2001**
Organization: **OJSC "UdmurtTelecom"**
Post: **first deputy to the General Director**

Period: **2001 - 2002**
Organization: **OJSC "Sviyazinform" of Samara oblast**
Post: **Chairman of the Management board**

Period: **2001 - 2002**
Organization: **OJSC "Sviyazinform" of Samara oblast**
Post: **General Director**

Period: **2002 - 2002**

Organization: *OJSC "VolgaTelecom"*

Post: *deputy to the General Director – director of "Samaraelektrosviyaz" branch*

Period: *2002 – present time*

Organization: *OJSC "VolgaTelecom"*

Post: *deputy to the General Director – director of Samara branch*

Period: *2003 – present time*

Organization: *OJSC "VolgaTelecom"*

Post: *member of the Management board*

Equity stake in the charter capital of the issuer: *0,04756%*

Stake of the issuer's ordinary shares: *0,05637%*

Stake in affiliated/dependent companies of the issuer: *none*

Stake of ordinary shares in affiliated/ dependent companies of the issuer: *none*

Kirillov Alexander Ivanovich

Year of birth: *1956*

Education: *higher education*

Posts held during the last 5 years:

Period: *1999 – present time*

Organization: *CJSC "Pulse - Radio – Yoshkar-Ola"*

Post: *Chairman of the Board of directors*

Period: *1999 – present time*

Organization: *CJSC "Pulse - Radio"*

Post: *Chairman of the Board of directors*

Period: *1999 - 2002*

Organization: *OJSC "Martelcom" of Maryi El Republic*

Post: *General Director*

Period: *2002 – present time*

Organization: *OJSC "VolgaTelecom"*

Post: *deputy to the General Director - director of the branch in Maryi El Republic*

Period: *2002 - 2002*

Organization: *OJSC "VolgaTelecom"*

Post: *deputy to the General Director – director of "Martelcom" branch of Maryi El Republic*

Period: *2003 – present time*

Organization: *OJSC "VolgaTelecom"*

Post: *member of the Management board*

Equity stake in the charter capital of the issuer: *0.06681%*

Stake of the issuer's ordinary shares: **0,08757%**

Stake in affiliated/dependent companies of the issuer: **none**

Stake of ordinary shares in affiliated/ dependent companies of the issuer: **none**

Korolkov Oleg Animpadistovich

Year of birth: **1941**

Education: **higher education**

Posts held during the last 5 years:

Period: **1999 – present time**

Organization: ***CJSC "Saratov system of cellular communication"***

Post: ***member of the Board of directors***

Period: **1999 - 2002**

Organization: ***OJSC "Saratovelektrosviyaz"***

Post: ***General Director***

Period: **1999 - present time**

Organization: ***CJSC "Public Telephone Saratov"***

Post: ***member of the Board of directors, Chairman of the Board of directors***

Period: **2002 - 2002**

Organization: ***OJSC "VolgaTelecom"***

Post: ***deputy to the General Director – director of "Saratovelektrosviyaz" branch***

Period: **2002 - present time**

Organization: ***OJSC "VolgaTelecom"***

Post: ***deputy to the General Director – director of Saratov branch***

Period: **2003 - present time**

Organization: ***OJSC "VolgaTelecom"***

Post: ***member of the Management board***

Equity stake in the charter capital of the issuer: **0.10259%**

Stake of the issuer's ordinary shares: **0,12359%**

Stake in affiliated/dependent companies of the issuer: **none**

Stake of ordinary shares in affiliated/ dependent companies of the issuer: **none**

Kormilitsyna Lyudmila Alexeevna

Year of birth: **1955**

Education: **higher education**

Posts held during the last 5 years:

Period: **1999 - 1999**

Organization: ***OJSC "Yamalelektrosviyaz"***

Post: ***member of the Board of directors***

Period: **1999 - 2000**
Organization: **OJSC "Rostovelektrosviyaz"**
Post: **member of the Board of directors**

Period: **1999 - 2000**
Organization: **OJSC "Rostelecom"**
Post: **member of the Board of directors**

Period: **1999 - 1999**
Organization: **OJSC "Sviayzinvest"**
Post: **chief expert of communication service**

Period: **1999 - 2001**
Organization: **OJSC "Sviayzinvest»**
Post: **head of sector of communication Department**

Period: **1999 - 2002**
Organization: **OJSC "Yamalelektrosviyaz"**
Post: **Chairman of the Board of directors**

Period: **2000 - 2002**
Organization: **OJSC "Sviyazinform" of Penza oblast**
Post: **Chairman of the Board of directors**

Period: **2001 - present time**
Organization: **OJSC "Sviayzinvest»**
Post: **deputy to the director of communication Department**

Period: **2003 - present time**
Organization: **OJSC "VolgaTelecom"**
Post: **member of the Management board**

Period: **2003 - 2003**
Organization: **OJSC "UTK"**
Post: **member of the Management board**

Equity stake in the charter capital of the issuer: **none**
Stake of the issuer's ordinary shares: **none**
Stake in affiliated/dependent companies of the issuer: **none**
Stake of ordinary shares in affiliated/ dependent companies of the issuer: **none**

Petrov Mikhail Victorovich
Year of birth: **1973**
Education: **higher**

Posts held during the last 5 years:

Period: **1999 - 1999**

Organization: **CJSC "Saratov-Mobile"**

Post: **Technical director**

Period: **1999 - 2001**

Organization: **CJSC "Saratov-Mobile"**

Post: **General Director**

Period: **2001 – present time**

Organization: **CJSC "Nizhny Novgorod Cellular Communication"**

Post: **General Director**

Period: **2003 – present time**

Organization: **CJSC "Nizhny Novgorod Cellular Communication"**

Post: **member of the Board of directors**

Period: **2003 – present time**

Organization: **CJSC "Nizhny Novgorod Cellular Communication"**

Post: **chairman of the Management board**

Period: **2003 – present time**

Organization: **CJSC "Orenburg GSM"**

Post: **member of the Board of directors**

Period: **2003 – present time**

Organization: **CJSC "Ulyanovsk GSM"**

Post: **chairman of the Board directors**

Period: **2003 – present time**

Organization: **OJSC "Tatincom - T"**

Post: **member of the Board of directors**

Period: **2003 – present time**

Organization: **CJSC "Saratov Mobile"**

Post: **member of the Board of directors**

Period: **2004 – present time**

Organization: **LLC «Udmurtskie Cellular Networks – 450"**

Post: **member of the Board of directors**

Period: **2004 – present time**

Organization: **OJSC "VolgaTelecom"**

Post: **member of the Management board**

Equity stake in the charter capital of the issuer: *none*
Stake of the issuer's ordinary shares: *none*
Stake in affiliated/dependent companies of the issuer: *none*
Stake of ordinary shares in affiliated/ dependent companies of the issuer: *none*

Popkov Nikolai Ivanovich

Year of birth: *1973*

Education: *higher education*

Posts held during the last 5 years:

Period: *1999 - 2000*

Organization: *OJSC "Razvitie"*

Post: *Chief accountant*

Period: *2000 - 2001*

Organization: *OJSC "VolgaTelecom"*

Post: *lead accountant of the accounts department*

Period: *2001 - 2002*

Organization: *OJSC "VolgaTelecom"*

Post: *deputy to the chief accountant of the main accounts department*

Period *2002 - 2002*

Organization: *OJSC "VolgaTelecom"*

Post: *first deputy to the chief accountant*

Period: *2003 – present time*

Organization: *OJSC "VolgaTelecom"*

Post: *Chief accountant of the General management*

Period: *2003 – present time*

Organization: *OJSC "VolgaTelecom"*

Post: *member of the Management board*

Equity stake in the charter capital of the issuer: *none*

Stake of the issuer's ordinary shares: *none*

Stake in affiliated/dependent companies of the issuer: *none*

Stake of ordinary shares in affiliated/ dependent companies of the issuer: *none*

Shchukina Elvira Konstantinovna

Year of birth: *1954*

Education: *higher education*

Posts held during the last 5 years:

Period: **1999 - 1999**

Organization: **Administration of the city of Nizhny Novgorod**

Post: **head of legal department of administration of the city of Nizhny Novgorod**

Period: **1999 - 1999**

Organization: **CJSC Company "Nizhegorodskaya real estate"**

Post: **deputy to the director**

Period: **1999 - 2001**

Organization: **State Unitary Enterprise of Nizhny Novgorod oblast «Nizhtekhinventarizatsiya»**

Post: **head of legal department**

Period: **2001 - 2002**

Organization: **State Unitary Enterprise of Nizhny Novgorod oblast «Nizhtekhinventarizatsiya»**

Post: **head of the sector of legal provision**

Period: **2002 - 2003**

Organization: **OJSC "VolgaTelecom"**

Post: **head of legal sector**

Period: **2003 – present time**

Organization: **OJSC "VolgaTelecom"**

Post: **director of legal department**

Period: **2003 – present time**

Organization: **OJSC "VolgaTelecom"**

Post: **member of the Management board**

Equity stake in the charter capital of the issuer: **none**

Stake of the issuer's ordinary shares: **none**

Stake in affiliated/dependent companies of the issuer: **none**

Stake of ordinary shares in affiliated/ dependent companies of the issuer: **none**

Sipatova Taisiya Mikhailovna

Year of birth: **1954**

Education: **higher education**

Posts held during the last 5 years:

Period: **1999 - 2001**

Organization: **Department of finances of the Administration of Nizhny Novgorod oblast**

Post: **first deputy to the Department director**

Period: **2001 - 2002**

Organization: **Department of finances of the Administration of Nizhny Novgorod oblast**

Post: **acting as director of the Department of finances**

Period: **2002 - 2002**
Organization: **OJSC "VolgaTelecom"**
Post: **head of treasury**

Period: **2002 - 2002**
Organization: **OJSC "VolgaTelecom"**
Post: **deputy to the General Director**

Period: **2003 - present time**
Organization: **OJSC "VolgaTelecom"**
Post: **first deputy to the General Director (economics and finances)**

Period: **2003 - present time**
Organization: **OJSC "VolgaTelecom"**
Post: **member of the Management board**

Period: **2003 – present time**
Organization: **CJSC Joint Stock Commercial Bank "C - Bank"**
Post: **member of the Board of directors**

Period: **2004 - present time**
Organization: **CJSC "Nizhny Novgorod Cellular Communication"**
Post: **member of the Board of directors**

Equity stake in the charter capital of the issuer: **none**
Stake of the issuer's ordinary shares: **none**
Stake in affiliated/dependent companies of the issuer: **none**
Stake of ordinary shares in affiliated/ dependent companies of the issuer: **none**

Sklyarov Ivan Petrovich
Year of birth: **1948**
Education: **higher education**

Posts held during the last 5 years:
Period: **1999 - 2001**
Organization: **Administration of Nizhny Novgorod oblast**
Post: **The Governor of Nizhny Novgorod oblast**

Period: **2001 - 2002**
Organization: **OJSC "VolgaTelecom"**
Post: **deputy to the General Director**

Period: **2003 - present time**
Organization: **OJSC "VolgaTelecom"**
Post: **deputy to the General Director for marketing (commercial director)**

Period: **2003 - present time**
Organization: **OJSC "VolgaTelecom"**
Post: **member of the Management board**

Equity stake in the issuer's charter capital: **0.00103%**
Stake of the issuer's ordinary shares: **none**
Stake in affiliated/dependent companies of the issuer: **none**
Stake of ordinary shares in affiliated/ dependent companies of the issuer: **none**

5.3. Data on the size of remuneration, benefits and/or compensation of expenses for each management body of the issuer

THE COMPANY'S GENERAL DIRECTOR

Criteria of determination and the size of remuneration of the Company's General Director are stipulated by the terms and conditions of the Labor contract approved by the Board of directors (Minutes № 2 of April 10, 2003).

THE COMPANY'S BOARD OF DIRECTORS

The amount of income of all members of the Board of directors for 2003: **22 149 719 rubles**

The remuneration of the members of the Board of directors for 2003 is defined in accordance with the Provision on the Board of directors and amounts to 13 394 545 rubles. The members of the Board of directors who are the staff members of OJSC "VolgaTelecom", received in 2003 the salary in the amount of 3 119 547 rubles according to the staff schedule, and also bonuses in the amount of 3 038 828 rubles and other income of the issuer in the amount of 2 596 799 rubles.

Members of the Company's Board of directors, during the period of their duties execution, are paid remuneration and compensations of expenses related to their execution of functions of the Board of directors members

The remuneration to the members of the Board of directors consists of the quarterly and annual ones.

Quarterly remuneration to each member of the Board of directors is established in the amount of 200 000 rubles.

For the Chairman of the Board of directors the remuneration is fixed with coefficient of 1.5.

Quarterly remuneration of a member of the Board of directors is decreased by:

30% - in case of his (her) presence at less than half of sessions of the Board of directors held in the form of joint attendance;

100% - if he (she) participated in less than half of all held sessions of the Board of directors

For the quarter, in which the reelection of the Board of directors occurred, the remuneration to a member of the Board of directors is paid proportionally to the time worked in this quarter

Annual remuneration for the entire structure of the Company's Board of directors is established as the sum of deductions according to norms (percent):

- of EBITDA of the Company by IAS accounting statement data for the report period;

- of the Company's net profit by the results of the report year, allocated to the payment of dividends.

Annual remuneration is distributed among all members of the Board of directors in equal shares.

Annual remuneration of a member of the Board of directors is decreased by 50% in case of his (her) participation in less than half of all Board of directors sessions held during the period of his term of office.

Norms (percent) of deductions for the calculation of annual remuneration are defined by the resolution of the shareholders general meeting, electing the specified structure of the Board of directors.

Annual remuneration to a member of the Board of directors is paid not later than 3 months after the termination of the term of office of the specified Board of directors structure.

The Board of directors members who are the members of the Company's Board of directors committee, are paid an increment to quarterly remuneration, connected with performance by them of their functions of the Board of directors committees members, in the amount of 40 000 rubles (for the participation in each Committee), and the Board of directors member may not be in more than two Board of directors committees simultaneously.

For the Chairman of a committee of the Board of directors the specified increment is established with coefficient of 1,25.

The Board of directors members are entitled to participate in option programs, carried out by the Company?

According to the resolution of the annual general meeting of shareholders of June 22, 2004, (minutes №4), the following norms (percent) of deductions are approved for calculating annual remuneration to the Board of directors members, elected at the specified annual general meeting of shareholders:

- in the amount of 0,14% of EBITDA by IAS accounting statement data for 2004;
- in the amount of 0,22% of the Company's net profit for 2004 allocated to the payment of dividends.

THE COMPANY'S MANAGEMENT BOARD

The amount of income of all members of the Management board for 2003: 37 212 084 rubles

The income of Management board members in 2003 is formed by their income as staff members of OJSC "VolgaTelecom", including the salary in the amount of 12 488 180 rubles according to the staff schedule, bonuses in the amount of 10 161 771 rubles, compensation of expenses in the amount of 225 060 rubles and other income of the issuer in the amount of 3 879 693 rubles and also by the remuneration, defined in accordance with the Provision on the Management board, in the amount of 10 497 380 rubles.

The members of the Company's Management board during the period of their duties execution are paid remuneration and compensations of expenses related to their execution of the functions of the members of the Management board.

The size and the procedure of payment of remuneration and also its distribution among the Management board members are defined by the resolution of the Company's Board of directors.

The Management board members are entitled to participate in option programs, carried out by the Company.

The data on income of persons being members of several management bodies of the issuer are provided in the data on collegiate management body – the company's Board of directors.

5.4. Data on the structure and scope of competence of the bodies controlling the issuer's financial-economic activity

For the purpose of control over OJSC "VolgaTelecom" financial and economic activity, the Auditing committee, structural subdivision- Department of internal audit, performing the functions of internal control, are created and also the independent auditor is involved.

Auditing committee – is the Company's independent body of control, elected at the annual shareholders meeting for the period till the next annual general shareholders meeting, and consisting of 5 persons. (Article 17 of the Charter)

Powers of separate members or of the Auditing committee can be terminated early by a resolution of the general meeting of shareholders. In case of the early termination of office of Auditing committee members, the authority of the new Auditing committee shall be effective till the next annual general meeting of shareholders.

In a case when the quantity of members of the Auditing committee decreases to less than half of elected members of the Auditing committee, the Board of directors is obliged to convoke an extraordinary general meeting of shareholders for the election of a new Auditing committee. The remaining members of the Auditing committee carry out the functions till election of a new Auditing committee at the extraordinary general meeting of shareholders.

The competence of the Auditing committee comprises the following issues:

- Checking of reliability of the data contained in reports and other financial documents of the Company;
- Revealing the facts of infringement of procedures of book keeping and performance of financial reporting established by legal acts of the Russian Federation;
- Checking observance of legal norms at calculation and payment of taxes;
- Revealing the facts of infringement of legal acts of the Russian Federation according to which the Company carries out its financial and economic activity;
- Rating of economic feasibility of financial and economic operations of the Company.

Checking (audit) of financial and economic activity of the Company by the Auditing committee is carried out by the results of the Company's activity for a year.

Checking (audit) of financial and economic activity of the Company is carried out also at any time:

- on the initiative of the Auditing committee of the Company;
- by the resolution adopted by the general meeting of shareholders of the Company;
- by the resolution of the Board of directors of the Company;
- at the request the shareholder (shareholders) of the Company, owning in aggregate at least 10 percent of the Company's shares voting on all issues of the competence of the general meeting of shareholders as of the date of presentation of the request.

At the request of the Auditing committee, the persons occupying posts in the Company's management bodies are obliged to present documents on financial and economic activity of the Company.

The procedure of activity of the Auditing committee, and also the size and the procedure of payment of remuneration to the Auditing committee members are defined by the Provision on the Auditing committee of the Company, approved by the general meeting of shareholders.

In order to secure permanent internal control over all economic operations in the Company, there is a special structural subdivision, created in the Company, which is not dependent on the executive bodies of the Company- Department of internal audit, the activity of which is directly controlled by the Board of directors of the Company.

The functions of the specified structural subdivision, the procedure of its activity, the procedure of appointment of the employees, requirements to them are defined by an internal document approved by the Board of directors of the Company.

For checking and confirming the correctness of the annual financial reporting, OJSC "VOLGATELECOM" annually employs a professional auditor. For 2004 the general meeting of shareholders approved CJSC "ERNST AND YOUNG VNESHAUDIT" as the Company's auditor.

The provisions of the contract concluded with the auditor, including the size of payment for his services, are confirmed by the Board of directors of the Company.

Audit of the Company's activity should be carried out at any time upon the request of shareholders whose cumulative share in the charter capital is at least 10 percent. Shareholders - initiators of audit submit a written request to the Board of directors which should contain the cause of request, the name (names) of shareholders, quantity and category (type) of shares belonging to them, the signature of the shareholder or of his authorized representative. If the request is signed by the authorized representative, the power of attorney should be attached to it.

5.5. Information about the persons making up the structure of bodies controlling the issuer's financial-economic activity

Auditing committee consists of 5 persons:

Belyaev Konstantin Vladimirovich

Year of birth: ***1968***

Education: ***higher education***

Posts held during the last 5 years:

Period: ***1999 - 2001***

Organization: ***OJSC "Artelecom"***

Post: ***chief accountant***

Period: ***2001 – present time***

Organization: ***OJSC "Sviayzinvest"***

Post: ***chief accountant***

Period: ***2002 - 2002***

Organization: ***OJSC "Yartelecom"***

Post: ***member of the Board of directors***

Period: ***2002 - 2002***

Organization: ***OJSC "Artelecom"***

Post: ***member of the Board of directors***

Period: **2003 – 2003**

Organization: ***OJSC Joint Stock Commercial Bank “Sviyaz-Bank”***

Post: ***member of the Board of directors***

Equity stake in the charter capital of the issuer: ***none***

Stake of the issuer’s ordinary shares: ***none***

Stake in affiliated/dependent companies of the issuer: ***none***

Stake of ordinary shares in affiliated/dependent companies of the issuer: ***none***

Alekhin Sergey Imanovich

Year of birth: ***1977***

Education: ***higher education***

Posts held during the last 5 years:

Period: ***1999 - 1999***

Organization: ***LLC "KRAFT"***

Post: ***chief accountant***

Period: ***1999 - 2000***

Organization: Joint-stock company of closed type ***NPP “Energoresource”***

Post: ***chief accountant***

Period: ***2000 - 2000***

Organization: ***LLC "Avista"***

Post: ***chief accountant***

Period: ***2000 - 2000***

Organization: ***CJSC "Editorial office of magazine “Chief accountant”***

Post: ***editor-expert***

Period: ***2000 –2003***

Organization: ***OJSC "Sviayzinvest"***

Post: ***chief expert of internal audit section of Department for internal audit and economic analyses.***

Period: ***2003 – present time***

Organization: ***OJSC "Sviayzinvest"***

Post: ***chief expert of the section of internal audit of dependent companies of OJSC “Sviayzinvest” of the Department for internal audit***

Equity stake in the charter capital of the issuer: ***none***

Stake of the issuer’s ordinary shares: ***none***

Stake in affiliated/dependent companies of the issuer: ***none***

Stake of ordinary shares in affiliated/dependent companies of the issuer: ***none***

Degtyareva Elena Petrovna

Year of birth: **1964**

Education: **higher education**

Posts held during the last 5 years:

Period: **1999 - 2000**

Organization: **OJSC “Giprosviayz”**

Post: **expert of II category**

Period: **2000 – present time**

Organization: **OJSC “Sviayzinvest”**

Post: **leading expert of department of communication”**

Period: **2003 –2004**

Organization: **OJSC “Stavtelecom in the name of V.I. Kuzminova”**

Post: **member of the Board of directors**

Equity stake in the charter capital of the issuer: **none**

Stake of the issuer’s ordinary shares: **none**

Stake in affiliated/dependent companies of the issuer: **none**

Stake of ordinary shares in affiliated/dependent companies of the issuer: **none**

Tikhonov Sergey Vladimirovich

Year of birth: **1973**

Education: **higher education**

Posts held during the last 5 years:

Period: **1999 - 1999**

Organization: **State tax service of Yaroslavl city**

Post: **tax official of 1st rank**

Period: **1999 - 2000**

Organization: **OJSC “Yaroslavskiy tyre works”**

Post: **accountant of 2nd category**

Period: **2000 - 2000**

Organization: **OJSC “Yaroslavrezinotehnica”**

Post: **deputy to the head of financial service**

Period: **2000 - 2000**

Organization: **department of finances of the City executive board of Yaroslavl city**

Post: **chief expert**

Period: **2000 - 2001**

Organization: **LLC “Most-Agro”**

Post: **chief accountant**

Period: **2001 - 2003**
Organization: **CJSC “Unicon”, Moscow city**
Post: **chief expert of the department of audit services**

Period: **2003 - present time**
Organization: **OJSC “Sviayzinvest”**
Post: **chief expert of the Department of internal audit**

Equity stake in the charter capital of the issuer: **none**
Stake of the issuer’s ordinary shares: **none**
Stake in affiliated/dependent companies of the issuer: **none**
Stake of ordinary shares in affiliated/dependent companies of the issuer: **none**

Frolov Kirill Victorovich
Year of birth: **1977**
Education: **higher education**

Posts held during the last 5 years:
Period: **1999 - 2000**
Organization: **LLC “Dubrovki”**
Post: **chief accountant**

Period: **2000 - 2001**
Organization: **LLC Joint-stock fund “A-HOLD”**
Post: **auditor**

Period: **2001 - 2003**
Organization: **OJSC “Sviayzinvest”**
Post: **chief expert of internal audit section of the Department for internal audit and economic analysis**

Period: **2003 – present time**
Organization: **OJSC “Sviayzinvest”**
Post: **deputy to the director of the Department – the head of the section of the Department of internal audit**

Equity stake in the charter capital of the issuer: **none**
Stake of the issuer’s ordinary shares: **none**
Stake in affiliated/dependent companies of the issuer: **none**
Stake of ordinary shares in affiliated/dependent companies of the issuer: **none**

5.6. Data on the size of remuneration, benefits and/or compensation of expenses for the body controlling the issuer's financial-economic activity

The amount of income of all members of the auditing committee for 2003: *2 331 054 rubles*

The payments to the members of the Auditing committee in 2003 consist of remuneration, defined in accordance with the Provision on the Auditing committee in the amount of 1 888 310 rubles and of the income of issuer's staff member – Feklin A.V.

For the Auditing committee's work (including for holding sessions of the Auditing committee and for the time of carrying out audits) the Company provides buildings equipped with office appliances (telephones, faxes, computers, printers and other office appliances at the reasonable request of the Auditing committee's chairman). The buildings provided should be located so that they made no hindrances in the Auditing committee's work.

The Company at its own expense provides the Auditing committee with stationery and other expendable materials in the amount necessary for the Auditing committee's activity.

The members of the Auditing committee are compensated all confirmed expenses related to their execution of their duties of the members of the Auditing committee.

The members of the Auditing committee in the period of their execution of their duties are paid quarterly remuneration in the amount of 150 000 rubles to each of them.

The quarterly remuneration for the Auditing committee chairman is established with coefficient 1,3.

The remuneration of the Auditing committee member for the quarter, in which the reelection of the Auditing committee occurred, is paid proportionally to the time worked in the quarter.

5.7. Data on the numbers and generalized data on education and composition of the issuer's employees (workers), and also the data on the change of the numbers of the issuer's employees (workers)

Index name	Report period II quarter of 2004
Staff on the payroll, persons	47 673,00
The amount of monetary funds, forwarded to labor remuneration, rubles	1 185 218,90
The amount of monetary funds forwarded to social welfare, rubles	24 569,90
Total amount of expended monetary funds, rubles	1 209 788,80

Index name	Report period II quarter of 2004	
	Number	%
The employees (workers) whose age is under 25, %	3 336	6,7

The employees (workers) whose age is between 25 and 35, %	11 248	22,7
The employees (workers) whose age is between 35 and 55, %	31 660	63,7
The employees (workers) whose age is more than 55, %	3 403	6,9
Total: 100%	49 647	100,0
including:		
Having secondary and/or complete general education, %;	16 464	33,1
Having basic and /or secondary vocational education, %;	21 991	44,3
Having higher vocational education, %	11 158	22,5
Having postgraduate vocational study, %	34	0,1

5.8. Data on any liabilities of the issuer to the employees (workers) related to their opportunities to participate in the issuer's Charter capital (share fund)

The issuer has no liabilities to the employees (workers) related to their opportunity to participate in the issuer's charter capital.

VI. Data on the issuer's participants (stockholders) and on related party transactions made by the issuer

6.1. Data on the total number of the issuer's stockholders (participants)

Total number of the issuer's shareholders (participants) as of the date of the end of the report quarter: **31 134**.

Out of them **34** are nominee shareholders:

6.2. Data on the issuer's participants (stockholders) possessing at least 5% of the issuer's Charter capital (share fund) or at least 5% of the issuer's common stock, and also the data on participants (stockholders) of such entities, possessing at least 20% of the Charter capital (share fund) or at least 20% of their common stock

1. Full and abbreviated names:

Open Joint Stock Company "Investment company of communication"
OJSC "Sviayzinvest"

Location: ***Russian Federation, 119121, Moscow, Pluyshchikha str., 55, bld. 2***

Identification Taxpayer Number: ***7710158355***

The size of the issuer's participant (shareholder) stake in the issuer's charter capital: ***38,0035%***

The size of the stake of the issuer's ordinary shares: ***50,6704%***

Shareholders (participants) possessing at least 20% of the authorized capital or at least 20% of ordinary shares of the issuer's shareholder (participant):

1. Full and abbreviated names:

Ministry of property relations of Russian Federation

Location: **Russian Federation, 103865, Moscow, Nikolskiy pereulok, 9**

Size of share in the charter capital of the issuer's shareholder (participant): **50%+1share**

The size of the stake of ordinary shares with the shareholder (participant) of the issuer:
50%+1share

The size of the stake in the issuer's authorized capital: **none**

The size of the stake of the issuer's ordinary shares: **none**

1.2. Full and abbreviated names:

Mustcom Limited

Location:

3 Themistoklis Dervis Street CY – 1066 Nicosia, Cyprus

Size of share in the charter capital of the issuer's shareholder (participant): **25%+1share**

The size of the stake of ordinary shares with the shareholder (participant) of the issuer:
25%+1share

The size of the stake in the issuer's authorized capital: **none**

The size of the stake of the issuer's ordinary shares: **none**

1.3. Full and abbreviated names:

Russian Fund of Federal property

Location: **Russian Federation, 119049, Moscow, Leninskiy avenue, 9**

Size of share in the charter capital of the issuer's shareholder (participant): **25%-2 shares**

The size of the stake of ordinary shares with the shareholder (participant) of the issuer:
25%-2 shares

The size of the stake in the issuer's authorized capital: **none**

The size of the stake of the issuer's ordinary shares: **none**

2. Full and abbreviated names:

(nominee shareholder)

“ING BANK (Eurasia) CJSC” (CLOSED JOINT STOCK COMPANY)

Location: **123022, Moscow, Krasnaya Presnya str., bld. 31**

The size of the stake of the issuer's participant (shareholder) in the issuer's charter capital:
17,5741%

The size of the stake of the issuer's ordinary shares: **20,3431%**

3. Full and abbreviated names:

(nominee shareholder)

Closed Joint Stock Company “Depositary – Clearing Company”

Location: **125047, Moscow, the 1-st Tverskaya – Yamskaya str., 13**

The size of the stake of the issuer's participant (shareholder) in the issuer's charter capital: **9.8264%**

The size of the stake of the issuer's ordinary shares: **5,6139%**

6.3. Data on participation of the state or municipal organization in the issuer's Charter capital (share fund), availability of special right ("golden share")

The size of the stake of the issuer's charter capital being in state (**federal**) property:

0,6004232 %

Full name:

Special institution with the Russian Federation government «Russian Fund of Federal property»

Location:

119049, Moscow, Leninskiy avenue, 9

The size of the stake of the issuer's charter capital being in state (**RF subjects**) property:

0,0000015 %

Full name:

*State unitary enterprise of Nizhny Novgorod oblast
Regional agency of favoring the investments*

Location:

603086, Nizhny Novgorod, Sovnarkomovskaya str., bld. 13

The availability of the special right for participation of Russian Federation, of Russian Federation subjects, of municipal organizations in managing the issuer – joint stock company ("golden share"):

Is not stipulated.

6.4. Data on limitations for participation in the issuer's Charter capital (share fund)

In the issuer's Charter there are no limitations of the number of shares belonging to one shareholder and/or of their total face value, and/or of maximum number of votes provided to one shareholder.

There are no limitations of the stake of participation of foreign persons in the issuer's charter capital.

There are no other limitations related to participation in the issuer's charter capital.

6.5. Data on changes in the structure and scope of participation of the issuer's stockholders (participants) possessing at least 5% of the issuer's Charter capital (share fund) or at least 5% of the issuer's common stock

On June 22, 1999 annual general meeting of shareholders of OJSC "Sviyazinform" of Nizhny Novgorod oblast (OJSC "Nizhegorodsviyazinform") took place. The date of making up the list of persons having the right to participate in annual general meeting of shareholders – April 26, 1999.

The list of shareholders possessing at least 5% of the charter capital, and also at least 5% of the Company's ordinary shares.

-

No№	Full and abbreviated name	Stake in the	Stake of the Company's
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		Company's charter capital, %	ordinary shares, %
1.	Open Joint Stock Company "Investment company of communication" OJSC "Sviayzinvest"	38 %	50,6%
2.	Closed Joint Stock Company "Bank Credit Swiss First Boston AO"	23,7%	22,9%

On June 28, 2000 annual general meeting of shareholders of OJSC "Sviyazinform" of Nizhny Novgorod oblast (OJSC "Nizhegorodsviyazinform") took place. The date of making up the list of persons having the right to participate in annual general meeting of shareholders – May 1, 2000.

The list of shareholders possessing at least 5% of the charter capital, and also at least 5% of the Company's ordinary shares

№№	Full and abbreviated name	Stake in the Company's charter capital, %	Stake of the Company's ordinary shares, %
1.	Open Joint Stock Company "Investment company of communication" OJSC "Sviayzinvest"	38 %	50,6%
2.	Closed Joint Stock Company "Bank Credit Swiss First Boston AO" – nominee shareholder : RED HAND INVESTMENTS LIMITED	18,3%	20,9%
		8,4%	11,2%
3.	Closed Joint Stock Company "Brunswick Warburg Nominees" - nominee shareholder: Fenway Services Limited	5,5%	1,3%
		5,2%	0,9%
4.	ING BANK (EURASIA) CJSC – ING DEPOSITORY – nominee shareholder: The Bank of New York International Nominees	9,0%	12,0%
		9,0%	12,0%

On June 25, 2001 annual general meeting of shareholders of OJSC "Sviyazinform" of Nizhny Novgorod oblast (OJSC "Nizhegorodsviyazinform") took place. The date of making up the list of persons having the right to participate in annual general meeting of shareholders – April 28, 2001

The list of shareholders possessing at least 5% of the charter capital, and also at least 5% of the Company's ordinary shares

№№	Full and abbreviated name	Stake in the Company's charter capital, %	Stake of the Company's ordinary shares, %
1.	Open Joint Stock Company "Investment company of communication" OJSC "Sviayzinvest"	38 %	50,6%
2.	Closed Joint Stock Company "Bank Credit Swiss First Boston AO" – nominee shareholder : RED HAND INVESTMENTS LIMITED	18,5%	21,2%
		8,4%	11,2%
3.	Closed Joint Stock Company "Depository-Clearing Company" CJSC "DCC" – nominee shareholder	5,0%	1,6%

4.	ING BANK (EURASIA) CJSC – ING DEPOSITORY – nominee shareholder:	9,0%	12,0%
	The Bank of New York International Nominees	9,0%	12,0%

On November 9, 2001 extraordinary general meeting of shareholders of OJSC “Sviyazinform” of Nizhny Novgorod oblast (OJSC “Nizhegorodsviyazinform”) took place. The date of making up the list of persons having the right to participate in annual general meeting of shareholders – September 10, 2001.

The list of shareholders possessing at least 5% of the charter capital, and also at least 5% of the Company’s ordinary shares

№№	Full and abbreviated name	Stake in the Company’s charter capital, %	Stake of the Company’s ordinary shares, %
1.	Open Joint Stock Company “Investment company of communication” OJSC “Sviayzinvest”	38 %	50,6%
2.	Closed Joint Stock Company “Bank Credit Swiss First Boston AO” – nominee shareholder : RED HAND INVESTMENTS LIMITED	18,3%	21,0%
		8,4%	11,2%
3.	ING BANK (EURASIA) CJSC – ING DEPOSITORY – nominee shareholder: The Bank of New York International Nominees	9,0%	12,0%
		9,0%	12,0%

On June 28, 2002 annual general meeting of shareholders of OJSC “Sviyazinform” of Nizhny Novgorod oblast (OJSC “Nizhegorodsviyazinform”) took place. The date of making up the list of persons having the right to participate in annual general meeting of shareholders – May 9, 2002.

The list of shareholders possessing at least 5% of the charter capital, and also at least 5% of the Company’s ordinary shares

№№	Full and abbreviated name	Stake in the Company’s charter capital, %	Stake of the Company’s ordinary shares, %
1.	Open Joint Stock Company “Investment company of communication” OJSC “Sviayzinvest”	38 %	50,6%
2.	«JP MORGAN CHASE BANK»	8,9%	11,1%
3.	RED HAND INVESTMENTS LIMITED	8,4%	11,2%

On February 12, 2003 extraordinary general meeting of shareholders of OJSC “VolgaTelecom” took place. The date of making up the list of persons having the right to participate in annual general meeting of shareholders – December 26, 2003.

The list of shareholders possessing at least 5% of the charter capital, and also at least 5% of the Company’s ordinary shares.

№№	Full and abbreviated name	Stake in the Company's charter capital, %	Stake of the Company's ordinary shares, %
1.	Open Joint Stock Company "Investment company of communication" OJSC "Sviayzinvest"	38 %	50,6%
2.	Closed Joint Stock Company "Depository-Clearing Company" CJSC "DCC"	5,2%	7,0%
3.	ING BANK (EURASIA) CJSC (Closed joint-stock company)	11,9%	15,9%

On March 26, 2003 joint (extraordinary) general meeting of shareholders of OJSC "VolgaTelecom" took place. The date of making up the list of persons having the right to participate in annual general meeting of shareholders – January 24, 2003.

The list of shareholders possessing at least 5% of the charter capital, and also at least 5% of the Company's ordinary shares

№№	Full and abbreviated name	Stake in the Company's charter capital, %	Stake of the Company's ordinary shares, %
1.	Open Joint Stock Company "Investment company of communication" OJSC "Sviayzinvest"	38 %	50,6%
2.	Closed Joint Stock Company "Depository-Clearing Company" CJSC "DCC"	9,9%	7,2%
3.	ING BANK (EURASIA) CJSC (Closed joint-stock company)	14,7%	15,6%

On June 27, 2003 annual general meeting of shareholders of OJSC "VolgaTelecom" took place. The date of making up the list of persons having the right to participate in annual general meeting of shareholders – May 8, 2003.

The list of shareholders possessing at least 5% of the charter capital, and also at least 5% of the Company's ordinary shares.

№№	Full and abbreviated name	Stake in the Company's charter capital of registered ordinary shares, %	Stake of the Company's ordinary shares, %
1.	Open Joint Stock Company "Investment company of communication" OJSC "Sviayzinvest"	38 %	50,6%
2.	Closed Joint Stock Company "Depository-Clearing Company" CJSC "DCC"	4,9%	6,6%
3.	ING BANK (EURASIA) CJSC (Closed joint-stock company)	14,0%	18,7%

On June 22, 2004 annual general meeting of shareholders of OJSC "VolgaTelecom" took place. The date of making up the list of persons having the right to participate in annual general meeting of shareholders – May 3, 2004.

The list of shareholders possessing at least 5% of the charter capital, and also at least 5% of the Company's ordinary shares.

№№	Full and abbreviated name	Stake in the Company's charter capital of registered ordinary shares, %	Stake of the Company's ordinary shares, %
1.	Open Joint Stock Company "Investment company of communication" OJSC "Sviayzinvest"	38 %	50,6 %
2.	Closed Joint Stock Company "Depositary-Clearing Company"	8,9 %	5,4 %
3.	ING BANK (EURASIA) CJSC (Closed joint-stock company)	17,3 %	19,8 %

6.6. Data on related party transactions made by the issuer

During the report quarter the issuer made the following related party transactions:

№	Contracting party	Contracting party's business legal structure	Contract №	Signature date	Effective date	Provided services	Contract amount	Note
1	Orenburg-GSM	CJSC	unnumbered	23.04.2004	23.04.2004	On receiving payments from CJSC "Orenburg GSM subscribers for the telecommunication services rendered and for the sale of cards of express –payment.	-	The contract becomes valid since the signature date

Notes:

- 1 Item 1. Every decade, payment in favor of OJSC "VolgaTelecom". Commission paid to OJSC "VolgaTelecom" for money resources acceptance and transfer services, amounts 1 % of the total sum of payments, accepted by CJSC "Orenburg-GSM".

Resolution on the approval of related party transaction, and namely, of a contract on acceptance of payments from CJSC "Orenburg-GSM" subscribers for the rendered telecommunication services, concluded between OJSC "VolgaTelecom" and CJSC "Orenburg-GSM", was passed by the Company's Board of directors on April 15, 2004 (minutes № 34).

The grounds for qualification of the specified contract as a related party transaction were the following circumstances:

- OJSC "VolgaTelecom" owns more than 20 % of shares of legal entity – CJSC "Orenburg-GSM", which is the contracting party;
- Grigorieva L.I. –is the member of executive body of OJSC "VolgaTelecom" holds simultaneously the post of the chairman of CJSC "Orenburg-GSM" Board of directors.

6.7. Data on the size of the accounts receivable

The data on the accounts receivable are presented as of July 01, 2004:

Accounts receivable as of July 01, 2004.

Thousand rubles.

Kind of accounts receivable	Payment occurrence date						
	As of July 01, 2004	under 30 days	>From 30 to 60 days	>From 60 to 90 days	>From 90 to 180 days	>From 180 days to 1 year	More than 1 year
Accounts receivable, total, including:	2267960	1118222	448933	274467	181069	140536	104733
overdue	1025822	1025822	-	-	-	-	-
Buyers and customers	1508909	503563	352672	226336	181069	140536	104733
Bills receivable	-	-	-	-	-	-	-
The debt of affiliated and dependent companies	-	-	-	-	-	-	-
The debt of participants (founders) related to the contributions to the charter capital	-	-	-	-	-	-	-
Advance payments made	277745	277745	-	-	-	-	-
Other debtors	481306	336914	96261	48131	-	-	-

VII. The issuer's accounting statement and other financial information

7.1. The issuer's annual accounting statement

1. Forms 1, 2, 3, 4, 5 for 2003, the explanatory memo to the accounting statement in accordance with Russian Federation legislation requirements.

2. The balance-sheet, profit and loss report, cash flow report, own funds movement report and Annex according to International standards of financial accounting.

The annual accounting statement for the last accomplished fiscal year, drawn up in accordance with Russian Federation legislation requirements, is included in the issuer's quarterly report for the first quarter.

The annual accounting statement drawn up in accordance with International standards of financial accounting will be included in the issuer's quarterly report for the third quarter (after obtaining audit report).

Audit report on accounting statement for 2003:

See appendices (page 198).

7.2. The issuer's quarterly accounting statement for the last accomplished report quarter

Quarterly accounting statement for the 1st half year of 2004 as of the report date:

See appendices (page 198)

7.3. The issuer's summary accounting statement for the last three accomplished fiscal years or for each accomplished fiscal year

The issuer does not form summary (consolidated) accounting statement with other legal entities.

7.4. Data on total amount of export, and also on the share of export in the total volume of sales

The issuer does not provide services outside Russian Federation borders.

7.5. Data on essential changes occurred in the structure of the issuer's property following the end date of the last accomplished fiscal year.

There were no essential facts related to the issuer's financial and economic activity occurred for the period after the end date of the last accomplished fiscal year till the end date of the report quarter. And namely, there were no essential changes in the structure of the real estate, there were no purchases and the retirement on any grounds of other property the cost of which is over 5 % of the balance-sheet assets.

7.6. Data on the issuer's participation in legal processes in case, when such participation may essentially affect the issuer's financial-economic activity

The issuer did not participate in legal processes which could essentially affect its financial-economic activity.

VIII. Additional data on the issuer and issuing securities placed by the issuer

8.1. Additional data on the issuer

8.1.1. Data on the size, structure of the issuer's Charter capital (share fund).

The size of the issuer's charter capital as of the date of ending of the report quarter (rubles):

1 639 764 970

Breakdown of the charter capital by the shares category:

Ordinary shares (pieces): **245 969 590**

Total face value (rubles): **1 229 847 950**

The size of the stake in the charter capital: **75.001477 %**

Preferred shares (pieces): **81 983 404**

Total face value (rubles): **409 917 020**

The size of the stake in the charter capital: **24.998523 %**

A part of the issuer's shares is circulating outside Russian Federation by way of circulation in accordance with foreign law of securities of foreign issuers certifying the rights in relation to the issuer's shares.

Category (type) of shares circulating outside Russian Federation:

Registered paperless ordinary shares

The stake of shares circulating outside Russian Federation of the total number of shares of the corresponding category (type): **13,1753 %**

The name, location of foreign issuer the securities of which certify the rights in relation to the issuer's shares of the corresponding category (type):

"JP Morgan Chase Bank"

USA, NY, New York

Brief description of the program (program type) of the issue of securities of the foreign issuer, certifying the rights in relation to the shares of the corresponding category (type):

In October 1997 the Program of American Depositary Receipts of Level I (Level I ADR Program) for the issuer's ordinary shares was registered. One ADR corresponds to 2 shares. The ADRs are circulated at the USA OTC market, and also at Berlin and Frankfurt stock exchanges.

The data on obtaining the permission of Federal commission to allow the issuer's shares of the corresponding category (type) for circulation outside Russian Federation:

In accordance with item 2 of Regulation of Russia's FCSM № 3 of March 13, 2001 the requirement of obtaining Russia's FCSM permission to allow the circulation of issuing securities of Russian issuers outside Russian Federation in the form of ADRs is not established for securities circulating in the specified form on the effective date of the Regulation, correspondingly the issuer did not apply earlier for the related permission of Russia's FCSM. Currently, the issuer's legal advisor is engaged in the issue of obtaining such permission.

The name of a foreign trader organizer (trade organizers) via which the securities of the foreign issuer are circulating, which certify the rights in relation to the issuer's shares:

At this stage there is no foreign trade organizer.

Other data on the circulation of the issuer's shares outside Russian Federation are provided by the issuer's sole discretion:

Since April 2002 the Depository Bank is JP Morgan Chase Bank.

8.1.2. Data on the changes in the size of the issuer's Charter capital (share fund).

The size and the structure of the issuer's charter capital as of **01.01.1998**:

The size of the issuer's charter capital (rubles): **583 387 500**

Breakdown of the charter capital by the shares category:

Ordinary shares (pieces): **87 508 200**

total face value (rubles): **437 541 000**

the size of the stake in the charter capital: **75.000064 %**

Preferred shares (pieces): **29 169 300**

total face value (rubles): **145 846 500**

the size of the stake in the charter capital: **24.999936 %**

The name of the issuer's management body that made the decision on the change of the size of the issuer's charter capital:

Shareholders general meeting

The date of making up and the number of the minutes of the meeting (session) of the issuer's management body at which the decision was made on the change of the size of the issuer's charter capital:

March 27, 2003, minutes № 2

The size of the issuer's charter capital after the change:

1 639 764 970 rubles

8.1.3. Data on forming and usage of reserve fund and also of other funds of the issuer

(Thousand rubles)

Name of fund	Amount of transfers to the fund for the fiscal year	The amount of funds used for the fiscal year	The size of fund as of the end of the report year	in % of the charter capital
Reserve fund formed in accordance with the legislation, including for the last 5 accomplished fiscal years:				
1999	1 125	-	34 535	5,9 %
2000	9 147	-	43 682	7,5 %
2001	15 113	-	58 798	10 %
2002	14 034	-	72 832	4,4 %
2003	9 156	-	81 988	5 %
Social sphere fund, including for the last five accomplished fiscal years:				

1999	-	-	34 669	6 %
2000	-	-	34 669	6 %
2001	-	34 356	313	-
2002	-	313	-	-
2003	-	-	-	-

8.1.4. Data on the procedure of convening and holding a meeting (session) of the issuer's supreme management body

1. The general meeting of shareholders is the supreme management body of the Company.

2. Notification on holding general meeting of shareholders should be made at least 20 days, and the notification on holding shareholders general meeting with the agenda containing the Company's reorganization issue – at least 30 days prior to the date of its holding.

In case, if the proposed agenda for extraordinary general meeting of shareholders contains the issue of electing the Company's Board of directors, the notification on the extraordinary general meeting of shareholders holding should be made at least 50 days prior to its holding.

In the specified periods the notification on holding general meeting of shareholders should be forwarded to each person indicated in the list of persons having the right to participate in shareholders general meeting, by registered mail or delivered to each of the specified persons with receipt acknowledgement, or should be published in "Rossiiskaya gazeta" newspaper.

3. Shareholders general meetings, held in addition to the annual one, are extraordinary ones.

Extraordinary general meeting of shareholders is held by the decision of the Board of directors basing on its own initiative, request of the Company's auditing committee, the Company's auditor, and also the shareholders (shareholder) who are the owners of at least 10% of the Company's voting shares on the date of the demand submission. The convocation of extraordinary general meeting of shareholders at the request of the Company's Auditing committee, by the Company's auditor or by shareholders (shareholder) who are the owners of at least 10% of the Company's voting shares is carried out by the Company's Board of directors.

Motions about including the issues into the agenda of the annual general meeting of shareholders and about nominations to the Company's bodies, elected by the shareholders general meeting may be introduced, and the requests about holding an extraordinary general meeting may be presented by:

- mail to the address (location) of the Company's single executive body, contained in the single state register of legal entities;
- delivering with receipt acknowledgement to the person carrying out the functions of the Company's single executive body, to the Chairman of the Company's Board of directors, to the Company's Corporate secretary, or to other person authorized to receive written correspondence addressed to the Company;
- delivering via facsimile communication.

4. Annual general meeting of shareholders is held not earlier than in four months and not later than in six months after the fiscal year end.

Extraordinary general meeting of shareholders, convened at the request of the Company's Auditing committee, of the Company's auditor or of shareholders (shareholder) who are the owners of at least 10% of the Company's voting shares should be held within 40 days since the date of presentation of request the on holding extraordinary general meeting of shareholders.

Extraordinary general meeting of shareholders, convened at the request of the Company's Auditing committee, the Company's auditor or the shareholders (shareholder) who are the owners of at least 10% of the Company's voting shares; the agenda of this meeting containing the issue of

electing the Company’s Board of directors, should be held within 70 days since the date of presentation of the request about holding extraordinary general meeting of shareholders.

In case, when the number of the members of the Company’s Board of directors becomes less than the quorum for holding the sessions of the Company’s Board of directors, the extraordinary general meeting of shareholders convened by the decision of the Company’s Board of directors basing on its own initiative for the solution of the issue on electing the Company’s Board of directors, should be held within 70 days since the date of adopting the resolution on its holding by the Company’s Board of directors.

5. Shareholders (shareholder), who are in aggregate the owners of at least 2 % of the Company’s voting shares, have the right to introduce issues into the agenda of the annual general meeting of shareholders and nominate the candidates to the Company’s Board of directors, the Company’s Auditing committee, the number of which cannot exceed the quantitative structure of the corresponding body as established by the Charter. Such proposals should come to the Company not later than 60 days after the fiscal year end.

Motions about introducing issues into the agenda of the annual general meeting of shareholders and about nominations to the Company’s bodies elected by shareholders general meeting should contain the information stipulated by Article 53 of Federal law “On joint stock companies”. The request of holding extraordinary general meeting of shareholders should contain the information stipulated by Article 55 of Federal law “On joint stock companies”. The motion about nominations to the Company’s bodies elected by shareholders general meeting, contained in the request of holding extraordinary general meeting of shareholders, is covered by the corresponding requirements of article 53 of Federal law “On joint stock companies”.

6. The persons, having the right to participate in general meeting of shareholders, as per the procedure and to the address (addresses) indicated in the notification on holding of general meeting of shareholders, are provided the following information (materials):

- Annual accounting reporting, including the auditor’s report, the Company’s Auditing committee report based on the results of the annual accounting statement check;

- Data on the candidates to the Company’s Board of directors, to the Company’s Auditing committee;

- The draft of modifications and amendments introduced to the Company’s Charter, or the draft of the Company’s Charter in a new wording;

- The drafts of the Company’s internal documents;

- The drafts of other documents, the adoption of which is stipulated by the drafts of resolutions of shareholders general meeting;

- The drafts of resolutions of shareholders general meeting;

- Other information (materials) required for provision in accordance with current legislation;

- Other information (materials) for passing the resolutions on the issues of the agenda of shareholders general meeting, included by the Board of directors into the list of information (materials) provided to the shareholders during the preparation for holding shareholders general meeting.

8.1.5. Data on commercial organizations in which the issuer possesses at least 5% of the Charter capital (share fund) or at least 5% of the common stock

Full (abbreviated) name, location	Stake of OJSC “Volga Telecom”	The organization’s stake	The structure of the Board of directors of the organization	The structure of the Management board (directorate) of the organization	Single executive body of the organization
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	In charter capital of the organization, %	Of ordinary shares of the organization, %	In Charter capital of OJSC "VolgaTelecom", %	Of ordinary shares of OJSC "VolgaTelecom", %	Name, year of birth	Person's share		Name, year of birth	Person's share		Name, year of birth	Person's share	
						In charter capital of the organization, %	Of ordinary shares of the organization, %		In charter capital of the organization, %	Of ordinary shares of the organization, %		In charter capital of the organization, %	Of ordinary shares of the organization, %
Closed Joint Stock Company "Nizhny Novgorod Cellular Communication" (CJSC "NCC") Nizhny Novgorod, Gorky sq., Post House	100	100	-	-	Chairman - Lyulin Vladimir Fedorovich, - 1938 ; Grigorieva Lyubov Ivanovna -1953 ; Kozin Vladimir Vladimirovich – 1970. Petrov Mikhail Victorovich –1973. Sipatova Taisiya Mikhailovna – 1954	-	-	Chairman – Petrov Mikhail Victorovich –1973; Molkov Alexander Alexandrovich - 1959; Martynova Larisa Vladimirovna-1971; Ponomarenko Anatolyi Anatolyevich-1971 ; Ershov Oleg Vladimirovich-1977.	-	-	Petrov Mikhail Victorovich –1973.	-	-
Limited Liability Company "Udmurtskie cellular networks-450" (LLC "UCN-450"), Izhevsk, Pushkinskaya str., 206	100	-	-	-	Chairman – Fomichev Sergey Mironovich-1939; Pozdeev Arkadyi Nikolaevich-1947; Petrov Mikhail Victorovich-1973.	-	-	The Company's Charter does not stipulate collegiate executive body	-	-	Pozdeev Arkadyi Nikolaevich-1947	-	-

Closed Joint Stock Company "TeleSviayZInfor m" (CJSC "TSI"), Saransk, Bolshevistskaya str., 13	100	100	-	-	The Company's Charter does not stipulate the Board of directors			The Company's Charter does not stipulate collegiate executive body	Nazarov Igor Nikolaevich-1963	-	-
Closed Joint Stock Company "Digital telecommunications" (CJSC "Digital telecommunications"), Cheboksary, Shumilova str., 20	100	100	0,0006	-	The Company's Charter does not stipulate the Board of directors			The Company's Charter does not stipulate collegiate executive body	Gorshenin Vladimir Serafimovich-1950	-	-
Limited liability Company "Vyatka Page" (LLC "Vyatka Page"), Kirov, Uralskaya str., 1	91	-	-	-	Chairman – Tarakano v Victor Evgenievich-1951; Popovskiy Valeryi Petrovich; Zelentsov Maxim Maximovich-1949.	-	-	The Company's Charter does not stipulate collegiate executive body	Zelentsov Maxim Maximovich-1949.	-	-
Closed Joint Stock Company "Pulse-Radio Yoshkar-Ola" (CJSC "Pulse-Radio Yoshkar-Ola"), Yoshkar-Ola, Sovietskaya str., 138	61	61	-	-	Chairman –Kirillov Alexander Ivanovich -1956; Loginov Sergey Mikhailovich-1964; Kurmuzakov Alexander Nikolaevich-1956; Konkova Lyudmila Alexandrovna– 1952; Baizigitov a Galina Nikolaevna-1964	30	30	The Company's Charter does not stipulate collegiate executive body	Baizigitov a Galina Nikolaevna-1964	-	-
Closed Joint Stock Company "Cellular communication of Mordoviya" (CJSC "CCM"), Saransk, Kommunisticheskaya str., 52	60	60	-	-	The Board of directors is not elected, as the meeting was not held	-	-	The Company's Charter does not stipulate collegiate executive body	Semenov Viyacheslav Ilich-1940.	-	-
Limited Liability Company Private security enterprise "ROS" (LLC PSE "ROS"), Penza, Dzershinsky str., 30	60	-	-	-	In the course of liquidation						

Limited Liability Company "Vyatskaya cellular communication"(LLC "VCC"), Kirov, Uralskaya str., 1	51	-	-	-	Chairman – Popovskiy Valery Petrovich-1941 ; Arapov Yuri Vasilievich-1962; Golubeva Svetlana Nikolaevna-1965; Fursova Tatiana Alexeevna-1958; Dremin Alexander Ivanovich-1948.	-	-	The Company's Charter does not stipulate collegiate executive body	Dremin Alexander Ivanovich -1948.	-	-
Limited Liability Company "Radio-Resonance" (LLC "Radio-Resonance"), Nizhny Novgorod, Okskiy sized, 8	51	-	-	-	The Company's Charter does not stipulate the Board of directors			The Company's Charter does not stipulate collegiate executive body	Vilkov Nikolai Ivanovich -1954.	-	-
Closed Joint Stock Company "Orenburg-GSM" (CJSC "Orenburg-GSM"), Orenburg, Volodarskogo str., 11	51	51	-	-	Chairman – Grigorieva Lyubov Ivanovna-1953; Tareeva Larisa Valerievna - 1977; Petrov Mikhail Victorovich-1973; Girev Andrey Vitalievich-1973; Kiryushin Gennady Vasilievich-1949.	-	-	Chairman - Ivanov Dmitry Vladimirovich-1971; Pivovarov a Marina Gennadievna – 1959; SokolovVladimir Nikolaevich – 1950; Erokhin Alexander Vladimirovich – 1959; Levin Sergey Nikolaevich – 1967.	Ivanov Dmitry Vladimirovich-1971	-	-
Closed Joint Stock Company "Ulyanovsk-GSM" (CJSC "Ulyanovsk-GSM"), Ulyanovsk, L.Tolstoy str., 60	51	51	-	-	Chairman- Petrov Mikhail Victorovich-1973; Grigorieva Lyubov Ivanovna–1953; Kukina Elena Alexandrovna-1977; Maslennikov Yuri Vasilievich-1950; Skvortsov Boris Vladimirovich-1941.	-	-	The Company's Charter does not stipulate collegiate executive body	Efimov Vladimir Borisovich-1954.	2	2
Limited Liability Company "Izhcom" (LLC "Izhcom"), Izhevsk, Pushkinskaya str., 278	100	-	-	-	The Company's Charter does not stipulate the Board of directors			The Company's Charter does not stipulate collegiate executive body	Shevtsov Valery Kirillovich-1948.	-	-

Open Joint Stock Company "TATINCOM-T" (OJSC "TATINCOM-T"), RF, the Republic of Tatarstan, Kazan, Lomzhinskaya str., 20A	50% + 1 shares	50% + 1 shares	-	-	Chairman – Lyulin Vladimir Fedorovich - 1938; Rybakin Vladimir Iliich - 1955; Vlasov Alexander Vladimirovich – 1967; Belobokov Andrey Yakovlevich – 1958; Beshpalov Alexey Petrovich – 1974; Grigorieva Lyubov Ivanovna – 1953; Kozin Vladimir Vladimirovich - 1970; Petrov Mikhail Victorovich – 1973; Gadylyshin Murat Asfandiarovich-1958; Shaidullin Lenart Zaineevich-1943; Zalyalov Rinat Gimiyatovich – 1949	-	-	The Company's Charter does not stipulate collegiate executive body	Shaidullin Lenart Zaineevich-1943 .	-	-
Closed Joint Stock Company "Public telephone Saratov" (CJSC "PTS"), Saratov, Kiselev str., 40	50% + 1 share	50	-	-	Chairman – Korolkov Oleg Animpadistovich – 1941; Antony Georgeo-1947 ; Molozanov Alexander Semenovich – 1962 ; Ivanov Vladimir Romanovich-1936.; Grigorieva Lyubov Ivanovna – 1953; Tareeva Larisa Valerievna-1977;	-	-	The Company's Charter does not stipulate collegiate executive body	Kalinin Andrey Evgenievich-1955	-	-

Closed Joint Stock Company "Nizhny Novgorod radio telephone" (CJSC "Nizhny Novgorod radio telephone"), Nizhny Novgorod, Gorky sq., Post House	50	50	-	-	Chairman – Molozanov Alexander Semenovich-1962; Kukina Elena Alexandrovna—1977; Konkova Lyudmila Alexandrovna– 1953, Karashtin Mikhail Pavlovich-1949, Antony Georgeo-1947 , Ivanov Vladimir Romanovich -1936	-	-	The Company's Charter does not stipulate collegiate executive body			Karashtin Mikhail Pavlovich -1949.	-	-
Closed Joint Stock Company "Saratov Mobile") CJSC "Saratov Mobile"), Saratov, Kiselev str., 40	50	50	-	-	Chairman – Marian Tsryak-1942; Gart Cable Self-1960; Zvereva Larisa Eduardovna – 1968; Grigorieva Lyubov Ivanovna-1953; Komarov Igor Evgenievich-1966; Petrov Mikhail Victorovich – 1973.	-	-	Chairman Korolov Igor Olegovich-1969 , Nelubov Dmitry Valentinovich - 1973	-	-	Korolov Igor Olegovich -1969.	-	-
Closed Joint Stock Company "Chery Page" (CJSC "Chery Page"), Cheboksary, K.Ivanov str., 83	50	50	-	-	The Company's Charter does not stipulate the Board of directors			The Company's Charter does not stipulate collegiate executive body			Ovchinnikov Andrey Robertovich - 1977	-	-

Closed Joint Stock Company "Digital networks of Udmurtiya-900" (CJSC "DNU-900"), Izhevsk, Pushkinskaya str., 278	49	49	0,00 98	0,00 36	Chairman - Sidorov Vasiliy Vasilievich -1971; Kalashnikova Galina Nikolaevna-1961; Grigorieva Lyubov Ivanovna-1953; Tsekhomskoi Nikolai Victorovich -1974; Vinogradov Andrey Valentino vich-1973	-	-	The Company's Charter does not stipulate collegiate executive body	Sokovnikov Sergey Ivanovich -1963.	-	-
Open Joint Stock Company "Informational commercial networks "Omrix" (OJSC ICN "Omrix"), RF, Orenburg	73,6	73,6	-	-	Chairman - Grechushev Nikolai Fedorovich-1948; Evdokimov Oleg Lvovich - 1963; Grigorieva Lyubov Ivanovna - 1953; Kushavina Yuliya Alexandrovna-1974; Lugovoi Sergey Victorovich- 1971	-	-	The Company's Charter does not stipulate collegiate executive body	Ponomarev Vladimir Ivanovich -1945.	0,5	0,5
Closed Joint Stock Company Commercial Bank "C-Bank" (JSCB "C-Bank"), Izhevsk, Lenin str., 6	41,7 3	41,7 3	0,01 52	0,00 19	The Board of directors is not elected			Viaylshin Alexander Pavlovich -1951; Malykh Irina Vitalievna -1957; Fariseev Valeryi Mikhailovich-1954.	0,6 0,6 0,6	0,6 0,6 0,6	0,6 0,6 0,6

Closed joint Stock Company "Nizhegorodteleservice" (CJSC "Nizhegorodteleservice"), Nizhny Novgorod, Gorky sq., Post House	40	40	-	-	Evdokimov Oleg Lvovich-1963; Zakharov Sergey Anatolievich – 1949; Mukhin Vladimir Alexandrovich – 1953; Solodukhin Yuri Konstantinovich - 1965; Valishev Rustam Rashitovich-1958	-	-	The Company's Charter does not stipulate collegiate executive body	Zakharov Sergey Anatolievich – 1949.	-	-
Closed Joint Stock Company "Transsviyaz" (CJSC "Transsviyaz"), Nizhny Novgorod, Chaadaev str., 2	40	40	-	-	Tolstonogov Nikolai Ivanovich -1944, Zakharov Andrey Sergeevich- 1972, Korsakov Sergey Yanovich-1954, Sumin Yuri Afanasievich-1957, Mezin Dmitry Alexeevich – 1970	-	-	The Company's Charter does not stipulate collegiate executive body	Sumin Yuri Afanasievich-1957.	-	-
Closed Joint Stock Company "Penza Mobile" (CJSC "Penza Mobile"), Penza, Kuprin str., 1/3	40	40	-	-	Chairman – Mariyan-Tsrnyak-1942; Gart Cable Self -1960; Rublev Igor Valentino vich - 1963; Shuleshov Nikolai Mikhailovich-1949; Nazarov Victor Mikhailovich -1944	-	-	The Company's Charter does not stipulate collegiate executive body	Sorokin Vladimir Petrovich-1944	-	-

Closed Joint Stock Company "Pulse-Radio" (CJSC "Pulse-Radio"), Yoshkar-Ola, Sovetskaya str., 138	40	40	-	-	Chairman – Kirillov Alexander Ivanovich –1956; Kurmuzakov Alexander Nikolaevich- 1956; Vasilkova Lyudmila Nikolaevna- 1951 Trokhimets Grigoryi Mikhailovich– 1980; Yendaltse Kapitalina Dmitrievna – 1949	-	-	The Company's Charter does not stipulate collegiate executive body			Kurmuzakov Alexander Nikolaevich- 1956.	-	-
Open Joint Stock Company "Telesot" (OJSC "Telesot"), Orenburg, Tereshkova str., 257	32,4	32,4	-	-	Chairman – Zinoviev Alexander Nikolayevich - 1938, Budaev Alexander Petrovich-1948; Dolgopolova Natalia Alexeevna –1970, Hismatullina Dinara -1947; Vasilenko v Oleg Ilyich-1940	10,8	10,8	The Company's Charter does not stipulate collegiate executive body			Budaev Alexander Petrovich-1948	13,45	13,45
						13,45	13,45						
						-	-						
						18,2	18,2						
						17,98	17,98						
Closed Joint Stock Company "Chuvashiya Mobile" (CJSC "Chuvashiya Mobile"), Cheboksary, K.Ivanov str., 83	30	30	-	-	Chairman – Gart Cable Self-1960; Mariyan-Tsrnyak-1942; Rublev Igor Valentynovich – 1963; Martynova Larisa Vladimirovna-1971; Zaiskiy Victor Yakovlevich-1949	-	-	Chairman- Dubinin Vladimir Ilyich-1955; Desaga Alexander Stepanovich-1957.	-	-	Dubinin Vladimir Ilyich-1955.	-	-
						-	-						
						-	-						
						-	-						
						-	-						

Closed Joint Stock Company "Samara-Telecom" (CJSC "Samara-Telecom"), Samara, Polevaya str., 43	27,8	27,8	-	-	Chairman – Patoka Andrey Evgenievich – 1969; Chupa Mikhail – 1960; Kiryushin Gennadyi Vasilievich-1949; Kudryavtsev Alexander Georgievich– 1954 ; Klishin Vitaly Mikhailovich-1974; Skvortsov Andrey Borisovich-1964; Tareeva Larisa Valerievna-1977	-	-	The Company's Charter does not stipulate collegiate executive body	Skvortsov Andrey Borisovich-1964	7,91	7,91
Closed Joint Stock Company "Erickson sviyaz" (CJSC "Erickson sviyaz"), Nizhny Novgorod, Gagarin av., 37	24	24	-	-	It does not carry out the activity						
Limited Liability Company "Agrocompany "Reanta" (LLC "Agrocompany "Reanta"), Yoshkar-Ola, Chavaina blvd., 11a	20,86	-	-	-	The Company's Charter does not stipulate the Board of directors		The Company's Charter does not stipulate collegiate executive body	Syskov Victor Sergeevich – 1967	79,14		
Limited Liability Company Commercial-production company "NN-Rossviyazinform" (LLC CPC "Rossviyazinform"), Nizhny Novgorod, Gorky sq., Post House	20	-	-	-	The Company's Charter does not stipulate the Board of directors		The Company's Charter does not stipulate collegiate executive body	Alyshev Vadim Petrovich -1950.	80		

Closed Joint Stock Company "Sotel-Nizhny Novgorod" (CJSC "Sotel-Nizhny Novgorod"), Sovietskaya sq., 2	20	20	-	-	Chairman – Arapov Yuri Vasilievich-1962; Lyulin Vladimir Fedorovich-1938; Barsukov Anatolyi Gennadievich-1946; Tolstonogov Nikolai Ivanovich -1944; Kostrov Vladimir Olegovich – 1960	-	-	The Company's Charter does not stipulate collegiate executive body	Barsukov Anatolyi Gennadievich-1946.	-	-
Limited Liability Company "Raduga-poisk" (LLC "Raduga-poisk"), Nizhny Novgorod, Kovalikhinskaya str., 2a	18,2	-	-	-	Chairman - Tolstonogov Nikolai Ivanovich -1944; Bakhaev Andrey Mikhailovich- 1979 ; Denisov Yuri Sergeevich-1940; Korshunov Sergey Maximovich-1944; Tulyakov Yuri Mikhailovich-1946	-	-	The Company's Charter does not stipulate collegiate executive body	Tulyakov Yuri Mikhailovich-1946.	-	-
3 Closed Joint Stock Company "Reg-Time" (CJSC "Reg-Time"), Samara, Krasnodonsk str., 68	17	17	-	-	Chairman – Kosytsyna Tatiana Andreevna-1957; Abdrashitov Rafail Fenovich-1968; Kuperman Valentin Vladlenovich-1956.; Poverenov Evgeniy Nikolaevich-1952; Sheinikova Liliya Zyamovna-1956.	-	-	The Company's Charter does not stipulate collegiate executive body	Sheinikova Liliya Zyamovna-1956.	8,39	8,39

Closed Joint Stock Company "Samarasviayzinform" (CJSC "Samarasviayzinform"), Samara, Samarskaya str., 72	16,9 2	16,9 2	-	-	The Board of directors was not elected as the shareholders annual general meeting was not held because of the lack of quorum			The Company's Charter does not stipulate collegiate executive body	Voevodin Alexey Mikhailovich-1954.	18,4	18,4
Closed Joint Stock Company "Rostelegraph" (CJSC "Rostelegraph"), Moscow, Tverskaya str., 7	15,6 9	15,6 9	-	-	Chairman-Martyrosyan Vaagn Artavazdovich-1951.; Grib Anatolyi Victorovich – 1961; Kuzmenko Yuri Vasilievich-1949; Mamontov Oleg Valentino vich – 1963 ; Martinenko Nikolai Vladimirovich - 1971; Nozdrin Vladimir Victorovich- 1950; Prilipko Victor Ivanovich -1944; Rybakina Olga Matveevna-1955; Tokarenko Sergey Andreevich-1960.	-	-	The Company's Charter does not stipulate collegiate executive body	Prilipko Victor Ivanovich -1944.	-	-
Limited Liability Company "Processing center "Union Card" Nizhny Novgorod (LLC "Union Card" NN)", Nizhny Novgorod, Varvaskaya str., 32	15	-	-	-	The Company's Charter does not stipulate the Board of directors			The Company's Charter does not stipulate collegiate executive body	Skornyakov Alexander Konstantinovich-1969.	24,57	-

Closed Joint Stock Company "Saratov system of cellular communication" (CJSC "SSCC"), Saratov, 50 years of October avenue, 110a	15	15	-	-	Chairman - Arapov Yuri Vasilievich-1962; Khromov Yuri Anatolievich -1957; Reshetko Viyacheslav Ivanovich 1975; Filimonov Andrey Alexandrovich 1962; Fomin Yuri Arkadievich – 1944	-	-	The Company's Charter does not stipulate collegiate executive body	Fomin Yuri Arkadievich-1944.		
Closed Joint Stock Company "Center of Authorial Medical Technologies and Innovations" (CJSC "CAMTI"), RF, the Republic of Mordoviya, Saransk	14	14	-	-				The Company's Charter does not stipulate collegiate executive body	Taraskina Vera Ivanovna	28,57	28,57

Closed Joint Stock Company "Science-Engineering center "Comset" (CJSC SEC "Comset"), Moscow, Zelenyi pr., 7	11,09	11,09	-	-	Chairman - Adzhemo v Alexander Sergeevich-1955, Dedobors hch	3,68	3,68	The Company's Charter does not stipulate collegiate executive body	Soloviev Sergey Prokofiev ich-1946 .	3,68	3,68
					Vasilyi Grigorievich-1929; Mavlyuto v Khamzya Izmailovich-1951, Pegasov Maxim Alexandrovich - 1966, Savlukov Nikolai Victorovich-1958, Soloviev Sergey Prokofievich-1946, Fedoseev Alexander Petrovich -1956, Shedenko p Oleg Stanislavovich - 1975; Yakovlev Vadim Mikhailovich -1968	2,27	2,27				
						-	-				
						-	-				
						-	-				
Closed Joint Stock Company "Agency for protection of competition and consumer rights" (CJSC "ECAD") , Pavlovo town of Nizhny Novgorod oblast, Suvorov str., 1	10,4	10,4	-	-	Being liquidated on the basis of the court decision						

Closed Joint Stock Company "TeleRoss-Samara" (CJSC "TeleRoss-Samara"), Samara, Polevaya str., 43	10	10	-	-	Chairman - Kudryavtsev Alexander Georgievich – 1954 ; Patoka Andrey Evgenievich – 1969 ; Klishin Vitaly Mikhailovich – 1974 ; Skvortsov Andrey Borisovich – 1964; Skvortsov Boris Vladimirovich - 1941. Ishmaev Yuri Aufatovich -1953	-	-	The Company's Charter does not stipulate collegiate executive body	Mostovoy i Grigoryi Mikhailovich-1946.	-	-
Limited liability Company "Samara payphone" (LLC "Samara payphone"), Samara, Penzenskaya str., 68	10	-	-	-	It is in the process of liquidation.						
Closed Joint Stock Company "Startcom" (CJSC "Startcom"), Moscow-49, GSP-1, 2-nd Spasonalivkovskiy per., 1	7,4	7,4	-	-	Chairman - Pozhidaev Igor Veniaminovich-1963; Sladkov Alexey Yurievich -1961.; Razumovskiy Lev Grigorievich-1962. Onikul Boris Vitalievich-1964., Martinenko Nikolai Vladimirovich - 1971.	-	-	The Company's Charter does not stipulate collegiate executive body	Razumovskiy Lev Grigorievich-1962	-	-

Closed Joint Stock Company "RusLeasingSviy az" (CJSC "RusLeasingSviy az"), Moscow, B-49, 2-nd Spasonalivkovskiy per., 6	7,3	7,3	-	-	Chairman - Polnykov Alexander Ilyich-1943, Dubovoyi Konstantin Gennadievich-1951, Kuzyaev Sergey Ivanovich -1962.; Kurashova Valentina Victorovna-1952., Tishkin Oleg Vladimirovich-1963, Zabuzova Elena Victorovna -1950, Benda Vladimir Grigorievich -1961, Rudin Mark – 1947, Sheifer Alexander Andreevich -1952.	-	-	The Company's Charter does not stipulate collegiate executive body	Dubovoyi Konstantin Gennadievich-1951.	-	-
Limited Liability Company "PAKT" (LLC "PAKT"), Penza, Stroiteleyi pr., 130-248	6,25	-	-	-	Chairman - Romashin Yuri Sergeevich 1946; Antonov Gennadyi Mikhailovich-1954; Belogrivtsev Alexander Ivanovich – 1956 ; Nazarov Victor Markovich-1944; Gvozdev Yury Nikolaevich-1950. Nazarova Galina Ivanovna-1948; Tarakanov Vladislav Victorovich-1974	18,75	-	The Company's Charter does not stipulate collegiate executive body	Gvozdev Yury Nikolaevich-1950.	18,75	-

Closed Joint Stock Company "Orenburg Card- Center" (CJSC "Orencard"), Orenburg, Chkalov str., 32a	5	5	-	-	Liquidation procedure is under way
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8.1.6. Data on essential transactions made by the issuer

In the report quarter the issuer did not make essential transactions (groups of interconnected transactions), the amount of obligations under which is at least 10 % of its balance-sheet assets by the data of its accounting statement for the previous report period (1st quarter of 2004).

8.1.7. Data on the issuer's credit ratings

The object of giving credit rating: *the issuer and securities (bonds)*

The value of credit rating as of the date of the report quarter end:

As per Russian scale "ruA -". Stable forecast.

The background of credit rating value change:

The object of giving credit rating: *the issuer*

Credit rating value, the date of giving (changing) credit rating value:

- rating "B -". Forecast "Stable". 12.03.2002

- rating "B. Forecast "Stable". 12.02.2003

Full and abbreviated name, location of organization having given the credit rating:

Standard & Poor's - 55

Water Street,

New York, NY,

United States

125009, Moscow, business-center "Mokhovaya", Vozdvizhenka str., 4/7, office 2, 7-th floor

Brief description of the method of credit rating giving:

The following areas are being analyzed: business features (market, position in competition, management and strategy), financial profile (financial policy, profitability, capital structure, indicators of money flows, financial flexibility).

Other data on credit rating: *none*

The object of giving credit rating: *the issuer and securities (bonds)*

Credit rating value, the date of giving (changing) credit rating value:

As per Russian scale "ruA -". Stable forecast. 13.03.2003

Full and abbreviated name, location of organization having given the credit rating:

Standard&Poor's,

Water Street,

New York, NY,

United States

125009, Moscow, business-center "Mokhovaya", Vozdvizhenka str., 4/7, office 2, 7-th floor

Brief description of the method of credit rating giving:

The following areas are being analyzed: business features (market, position in competition, management and strategy), financial profile (financial policy, profitability, capital structure, indicators of money flows, financial flexibility).

Kind, series, form and other identification features of securities:

Kind: **bonds**

Series: **BT - 1**

Form: **paper bearer**

State registration number of securities issue: **№ 4-43- 00137-A**

State registration date: **24.01.2003**

Other data on credit rating: *none*

8.2. Data on each category (type) of the issuer's shares

Category of shares: **ordinary**

Face value of each share: **5 rubles**

The number of shares in circulation (the number of shares which are not paid off or cancelled): **245 969 590**

The number of additional shares being in the process of placement (the number of shares of additional issue in regard of which the state registration of the report on the results of their issue is not carried out): **none**

The number of declared shares: **1 299 093**

The number of shares being on the issuer's balance: **none**

The number of additional shares that may be placed as a result of conversion of placed securities convertible into shares or as a result of obligations execution under the issuer's options: **none**

State registration number and state registration date:

№ 1 – 01 – 00137 - A

14.11.2003

The rights granted by shares to their owners:

The rights of a shareholder for getting the declared dividends:

A shareholder has the right to get dividends in the procedure stipulated by Russian Federation current legislation and the charter, in case they are declared by the Company.

The dividends are paid from the Company's net profit, indicated in the report on profits and losses of the Company based on the results of the operation for the year.

The resolution on payment of annual dividends, the size of the annual dividend and the form of its payment on the shares of each category (type) is passed by shareholders general meeting.

The dividends on ordinary shares are paid by the Company during the period set by the resolution of shareholders general meeting on payment of the Company's annual dividends. The specified period is set not later than the end of the fiscal year in which the resolution on annual dividends payment was passed.

The dividends declared by the Company may be paid both in cash and by other property in case, if the Company's shareholders general meeting passes the resolution on dividends payment not in the form of money.

The rights of a shareholder – owner of ordinary shares for participation in shareholders general meeting with the right of vote on all issues of its competence:

A shareholder – owner of ordinary shares has the right in accordance with Federal law “On joint stock companies” and the issuer’s charter to participate in shareholders general meeting with the right of vote on all issues of its competence.

The rights of a shareholder for getting a part of property of the issuer in case of its liquidation:

A shareholder – owner of ordinary shares has the right in accordance with the issuer’s charter to get a part of the Company’s property left after its liquidation proportionally to the number of shares at his disposal.

Other data on shares provided by the issuer at its own discretion.

5 717 pieces of ordinary shares – the quantity of paid off securities due to the issuer’s reorganization

Additional issues of the issuer’s ordinary registered paperless shares were consolidated on **14.11.2003**. The date of state registration of the first issue of the consolidated ones – 30.09.1996 (№ 32 – 1 – 1375).

Category of shares: ***preferred A type***

Face value of each share: **5 rubles**

The number of shares in circulation (the number of shares which are not paid off or cancelled): **81 983 404**

The number of additional shares being in the process of placement (the number of shares of additional issue in regard of which the state registration of the report on the results of their issue is not carried out): **none**

The number of declared shares: **531 496**

The number of shares being on the issuer’s balance: **none**

The number of additional shares that may be placed as a result of conversion of placed securities convertible into shares or as a result of obligations execution under the issuer’s options: **none**

State registration number and state registration date:

№ 2 – 01 – 00137 - A

14.11.2003

The rights granted by shares to their owners:

The rights of a shareholder for getting the declared dividends:

The owners of A type preferred shares have the right for getting annual fixed dividend excluding the cases stipulated by the Charter.

Total amount paid as a dividend on each A type preferred share is fixed in the amount of 10% of the Company’s net profit based on the results of the last fiscal year divided by the number of shares which make up 25% of the Company’s charter capital. If the sum of dividends paid by the Company on each ordinary share in the specified year exceeds the amount due to payment as dividends on each A type preferred share, then the size of dividends paid under the latter should be increased to the size of dividends paid on ordinary shares.

Dividends on preferred shares may be paid at the expense of the Company’s funds specially designated for this.

The resolution on the payment of annual dividends, the size of annual dividend and the form of its payment on the shares of each category (type) is passed by shareholders general meeting.

Dividends on A type preferred shares are paid during the time period set by the resolution of shareholders general meeting on the payment of the Company’s annual dividends. The specified time period is set not later than the end of the fiscal year in which the resolution on payment of annual dividends was passed.

Dividends declared by the Company may be paid both in cash and by other property in case, if

the Company's general meeting of shareholders passed the resolution on payment of dividends not in money form.

The rights of a shareholder – owner of preferred shares for participation in shareholders general meeting with the right of vote on the issues of its competence in cases, procedure and on conditions set in accordance with legislation on joint stock companies:

The owners of A type preferred shares have the right to participate in shareholders general meeting with the right of vote while solving the issues on the Company's reorganization and liquidation, and also on the issue of introducing amendments and modifications to the Company's Charter, in case when these amendments and modifications are limiting the rights of the said shareholders.

The owners of A type preferred shares have the right to participate in shareholders general meeting with the right of vote on all the issues of the agenda in case, when the shareholders meeting irrespective of the reasons did not pass the resolution on payment of dividends or the resolution was passed on non-complete payment of dividends on A type preferred shares.

This right arises for the owners of A type preferred shares since the meeting following annual meeting of shareholders at which the resolution on payment of dividends was not passed, and stops since the moment of the first payment of dividends on the specified shares in the full size.

The rights of a shareholder – owner of preferred shares of specific type for their conversion into ordinary shares or preferred shares of other types and the procedure of carrying out such conversion:

The issuer's charter does not stipulate the possibility of such conversion

The rights of a shareholder for getting a part of the issuer's property in case of its liquidation:

A shareholder – owner of A type preferred shares has the right in accordance with the issuer's charter to get a part of the Company's property left after its liquidation proportionally to the number of shares at his disposal.

Other data on shares provided by the issuer at its own discretion:

9 000 pieces of A type preferred shares – the quantity of paid off securities due to the issuer's reorganization

Additional issues of the issuer's preferred registered paperless shares were consolidated on **14.11.2003**. The date of state registration of the first issue of the consolidated ones – 30.09.1996 (№ 32 – 1 – 1375).

8.3. Data on previous issues of the issuer's issuing securities, excluding the issuer's shares.

8.3.1. Data on the issues all securities of which are paid off (cancelled).

Issue № 1:

Kind, series (type), form and other identification features of securities:

Kind: **bonds**

Series: **1 – O**

Type: **interest rate**

Form: **registered paperless**

State registration number of securities issue:

№ 4-01-00137-A

State registration date of securities issue:

25.10.2002:

Date of the state registration of the report on the results of the issue:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM (Federal Commission for the Securities Market)

The name of state registration body carried out the state registration of the report on the results of the securities issue:

Russia's FCSM (Federal Commission for the Securities Market)

The amount of the issue securities:

500

The amount of securities issue at face value:

1 250 000 rubles

Time period (date) of the issue securities pay off:

24.01.2001 – 24.01.2003

Reason for the issue securities pay off (cancellation):

Fulfillment of obligations under the securities.

Issue № 2:

Kind, series (type), form and other identification features of securities:

Kind: ***bonds***

Series: ***2 – O***

Type: ***interest rate***

Form: ***registered paperless***

State registration number of securities issue:

№ 4-02-00137-A

State registration date of securities issue:

25.10.2002:

Date of the state registration of the report on the results of the issue:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM (Federal Commission for the Securities Market)

The name of state registration body carried out the state registration of the report on the results of the securities issue:

Russia's FCSM (Federal Commission for the Securities Market)

The amount of the issue securities:

498

The amount of securities issue at face value:

1 245 000 rubles

Time period (date) of the issue securities pay off:

24.01.2001 – 24.01.2003

Reason for the issue securities pay off (cancellation):

Fulfillment of obligations under the securities.

Issue № 3:

Kind, series (type), form and other identification features of securities:

Kind: *bonds*

Series: *3 – O*

Type: *interest rate*

Form: *registered paperless*

State registration number of securities issue:

№ 4-03-00137-A

State registration date of securities issue:

25.10.2002:

Date of the state registration of the report on the results of the issue:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM (Federal Commission for the Securities Market)

The name of state registration body carried out the state registration of the report on the results of the securities issue:

Russia's FCSM (Federal Commission for the Securities Market)

The amount of the issue securities:

499

The amount of securities issue at face value:

1 250 000 rubles

Time period (date) of the issue securities pay off:

24.01.2001 – 24.01.2003

Reason for the issue securities pay off (cancellation):

Fulfillment of obligations under the securities.

Issue № 4

Kind, series (type), form and other identification features of securities:

Kind: *bonds*

Series: *4 – O*

Type: *interest rate*

Form: *registered paperless*

State registration number of securities issue:

№ 4-04-00137-A

State registration date of securities issue:

25.10.2002

The name of state registration body carried out the securities issue state registration:

Russia's FCSM (Federal Commission for the Securities Market)

The amount of the issue securities:

236

The amount of securities issue at face value:

590 000 rubles

Time period (date) of the issue securities pay off:

24.01.2001 – 24.01.2003

Reason for the issue securities pay off (cancellation):

The state registration of the issue of registered paperless bonds of 4 – O series with state

registration number 4 - 04 - 00137 - A of 25.10.2002 is cancelled by order № 03 - 100/p of 24.01.2003 of Russia's FCSM.

Issue № 5

Kind, series (type), form and other identification features of securities:

Kind: **bonds**

Series: **5 – O**

Type: **interest rate**

Form: **registered paperless**

State registration number of securities issue:

№ 4-05-00137-A

State registration date of securities issue:

25.10.2002

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The amount of the issue securities:

500

The amount of securities issue at face value:

1 250 000 rubles

Time period (date) of the issue securities pay off:

13.12.2001 – 24.01.2003

Reason for the issue securities pay off (cancellation):

Russia's FCSM order № 03 - 100/p of 24.01.2003

Issue № 6

Kind, series (type), form and other identification features of securities:

Kind: **bonds**

Series: **6 – O**

Type: **interest rate**

Form: **registered paperless**

State registration number of securities issue:

№ 4-06-00137-A

State registration date of securities issue:

25.10.2002

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The amount of the issue securities:

500

The amount of securities issue at face value:

1 250 000 rubles

Time period (date) of the issue securities pay off:

20.10.2001 – 24.01.2003

Reason for the issue securities pay off (cancellation):

Russia's FCSM order № 03 - 100/p of 24.01.2003

Issue № 7

Kind, series (type), form and other identification features of securities:

Kind: *bonds*

Series: *7 – O*

Type: *interest rate*

Form: *registered paperless*

State registration number of securities issue:

№ 4-07-00137-A

State registration date of securities issue:

25.10.2002

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The amount of the issue securities:

120

The amount of securities issue at face value:

300 000 rubles

Time period (date) of the issue securities pay off:

27.11.2001 – 24.01.2003

Reason for the issue securities pay off (cancellation):

Russia's FCSM order № 03 - 100/p of 24.01.2003

Issue № 8

Kind, series (type), form and other identification features of securities:

Kind: *bonds*

Series: *8 – O*

Type: *interest rate*

Form: *registered paperless*

State registration number of securities issue:

№ 4-08-00137-A

State registration date of securities issue:

25.10.2002

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The amount of the issue securities:

11

The amount of securities issue at face value:

44 000 rubles

Time period (date) of the issue securities pay off:

24.11.2001 – 24.01.2003

Reason for the issue securities pay off (cancellation):

Russia's FCSM order № 03 - 100/p of 24.01.2003

Issue № 9:

Kind, series (type), form and other identification features of securities:

Kind: *bonds*
Series: *9 – O*
Type: *interest rate*
Form: *registered paperless*
State registration number of securities issue:
№ 4-09-00137-A
State registration date of securities issue:
25.10.2002:
Date of state registration of the report on the results of the issue:
24.01.2003
The name of state registration body carried out the securities issue state registration:
Russia's FCSM (Federal Commission for the Securities Market)
The name of state registration body carried out the state registration of the report on the results of the securities issue:
Russia's FCSM (Federal Commission for the Securities Market)
The amount of the issue securities:
321
The amount of securities issue at face value:
802 500 rubles
Time period (date) of the issue securities pay off:
06.11.2001 – 06.11.2003
Reason for the issue securities pay off (cancellation):
Fulfillment of obligations under the securities

Issue № 11:
Kind, series (type), form and other identification features of securities:
Kind: *bonds*
Series: *11 – O*
Type: *interest rate*
Form: *registered paperless*
State registration number of securities issue:
№ 4-11-00137-A
State registration date of securities issue:
25.10.2002:
Date of state registration of the report on the results of the issue:
24.01.2003
The name of state registration body carried out the securities issue state registration:
Russia's FCSM (Federal Commission for the Securities Market)
The name of state registration body carried out the state registration of the report on the results of the securities issue:
Russia's FCSM (Federal Commission for the Securities Market)
The amount of the issue securities:
280
The amount of securities issue at face value:
700 000 rubles

Time period (date) of the issue securities pay off:

06.11.2001 – 06.11.2003

Reason for the issue securities pay off (cancellation):

Fulfillment of obligations under the securities

Issue № 12:

Kind, series (type), form and other identification features of securities:

Kind: ***bonds***

Series: ***12 – O***

Type: ***interest rate***

Form: ***registered paperless***

State registration number of securities issue:

№ 4-12-00137-A

State registration date of securities issue:

25.10.2002:

Date of state registration of the report on the results of the issue:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM (Federal Commission for the Securities Market)

The name of state registration body carried out the state registration of the report on the results of the securities issue:

Russia's FCSM (Federal Commission for the Securities Market)

The amount of the issue securities:

334

The amount of securities issue at face value:

835 000 rubles

Time period (date) of the issue securities pay off:

06.11.2001 – 06.11.2003

Reason for the issue securities pay off (cancellation):

Fulfillment of obligations under the securities.

Issue № 13

Kind, series (type), form and other identification features of securities:

Kind: ***bonds***

Series: ***13 – O***

Type: ***interest rate***

Form: ***registered paperless***

State registration number of securities issue:

№ 4-13-00137-A

State registration date of securities issue:

25.10.2002

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The amount of the issue securities:

500

The amount of securities issue at face value:

1 250 000 rubles

Time period (date) of the issue securities pay off:

06.11.2001 – 06.11.2003

Reason for the issue securities pay off (cancellation):

Russia's FCSM order № 03 - 100/p of 24.01.2003

Issue № 14:

Kind, series (type), form and other identification features of securities:

Kind: **bonds**

Series: **14 – O**

Type: **interest rate**

Form: **registered paperless**

State registration number of securities issue:

№ 4-14-00137-A

State registration date of securities issue:

25.10.2002:

Date of state registration of the report on the results of the issue:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM (Federal Commission for the Securities Market)

The name of state registration body carried out the state registration of the report on the results of the securities issue:

Russia's FCSM (Federal Commission for the Securities Market)

The amount of the issue securities:

500

The amount of securities issue at face value:

1 250 000 rubles

Time period (date) of the issue securities pay off:

06.11.2001 – 06.11.2003

Reason for the issue securities pay off (cancellation):

Fulfillment of obligations under the securities.

Issue № 15

Kind, series (type), form and other identification features of securities:

Kind: **bonds**

Series: **15 – O**

Type: **interest rate**

Form: **registered paperless**

State registration number of securities issue:

№ 4-15-00137-A

State registration date of securities issue:

25.10.2002

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The amount of the issue securities:

500

The amount of securities issue at face value:

1 250 000 rubles

Time period (date) of the issue securities pay off:

04.09.2001 – 04.09.2003

Reason for the issue securities pay off (cancellation):

Russia's FCSM order № 03 - 100/p of 24.01.2003

Issue ***№ 16***

Kind, series (type), form and other identification features of securities:

Kind: ***bonds***

Series: ***16– O***

Type: ***interest rate***

Form: ***registered paperless***

State registration number of securities issue:

№ 4-16-00137-A

State registration date of securities issue:

25.10.2002

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The amount of the issue securities:

250

The amount of securities issue at face value:

625 000 rubles

Time period (date) of the issue securities pay off:

04.09.2001 – 04.09.2003

Reason for the issue securities pay off (cancellation):

Russia's FCSM order № 03 - 100/p of 24.01.2003

Issue ***№ 17:***

Kind, series (type), form and other identification features of securities:

Kind: ***bonds***

Series: ***17 – O***

Type: ***interest rate***

Form: ***registered paperless***

State registration number of securities issue:

№ 4-17-00137-A

State registration date of securities issue:

25.10.2002:

Date of state registration of the report on the results of the issue:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM (Federal Commission for the Securities Market)

The name of state registration body carried out the state registration of the report on the results of the securities issue:

Russia's FCSM (Federal Commission for the Securities Market)

The amount of the issue securities:

40

The amount of securities issue at face value:

200 000 rubles

Time period (date) of the issue securities pay off:

19.07.2001 – 19.07.2003

Reason for the issue securities pay off (cancellation):

Fulfillment of obligations under the securities.

Issue № 19:

Kind, series (type), form and other identification features of securities:

Kind: ***bonds***

Series: ***19 – O***

Type: ***interest rate***

Form: ***registered paperless***

State registration number of securities issue:

№ 4-19-00137-A

State registration date of securities issue:

25.10.2002:

Date of state registration of the report on the results of the issue:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM (Federal Commission for the Securities Market)

The name of state registration body carried out the state registration of the report on the results of the securities issue:

Russia's FCSM (Federal Commission for the Securities Market)

The amount of the issue securities:

70

The amount of securities issue at face value:

420 000 rubles

Time period (date) of the issue securities pay off:

25.10.2002 – 15.04.2004

Reason for the issue securities pay off (cancellation):

Fulfillment of obligations under the securities.

Issue № 22:

Kind, series (type), form and other identification features of securities:

Kind: ***bonds***

Series: ***22 – O***

Type: ***interest rate***

Form: **registered paperless**
State registration number of securities issue:
№ 4-22-00137-A
State registration date of securities issue:
25.10.2002:
Date of state registration of the report on the results of the issue:
24.01.2003
The name of state registration body carried out the securities issue state registration:
Russia's FCSM (Federal Commission for the Securities Market)
The name of state registration body carried out the state registration of the report on the results of the securities issue:
Russia's FCSM (Federal Commission for the Securities Market)
The amount of the issue securities:
417
The amount of securities issue at face value:
2 502 000 rubles
Time period (date) of the issue securities pay off:
25.10.2002 – 15.04.2004
Reason for the issue securities pay off (cancellation):
Fulfillment of obligations under the securities.

Issue № 23

Kind, series (type), form and other identification features of securities:

Kind: **bonds**

Series: **23 – O**

Type: **interest rate**

Form: **registered paperless**

State registration number of securities issue:

№ 4-23-00137-A

State registration date of securities issue:

25.10.2002

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The amount of the issue securities:

116

The amount of securities issue at face value:

696 000 rubles

Time period (date) of the issue securities pay off:

25.10.2002 – 15.04.2004

Reason for the issue securities pay off (cancellation):

Russia's FCSM order № 03 - 100/p of 24.01.2003

Issue № 25:

Kind, series (type), form and other identification features of securities:

Kind: **bonds**

Series: **25 – O**
Type: **interest rate**
Form: **registered paperless**
State registration number of securities issue:
№ 4-25-00137-A
State registration date of securities issue:
25.10.2002:
Date of state registration of the report on the results of the issue:
24.01.2003
The name of state registration body carried out the securities issue state registration:
Russia's FCSM (Federal Commission for the Securities Market)
The name of state registration body carried out the state registration of the report on the results of the securities issue:
Russia's FCSM (Federal Commission for the Securities Market)
The amount of the issue securities:
180
The amount of securities issue at face value:
1 080 000 rubles
Time period (date) of the issue securities pay off:
25.10.2002 – 15.04.2004
Reason for the issue securities pay off (cancellation):
Fulfillment of obligations under the securities

Issue **№ 26**

Kind, series (type), form and other identification features of securities:

Kind: **bonds**
Series: **26 – O**
Type: **interest rate**
Form: **registered paperless**
State registration number of securities issue:
№ 4-26-00137-A
State registration date of securities issue:
25.10.2002
The name of state registration body carried out the securities issue state registration:
Russia's FCSM
The amount of the issue securities:
35
The amount of securities issue at face value:
315 000 rubles
Time period (date) of the issue securities pay off:
25.10.2002 – 15.04.2004
Reason for the issue securities pay off (cancellation):
Russia's FCSM order № 03 - 100/p of 24.01.2003

8.3.2. Data on the issues, securities of which are circulating

Total quantity of all securities of the issuer - **bonds**, which are in circulation (are not paid off):

1 186 258 pieces

Total amount at face value of all securities of the issuer – **bonds**, which are in circulation (are not paid off):

1 077 492 100 rubles

Issue № 10:

Kind, series (type), form and other identification features of securities:

Kind: **bonds**

Series: **10 – O**

Type: **interest rate**

Form: **registered paperless**

State registration number of securities issue:

№ 4-10-00137-A

State registration date of securities issue:

25.10.2002

State registration date of the report on the issue results:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The name of state registration body carried out state registration of the report on the issue results:

Russia's FCSM

The amount of the issue securities:

488 pieces

The quantity of placed securities of the issue:

297

The quantity of circulating securities of the issue:

297

Face value of each valuable paper of the issue:

2 500 rubles

The amount of securities issue at face value:

1 220 000 rubles

The rights assigned for each valuable paper of the issue:

The owner of the bond has the right:

Of extraordinary access to a telephone network or of reception of a sum of money in the size of the face value of the bond;

Of interest payment;

Of reception of face value of the bond from the issuer at liquidation of the Company. Payment to owners of bonds is made by the liquidating commission in the sequence established by article 64 of the Civil Code of Russian Federation according to intermediate liquidating balance.

Conditions and procedure of repayment of the issue securities:

Repayment of the bond is made at technical availability in the form of a property equivalent, and namely: extraordinary access to a telephone network upon conclusion of a contract for telecommunication services with the owner of the bond. Access to a telephone network under

bonds of the specified series is provided only to physical persons. Additional payment for granting access to a telephone network it is not required.

Access to a telephone network is granted to the owner of the bond duly registered in his residence or owner of premises at the address, specified in the application for purchase of the bond.

Granting of access to a telephone network to the owner of the bond acquired in a secondary market is carried out at technical availability.

For repayment of the bond, the owner of the bond submits an application, shows the notice of a telephone exchange on technical availability of access to a telephone network. The conclusion of the contract for telecommunication services is made within 30 days from the date of submission of the application.

If there is no technical availability to access a telephone network or at refusal of the owner of the bond to get access to a telephone network under the application of the owner of the bond, repayment is carried out by payment of a sum of money in the size of face value of the bond.

Prescheduled repayment is not stipulated.

The size of interest income (coupon yield) on the bond, the procedure and conditions of its payment:

Interest on the bond is charged under condition of its presentation to repayment for the period from the date of the beginning of the issuer placement of the bonds to the date of submission of the application for repayment of the bond at the rate of 1 % annually of the face value of the bond.

Issue № 18:

Kind, series (type), form and other identification features of securities:

Kind: ***bonds***

Series: ***18 – O***

Type: ***interest rate***

Form: ***registered paperless***

State registration number of securities issue:

№ 4-18-00137-A

State registration date of securities issue:

25.10.2002

State registration date of the report on the issue results:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The name of state registration body carried out state registration of the report on the issue results:

Russia's FCSM

The amount of the issue securities:

182 pieces

The quantity of placed securities of the issue:

74

The quantity of circulating securities of the issue:

1

Face value of each valuable paper of the issue:

6 000 rubles

The amount of securities issue at face value:

1 092 000 rubles

The rights assigned for each valuable paper of the issue:

The owner of the bond has the right:

Of extraordinary access to a telephone network or of reception of a sum of money in the size of the face value of the bond;

Of interest payment;

Of reception of face value of the bond from the issuer at liquidation of the Company. Payment to owners of bonds is made by the liquidating commission in the sequence established by article 64 of the Civil Code of Russian Federation according to intermediate liquidating balance.

Conditions and procedure of repayment of the issue securities:

Repayment of the bond is made at technical availability in the form of a property equivalent, and namely: extraordinary access to a telephone network upon conclusion of a contract for telecommunication services with the owner of the bond. Access to a telephone network under bonds of the specified series is provided only to physical persons. Additional payment for granting access to a telephone network it is not required.

Access to a telephone network is granted to the owner of the bond duly registered in his residence or owner of premises at the address, specified in the application for purchase of the bond.

Granting of access to a telephone network to the owner of the bond acquired in a secondary market is carried out at technical availability.

For repayment of the bond, the owner of the bond submits an application, shows the notice of a telephone exchange on technical availability of access to a telephone network. The conclusion of the contract for telecommunication services is made within 30 days from the date of submission of the application.

If there is no technical availability to access a telephone network or at refusal of the owner of the bond to get access to a telephone network under the application of the owner of the bond, repayment is carried out by payment of a sum of money in the size of face value of the bond.

Prescheduled repayment is not stipulated.

The size of interest income (coupon yield) on the bond, the procedure and conditions of its payment:

Interest on the bond is charged under condition of its presentation to repayment for the period from the date of the beginning of the issuer placement of the bonds to the date of submission of the application for repayment of the bond at the rate of 1 % annually of the face value of the bond.

Issue № 20:

Kind, series (type), form and other identification features of securities:

Kind: ***bonds***

Series: ***20 – O***

Type: ***interest rate***

Form: ***registered paperless***

State registration number of securities issue:

№ 4-20-00137-A

State registration date of securities issue:

25.10.2002

State registration date of the report on the issue results:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The name of state registration body carried out state registration of the report on the issue results:

Russia's FCSM

The amount of the issue securities:

405 pieces

The quantity of placed securities of the issue:

181

The quantity of circulating securities of the issue:

3

Face value of each valuable paper of the issue:

6 000 rubles

The amount of securities issue at face value:

2 430 000 rubles

The rights assigned for each valuable paper of the issue:

The owner of the bond has the right:

Of extraordinary access to a telephone network or of reception of a sum of money in the size of the face value of the bond;

Of interest payment;

Of reception of face value of the bond from the issuer at liquidation of the Company. Payment to owners of bonds is made by the liquidating commission in the sequence established by article 64 of the Civil Code of Russian Federation according to intermediate liquidating balance.

Conditions and procedure of repayment of the issue securities:

Repayment of the bond is made at technical availability in the form of a property equivalent, and namely: extraordinary access to a telephone network upon conclusion of a contract for telecommunication services with the owner of the bond. Access to a telephone network under bonds of the specified series is provided only to physical persons. Additional payment for granting access to a telephone network it is not required.

Access to a telephone network is granted to the owner of the bond duly registered in his residence or owner of premises at the address, specified in the application for purchase of the bond.

Granting of access to a telephone network to the owner of the bond acquired in a secondary market is carried out at technical availability.

For repayment of the bond, the owner of the bond submits an application, shows the notice of a telephone exchange on technical availability of access to a telephone network. The conclusion of the contract for telecommunication services is made within 30 days from the date of submission of the application.

If there is no technical availability to access a telephone network or at refusal of the owner of the bond to get access to a telephone network under the application of the owner of the bond, repayment is carried out by payment of a sum of money in the size of face value of the bond.

Prescheduled repayment is not stipulated.

The size of interest income (coupon yield) on the bond, the procedure and conditions of its payment:

Interest on the bond is charged under condition of its presentation to repayment for the period from the date of the beginning of the issuer placement of the bonds to the date of submission of the application for repayment of the bond at the rate of 1 % annually of the face value of the bond.

Issue № 21:

Kind, series (type), form and other identification features of securities:

Kind: **bonds**

Series: **21 – O**

Type: **interest rate**

Form: **registered paperless**

State registration number of securities issue:

№ 4-21-00137-A

State registration date of securities issue:

25.10.2002

State registration date of the report on the issue results:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The name of state registration body carried out state registration of the report on the issue results:

Russia's FCSM

The amount of the issue securities:

288 pieces

The quantity of placed securities of the issue:

86

The quantity of circulating securities of the issue:

3

Face value of each valuable paper of the issue:

6 000 rubles

The amount of securities issue at face value:

1 728 000 rubles

The rights assigned for each valuable paper of the issue:

The owner of the bond has the right:

Of extraordinary access to a telephone network or of reception of a sum of money in the size of the face value of the bond;

Of interest payment;

Of reception of face value of the bond from the issuer at liquidation of the Company. Payment to owners of bonds is made by the liquidating commission in the sequence established by article 64 of the Civil Code of Russian Federation according to intermediate liquidating balance.

Conditions and procedure of repayment of the issue securities:

Repayment of the bond is made at technical availability in the form of a property equivalent, and namely: extraordinary access to a telephone network upon conclusion of a contract for telecommunication services with the owner of the bond. Access to a telephone network under bonds of the specified series is provided only to physical persons. Additional payment for granting access to a telephone network it is not required.

Access to a telephone network is granted to the owner of the bond duly registered in his residence or owner of premises at the address, specified in the application for purchase of the bond.

Granting of access to a telephone network to the owner of the bond acquired in a secondary market is carried out at technical availability.

For repayment of the bond, the owner of the bond submits an application, shows the notice of a telephone exchange on technical availability of access to a telephone network. The conclusion of the contract for telecommunication services is made within 30 days from the date of submission of the application.

If there is no technical availability to access a telephone network or at refusal of the owner of the bond to get access to a telephone network under the application of the owner of the bond, repayment is carried out by payment of a sum of money in the size of face value of the bond.

Prescheduled repayment is not stipulated.

The size of interest income (coupon yield) on the bond, the procedure and conditions of its

payment:

Interest on the bond is charged under condition of its presentation to repayment for the period from the date of the beginning of the issuer placement of the bonds to the date of submission of the application for repayment of the bond at the rate of 1 % annually of the face value of the bond.

Issue № 24:

Kind, series (type), form and other identification features of securities:

Kind: ***bonds***

Series: ***24 – O***

Type: ***interest rate***

Form: ***registered paperless***

State registration number of securities issue:

№ 4-24-00137-A

State registration date of securities issue:

25.10.2002

State registration date of the report on the issue results:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The name of state registration body carried out state registration of the report on the issue results:

Russia's FCSM

The amount of the issue securities:

500 pieces

The quantity of placed securities of the issue:

57

The quantity of circulating securities of the issue:

1

Face value of each valuable paper of the issue:

6 000 rubles

The amount of securities issue at face value:

3 000 000 rubles

The rights assigned for each valuable paper of the issue:

The owner of the bond has the right:

Of extraordinary access to a telephone network or of reception of a sum of money in the size of the face value of the bond;

Of interest payment;

Of reception of face value of the bond from the issuer at liquidation of the Company. Payment to owners of bonds is made by the liquidating commission in the sequence established by article 64 of the Civil Code of Russian Federation according to intermediate liquidating balance.

Conditions and procedure of repayment of the issue securities:

Repayment of the bond is made at technical availability in the form of a property equivalent, and namely: extraordinary access to a telephone network upon conclusion of a contract for telecommunication services with the owner of the bond. Access to a telephone network under bonds of the specified series is provided only to physical persons. Additional payment for granting access to a telephone network it is not required.

Access to a telephone network is granted to the owner of the bond duly registered in his residence or owner of premises at the address, specified in the application for purchase of the bond.

Granting of access to a telephone network to the owner of the bond acquired in a secondary market is carried out at technical availability.

For repayment of the bond, the owner of the bond submits an application, shows the notice of a telephone exchange on technical availability of access to a telephone network. The conclusion of the contract for telecommunication services is made within 30 days from the date of submission of the application.

If there is no technical availability to access a telephone network or at refusal of the owner of the bond to get access to a telephone network under the application of the owner of the bond, repayment is carried out by payment of a sum of money in the size of face value of the bond.

Prescheduled repayment is not stipulated.

The size of interest income (coupon yield) on the bond, the procedure and conditions of its payment:

Interest on the bond is charged under condition of its presentation to repayment for the period from the date of the beginning of the issuer placement of the bonds to the date of submission of the application for repayment of the bond at the rate of 1 % annually of the face value of the bond.

Issue № 27:

Kind, series (type), form and other identification features of securities:

Kind: ***bonds***

Series: ***1 – C***

Type: ***interest rate***

Form: ***registered paperless***

State registration number of securities issue:

№ 4-27-00137-A

State registration date of securities issue:

25.10.2002

State registration date of the report on the issue results:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The name of state registration body carried out state registration of the report on the issue results:

Russia's FCSM

The amount of the issue securities:

143 890 pieces

The quantity of placed securities of the issue:

143 440

The quantity of circulating securities of the issue:

123 273

Face value of each valuable paper of the issue:

100 rubles

The amount of securities issue at face value:

14 389 000 rubles

The rights assigned for each valuable paper of the issue:

1) Of reception of face value of the bond at its repayment from the issuer in the procedure and during the time specified in the issue Prospectus;

2) Of reception of the fixed accrued interest at the rate of 1 % annually of the bond face value from

the issuer at repayment in the procedure and during the time specified in the issue Prospectus;

3) *Of reception, at availability of a technical opportunity, of an extraordinary access to a telephone network. A condition of extraordinary installation is the purchase of 15 bonds. The owner of bonds pays his access to a telephone network under the tariffs valid at the moment of granting the specified service. Granting an extraordinary access to a telephone network is the execution of the given obligation certified with the bond. The procedure of definition of availability of a technical opportunity of granting access to a telephone network, and also the procedure of accounting of bonds for which the obligation of the issuer to grant an extraordinary access to a telephone network is executed;*

4) *To receive from the issuer at liquidation of the Company the face value of the bond by way of the sequence established by item 1 of article 64 of the Civil Code of Russian Federation.*

The procedure and conditions of the issue securities repayment:

The issuer makes payment of the face value and the sum of income on the bond in cash or by transfer to a bank on the basis of an application of the owner within 30 days from the date of the application submission. Periodicity of settlements with the owner of the bond: lumpsum. The form of payment: cash, non-cash.

The size of interest income (coupon yield) on the bond, the procedure and conditions of its payment:

Interest on the bond is charged under condition of its presentation to repayment for the period from the date of the beginning of the issuer placement of bonds to the date of submission of the application for repayment of the bond at a rate of 1 % annually of the face value of the bond.

Issue № 28:

Kind, series (type), form and other identification features of securities:

Kind: ***bonds***

Series: ***2 – C***

Type: ***interest rate***

Form: ***registered paperless***

State registration number of securities issue:

№ 4-28-00137-A

State registration date of securities issue:

25.10.2002

State registration date of the report on the issue results:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The name of state registration body carried out state registration of the report on the issue results:

Russia's FCSM

The amount of the issue securities:

6 233 pieces

The quantity of placed securities of the issue:

6 218

The quantity of circulating securities of the issue:

6 218

Face value of each valuable paper of the issue:

3 000 rubles

The amount of securities issue at face value:

18 699 000 rubles

The rights assigned for each valuable paper of the issue:

- 1) *Of reception of face value of the bond at its repayment from the issuer in the procedure and during the time specified below in the issue Prospectus;*
- 2) *Of reception of the fixed accrued interest at the rate of 7 % annually of the bond face value from the issuer at repayment for the entire circulation period in the procedure and during the time specified below in the issue Prospectus;*
- 3) *Of getting, at availability of a technical opportunity for telephone installation, of one extraordinary access to a telephone network;*
- 4) *To receive from the issuer at liquidation of the Company the face value of the bond by way of the sequence established by item 1 of article 64 of the Civil Code of Russian Federation, and namely:*
 - *First of all, the claims of citizens before which the liquidated Company bears obligations for causing harm to life and health are satisfied, by capitalization of corresponding time payments;*
 - *In the second stage, severance payment settlements and a remuneration of labor with the persons working under the labor agreement (contract) and on payment of compensations under author's contracts are made;*
 - *In the third stage, claims of creditors under the obligations provided with a pledge of property of the liquidated Company are satisfied;*
 - *In the fourth stage, the debts on separate payments to the budget and extrabudgetary funds are repaid;*
 - *In the fifth stage, settlements with other creditors are made according to the law which concerns owners of bonds.*

Other rights stipulated by the legislation of Russian Federation are not applicable.

The procedure and conditions of the issue securities repayment:

>From the moment of claiming the repayment presented by the issuer to the owner of the bond during the period from 30.12.2009 to 30.12.2010 by submission of a verbal or written application in any form.

The issuer makes repayment of bonds within three months, by payment of face value and of fixed accrued interest at a rate of 7 % of face value of the bond for the entire circulation time.

Periodicity of settlements with the owner of bonds: lumpsum.

The form of payment: cash, non-cash.

Payments are made with:

- *Available funds from cash department of the enterprise to the address from which the application has been directed;*
- *A bank transfer to the settlement account in bank (banking details should be specified in the application of the owner of the bond).*

Prescheduled repayment is not provided.

The size of interest income (coupon yield) on the bond, the procedure and conditions of its payment:

Interest on the bond is charged under condition of its presentation to repayment for the period from the date of the beginning of the issuer placement of bonds to the date of submission of the application for repayment of the bond at a rate of 7 % annually of the face value of the bond.

Issue № 29:

Kind, series (type), form and other identification features of securities:

Kind: **bonds**

Series: **3 – C**

Type: **interest rate**

Form: **registered paperless**

State registration number of securities issue:

№ 4-29-00137-A

State registration date of securities issue:

25.10.2002

State registration date of the report on the issue results:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The name of state registration body carried out state registration of the report on the issue results:

Russia's FCSM

The amount of the issue securities:

3 231 pieces

The quantity of placed securities of the issue:

3 229

The quantity of circulating securities of the issue:

3 229

Face value of each valuable paper of the issue:

2 000 rubles

The amount of securities issue at face value:

6 462 000 rubles

The rights assigned for each valuable paper of the issue:

- 1) Of reception of face value of the bond at its repayment from the issuer in the procedure and during the time specified below in the issue Prospectus;*
- 2) Of reception of the fixed accrued interest at the rate of 7 % annually of the bond face value from the issuer at repayment for the entire circulation period in the procedure and during the time specified below in the issue Prospectus;*
- 3) Of getting, at availability of a technical opportunity for telephone installation, of one extraordinary access to a telephone network;*
- 4) To receive from the issuer at liquidation of the Company the face value of the bond by way of the sequence established by item 1 of article 64 of the Civil Code of Russian Federation, and namely:
 - First of all, the claims of citizens before which the liquidated Company bears obligations for causing harm to life and health are satisfied, by capitalization of corresponding time payments;*
 - In the second stage, severance payment settlements and a remuneration of labor with the persons working under the labor agreement (contract) and on payment of compensations under author's contracts are made;*
 - In the third stage, claims of creditors under the obligations provided with a pledge of property of the liquidated Company are satisfied;*
 - In the fourth stage, the debts on separate payments to the budget and extrabudgetary funds are repaid;*
 - In the fifth stage, settlements with other creditors are made according to the law which concerns owners of bonds.**

Other rights stipulated by the legislation of Russian Federation are not applicable.

The procedure and conditions of the issue securities repayment:

>From the moment of claiming the repayment presented by the issuer to the owner of the bond during the period from 30.12.2009 to 30.12.2010 by submission of a verbal or written application in any form.

The issuer makes repayment of bonds within three months, by payment of face value and of fixed accrued interest at a rate of 7 % of face value of the bond for the entire circulation time.

Periodicity of settlements with the owner of bonds: lumpsum.

The form of payment: cash, non-cash.

Payments are made with:

- Available funds from cash department of the enterprise to the address from which the application has been directed;

- A bank transfer to the settlement account in bank (banking details should be specified in the application of the owner of the bond).

Prescheduled repayment is not provided.

The size of interest income (coupon yield) on the bond, the procedure and conditions of its payment:

Interest on the bond is charged under condition of its presentation to repayment for the period from the date of the beginning of the issuer placement of bonds to the date of submission of the application for repayment of the bond at a rate of 7 % annually of the face value of the bond.

Issue № 30:

Kind, series (type), form and other identification features of securities:

Kind: ***bonds***

Series: ***4 – C***

Type: ***interest rate***

Form: ***registered paperless***

State registration number of securities issue:

№ 4-30-00137-A

State registration date of securities issue:

25.10.2002

State registration date of the report on the issue results:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The name of state registration body carried out state registration of the report on the issue results:

Russia's FCSM

The amount of the issue securities:

5 995 pieces

The quantity of placed securities of the issue:

5 967

The quantity of circulating securities of the issue:

5 967

Face value of each valuable paper of the issue:

2 500 rubles

The amount of securities issue at face value:

14 987 500 rubles

The rights assigned for each valuable paper of the issue:

- 1) *To receive from the issuer the face value of the bond at its repayment;*
- 2) *Of getting, at availability of a technical opportunity, of an extraordinary access to a telephone network. The owner of bonds makes payment under telephone communication services contract at the tariffs valid at the moment of granting the specified service;*
- 3) *To receive from the issuer at liquidation of the Company the face value of the bond by way of the sequence established by item 1 of article 64 of the Civil Code of Russian Federation, and namely:*
 - *First of all, the claims of citizens before which the liquidated Company bears obligations for causing harm to life and health are satisfied, by capitalization of corresponding time payments;*
 - *In the second stage, severance payment settlements and a remuneration of labor with the persons working under the labor agreement (contract) and on payment of compensations under author's contracts are made;*
 - *In the third stage, claims of creditors under the obligations provided with a pledge of property of the liquidated Company are satisfied;*
 - *In the fourth stage, the debts on separate payments to the budget and extrabudgetary funds are repaid;*
 - *In the fifth stage, settlements with other creditors are made according to the law which concerns the owners of bonds.*

The procedure and conditions of the issue securities repayment:

The owner of the bond for its repayment directs the application not earlier 30.06.2011 and not later than 30.11.2011.

The issuer makes repayment of bonds by payment of the face value and the fixed accrued interest at a rate of 5 % for the entire circulation time from the face value of the bond.

Payments are made within 30 days from the date of granting to the issuer by the owner of the bond of the application for repayment, but not later than 31.12.2011.

Periodicity of settlements with the owner of the bond: lumpsum.

The form of payment: cash, non-cash.

The size of interest income (coupon yield) on the bond, the procedure and conditions of its payment:

Interest on the bond is charged under condition of its presentation to repayment for the period from the date of the beginning of the issuer placement of bonds to the date of submission of the application for repayment of the bond at a rate of 5 % annually of the face value of the bond.

Issue № 31:

Kind, series (type), form and other identification features of securities:

Kind: ***bonds***

Series: ***5 – C***

Type: ***interest rate***

Form: ***registered paperless***

State registration number of securities issue:

№ 4-31-00137-A

State registration date of securities issue:

25.10.2002

State registration date of the report on the issue results:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The name of state registration body carried out state registration of the report on the issue results:

Russia's FCSM

The amount of the issue securities:

800 pieces

The quantity of placed securities of the issue:

800

The quantity of circulating securities of the issue:

800

Face value of each valuable paper of the issue:

700 rubles

The amount of securities issue at face value:

560 000 rubles

The rights assigned for each valuable paper of the issue:

- 1) To receive from the issuer the face value of the bond at its repayment;*
- 2) Of getting, at availability of a technical opportunity, of an extraordinary access to a telephone network. The owner of bonds makes payment under telephone communication services contract at the tariffs valid at the moment of granting the specified service;*
- 3) To receive from the issuer at liquidation of the Company the face value of the bond by way of the sequence established by item 1 of article 64 of the Civil Code of Russian Federation, and namely:*
 - First of all, the claims of citizens before which the liquidated Company bears obligations for causing harm to life and health are satisfied, by capitalization of corresponding time payments;*
 - In the second stage, severance payment settlements and a remuneration of labor with the persons working under the labor agreement (contract) and on payment of compensations under author's contracts are made;*
 - In the third stage, claims of creditors under the obligations provided with a pledge of property of the liquidated Company are satisfied;*
 - In the fourth stage, the debts on separate payments to the budget and extrabudgetary funds are repaid;*
 - In the fifth stage, settlements with other creditors are made according to the law which concerns the owners of bonds.*

The procedure and conditions of the issue securities repayment:

The owner of the bond for its repayment directs the application not earlier 30.06.2011 and not later than 30.11.2011.

The issuer makes repayment of bonds by payment of the face value and the fixed accrued interest at a rate of 5 % for the entire circulation time from the face value of the bond.

Payments are made within 30 days from the date of granting to the issuer by the owner of the bond of the application for repayment, but not later than 31.12.2011.

Periodicity of settlements with the owner of the bond: lumpsum.

The form of payment: cash, non-cash.

Prescheduled repayment is not provided.

The size of interest income (coupon yield) on the bond, the procedure and conditions of its payment:

Interest on the bond is charged under condition of its presentation to repayment for the period from the date of the beginning of the issuer placement of bonds to the date of submission of the application for repayment of the bond at a rate of 5 % annually of the face value of the bond.

Issue № 32:

Kind, series (type), form and other identification features of securities:

Kind: **bonds**

Series: **6 – C**

Type: **interest rate**

Form: **registered paperless**

State registration number of securities issue:

№ 4-32-00137-A

State registration date of securities issue:

25.10.2002

State registration date of the report on the issue results:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The name of state registration body carried out state registration of the report on the issue results:

Russia's FCSM

The amount of the issue securities:

1 500 pieces

The quantity of placed securities of the issue:

1 499

The quantity of circulating securities of the issue:

1 499

Face value of each valuable paper of the issue:

1 400 rubles

The amount of securities issue at face value:

2 100 000 rubles

The rights assigned for each valuable paper of the issue:

- 1) To receive from the issuer the face value of the bond at its repayment;*
- 2) Of getting, at availability of a technical opportunity, of an extraordinary access to a telephone network. The owner of bonds makes payment under telephone communication services contract at the tariffs valid at the moment of granting the specified service;*
- 3) To receive from the issuer at liquidation of the Company the face value of the bond by way of the sequence established by item 1 of article 64 of the Civil Code of Russian Federation, and namely:*
 - First of all, the claims of citizens before which the liquidated Company bears obligations for causing harm to life and health are satisfied, by capitalization of corresponding time payments;*
 - In the second stage, severance payment settlements and a remuneration of labor with the persons working under the labor agreement (contract) and on payment of compensations under author's contracts are made;*
 - In the third stage, claims of creditors under the obligations provided with a pledge of property of the liquidated Company are satisfied;*
 - In the fourth stage, the debts on separate payments to the budget and extrabudgetary funds are repaid;*
 - In the fifth stage, settlements with other creditors are made according to the law which concerns the owners of bonds.*

The procedure and conditions of the issue securities repayment:

The owner of the bond for its repayment directs the application not earlier 30.06.2011 and not later than 30.11.2011.

The issuer makes repayment of bonds by payment of the face value and the fixed accrued interest at a rate of 5 % for the entire circulation time from the face value of the bond.

Payments are made within 30 days from the date of granting to the issuer by the owner of the bond of the application for repayment, but not later than 31.12.2011.

Periodicity of settlements with the owner of the bond: lumpsum.

The form of payment: cash, non-cash.

Prescheduled repayment is not provided.

The size of interest income (coupon yield) on the bond, the procedure and conditions of its payment:

Interest on the bond is charged under condition of its presentation to repayment for the period from the date of the beginning of the issuer placement of bonds to the date of submission of the application for repayment of the bond at a rate of 5 % annually of the face value of the bond.

Issue № 33:

Kind, series (type), form and other identification features of securities:

Kind: ***bonds***

Series: ***1 – Y***

Type: ***interest rate***

Form: ***registered paperless***

State registration number of securities issue:

№ 4-33-00137-A

State registration date of securities issue:

25.10.2002

State registration date of the report on the issue results:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The name of state registration body carried out state registration of the report on the issue results:

Russia's FCSM

The amount of the issue securities:

18 246 pieces

The quantity of placed securities of the issue:

18 246

The quantity of circulating securities of the issue:

5 512

Face value of each valuable paper of the issue:

100 rubles

The amount of securities issue at face value:

1 824 600 rubles

The rights assigned for each valuable paper of the issue:

The owner of the bond has the right:

- *To receive from the issuer the face value of the bond at repayment;*

- *To receive cash income at a rate of 0.1 % of face value of the bond at repayment;*

- *To get, at availability of a technical opportunity, access to a telephone network to concrete addresses within one year from the moment of purchase of 20 (twenty) bonds and the conclusion of the contract granting access to a telephone network.*

The procedure and conditions of the issue securities repayment:

The issuer makes payment of the face value and the sum of income on the bond in cash or by transfer to bank on the basis of an application of the owner within three months from the date of submission of the application.

Prescheduled repayment is not provided.

The size of interest income (coupon yield) on the bond, the procedure and conditions of its payment:

Interest on the bond is charged under condition of its presentation for repayment for the period from the date of the beginning of placement of bonds by the issuer till the date of submission of the application for repayment of the bond at a rate of 0.1 % annually from face value of the bond.

Issue № 34:

Kind, series (type), form and other identification features of securities:

Kind: ***bonds***

Series: ***2 – Y***

Type: ***interest rate***

Form: ***registered paperless***

State registration number of securities issue:

№ 4-34-00137-A

State registration date of securities issue:

25.10.2002

State registration date of the report on the issue results:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The name of state registration body carried out state registration of the report on the issue results:

Russia's FCSM

The amount of the issue securities:

500 pieces

The quantity of placed securities of the issue:

500

The quantity of circulating securities of the issue:

500

Face value of each valuable paper of the issue:

2 000 rubles

The amount of securities issue at face value:

1 000 000 rubles

The rights assigned for each valuable paper of the issue:

The owner of the bond has the right:

- To receive from the issuer the face value of the bond at repayment;*
- To receive cash income at a rate of 0.1 % of face value of the bond at repayment;*
- To get, at availability of a technical opportunity, access to a telephone network to concrete addresses within one year from the moment of purchase of 20 (twenty) bonds and the conclusion of the contract granting access to a telephone network.*

The procedure and conditions of the issue securities repayment:

The issuer makes payment of the face value and the sum of income under the bond in cash or by transfer to bank on the basis of an application of the owner within three months from the date of submission of the application.

Prescheduled repayment is not provided.

The size of interest income (coupon yield) on the bond, the procedure and conditions of its payment:

Interest on the bond is charged under condition of its presentation for repayment for the period from the date of the beginning of placement of bonds by the issuer till the date of submission of the application for repayment of the bond at a rate of 0.1 % annually from face value of the bond.

Issue № 35:

Kind, series (type), form and other identification features of securities:

Kind: ***bonds***

Series: ***3 – Y***

Type: ***interest rate***

Form: ***registered paperless***

State registration number of securities issue:

№ 4-35-00137-A

State registration date of securities issue:

25.10.2002

State registration date of the report on the issue results:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The name of state registration body carried out state registration of the report on the issue results:

Russia's FCSM

The amount of the issue securities:

501 pieces

The quantity of placed securities of the issue:

500

The quantity of circulating securities of the issue:

500

Face value of each valuable paper of the issue:

2 000 rubles

The amount of securities issue at face value:

1 000 000 rubles

The rights assigned for each valuable paper of the issue:

The owner of the bond has the right:

- To receive from the issuer the face value of the bond at repayment;*
- To receive cash income at a rate of 0.1 % of face value of the bond at repayment;*
- To get, at availability of a technical opportunity, access to a telephone network to concrete addresses within one year from the moment of purchase of 20 (twenty) bonds and the conclusion of the contract granting access to a telephone network.*

The procedure and conditions of the issue securities repayment:

The issuer makes payment of the face value and the sum of income under the bond in cash or by transfer to bank on the basis of an application of the owner within three months from the date of submission of the application.

Prescheduled repayment is not provided.

The size of interest income (coupon yield) on the bond, the procedure and conditions of its payment:

Interest on the bond is charged under condition of its presentation for repayment for the period from the date of the beginning of placement of bonds by the issuer till the date of submission of the application for repayment of the bond at a rate of 0.1 % annually from face value of the bond.

Issue № 36:

Kind, series (type), form and other identification features of securities:

Kind: ***bonds***

Series: ***4 – Y***

Type: ***interest rate***

Form: ***registered paperless***

State registration number of securities issue:

№ 4-36-00137-A

State registration date of securities issue:

25.10.2002

State registration date of the report on the issue results:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The name of state registration body carried out state registration of the report on the issue results:

Russia's FCSM

The amount of the issue securities:

500 pieces

The quantity of placed securities of the issue:

500

The quantity of circulating securities of the issue:

500

Face value of each valuable paper of the issue:

2 000 rubles

The amount of securities issue at face value:

1 000 000 rubles

The rights assigned for each valuable paper of the issue:

The owner of the bond has the right:

- To receive from the issuer the face value of the bond at repayment;*
- To receive cash income at a rate of 0.1 % of face value of the bond at repayment;*
- To get, at availability of a technical opportunity, access to a telephone network to concrete addresses within one year from the moment of purchase of 20 (twenty) bonds and the conclusion of the contract granting access to a telephone network.*

The procedure and conditions of the issue securities repayment:

The issuer makes payment of the face value and the sum of income under the bond in cash or by transfer to bank on the basis of an application of the owner within three months from the date of submission of the application.

Prescheduled repayment is not provided.

The size of interest income (coupon yield) on the bond, the procedure and conditions of its payment:

Interest on the bond is charged under condition of its presentation for repayment for the period from the date of the beginning of placement of bonds by the issuer till the date of submission of the application for repayment of the bond at a rate of 0.1 % annually from face value of the bond.

Issue № 37:

Kind, series (type), form and other identification features of securities:

Kind: ***bonds***

Series: ***5 – Y***

Type: ***interest rate***

Form: ***registered paperless***

State registration number of securities issue:

№ 4-37-00137-A

State registration date of securities issue:

25.10.2002

State registration date of the report on the issue results:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The name of state registration body carried out state registration of the report on the issue results:

Russia's FCSM

The amount of the issue securities:

500 pieces

The quantity of placed securities of the issue:

500

The quantity of circulating securities of the issue:

500

Face value of each valuable paper of the issue:

2 000 rubles

The amount of securities issue at face value:

1 000 000 rubles

The rights assigned for each valuable paper of the issue:

The owner of the bond has the right:

- *To receive from the issuer the face value of the bond at repayment;*
- *To receive cash income at a rate of 0.1 % of face value of the bond at repayment;*
- *To get, at availability of a technical opportunity, access to a telephone network to concrete addresses within one year from the moment of purchase of 20 (twenty) bonds and the conclusion of the contract granting access to a telephone network.*

The procedure and conditions of the issue securities repayment:

The issuer makes payment of the face value and the sum of income under the bond in cash or by transfer to bank on the basis of an application of the owner within three months from the date of submission of the application.

Prescheduled repayment is not provided.

The size of interest income (coupon yield) on the bond, the procedure and conditions of its payment:

Interest on the bond is charged under condition of its presentation for repayment for the period from the date of the beginning of placement of bonds by the issuer till the date of submission of the application for repayment of the bond at a rate of 0.1 % annually from face value of the bond.

Issue № 38:

Kind, series (type), form and other identification features of securities:

Kind: ***bonds***

Series: ***6 – Y***

Type: ***interest rate***

Form: ***registered paperless***

State registration number of securities issue:

№ 4-38-00137-A

State registration date of securities issue:

25.10.2002

State registration date of the report on the issue results:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The name of state registration body carried out state registration of the report on the issue results:

Russia's FCSM

The amount of the issue securities:

500 pieces

The quantity of placed securities of the issue:

500

The quantity of circulating securities of the issue:

500

Face value of each valuable paper of the issue:

2 000 rubles

The amount of securities issue at face value:

1 000 000 rubles

The rights assigned for each valuable paper of the issue:

The owner of the bond has the right:

- To receive from the issuer the face value of the bond at repayment;*
- To receive cash income at a rate of 0.1 % of face value of the bond at repayment;*
- To get, at availability of a technical opportunity, access to a telephone network to concrete addresses within one year from the moment of purchase of 20 (twenty) bonds and the conclusion of the contract granting access to a telephone network.*

The procedure and conditions of the issue securities repayment:

The issuer makes payment of the face value and the sum of income under the bond in cash or by transfer to bank on the basis of an application of the owner within three months from the date of submission of the application.

Prescheduled repayment is not provided.

The size of interest income (coupon yield) on the bond, the procedure and conditions of its payment:

Interest on the bond is charged under condition of its presentation for repayment for the period from the date of the beginning of placement of bonds by the issuer till the date of submission of the application for repayment of the bond at a rate of 0.1 % annually from face value of the bond.

Issue № 39:

Kind, series (type), form and other identification features of securities:

Kind: ***bonds***

Series: ***7 – Y***

Type: ***interest rate***

Form: ***registered paperless***

State registration number of securities issue:

№ 4-39-00137-A

State registration date of securities issue:

25.10.2002

State registration date of the report on the issue results:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The name of state registration body carried out state registration of the report on the issue results:

Russia's FCSM

The amount of the issue securities:

500 pieces

The quantity of placed securities of the issue:

500

The quantity of circulating securities of the issue:

500

Face value of each valuable paper of the issue:

2 000 rubles

The amount of securities issue at face value:

1 000 000 rubles

The rights assigned for each valuable paper of the issue:

The owner of the bond has the right:

- *To receive from the issuer the face value of the bond at repayment;*
- *To receive cash income at a rate of 0.1 % of face value of the bond at repayment;*
- *To get, at availability of a technical opportunity, access to a telephone network to concrete addresses within one year from the moment of purchase of 20 (twenty) bonds and the conclusion of the contract granting access to a telephone network.*

The procedure and conditions of the issue securities repayment:

The issuer makes payment of the face value and the sum of income under the bond in cash or by transfer to bank on the basis of an application of the owner within three months from the date of submission of the application.

Prescheduled repayment is not provided.

The size of interest income (coupon yield) on the bond, the procedure and conditions of its payment:

Interest on the bond is charged under condition of its presentation for repayment for the period from the date of the beginning of placement of bonds by the issuer till the date of submission of the application for repayment of the bond at a rate of 0.1 % annually from face value of the bond.

Issue № 40:

Kind, series (type), form and other identification features of securities:

Kind: ***bonds***

Series: ***8 – Y***

Type: ***interest rate***

Form: ***registered paperless***

State registration number of securities issue:

№ 4-40-00137-A

State registration date of securities issue:

25.10.2002

State registration date of the report on the issue results:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The name of state registration body carried out state registration of the report on the issue results:

Russia's FCSM

The amount of the issue securities:

500 pieces

The quantity of placed securities of the issue:

500

The quantity of circulating securities of the issue:

500

Face value of each valuable paper of the issue:

2 000 rubles

The amount of securities issue at face value:

1 000 000 rubles

The rights assigned for each valuable paper of the issue:

The owner of the bond has the right:

- *To receive from the issuer the face value of the bond at repayment;*
- *To receive cash income at a rate of 0.1 % of face value of the bond at repayment;*
- *To get, at availability of a technical opportunity, access to a telephone network to concrete addresses within one year from the moment of purchase of 20 (twenty) bonds and the conclusion of the contract granting access to a telephone network.*

The procedure and conditions of the issue securities repayment:

The issuer makes payment of the face value and the sum of income under the bond in cash or by transfer to bank on the basis of an application of the owner within three months from the date of submission of the application.

Prescheduled repayment is not provided.

The size of interest income (coupon yield) on the bond, the procedure and conditions of its payment:

Interest on the bond is charged under condition of its presentation for repayment for the period from the date of the beginning of placement of bonds by the issuer till the date of submission of the application for repayment of the bond at a rate of 0.1 % annually from face value of the bond.

Issue № 41:

Kind, series (type), form and other identification features of securities:

Kind: *bonds*

Series: *9 – Y*

Type: *interest rate*

Form: *registered paperless*

State registration number of securities issue:

№ 4-41-00137-A

State registration date of securities issue:

25.10.2002

State registration date of the report on the issue results:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The name of state registration body carried out state registration of the report on the issue results:

Russia's FCSM

The amount of the issue securities:

500 pieces

The quantity of placed securities of the issue:

500

The quantity of circulating securities of the issue:

500

Face value of each valuable paper of the issue:

2 000 rubles

The amount of securities issue at face value:

1 000 000 rubles

The rights assigned for each valuable paper of the issue:

The owner of the bond has the right:

- *To receive from the issuer the face value of the bond at repayment;*
- *To receive cash income at a rate of 0.1 % of face value of the bond at repayment;*
- *To get, at availability of a technical opportunity, access to a telephone network to concrete addresses within one year from the moment of purchase of 20 (twenty) bonds and the conclusion of the contract granting access to a telephone network.*

The procedure and conditions of the issue securities repayment:

The issuer makes payment of the face value and the sum of income under the bond in cash or by transfer to bank on the basis of an application of the owner within three months from the date of submission of the application.

Prescheduled repayment is not provided.

The size of interest income (coupon yield) on the bond, the procedure and conditions of its payment:

Interest on the bond is charged under condition of its presentation for repayment for the period from the date of the beginning of placement of bonds by the issuer till the date of submission of the application for repayment of the bond at a rate of 0.1 % annually from face value of the bond.

Issue № 42:

Kind, series (type), form and other identification features of securities:

Kind: *bonds*

Series: *10 – Y*

Type: *interest rate*

Form: *registered paperless*

State registration number of securities issue:

№ 4-42-00137-A

State registration date of securities issue:

25.10.2002

State registration date of the report on the issue results:

24.01.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The name of state registration body carried out state registration of the report on the issue results:

Russia's FCSM

The amount of the issue securities:

500 pieces

The quantity of placed securities of the issue:

500

The quantity of circulating securities of the issue:

500

Face value of each valuable paper of the issue:

2 000 rubles

The amount of securities issue at face value:

1 000 000 rubles

The rights assigned for each valuable paper of the issue:

The owner of the bond has the right:

- To receive from the issuer the face value of the bond at repayment;*
- To receive cash income at a rate of 0.1 % of face value of the bond at repayment;*
- To get, at availability of a technical opportunity, access to a telephone network to concrete addresses within one year from the moment of purchase of 20 (twenty) bonds and the conclusion of the contract granting access to a telephone network.*

The procedure and conditions of the issue securities repayment:

The issuer makes payment of the face value and the sum of income under the bond in cash or by transfer to bank on the basis of an application of the owner within three months from the date of submission of the application.

Prescheduled repayment is not provided.

The size of interest income (coupon yield) on the bond, the procedure and conditions of its payment:

Interest on the bond is charged under condition of its presentation for repayment for the period from the date of the beginning of placement of bonds by the issuer till the date of submission of the application for repayment of the bond at a rate of 0.1 % annually from face value of the bond.

Issue № 43:

Kind, series (type), form and other identification features of securities:

Kind: *bonds*

Series: *BT – 1*

Type: *interest rate*

Form: *bearer paper*

State registration number of securities issue:

№ 4-43-00137-A

State registration date of securities issue:

24.01.2003

State registration date of the report on the issue results:

14.03.2003

The name of state registration body carried out the securities issue state registration:

Russia's FCSM

The name of state registration body carried out state registration of the report on the issue results:

Russia's FCSM

The amount of the issue securities:

1 000 000 pieces

Face value of each valuable paper of the issue:

1 000 rubles

The amount of securities issue at face value:

1 000 000 000 rubles

The rights assigned for each valuable paper of the issue:

The bond owner has the right for receiving the bond face value when it is repaid during the period stipulated for this.

The bond owner has the right to receive a fixed interest of the Bond face value (coupon yield).

The bond owner has the right to receive the Bond face value when the Issuer is liquidated in the sequence established in accordance with article 64 of Civil Code of Russian Federation.

The bond owner has the right to sell the Bond without limitations or otherwise dispose of the Bond.

The bond owner has the right to submit the issue bond for repayment and to demand immediate compensation of the debt sum under the bonds in cases listed in item 57.11 of the bonds issue Prospectus and in item 8.6 of the Decision on the bonds issue.

The bond owner is in the right to exercise other rights stipulated by Russian Federation legislation.

In case non-performance and/or inadequate performance by the Issuer of its obligations under the issue bonds, the owner and/or nominal holder of the bonds has the right to address the entity provided the security for the bonds issue.

The Bonds of BT-1 series are issued in paper form, the certificate is executed for the entire amount of the issue, and the certificate is subject to central storage.

Full and abbreviated brand name of the depository executing central storage:

Non-commercial partnership "National depository center"

NCP "NDC"

Depository's location:

RF, 117049, Moscow, Zhitnaya str., bld., 12

The number of license of professional participant of securities market for carrying out the activity of a depository at securities market:

177-03431-000100

Date of issue: *04.12.2000*

The validity term of the depository's license for carrying out the activity of a depository:

Unlimited

The body that issued the license: *Russia's FCSM*

The procedure and conditions of the issue securities repayment:

The Bonds repayment is made by a paying agent by the Issuer instruction (hereinafter – the Paying agent), its functions are executed by:

Full brand name: Joint Stock commercial bank "Moscow Delovoy Mir" (Open joint stock company)

Abbreviated brand name: MDM-Bank

Location: 115035, Moscow, Sadovnicheskaya str., 3

Mail address: 115035, Moscow, Sadovnicheskaya str., 3

The Issuer may appoint additional paying agents and cancel such appointments. Official notification of the Issuer on the said actions is published by the Issuer during the period not later than 10 (Ten) business days following such appointments or their cancellation in "Vedomosty" newspaper.

If the Bonds repayment date falls on a day-off, irrespective if it is a state holiday or a day-off for settlement operations, then the due sum is paid on the first business day following the day-off. The Bond's Owner has no right to demand interest charging or any other compensation for such a delay in the payment.

The Bonds are repaid at the face value.

The Bonds are repaid in Russian Federation currency by non-cash method in favor of the Bonds owners.

It is presumed that nominal holders – National Depository Center (NDC) depositors are authorized to receive the repayment sums on the Bonds. NDC depositor and/or other entity not authorized by its clients to receive the repayment sums on the Bonds, not later than on the 3-rd (Third) business day prior to the established date of the Bonds repayment, provides to NDC the list of Bonds owners, this list should contain all the requisites, specified below in the List of owners and/or nominal holders of the Bonds.

The Bonds repayment is made in favor of the Bonds owners being such as of the end of the NDC operation day, preceding the sixth day prior to the date of the Bonds repayment (hereinafter – "The date of making up the list of owners and/or nominal holders of the Bonds").

Fulfillment of obligation with respect to the owner, included into the list of owners and/or nominal holders of the Bonds, is recognized to be proper including the case when the Bonds are alienated after the Date of making up the list of owners and/or nominal holders of the Bonds.

Not later than on the 2-nd (Second) business day prior to the date of the Bonds repayment, NDC provides the Issuer and/or Paying agent with the list of owners and/or nominal holders of the Bonds, made up on the Date of making up the list of owners and/or nominal holders of the Bonds, the list includes the following data:

a) Full name of the entity (person), authorized to receive the repayment sums on the Bonds.

In case the Bonds are transferred by the owner to a nominal holder and the nominal holder is authorized to receive the repayment sums on the Bonds, the full name of the nominal holder is indicated.

In case the Bonds have not been transferred to a nominal holder and/or a nominal holder is not authorized to receive the repayment sums on the Bonds, full name of the Bonds owner is indicated (the owner's surname, name, patronymic – for a natural person);

b) The number of Bonds, tallied at the owner's custody account or at interdepository account of the nominal holder of the Bonds, authorized to receive the repayment sums on the Bonds;

c) the location and the mail address of the entity (person), authorized to receive the repayment sums on the Bonds;

d) requisites of the bank account of the entity (person), authorized to receive the repayment sums on the Bonds, and namely:

- account number;

- the bank's name, where the account is established;

- the bank's correspondent account, where the account is established;

- bank's identification code of the bank, where the account is established;
e) taxpayer identification number of the entity (person), authorized to receive the repayment sums on the Bonds;

f) tax status of the entity (person), authorized to receive the repayment sums on the Bonds (resident, non-resident with permanent representation office in Russian Federation, non-resident without permanent representation office in Russian Federation, etc.).

The Bonds Owners, their authorized entities (persons), including NDC depositors independently keep track of completeness and actuality of requisites of bank's account, provided by them to NDC. In case of non-providing or untimely providing to NDC of the said requisites, the performance of such obligations is carried out to an entity (a person) who made a claim to meet the obligations and who is the owner of the Bonds on the date of making the claim. The Issuer meets the obligations under the Bonds on the basis of NDC data.

Not later than on the 2-nd (Second) business day till the date of the Bonds repayment, the Issuer transfers the required money resources to the account of the Paying agent.

Basing on the list of owners and/or nominal holders of the Bonds, provided by NDC, the Paying agent calculates the sums of money resources due to payment to each person, indicated in the list of owners and /or nominal holders of the Bonds.

On the date of the Bonds repayment, the Paying agent transfers the required money resources to the accounts of entities (persons) authorized to receive the repayment sums on the Bonds and indicated in the list of owners and/or nominal holders of the Bonds.

In case one entity (person) is authorized to receive the repayment sums on the Bonds from several owners of the Bonds, then this entity (person) is transferred the total sum without breakdown for each owner of the Bonds.

Prescheduled repayment is not stipulated.

The size of interest income (coupon yield) on the bonds, the procedure and conditions of its payment:

The Bond Owner has the right to receive a fixed interest of the Bond face value (coupon yield).

The date of coupon payment	Coupon №	Coupon rate
23.05.2003	1-st coupon	4,75%
22.08.2003	2-nd coupon	4,75%
21.11.2003	3-rd coupon	16,50%
24.02.2004	4-th coupon	16,50%
24.05.2004	5-th coupon	15%
23.08.2004	6-th coupon	15%
22.11.2004	7-th coupon	15%
21.02.2005	8-th coupon	15%
23.05.2005	9-th coupon	15%
22.08.2005	10-th coupon	15%
21.11.2005	11-th coupon	13%
21.02.2006	12-th coupon	13%

The calculation of the payment sum for each coupon per one Bond is made by the following formula:

$$K_j = C_j * Nom * (T(j) - T(j-1)) / 365 / 100 \%$$

where

j – serial number of coupon period, j=1...12

K_j – the sum of coupon payment for each Bond

Nom – face value of one Bond

C_j – the size of the interest rate of the j-th coupon, in per cent annual

T(j-1) – the start date of the the j-th coupon period

T(j) – the end date of the j-th coupon period

The payment sum on the coupon is determined with the precision of one kopeck (rounding-up of the second figure after the comma is made in the following way: if the third figure is more or equal to 5, then the second figure is increased by 1, in case the third figure after the comma is less than 5, then the second figure after the comma is not changed).

If the payment date of coupon yield on any of the twelve coupons under the Bonds falls on a day-off, irrespective if it is a state holiday or a day-off for settlement operations, then the due sum is paid on the first business day following the day-off. The Bond's Owner has no right to demand interest charging or any other compensation for such a delay in the payment.

The Bonds are repaid in Russian Federation currency by non-cash method in favor of the Bonds owners. It is presumed that nominal holders – National Depository Center (NDC) depositors are authorized to receive the repayment sums on the Bonds. NDC depositor and/or other entity (person) not authorized by its clients to receive the repayment sums on the Bonds, not later than on the 3-rd (Third) business day prior to the established date of the Bonds repayment, provides to NDC the list of Bonds owners, this list should contain all the requisites.

The Bonds repayment is made in favor of the Bonds owners being such as of the end of the NDC operation day, preceding the 6 (Sixth) day prior to the date of the Bonds repayment (hereinafter – “The date of making up the list of owners and/or nominal holders of the Bonds”).

Fulfillment of obligation with respect to the owner, included into the list of owners and/or nominal holders of the Bonds, is recognized to be proper including the case when the Bonds are alienated after the date of making up the specified list.

Not later than on the 2-nd (Second) business day prior to the date of the Bonds repayment, NDC provides the Issuer and/or Paying agent with the list of owners and/or nominal holders of the Bonds, made up on the Date of making up the list of owners and/or nominal holders of the Bonds for income payment.

The Bonds Owners, their authorized entities (persons), including NDC depositors independently keep track of completeness and actuality of requisites of bank's account, provided by them to NDC. In case of non-providing or untimely providing to NDC of the said requisites, the performance of such obligations is carried out to an entity (a person) who made a claim to meet the obligations and who is the owner of the Bonds on the date of making the claim. The Issuer meets the obligations under the Bonds on the basis of NDC data.

Not later than on the 2-nd (Second) business day prior to the date of coupon yield payment on the Bonds, the Issuer transfers the required money resources to the account of the Paying agent.

Basing on the list of owners and/or nominal holders of the Bonds, provided by NDC, the Paying agent calculates the sums of money resources due to payment to each person, indicated in the list of owners and /or nominal holders of the Bonds.

On the date of the Bonds coupon yield payment, the Paying agent transfers the required money resources to the accounts of entities (persons) authorized to receive the repayment sums on the Bonds and indicated in the list of owners and/or nominal holders of the Bonds.

In case one entity (person) is authorized to receive coupon yield sums on the Bonds from several

owners of the Bonds, then this entity (person) is transferred the total sum without breakdown for each owner of the Bonds.

The list of owners and/or nominal holders of the Bonds, made up for the purposes of the Bonds repayment, is used for the purposes of the payment of yield on the twelfth coupon.

The yield on the twelfth coupon is paid simultaneously with the Bonds repayment.

The kind of provided security:

Guarantee

8.3.3. Data on the issues, for which the issuer has not performed its obligations as regards the securities (default)

The issuer does not have non-executed or inadequately executed obligations under the securities issues.

8.4. Data on entity (entities) provided guarantee for the issue bonds

Issue № 43:

BT – 1 series bonds are placed by the issuer with the security (guarantee).

Full and abbreviated brand name of the entity provided the security:

***Limited Liability Company “Financial group “Web - invest”
LLC “Financial group “Web - invest”***

Location of the entity provided the security:

RF, 193124, Saint Petersburg, Proletarskoi diktatury sq., 6

8.5. Terms and conditions of the guarantee to perform obligations on the issue bonds

The method of provided security:

Guarantee.

For bonds secured by guarantee the following is indicated:

The amount in which the guarantor is responsible to the owners of the bonds secured by guarantee:

1 000 000 000 (One billion) rubles and total coupon yield on 1 000 000 bonds

In case of non-performance or inadequate performance by the issuer as regards the obligations under the bonds, the guarantor (the company):

Takes upon itself to be responsible for the Issuer’s performance of its obligations arising to the owners of paper interest rate bearer bonds of BT-1 series.

The company takes upon itself to be responsible to the Bonds owners for the following obligations of the Issuer:

- for the repayment by the Issuer of total face value of the Bonds issue;*
- for the payment of coupon yield on the Bonds;*
- for the Issuer liabilities under the transactions with the Bonds in accordance with public irrevocable offers of the Issuer, the conditions and the procedure of execution of which are established in item 57.13 of the Bonds Issue Prospectus and in item 9. of the Decision on the Bonds issue and are published in mass media.*

The company’s obligation to be responsible for the Issuer’s performance of its obligations to the Bonds owners for repayment of the Bonds face value and/or for payment of yield on the Bonds arises only in the following cases:

- Adoption of resolution on the Issuer liquidation by the Issuer’s body authorized to adopt such a*

resolution, or

- The Issuer does not pay the face value of the Bonds of the current issue or the sum of income on them, or

- The Issuer declares its inability to perform financial liabilities in regard to the bonds of the current issue or the Issuer's bonds of other issues, or

- Non-performance, partial non-performance or inadequate performance by the Issuer of its obligations under the transactions with the bonds of the current issue in accordance with public irrevocable offers of the Issuer.

In case of occurrence of the circumstances indicated above, the Issuer's obligations to the Bonds owners are executed by the company for the Issuer in the procedure stipulated by the Contract of guarantee.

Prior to making claim to the Guarantor, the owner or nominal holder of the Bonds should provide for the Guarantor the proof of prior written claim to the Issuer of repayment of bonds and/or payment of coupon yield on the Bonds.

If the Guarantor does not perform its obligations in accordance with the above said Contract, the owners are in the right to apply to court (arbitration court) with the claims to the Issuer and to the Guarantor to pay the bonds face value and compensate the losses.

The company performed the obligations for the Issuer is transferred the rights of creditors under these liabilities in the amount, in which the company satisfied the claim of the Bonds owners or of the nominal holders authorized to receive the Bonds face value and/or coupon yield on the Bonds.

The procedure of making claims to the guarantor by the bonds owners.

The bonds owner, prior to making claim to the guarantor, should provide for the guarantor the proof of prior written claim to the issuer to repay the bonds.

The owner is in the right to make a written claim directly to the guarantor to pay the bonds face value and/or income on them.

The claim to the guarantor should contain the owner's application stating that the sum of payments under the bonds due to him was not received by him from the issue.

To receive the bonds repayment sums and/or payments of income on the bonds, the owners should provide for the guarantor the documents stipulated by the **Contract of guarantee (item 3):**

1) **Copy of extract** for the owner's custody account certified by Non-commercial partnership «National Depository Center» on the relevant moment of time with indication of the number of bonds belonging to the owner;

2) **Letter of advice notice** on assignment of rights for claims signed by the owner or by his/her representative;

3) In case of claim made by the owner's representative, the documents executed in accordance with current regulation legal acts of Russian Federation and confirming the authority of the person who made the claim on behalf of the owner.

The guarantor also accepts from relevant persons any documents confirming the availability of tax exemptions for these or those owners.

The owners may make claims on the payments under the bonds to the guarantor during two years since the date when the issuer should pay the bonds face value to the owners in accordance with the issue Prospectus.

The size of the value of the issuer's net assets on the date of the guarantee providing (for quarter 3 of 2002):

3 549 869 thousand rubles

The size of the value of net assets of legal entity provided the guarantee, which secures the performance of the issuer's obligations under the bonds: *the information is not available*

8.6. Data on organizations carrying out the record keeping of rights for the issuer's issuing securities

Organization carrying out the record keeping of the owners of the issuer's registered securities:

Registrar

Full and abbreviated brand name:

Closed Joint Stock Company "Registrar – Sviyaz"

CJSC "Registrar – Sviyaz"

Registrar's location:

RF, 107078, Moscow, Kalanchevskaya str., 15 A

The registrar's license number to carry out the activity of record keeping of the securities owners:

10 -000 -1 -00258

The date of issue: **01.10.2002**

The validity term of the registrar's license to carry out the activity of record keeping of the securities owners: **unlimited**

The body issued the license: **Russia's FCSM**

Other data on record keeping of the issuer's registered securities owners:

18.02.2002 - the date since which the record keeping of the issuer's registered securities is carried out by the said registrar.

The issuer has in circulation the bonds of BT-1 series issued in paper form with execution of the certificate for the entire volume of the issue; this certificate is subject to centralized keeping.

Full and abbreviated brand name:

Non-commercial partnership "National depositary center"

NCP "NDC"

Depositary location:

RF, 117049, Moscow, Zhitnaya str., 12

Number of license of professional participant of securities market to carry out the activity of depositary at securities market:

177-03431-000100

Date of issue: **04.12.2000**

The validity term of the depositary's license to carry out the activity of record keeping of securities owners: **unlimited**

The body issued the license: **Russia's FCSM**

8.7. Data on legislative acts regulating the issues of import and export of capital which may affect the payment of dividends, interest and other payments to non-residents

The basic legislative act regulating the issues of import and export of capital is RF Law № 3615-1 of October 9, 1992 "On currency exchange regulation and foreign-exchange controls".

A number of Federal laws ratify the agreement of avoidance of double taxation between Russian Federation and foreign countries. At present the policy of avoidance of double taxation is effective with over 50 countries.

When applying the provisions of international agreements of Russian Federation, a foreign organization should provide to a tax agent paying the income the confirmation of the fact that this foreign organization has a permanent location in the country with which Russian Federation has an international contract (agreement) regulating the issues of taxation, this confirmation should be verified by competent authority of appropriate foreign country. In case if this confirmation is executed in a foreign language, the tax agent is also provided the translation in Russian.

Upon providing by a foreign organization, having the right for receiving income, of the above said confirmation to the tax agent who pays the income prior to the date of the income payment in regard to which Russian Federation international agreement stipulates preferential tax treatment in Russian Federation, then this income is exempted from deduction of the tax at the source of payment or the tax is deducted at the source of payment at reduced rate.

The most important effective laws:

1. Federal law № 167-ФЗ of July 17, 1999 “On ratification of Agreement between RF Government and the Government of the Republic of Cyprus on avoidance of double taxation as regards the taxes for income and capital”.
2. Federal law №18-ФЗ of February 8, 1998 “On ratification of Convention between RF Government and the Government of French Republic on avoidance of double taxation and prevention of tax evasion and violation of the tax legislation as regards the taxes on income and property”.
3. Federal law № 65-ФЗ of March 19, 1997 “On ratification of Convention between RF Government and the Government of United Kingdom of Great Britain and Northern Ireland on avoidance of double taxation and prevention of tax evasion as regards the taxes on income and on increment value of property, and the Agreement between RF Government and the Government of United Kingdom of Great Britain and Northern Ireland of February 15, 1994 concluded in the form of exchange of notes on application of separate provisions of the Convention”.
4. Federal law № 38-ФЗ of February 26, 1997 “On ratification of the Agreement between RF and Swiss Confederation on avoidance of double taxation as regards the taxes on income and capital”.
5. Federal law № 42-ФЗ of February 26, 1997 “On ratification of the Agreement between RF Government and the Government of Canada on avoidance of double taxation and prevention of tax evasion as regards the taxes on income and property”.
6. Federal law № 158-ФЗ of December 18, 1996 “On ratification of the Agreement between RF and Federal Republic of Germany on avoidance of double taxation as regards the taxes on income and property”.
7. The Agreement between RF and the United States of America on avoidance of double taxation and prevention of tax evasion as regards the taxes on income and capital (Washington D.C., June 17, 1992).
8. Convention between the Government of the USSR and the Government of Japan on avoidance of double taxation as regards the income taxes (Tokyo, January 18, 1986).

8.8. Description of the procedure of taxation of incomes on placed and being placed issuing securities of the issuer

During 2003 the incomes were paid to legal entities and natural persons in the form of dividends.

The incomes were taxed in accordance with the norms established by chapters 23 and 25 of Russian Federation Tax Code:

- **The procedure of taxation of natural persons:**

- Residents

In accordance with item 2 of article 214 of Russian Federation Tax Code OJSC “VolgaTelecom”, being the source of income of natural persons-residents, received in the form of dividends, calculated and deducted the amount of tax separately for each taxpayer applicably to each payment of the specified income at the rate stipulated by item 4 of article 224 of this Code in the procedure stipulated by article 275 of this Code.

In regard to income of share participation in the activity of organization, received in the form of dividends, item 4 of article 224 of RF Tax Code sets the tax rate for income of natural persons-residents in the amount of 6%. However, article 275 of RF Tax Code being referenced to by article 214 of the Code sets a special procedure of defining the tax base for the income paid in the form of dividends:

The amount of tax, due to deduction from the income of taxpayer (resident) – beneficiary of dividends, is calculated by the tax agent proceeding from the total amount of tax calculated in the procedure established by this item and the share of each taxpayer in the total amount of dividends.

Total amount of tax is defined as the product of the tax rate established by sub-item 1 of item 3 of article 284 of this Code and the difference between the amount of dividends due to distribution between the shareholders (participants) in the current tax period, decreased by the amount of dividends due to payment by tax agent in accordance with item 3 of this article in the current tax period, and the amount of dividends received by the tax agent himself in current report (tax) period and previous report (tax) period, if these amounts of dividends did not participate earlier in the calculation while defining taxable income in the form of dividends.

On balance, to define the amount of tax on income paid to residents (to legal entities and natural persons) in the form of dividends, computed tax rate was calculated, for OJSC “VolgaTelecom” this rate amounted to **5,57%**. This rate is applied to deduct the tax from natural persons – residents.

The tax for income of natural persons in accordance with items 4, 6 of article 226 of RF Tax Code is deducted and transferred to budget on the day of actual payment of income.

- Non-residents

In accordance with item 2 of article 214 of Russian Federation Tax Code OJSC “VolgaTelecom”, being the source of income of natural persons – non-residents, received in the form of dividends, calculated and deducted the amount of tax separately for each taxpayer applicably to each payment of the specified income at the rate stipulated by item 3 of article 224 of this Code – 30%.

The tax for income of natural persons in accordance with item 4, 6 of article 226 of RF Tax Code is deducted and transferred to budget on the day of actual payment of income.

- **The procedure of taxation of legal entities:**

- Residents

In accordance with item 2 of article 275 of RF Tax Code OJSC “VolgaTelecom”, paying income in the form of dividends to legal entities-residents, is a tax agent and defines the amount of tax taking into account the peculiarities stipulated by this item of RF Tax Code:

The amount of tax due to deduction from the income of taxpayer (resident) - beneficiary of dividends is calculated by tax agent proceeding from the total amount of tax computed in the

procedure established by this item and from the share of each taxpayer in the total amount of dividends.

The total amount of tax is defined as the product of tax rate, established by sub-item 1 of item 3 of article 284 of this Code (the rate of 6%), and the difference between the amount of dividends due to distribution between shareholders (participants) in current tax period decreased by the amounts of dividends due to payment by tax agent in accordance with item 3 of this article in current report (tax) period and previous report (tax) period, if these amounts of dividends earlier did not participate in the calculation while defining taxable income in the form of dividends.

On balance, to define the amount of tax on income paid to residents (to legal entities and natural persons) in the form of dividends, computed tax rate was calculated, for OJSC VolgaTelecom” this rate amounted to **5,57%**. This rate is applied to deduct the tax from legal entities – residents.

For separate beneficiaries of income in the form of dividends – Unit investments funds – the tax was not deducted, as Unit investments funds being separate property complexes **without establishing legal entity**, are not considered to be organizations for applying RF Tax Code, and hence they are not considered to be taxpayers of the profit tax. This status is confirmed by item 7.2.7 of Methodical recommendations on application of chapter 25 of RF Tax Code approved by Russia’s Tax and Duties Ministry order № БГ-3-02/729 of 12.12.2002.

The tax for income in the form of dividends in accordance with item 4 of article 287 of RF Tax Code is deducted and transferred to budget within 10 days following the day of income payment.

Non-residents:

In accordance with item 3 of article 275 of RF Tax Code OJSC “VolgaTelecom”, paying income in the form of dividends to legal entities – non-residents, is a tax agent and defines the amount of tax proceeding from the paid amount taking into account the rate stipulated by sub-item 2 of item 3 of article 284 of RF Tax Code – 15%.

Reduced rates (5% and 10%) were applied to separate beneficiaries of dividends in accordance with item 1 of article 312 of RF Tax Code on the basis of non-residents’ providing the documents confirming their permanent stay in the country with which Russian Federation has an international treaty (agreement) regulating the issue of concessional mode of taxation.

The tax for income in the form of dividends in accordance with item 4 of article 287 of RF Tax Code is deducted and transferred to budget within 10 days following the day of income payment.

8.9. Data on declared (charged) and paid dividends under the issuer’s shares, and also on the incomes on the issuer’s bonds

Year 1999.

Category of shares: ***ordinary***

The amount of declared (charged) dividends on the issuer’s ordinary shares as per one share: ***0.14 ruble***

The amount of declared (charged) dividends in total on all ordinary shares: ***12 251 002 rubles***

The name of the issuer’s body adopted the resolution (declared) on the payment of dividends on the issuer’s shares: ***shareholders’ general meeting***

The date of holding the meeting (session) of the issuer’s management body at which the resolution (declaration) on dividends payment was adopted: ***28.06.2000***

The date and the number of minutes of the meeting (session) of the issuer’s management body at which the resolution on dividends payment (declaration) was adopted: ***№ 7 of 28.06.2000***

The time period established for the payment of declared dividends on the issuer's shares:

>From 28.07.2000 to 01.01.2001

The form and other conditions of the payment of declared dividends on the issuer's shares:

Mixed form

The report period (year, quarter) for which the declared dividends on the issuer's shares are (were) paid: **1999**

Total amount of dividends paid on all ordinary shares of the issuer for each report period for which the resolution on payment (declaration) of dividends was adopted: **12 222 662 rubles**

The reasons of non-payment of declared dividends:

Other data on declared and/or paid dividends on ordinary shares: *none*

Year 1999

Category and type of shares: **preferred shares of A type**

The amount of declared (charged) dividends on the issuer's preferred shares of A type as per one share: **0.60 ruble**

The amount of declared (charged) dividends in total on all preferred shares of A type:

17 470 211 rubles

The name of the issuer's body that adopted the resolution (declared) on the payment of dividends on the issuer's shares: **shareholders' general meeting**

The date of holding the meeting (session) of the issuer's management body at which the resolution (declaration) on dividends payment was adopted: **28.06.2000**

The date and the number of minutes of the meeting (session) of the issuer's management body at which the resolution on dividends payment (declaration) was adopted: **№ 7 of 28.06.2000**

The time period established for the payment of declared dividends on the issuer's shares:

>From 28.07.2000 to 01.01.2001

The form and other conditions of the payment of declared dividends on the issuer's shares:

Mixed form

The report period (year, quarter) for which the declared dividends on the issuer's shares are (were) paid: **1999**

Total amount of dividends paid on all preferred shares of A type of the issuer for each report period for which the resolution on payment (declaration) of dividends was adopted:

17 327 834 rubles

The reasons of non-payment of declared dividends:

Other data on declared and/or paid dividends on preferred shares: *none*

Year 2000

Category of shares: **ordinary**

The amount of declared (charged) dividends on the issuer's ordinary shares as per one share: **0.27 ruble**

The amount of declared (charged) dividends in total on all ordinary shares: **23 626 708 rubles**

The name of the issuer's body that adopted the resolution (declared) on the payment of dividends on the issuer's shares: **shareholders' general meeting**

The date of holding the meeting (session) of the issuer's management body at which the resolution (declaration) on dividends payment was adopted: **25.06.2001**

The date and the number of minutes of the meeting (session) of the issuer's management body at which the resolution on dividends payment (declaration) was adopted: **№ 8 of 25.06.2001**

The time period established for the payment of declared dividends on the issuer's shares:

From 25.07.2001 to the fiscal year end

The form and other conditions of the payment of declared dividends on the issuer's shares:

In cash, and also by other property in case of a shareholder's consent

The report period (year, quarter) for which the declared dividends on the issuer's shares are (were) paid: **2000**

Total amount of dividends paid on all ordinary shares of the issuer for each report period for which the resolution on payment (declaration) of dividends was adopted: **23 557 315 rubles**

The reasons of non-payment of declared dividends:

Other data on declared and/or paid dividends on ordinary shares: *none*

Year 2000

Category and type of shares: ***preferred shares of A type***

The amount of declared (charged) dividends on the issuer's preferred shares of A type as per one share: **1.04 ruble**

The amount of declared (charged) dividends in total on all preferred shares of A type: **30 502 509 rubles**

The name of the issuer's body adopted the resolution (declared) on the payment of dividends on the issuer's shares: ***shareholders' general meeting***

The date of holding the meeting (session) of the issuer's management body at which the resolution (declaration) on dividends payment was adopted: **25.06.2001**

The date and the number of minutes of the meeting (session) of the issuer's management body at which the resolution on dividends payment (declaration) was adopted: **№ 8 of 25.06.2001**

The time period established for the payment of declared dividends on the issuer's shares:

From 25.07.2001 to the fiscal year end

The form and other conditions of the payment of declared dividends on the issuer's shares:

In cash, and also by other property in case of a shareholder's consent

The report period (year, quarter) for which the declared dividends on the issuer's shares are (were) paid: **2000**

Total amount of dividends paid on all preferred shares of A type of the issuer for each report period for which the resolution on payment (declaration) of dividends was adopted:

30 028 419 rubles

The reasons of non-payment of declared dividends:

Other data on declared and/or paid dividends on preferred shares: *none*

Year 2001

Category of shares: ***ordinary***

The amount of declared (charged) dividends on the issuer's ordinary shares as per one share: **0.32 ruble**

The amount of declared (charged) dividends in total on all ordinary shares: **28 000 795 rubles**

The name of the issuer's body that adopted the resolution (declared) on the payment of dividends on the issuer's shares: ***shareholders' general meeting***

The date of holding the meeting (session) of the issuer's management body at which the resolution (declaration) on dividends payment was adopted: **28.06.2002**

The date and the number of minutes of the meeting (session) of the issuer's management body at which the resolution on dividends payment (declaration) was adopted: **№ 10 of 28.06.2002**

The time period established for the payment of declared dividends on the issuer's shares:

From 28.07.2002 to 31.12.2002

The form and other conditions of the payment of declared dividends on the issuer's shares:

In cash or by other property in case of a shareholder's consent to receive dividends in such a form

The report period (year, quarter) for which the declared dividends on the issuer's shares are (were) paid: ***2001***

Total amount of dividends paid on all ordinary shares of the issuer for each report period for which the resolution on payment (declaration) of dividends was adopted: ***27 912 628 rubles***

The reasons of non-payment of declared dividends:

Other data on declared and/or paid dividends on ordinary shares: *none*

Year 2001

Category and type of shares: ***preferred shares of A type***

The amount of declared (charged) dividends on the issuer's preferred shares of A type as per one share: ***0.96 ruble***

The amount of declared (charged) dividends in total on all preferred shares of A type:
27 993 888 rubles

The name of the issuer's body that adopted the resolution (declared) on the payment of dividends on the issuer's shares: ***shareholders' general meeting***

The date of holding the meeting (session) of the issuer's management body at which the resolution (declaration) on dividends payment was adopted: ***28.06.2002***

The date and the number of minutes of the meeting (session) of the issuer's management body at which the resolution on dividends payment (declaration) was adopted: ***№ 10 of 28.06.2002***

The time period established for the payment of declared dividends on the issuer's shares:

From 28.07.2002 to 31.12.2002

The form and other conditions of the payment of declared dividends on the issuer's shares:

In cash or by other property in case of a shareholder's consent to receive dividends in such a form

The report period (year, quarter) for which the declared dividends on the issuer's shares are (were) paid: ***2001***

Total amount of dividends paid on all preferred shares of A type of the issuer for each report period for which the resolution on payment (declaration) of dividends was adopted:

27 689 787 rubles

The reasons of non-payment of declared dividends:

Other data on declared and/or paid dividends on preferred shares: *none*

Year 2002

Category of shares: ***ordinary***

The amount of declared (charged) dividends on the issuer's ordinary shares as per one share:
0.7066 ruble

The amount of declared (charged) dividends in total on all ordinary shares: ***173 802 112 rubles***

The name of the issuer's body that adopted the resolution (declared) on the payment of dividends on the issuer's shares: ***shareholders' general meeting***

The date of holding the meeting (session) of the issuer's management body at which the resolution (declaration) on dividends payment was adopted: ***27.06.2003***

The date and the number of minutes of the meeting (session) of the issuer's management body at which the resolution on dividends payment (declaration) was adopted: **№ 3 of 27.06.2003**

The time period established for the payment of declared dividends on the issuer's shares:

From 27.07.2003 to 31.12.2003

The form and other conditions of the payment of declared dividends on the issuer's shares:

In cash or by other property in case of a shareholder's consent to receive dividends in such a form

The report period (year, quarter) for which the declared dividends on the issuer's shares are (were) paid: **2002**

Total amount of dividends paid on all ordinary shares of the issuer for each report period for which the resolution on payment (declaration) of dividends was adopted: **173 389 410 rubles**

The reasons of non-payment of declared dividends:

Other data on declared and/or paid dividends on ordinary shares: *none*

Year 2002

Category and type of shares: **preferred shares of A type**

The amount of declared (charged) dividends on the issuer's preferred shares of A type as per one share: **1.7954 ruble**

The amount of declared (charged) dividends in total on all preferred shares of A type: **147 193 004 rubles**

The name of the issuer's body adopted that the resolution (declared) on the payment of dividends on the issuer's shares: **shareholders' general meeting**

The date of holding the meeting (session) of the issuer's management body at which the resolution (declaration) on dividends payment was adopted: **27.06.2003**

The date and the number of minutes of the meeting (session) of the issuer's management body at which the resolution on dividends payment (declaration) was adopted: **№ 3 of 27.06.2003**

The time period established for the payment of declared dividends on the issuer's shares:

>From 27.07.2003 to 31.12.2003

The form and other conditions of the payment of declared dividends on the issuer's shares:

In cash or by other property in case of a shareholder's consent to receive dividends in such a form

The report period (year, quarter) for which the declared dividends on the issuer's shares are (were) paid: **2002**

Total amount of dividends paid on all preferred shares of A type of the issuer for each report period for which the resolution on payment (declaration) of dividends was adopted:

142 776 063 rubles

The reasons of non-payment of declared dividends:

Other data on declared and/or paid dividends on preferred shares: *none*

Year 2003

Category of shares: **ordinary**

The amount of declared (charged) dividends on the issuer's ordinary shares as per one share: **0,9186 ruble.**

The amount of declared (charged) dividends in total on all ordinary shares: **225 947 662 rubles.**

The name of the issuer's body that adopted the resolution (declared) on the payment of dividends on the issuer's shares: **shareholders' general meeting**

The date of holding the meeting (session) of the issuer's management body at which the resolution (declaration) on dividends payment was adopted: **22.06.2004.**

The date and the number of minutes of the meeting (session) of the issuer's management body at which the resolution on dividends payment (declaration) was adopted: **№ 4 of 23.06.2004.**

The time period established for the payment of declared dividends on the issuer's shares:
from 15.07.2004 to 15.12.2004.

The form and other conditions of the payment of declared dividends on the issuer's shares:

In cash

The report period (year, quarter) for which the declared dividends on the issuer's shares are (were) paid: **2003.**

Total amount of dividends paid on all ordinary shares of the issuer for the report period for which the resolution on payment (declaration) of dividends was adopted:

0 rubles.

The reasons of non-payment of declared dividends:

Other data on declared and/or paid dividends on ordinary shares: *none*

Year 2003.

Category and type of shares: **preferred shares of A type**

The amount of declared (charged) dividends on the issuer's preferred shares of A type as per one share: **2,4510 rubles.**

The amount of declared (charged) dividends in total on all preferred shares of A type: **200 941 317 rubles.**

The name of the issuer's body that adopted the resolution (declared) on the payment of dividends on the issuer's shares: **shareholders' general meeting**

The date of holding the meeting (session) of the issuer's management body at which the resolution (declaration) on dividends payment was adopted: **22.06.2004.**

The date and the number of minutes of the meeting (session) of the issuer's management body at which the resolution on dividends payment (declaration) was adopted: **№ 4 of 23.06.2004.**

The time period established for the payment of declared dividends on the issuer's shares:
From 15.07.2004 to 15.12.2004.

The form and other conditions of the payment of declared dividends on the issuer's shares:

In cash

The report period (year, quarter) for which the declared dividends on the issuer's shares are (were) paid: **2003.**

Total amount of dividends paid on all preferred shares of A type of the issuer for each report period for which the resolution on payment (declaration) of dividends was adopted: **0 rubles.**

The reasons of non-payment of declared dividends:

Other data on declared and/or paid dividends on preferred shares: *none*

The issuers issued **the bonds**, on which the income was paid, should provide the following data:

Kind of securities: **bonds**

Series: **BT - 1**

Form: **bearer paper**

Other identification features of the bonds issue:

Type: **interest rate**

State registration number of the bonds issue: **№ 4-43-00137-A**
State registration date: **24.01.2003**.
State registration date of the report on the bonds issue results: **14.03.2003**
The quantity of the bonds of the issue: **1 000 000 pieces**
Face value of each bond of the issue: **1 000 rubles**
The amount of the bonds issue at face value: **1 000 000 000 rubles**
Type of yield paid on the bonds of the issue: **interest (coupon)**
The size of yield due to payment in cash on the issue bonds as per one bond: **37,81 rubles (15% % annual)**
The total size of yield due to payment in cash on all the issue bonds: **37 810 000 rubles**
The time period established for the payment of yield on the issue bonds: **24.05.2004**
The form and other conditions of the payment of yield on the issue bonds:
In Russian Federation currency, in cashless form
Report period (year, quarter) for which the yield for the issue bonds was (is) paid: **quarter 2 of year 2004**
Total size of yield paid on all the bonds of the issue for each report period for which such yield was paid:
Quarter 2 of 2003 (23.05.2003) – 11 840 000 rubles
Quarter 3 of 2003 (22.08.2003) - 11 840 000 rubles
Quarter 4 of 2003 (21.11.2003) – 41 140 000 rubles
Quarter 1 of 2004 (24.02.2004) – 41 590 000 rubles
Quarter 2 of 2004. (24.05.2004) – 37 810 000 rubles
The reasons of non-payment of the yield: *the yield was paid completely*
Other data on the yields on the issue bonds: *none*

Kind of securities: **bonds**

Series: **10 - O**

Form: **registered paperless**

Other identification features of the bonds issue:

Type: **interest rate**

State registration number of the bonds issue: **№ 4-10-00137-A**

State registration date: **25.10.2002**.

State registration date of the report on the results of the bonds issue: **24.01.2003**

The quantity of the issue bonds: **488 pieces**

Face value of each bond of the issue: **2 500 rubles**

The amount of the bonds issue at face value: **1 220 000 rubles**

Type of yield paid on the issue bonds: **interest**

The size of yield due to payment on the issue bonds in cash as per one bond: **cannot be indicated in money form**

Interest on the bond is charged under the condition of its submission for repayment for the period starting from the beginning of the bonds placement by the issuer to the date of the application filing for the bond repayment in the amount of 1% annual of the bond face value.

The total size of yield due to payment on the issue bonds in money form for all the bonds of the issue: **cannot be indicated as the period of repayment (yield payment) of each bond is different**

The time period established for the payment of yield on the issue bonds: **to 06.11.2003**

The form and other conditions of the payment of yield on the issue bonds: **in rubles**

Report period (year, quarter) for which the yield on the issue bonds was (is) paid: **quarter 4 of 2003**

Total size of yield paid on all the bonds of the issue for each report period for which such yield was paid:

Quarter 4 of 2003 - 6 768 rubles

Reasons of non-payment of the yield:

Other data on the yield on the issue bonds:

The size of yield due to payment is defined by the date of each bond repayment.

Kind of securities: **bonds**

Series: **11 - O**

Form: **registered paperless**

Other identification features of the bonds issue:

Type: **interest rate**

State registration number of the bonds issue: **№ 4-11-00137-A**

State registration date: **25.10.2002**

State registration date of the report on the results of the bonds issue: **24.01.2003**

The quantity of the issue bonds: **280 pieces**

Face value of each bond of the issue: **2 500 rubles**

The amount of the bonds issue at face value: **700 000 rubles**

Type of yield paid on the issue bonds: **interest**

The size of yield due to payment on the issue bonds in cash as per one bond: **cannot be indicated in money form**

Interest on the bond is charged under the condition of its submission for repayment for the period starting from the beginning of the bonds placement by the issuer to the date of the application filing for the bond repayment in the amount of 1% annual of the bond face value.

The total size of yield due to payment on the issue bonds in money form for all the bonds of the issue: **cannot be indicated as the period of repayment (yield payment) of each bond is different**

The time period established for the payment of yield on the issue bonds: **to 06.11.2003**

The form and other conditions of the payment of yield on the issue bonds: **in rubles**

Report period (year, quarter) for which the yield on the issue bonds was (is) paid: **year 2003**

Total size of yield paid on all bonds of the issue for each report period for which such yield was paid:

Quarter 1 of 2003 – 144 rubles

Quarter 2 of 2003 – 0 ruble

Quarter 3 of 2003 - 0 ruble

Quarter 4 of 2003 - 0 ruble

Other data on the yield on the issuer bonds:

The size of yield due to payment is defined by the date of each bond repayment.

Kind of securities: **bonds**

Series: **18 - O**

Form: **registered paperless**

Other identification features of the bonds issue:

Type: **interest rate**

State registration number of the bonds issue: **№ 4-18-00137-A**

State registration date: **25.10.2002**

State registration date of the report on the results of the bonds issue: **24.01.2003**

The quantity of the issue bonds: **182 pieces**

Face value of each bond of the issue: **6 000 rubles**

The amount of the bonds issue at face value: **1 092 000 rubles**

Type of yield paid on the issue bonds: **interest**

The size of yield due to payment on the issue bonds in cash as per one bond: **cannot be indicated in money form**

Interest on the bond is charged under the condition of its submission for repayment for the period starting from the beginning of the bonds placement by the issuer to the date of the application filing for the bond repayment in the amount of 1% annual of the bond face value.

The total size of yield due to payment on the issue bonds in money form for all the bonds of the issue: **cannot be indicated as the period of repayment (yield payment) of each bond is different**

The time period established for the payment of yield on the issue bonds: **to 15.04.2004**

The form and other conditions of the payment of yield on the issue bonds: **in rubles**

Report period (year, quarter) for which the yield on the issue bonds was (is) paid: **quarter 2 of year 2004**

Total size of yield paid on all the bonds of the issue for each report period for which such yield was paid:

Quarter 1 of 2003 – 0 ruble

Quarter 2 of 2003 – 117,7 rubles

Quarter 3 of 2003 - 0 ruble

Quarter 4 of 2003 - 0 ruble

Quarter 1 of 2004 – 1 105,60 rubles

Quarter 2 of 2004 – 0 ruble.

Other data on the yield on the issuer bonds:

The size of yield due to payment is defined by the date of each bond repayment.

Kind of securities: **bonds**

Series: **19 - O**

Form: **registered paperless**

Other identification features of the bonds issue:

Type: **interest rate**

State registration number of the bonds issue: **№ 4-19-00137-A**

State registration date: **25.10.2002**

State registration date of the report on the results of the bonds issue: **24.01.2003**

The quantity of the issue bonds: **70 pieces**

Face value of each bond of the issue: **6 000 rubles**

The amount of the bonds issue at face value: **420 000 rubles**

Type of yield paid on the issue bonds: **interest**

The size of yield due to payment on the issue bonds in cash as per one bond: **cannot be indicated in money form**

Interest on the bond is charged under the condition of its submission for repayment for the period starting from the beginning of the bonds placement by the issuer to the date of the application filing for the bond repayment in the amount of 1% annual of the bond face value.

The total size of yield due to payment on the issue bonds in money form for all the bonds of the issue: **cannot be indicated as the period of repayment (yield payment) of each bond is different**

The time period established for the payment of yield on the issue bonds: **to 15.04.2004**

The form and other conditions of the payment of yield on the issue bonds: **in rubles**

Report period (year, quarter) for which the yield on the issue bonds was (is) paid: **quarter 2 of year 2004**

Total size of yield paid on all the bonds of the issue for each report period for which such yield was paid:

Quarter 1 of 2003 – 52 rubles

Quarter 2 of 2003 – 0 ruble

Quarter 3 of 2003 - 0 ruble

Quarter 4 of 2003 - 0 ruble

Quarter 1 of 2004 – 0 ruble

Quarter 2 of 2004 – 0 ruble

Other data on the yield on the issuer bonds:

The size of yield due to payment is defined by the date of each bond repayment.

Kind of securities: **bonds**

Series: **20 - O**

Form: **registered paperless**

Other identification features of the bonds issue:

Type: **interest rate**

State registration number of the bonds issue: **№ 4-20-00137-A**

State registration date: **25.10.2002**

State registration date of the report on the results of the bonds issue: **24.01.2003**

The quantity of the issue bonds: **405 pieces**

Face value of each bond of the issue: **6 000 rubles**

The amount of the bonds issue at face value: **2 430 000 rubles**

Type of yield paid on the issue bonds: **interest**

The size of yield due to payment on the issue bonds in cash as per one bond: **cannot be indicated in money form**

Interest on the bond is charged under the condition of its submission for repayment for the period starting from the beginning of the bonds placement by the issuer to the date of the application filing for the bond repayment in the amount of 1% annual of the bond face value.

The total size of yield due to payment on the issue bonds in money form for all the bonds of the issue: **cannot be indicated as the period of repayment (yield payment) of each bond is different**

The time period established for the payment of yield on the issue bonds: **to 15.04.2004**

The form and other conditions of the payment of yield on the issue bonds: **in rubles**

Report period (year, quarter) for which the yield on the issue bonds was (is) paid: **quarter 2 of year 2004**

Total size of yield paid on all the bonds of the issue for each report period for which such yield was paid:

Quarter 1 of 2003 – 1 144 rubles

Quarter 2 of 2003 – 0 ruble

Quarter 3 of 2003 - 0 ruble

Quarter 4 of 2003 - 52 rubles

Quarter 1 of 2004 – 0 ruble

Quarter 2 of 2004 – 0 ruble

Other data on the yield on the issuer bonds:

The size of yield due to payment is defined by the date of each bond repayment.

Kind of securities: **bonds**

Series: **21 - O**

Form: **registered paperless**

Other identification features of the bonds issue:

Type: **interest rate**

State registration number of the bonds issue: **№ 4-21-00137-A**

State registration date: **25.10.2002**

State registration date of the report on the results of the bonds issue: **24.01.2003**

The quantity of the issue bonds: **288 pieces**

Face value of each bond of the issue: **6 000 rubles**

The amount of the bonds issue at face value: **1 728 000 rubles**

Type of yield paid on the issue bonds: **interest**

The size of yield due to payment on the issue bonds in cash as per one bond: **cannot be indicated in money form**

Interest on the bond is charged under the condition of its submission for repayment for the period starting from the beginning of the bonds placement by the issuer to the date of the application filing for the bond repayment in the amount of 1% annual of the bond face value.

The total size of yield due to payment on the issue bonds in money form for all the bonds of the issue: **cannot be indicated as the period of repayment (yield payment) of each bond is different**

The time period established for the payment of yield on the issue bonds: **to 15.04.2004**

The form and other conditions of the payment of yield on the issue bonds: **in rubles**

Report period (year, quarter) for which the yield on the issue bonds was (is) paid: **quarter 2 of year 2004**

Total size of yield paid on all the bonds of the issue for each report period for which such yield was paid:

Quarter 1 of 2003 – 5 441,34 rubles

Quarter 2 of 2003 – 0 ruble

Quarter 3 of 2003 - 0 ruble

Quarter 4 of 2003 - 1 701,93 rubles

Quarter 1 of 2004 – 0 ruble

Quarter 2 of 2004 – 0 ruble

Other data on the yield on the issuer bonds:

The size of yield due to payment is defined by the date of each bond repayment.

Kind of securities: **bonds**

Series: **22 - O**

Form: **registered paperless**

Other identification features of the bonds issue:

Type: **interest rate**

State registration number of the bonds issue: **№ 4-22-00137-A**

State registration date: **25.10.2002**

State registration date of the report on the results of the bonds issue: **24.01.2003**

The quantity of the issue bonds: **417 pieces**

Face value of each bond of the issue: **6 000 rubles**

The amount of the bonds issue at face value: **2 502 000 rubles**

Type of yield paid on the issue bonds: **interest**

The size of yield due to payment on the issue bonds in cash as per one bond: **cannot be indicated in money form**

Interest on the bond is charged under the condition of its submission for repayment for the period starting from the beginning of the bonds placement by the issuer to the date of the application filing for the bond repayment in the amount of 1% annual of the bond face value.

The total size of yield due to payment on the issue bonds in money form for all the bonds of the issue: **cannot be indicated as the period of repayment (yield payment) of each bond is different**

The time period established for the payment of yield on the issue bonds: **to 15.04.2004**

The form and other conditions of the payment of yield on the issue bonds: **in rubles**

Report period (year, quarter) for which the yield on the issue bonds was (is) paid: **quarter 2 of year 2004**

Total size of yield paid on all the bonds of the issue for each report period for which such yield was paid:

Quarter 1 of 2003 – 44,19 rubles

Quarter 2 of 2003 – 69,37 rubles

Quarter 3 of 2003 - 0 ruble

Quarter 4 of 2003 - 74,37 rubles

Quarter 1 of 2004 – 0 ruble

Quarter 2 of 2004- 0 ruble

Other data on the yield on the issuer bonds:

The size of yield due to payment is defined by the date of each bond repayment.

Kind of securities: **bonds**

Series: **24 - O**

Form: **registered paperless**

Other identification features of the bonds issue:

Type: **interest rate**

State registration number of the bonds issue: **№ 4-24-00137-A**

State registration date: **25.10.2002**

State registration date of the report on the results of the bonds issue: **24.01.2003**

The quantity of the issue bonds: **500 pieces**

Face value of each bond of the issue: **6 000 rubles**

The amount of the bonds issue at face value: **3 000 000 rubles**

Type of yield paid on the issue bonds: **interest**

The size of yield due to payment on the issue bonds in cash as per one bond: **cannot be indicated in money form**

Interest on the bond is charged under the condition of its submission for repayment for the period starting from the beginning of the bonds placement by the issuer to the date of the application filing for the bond repayment in the amount of 1% annual of the bond face value.

The total size of yield due to payment on the issue bonds in money form for all the bonds of the issue: **cannot be indicated as the period of repayment (yield payment) of each bond is different**

The time period established for the payment of yield on the issue bonds: **to 15.04.2004**

The form and other conditions of the payment of yield on the issue bonds: **in rubles**

Report period (year, quarter) for which the yield on the issue bonds was (is) paid: **quarter 2 of year 2004**

Total size of yield paid on all the bonds of the issue for each report period for which such yield was paid:

Quarter 1 of 2003 – 364,38 rubles

Quarter 2 of 2003 – 109,13 rubles

Quarter 3 of 2003 - 0 ruble

Quarter 4 of 2003 - 0 ruble

Quarter 1 of 2004 – 0 ruble

Quarter 2 of 2004 – 0 ruble

Other data on the yield on the issuer bonds:

The size of yield due to payment is defined by the date of each bond repayment.

Kind of securities: **bonds**

Series: **25 - O**

Form: **registered paperless**

Other identification features of the bonds issue:

Type: **interest rate**

State registration number of the bonds issue: **№ 4-25-00137-A**

State registration date: **25.10.2002**

State registration date of the report on the results of the bonds issue: **24.01.2003**

The quantity of the issue bonds: **180 pieces**

Face value of each bond of the issue: **6 000 rubles**

The amount of the bonds issue at face value: **1 080 000 rubles**

Type of yield paid on the issue bonds: **interest**

The size of yield due to payment on the issue bonds in cash as per one bond: **cannot be indicated in money form**

Interest on the bond is charged under the condition of its submission for repayment for the period starting from the beginning of the bonds placement by the issuer to the date of the application filing for the bond repayment in the amount of 1% annual of the bond face value.

The total size of yield due to payment on the issue bonds in money form for all the bonds of the issue: **cannot be indicated as the period of repayment (yield payment) of each bond is different**

The time period established for the payment of yield on the issue bonds: **to 15.04.2004**

The form and other conditions of the payment of yield on the issue bonds: **in rubles**

Report period (year, quarter) for which the yield on the issue bonds was (is) paid: **quarter 2 of year 2004**

Total size of yield paid on all the bonds of the issue for each report period for which such yield was paid:

Quarter 1 of 2003 – 92,54 rubles

Quarter 2 of 2003 – 0 ruble

Quarter 3 of 2003 - 0 ruble

Quarter 4 of 2003 - 0 ruble

Quarter 1 of 2004 – 0 ruble

Quarter 2 of 2004 – 0 ruble

Other data on the yield on the issuer bonds:

The size of yield due to payment is defined by the date of each bond repayment.

Kind of securities: **bonds**

Series: **I - C**

Form: **registered paperless**

Other identification features of the bonds issue:

Type: **interest rate**

State registration number of the bonds issue: **№ 4-27-00137-A**

State registration date: **25.10.2002**

State registration date of the report on the results of the bonds issue: **24.01.2003**

The quantity of the issue bonds: **143 440 pieces**

Face value of each bond of the issue: **100 rubles**

The amount of the bonds issue at face value: **14 344 000 rubles**

Type of yield paid on the issue bonds: **interest**

The size of yield which was due to payment on the issue bonds in money form as per one bond: **1 ruble per year**

The total size of yield which was due to payment on the issue bonds in money form for all the bonds of the issue: **663 632 rubles 42 kopecks**

The time period established for the payment of yield on the issue bonds:

From 30.06.2003 to 30.06.2005

The form and other conditions of the payment of yield on the issue bonds: **cash, non-cash. The payment is made on the basis of the bonds owner application within 30 days since the date of the application filing.**

Report period (year, quarter) for which the yield on the issue bonds was (is) paid: **quarter 2 of 2004**

Total size of yield paid on all the bonds of the issue for each report period for which such yield was paid:

Quarter 3 of 2003 - 34 619,1 rubles

Quarter 4 of 2003 - 19 427,85 rubles

Quarter 1 of 2004 - 34 472,83 rubles

Quarter 2 of 2004. - 14 527,62 rubles

Other data on the yield on the issue bonds: **The payment of yield on the issue bonds is made by the issuer since 30.06.2003 – the date of starting the bonds repayment.**

Kind of securities: **bonds**

Series: **I - Y**

Form: **registered paperless**

Other identification features of the bonds issue:

Type: **interest rate**

State registration number of the bonds issue: **№ 4-33-00137-A**

State registration date: **25.10.2002**

State registration date of the report on the results of the bonds issue: **24.01.2003**

The quantity of the issue bonds: **18 246 pieces**

Face value of each bond of the issue: **100 rubles**

The amount of the bonds issue at face value: **1 824 600 rubles**

Type of yield paid on the issue bonds: **interest**

The size of yield which was due to payment on the issue bonds in money form as per one bond: **0,1 ruble**

The total size of yield which was due to payment on the issue bonds in money form for all the bonds of the issue: **1824,6 rubles**

The time period established for the payment of yield on the issue bonds:

The date of the repayment start: 29.06.2003

The date of the repayment end: 29.06.2004

The form and other conditions of the payment of yield on the issue bonds: **in rubles**

Report period (year, quarter) for which the yield on the issue bonds was (is) paid: **quarter 2 of 2004**

Total size of yield paid on all the bonds of the issue for each report period for which such yield was paid:

Quarter 1 of 2003 – 0 ruble

Quarter 2 of 2003 – 0 ruble

Quarter 3 of 2003 - 39,7 rubles

Quarter 4 of 2003 - 1 277,4 rubles

Quarter 1 of 2004 - 16,40 rubles

Quarter 2 of 2004 – 491,10 rubles

Other data on the yield on the issue bonds: *none*

8.10. Other data

On June 22, 2004 the issuer's annual general shareholders meeting was held.

There are no other data about the issuer and its securities as stipulated by Federal law "On securities market" or other federal laws.

OJSC “VOLGATELECOM”

**APPENDIX TO
QUARTERLY REPORT OF THE ISSUER OF ISSUEING SECURITIES
FOR QUARTER 2 OF YEAR 2004**

Appendix to item 1.2. **Data on the issuer’s bank accounts.**

Data of the issuer’s bank accounts as of 01.07.2004

№	Full and abbreviated brand name of the bank	TIN of credit organization	Account №	Account’s type	BIC of credit organization	Correspondent account № of credit organization	The bank’s division where the account is established (with indication of full requisites)	Number and date of conclusion of contract of bank’s account	Date of the account’s opening
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>	<i>10</i>
1	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810442020001796	settlement	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 35	№09/03, 13.01.2003	13.01.2003
2	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810642020400003	business-account	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 36	№01/02, 18.03.2003	18.03.2003
3	Closed Joint Stock Company “International Moscow’s Bank”, CJSC “International Moscow’s Bank”	7710030411	40702810200010369713	settlement	44525545	30101810300000000545	Representation office of CJSC “International Moscow’s Bank” in Nizhny Novgorod city, 603155, Nizhny Novgorod, Semashko str., 12	No number of 18.07.2003	18.07.2003

4	Closed Joint Stock Company "International Moscow's Bank", CJSC "International Moscow's Bank"	7710030411	40702840800010369714	Currency, current	44525545	30101810300000000545	Representation office of CJSC "International Moscow's Bank" in Nizhny Novgorod city, 603155, Nizhny Novgorod, Semashko str., 13	No number of 18.07.2003	18.07.2003
5	Closed Joint Stock Company "International Moscow's Bank", CJSC "International Moscow's Bank"	7710030411	40702840400010369716	Special, transit, currency	44525545	30101810300000000545	Representation office of CJSC "International Moscow's Bank" in Nizhny Novgorod city, 603155, Nizhny Novgorod, Semashko str., 14	No number of 18.07.2003	18.07.2003
6	Closed Joint Stock Company "International Moscow's Bank", CJSC "International Moscow's Bank"	7710030411	40702840100010369715	Transit, currency	44525545	30101810300000000545	Representation office of CJSC "International Moscow's Bank" in Nizhny Novgorod city, 603155, Nizhny Novgorod, Semashko str., 15	No number of 18.07.2003	18.07.2003
7	Open Joint Stock Company "Alfa-Bank", OJSC "Alfa-Bank"	7728168971	40702810500010002376	settlement	42202824	30101810200000000824	Nizhny Novgorod branch of OJSC "Alfa-Bank", 603005, Piskunov str., 45	No number of 25.07.2003	25.07.2003
8	Open Joint Stock Company "Bank of foreign trade", OJSC "Vneshtorgbank"	7702070139	40702810924000011872	settlement	42202837	30101810200000000837	Nizhny Novgorod branch of OJSC "Vneshtorgbank", 603950, GSP 78, Reshetnikovskaya str., 4	№ 1872, 30.09.2003	30.09.2003
9	Open Joint Stock Company "Bank of foreign trade", OJSC "Vneshtorgbank"	7702070139	40702840224000011872	Current, currency US\$	42202837	30101810200000000837	Nizhny Novgorod branch of OJSC "Vneshtorgbank", 603950, GSP 78, Reshetnikovskaya str., 4	№ 1872, 02.02.2004	02.02.2004
10	Open Joint Stock Company "Bank of foreign trade", OJSC "Vneshtorgbank"	7702070139	40702840224000011872	Current, currency Euro	42202837	30101810200000000837	Nizhny Novgorod branch of OJSC "Vneshtorgbank", 603950, GSP 78, Reshetnikovskaya str., 4	№ 1872, 02.02.2004	02.02.2004
11	Open Joint Stock Company "Bank of foreign trade", OJSC "Vneshtorgbank"	7702070139	40702840124000001872	Special, transit, currency US\$	42202837	30101810200000000837	Nizhny Novgorod branch of OJSC "Vneshtorgbank", 603950, GSP 78, Reshetnikovskaya str., 4	№ 1872, 02.02.2004	02.02.2004
12	Open Joint Stock Company "Bank of foreign trade", OJSC "Vneshtorgbank"	7702070139	40702840324000021872	Transit, currency US\$	42202837	30101810200000000837	Nizhny Novgorod branch of OJSC "Vneshtorgbank", 603950, GSP 78, Reshetnikovskaya str., 4	№ 1872, 02.02.2004	02.02.2004

13	Open Joint Stock Company "Bank of foreign trade", OJSC "Vneshtorgbank"	7702070139	40702978724000001872	Special, transit, currency Euro	42202837	30101810200000000837	Nizhny Novgorod branch of OJSC "Vneshtorgbank", 603950, GSP 78, Reshetnikovskaya str., 4	№ 1872, 02.02.2004	02.02.2004
14	Open Joint Stock Company "Bank of foreign trade", OJSC "Vneshtorgbank"	7702070139	40702978924000021872	Transit, currency Euro	42202837	30101810200000000837	Nizhny Novgorod branch of OJSC "Vneshtorgbank", 603950, GSP 78, Reshetnikovskaya str., 4	№ 1872, 02.02.2004	02.02.2004
15	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810142020002011	Settlement	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 35	№ 27/03, 24.02.2004	24.02.2004
16	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702840742020000276	Current, currency US\$	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 36	№ 27/03-01, 24.02.2004	24.02.2004
17	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702978342020000276	Current, currency Euro	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 37	№ 27/03-01, 24.02.2004	24.02.2004
18	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702840542020200276	Transit, currency US\$	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 38	№ 27/03-01, 24.02.2004	24.02.2004
19	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702978142020200276	Transit, currency Euro	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 39	№ 27/03-01, 24.02.2004	24.02.2004
20	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702840442020300276	Special, transit, currency US\$	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 40	№ 27/03-01, 24.02.2004	24.02.2004
21	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702978042020300276	Special, transit, currency Euro	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 41	№ 27/03-01, 24.02.2004	24.02.2004
22	Joint-Stock Investment-Commercial Bank "New Moscow" (Closed Joint Stock Company), CJSC "Nomos-Bank"	7706092528	40702810900080070601	settlement	42282881	30101810300000000881	Nizhny Novgorod branch of CJSC "Nomos-Bank", 603000, Nizhny Novgorod, Studenaya str., 32	№ PIO-PP-706, 20.04.2004	20.04.2004

23	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810027020100768	Receipts	43304609	30101810500000000609	Kirov's Branch of Savings Bank (BSB) № 8612 Kirov city, Derendyaev str.,25	№4312 , 10.02.2003	01.12.2002
24	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810627170100005	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Bogorodskoe, May 1-st str., 6	No number of 30.10.1997	01.12.2002
25	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810427350100038	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Zuevka, Opalev str.,38	No number of 30.10.1997	01.12.2002
26	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810527180100001	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Nema, Mira str.,37	No number of 30.10.1997	01.12.2002
27	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810227220100012	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Uni, Lenin str.,6	No number of 30.10.1997	01.12.2002
28	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810627310100302	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Kirovo-Chepetsk town, Dzerzhinsky str., 6	No number of 30.10.1997	01.12.2002
29	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810227360100011	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Falenki, Svobody str.,79	No number of 30.10.1997	01.12.2002
30	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810727290100092	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Kotelnich town, Sovietskaya str.,96	No number of 30.10.1997	01.12.2002
31	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810027030100004	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Arbazh, Zelenaya str., 2	No number of 30.10.1997	01.12.2002
32	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810727330100020	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Leninskoe, Gagarin str., 69	No number of 30.10.1997	01.12.2002

33	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810527440100071	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Omutninsk town, Volodarsky str.,51	No number of 30.10.1997	01.12.2002
34	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810127450100021	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Afanasievo, Sovietskaya str.,11	No number of 30.10.1997	01.12.2002
35	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810327460100099	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Kirs, Kirov str., 8	No number of 30.10.1997	01.12.2002
36	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810227020102498	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendayev str.,25	No number of 30.10.1997	01.12.2002
37	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810627380100008	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Belaya Kholunitsa town, Glyzin str.,2	No number of 30.10.1997	01.12.2002
38	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810127390100013	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Luza town, Pushkin str.,12	No number of 30.10.1997	01.12.2002
39	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810327040100011	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Murashi, Pugachev str.,2	No number of 30.10.1997	01.12.2002
40	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810327370100011	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Nagorsk, Leushin str.,17	No number of 30.10.1997	01.12.2002
41	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810227420100016	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Oparino, R.Luxemburg str., 10	No number of 30.10.1997	01.12.2002
42	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810427430100071	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Podosinovets, Sovietskaya str.,27	No number of 30.10.1997	01.12.2002

43	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810627260100025	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Nolinsk town, Kommunny str.,1	No number of 30.10.1997	01.12.2002
44	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810127340100063	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Slobodskoi town, S.Khalturin str., 12	No number of 30.10.1997	01.12.2002
45	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810427020102641	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Darovskoe, Naberezhnaya str., 7	№4169 , 30.09.2002	01.12.2002
46	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810427410100004	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Verkhoshizhemie, Komsomolskaya str., 2	No number of 30.10.1997	01.12.2002
47	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810427210100013	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Orichi, K.Marx str., 14	No number of 30.10.1997	01.12.2002
48	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810627400100018	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Orlov town, Lenin str., 50	No number of 30.10.1997	01.12.2002
49	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810327250100005	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Yuriaya, Lenin str., 21	No number of 30.10.1997	01.12.2002
50	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810627270100015	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Kumeny, Lesnaya str., 3-a	No number of 30.10.1997	01.12.2002
51	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810727160100012	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Suna, Kolkhoznaya str., 2	No number of 30.10.1997	01.12.2002
52	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810927230100072	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Vayatskie Polayany town, Uritskyi str., 55	No number of 30.10.1997	01.12.2002

53	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810327200100013	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Kilmez, Zelenaya str., 17-a	No number of 30.10.1997	01.12.2002
54	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810227140100024	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Malmyzh town, Uritskiyi str.,3	No number of 30.10.1997	01.12.2002
55	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810827190100115	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Urzhum town, Sovetskaya str., 17	No number of 30.10.1997	01.12.2002
56	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810827150100016	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Lebayazhie, Kirov str.,19	No number of 30.10.1997	01.12.2002
57	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810427070100020	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Sovetsk town, Lenin str.,29	No number of 30.10.1997	01.12.2002
58	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810427020100008	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Kiknur, Sovetskaya str., 40	No number of 30.10.1997	01.12.2002
59	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810627120100013	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Sanchursk, R.Luxemburg str., 16	No number of 30.10.1997	01.12.2002
60	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810627080100001	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Yaransk town, Lenin str., 40-a	No number of 30.10.1997	01.12.2002
61	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810927090100005	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Pizhanka, Sovetskaya str.,53	No number of 30.10.1997	01.12.2002
62	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810327300100010	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Tuzha, Kolkhoznaya str., 19	No number of 30.10.1997	01.12.2002

63	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810127020102640	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Kirovo-Chepetsk town, Dzerzhinsky str., 6	№4168 , 30.09.2002	01.12.2002
64	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810727010102642	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Svecha, K.Marx str., 8	№4170 , 30.09.2002	01.12.2002
65	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810127020102637	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendyaev str., 25	№4165 , 30.09.2003	01.12.2002
66	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810427020102638	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendyaev str., 25	№4166 , 30.09.2002	01.12.2002
67	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810727020102639	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendyaev str., 25	№4167 , 30.09.2002	01.12.2002
68	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810927020102633	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendyaev str., 25	№4161 , 30.09.2002	01.12.2002
69	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810227020102634	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendyaev str., 25	№4162 , 30.09.2002	01.12.2002
70	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810027020102656	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendyaev str., 25	№4179 , 09.10.2002	01.12.2002
71	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810027020102643	Receipts	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendyaev str., 25	№4170 , 30.09.2002	01.12.2002
72	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810327170100046	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Bogorodskoe, May 1-st str., 6	№14 , 30.07.2001	01.12.2002

73	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810127350100105	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Zuevka, Opalev str.,38	No number of 25.07.2001	01.12.2002
74	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810127180100003	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Nema, Mira str.,37	№146 , 29.11.2002	01.12.2002
75	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810427220100087	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Uni, Lenin str.,6	№27 , 02.12.2002	01.12.2002
76	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810727310100859	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Kirovo-Chepetsk town, Dzerzhinsky str., 6	40702/859 , 17.07.2002	01.12.2002
77	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810527360100012	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Falenki, Svobody str.,79	360 , 02.12.2002	01.12.2002
78	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810927290100067	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Kotelnich town, Sovietskaya str., 96	40702-092 , 02.12.2002	01.12.2002
79	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810527030100009	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Arbazh, Zelenaya str., 2	No number	01.12.2002
80	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810627330100133	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Leninskoe, Gagarin str., 69	№20 , 01.04.1999	01.12.2002
81	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810427440100074	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Omutninsk town, Volodarsky str.,51	№40702-74, 02.12.2002	01.12.2002
82	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810127450100022	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Afanasievo, Sovietskaya str.,11	№231 , 02.12.2002	01.12.2002

83	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810827460100104	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Kirs, Kirov str., 8	№16-10/74 , 05.02.2003	01.12.2002
84	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810427020102492	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendyaev str., 25	№4021 , 01.04.2002	01.12.2002
85	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810527380100001	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Belaya Kholunitsa town, Glyzin str.,2	№77 , 12.01.2000	01.12.2002
86	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810427390100014	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Luza town, Pushkin str.,12	№26 , 12.03.1998	01.12.2002
87	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810627040100012	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Murashi, Pugachev str.,2	№12 , 27.02.2003	01.12.2002
88	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810027370100010	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Nagorsk, Leushin str.,17	№276 , 03.12.2002	01.12.2002
89	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810527420100017	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Oparino, R.Luxemburg str., 10	№17 , 19.11.2001	01.12.2002
90	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810727430100072	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Podosinovets, Sovietskaya str.,27	№2 , 11.04.2003	01.12.2002
91	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810927260100026	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Nolinsk town, Kommuny str.,1	№2122 , 03.12.2002	01.12.2002
92	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810827340100062	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Slobodskoi town, S.Khalturin str., 12	№796 , 29.01.2003	01.12.2002

93	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810427130100025	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Darovskoe, Naberezhnaya str., 7	No number of 23.09.1999	01.12.2002
94	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810927410100009	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Verkhoshizhemiye, Komsomolskaya str., 2	No number of 01.08.2002	01.12.2002
95	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810527210100007	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Orichi, K.Marx str., 14	No number of 26.11.2001	01.12.2002
96	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810927400100019	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Orlov town, Lenin str., 50	No number of 05.01.2002	01.12.2002
97	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810227250100082	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Yuriaya, Lenin str., 21	№276 , 09.06.2001	01.12.2002
98	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810327270100014	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Kumeny, Lesnaya str., 3-a	No number of 05.01.2002	01.12.2002
99	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810427160100011	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Suna, Kolkhoznaya str., 2	№22 , 19.06.2002	01.12.2002
100	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810327230100038	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Vyatskie Polayany town, Uritskiy str., 55	№40702-038 , 04.01.2003	01.12.2002
101	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810027200100012	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Kilmez, Zelenaya str., 17-a	№2 , 15.04.2003	01.12.2002
102	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810927140100094	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Malmyzh town, Uritskiy str.,3	№10 , 15.04.2003	01.12.2002

103	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810427190100104	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Urzhum town, Sovetskaya str., 17	№10 , 10.01.2003	01.12.2002
104	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810827070100028	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Sovetsk town, Lenin str., 29	No number of 30.10.1997	01.12.2002
105	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810927120100014	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Sanchursk, R.Luxemburg str., 16	Cooperatio n agreement of 22.11.2002	01.12.2002
106	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810827080100212	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, Yaransk town, Lenin str., 40-a	№408 , 19.12.2002	01.12.2002
107	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810027090100002	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Pizhanka, Sovetskaya str.,53	Cooperatio n agreement of 22.11.2002	01.12.2002
108	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810327280100045	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov's oblast, settlement Svecha, K.Marx str., 8	No number of 23.10.1999	01.12.2002
109	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810127020102705	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendayev str., 25	4231 , 29.11.2002	01.12.2002
110	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810827020102704	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendayev str., 25	No number of 02.12.2002	01.12.2002
111	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810727020102707	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendayev str., 25	4229 , 29.11.2002	01.12.2002
112	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810427020102706	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendayev str., 25	4230 , 29.11.2002	01.12.2002

113	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810027020102708	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendayaev str., 25	4233 , 2.12.2002	01.12.2002
114	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810927020102675	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendayaev str., 25	4196 , 25.10.2002	01.12.2002
115	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810727020102710	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendayaev str., 25	№4236 , 03.12.2002	01.12.2002
116	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810927020102989	Expense	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendayaev str., 25	№4585, 13.02.2004	01.03.2004
117	Joint Stock Commercial Bank "Vyatka-Bank", JSCB "Vyatka-Bank"	4346001485	40702810700005651197	Receipts	434501001	30101810300000000728	JSCB "Vyatka-bank", Kirov city, Engels str., 4	No number of 07.02.2000	01.12.2002
118	Joint Stock Commercial Bank "Vyatka-Bank", JSCB "Vyatka-Bank"	4346001485	40702810900006021212	Receipts	434501001	30101810300000000728	JSCB "Vyatka-bank", Kirov city, Engels str., 4	№126 , 13.04.2001	01.12.2002
119	Joint Stock Commercial Bank "Vyatka-Bank", JSCB "Vyatka-Bank"	4346001485	40702810600038414715	Receipts	434501001	30101810300000000728	JSCB "Vyatka-bank", Kirov's oblast, Kirovo-Chepetsk town, Lenin str., 36/2	№224 , 29.11.2002	01.12.2002
120	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702978727020202672	Special transit	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendayaev str., 25	№41921 , 23.10.2002	23.10.2002
121	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702978527020202671	Transit	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendayaev str., 25	№41921 , 23.10.2002	23.10.2002
122	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702978627020102670	Currency, current	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendayaev str., 25	№41921 , 23.10.2002	23.10.2002
123	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702840327020300775	Special transit	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendayaev str., 25	№2891 , 28.02.2000	28.02.2000

124	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702840427020200775	Transit	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendayev str., 25	№2891 , 28.02.2000	28.02.2000
125	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	4070281227020102774	Currency, current	43304609	30101810500000000609	Kirov's BSB № 8612 Kirov city, Derendayev str., 25	№2891 , 28.02.2000	28.02.2000
126	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810737180104833	Expense	48860630	30101810300000000630	Maryi El Department of RF Savings Bank № 8614, 424000, Yoshkar-Ola town, Pushkin str.,30	№ 5508/4, 26.01.2004	26.01.2004
127	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810537140010426	Expense	48860630	30101810300000000630	Volzhsk's BSB of RF SB № 6281, 425000, Volzhsk town, Lenin str., 166	№ 227, 29.10.2002	29.10.2002
128	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810637100100166	Expense	48860630	30101810300000000630	Gornomariisk's BSB of RF SB № 4447, 425000, Kozmodemyansk town, Yubileynaya str., 9	№ 193, 09.10.2000	09.10.2000
129	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810137090100051	Expense	48860630	30101810300000000630	Zvenigovo's BSB of RF SB № 4446, 425060, Zvenigovo town, Lenin str., 78	№ 147, 24.08.1998	18.10.1996
130	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810637060100060	Expense	48860630	30101810300000000630	Sernur's BSB of RF SB № 4443, 425450, settlement Sernur, Kommunisticheskaya str., 91	№ 33/2002, 30.10.2002	31.10.2002
131	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810037120100047	Expense	48860630	30101810300000000630	Sovetskiy's BSB of RF SB № 6066, 454000, settlement Sovetskiy, Sverdlov str., 9	№ 4070201-047, 29.12.1999	29.12.1999
132	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810837180104830	Expense	48860630	30101810300000000630	Maryi El Department of RF Savings Bank № 8614, 424000, Yoshkar-Ola town, Pushkin str.,30	№ 5507/4 , 23.01.2004	23.01.2004
133	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810937180104837	Expense	48860630	30101810300000000630	Maryi El Department of RF Savings Bank № 8614, 424000, Yoshkar-Ola town, Pushkin str.,30	№ 5516/4 , 27.01.2004	27.01.2004

134	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810037180104834	Expense	48860630	30101810300000000630	Maryi El Department of RF Savings Bank № 8614, 424000, Yoshkar-Ola town, Pushkin str.,30	№ 5509/4 , 26.01.2004	26.01.2004
135	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810537180104541	Expense	48860630	30101810300000000630	Maryi El Department of RF Savings Bank № 8614, 424000, Yoshkar-Ola town, Pushkin str.,30	№ 4853/4 , 09.12.2002	09.12.2002
136	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810837180100643	Receipts	48860630	30101810300000000630	Maryi El Department of RF Savings Bank № 8614, 424000, Yoshkar-Ola town, Pushkin str.,30	№ 54 , 16.07.1997	16.07.1997
137	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810537180100820	Receipts	48860630	30101810300000000630	Maryi El Department of RF Savings Bank № 8614, 424000, Yoshkar-Ola town, Pushkin str.,30	№ 3985 , 09.09.1998	09.09.1998
138	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810337180104495	Receipts	48860630	30101810300000000630	Maryi El Department of RF Savings Bank № 8614, 424000, Yoshkar-Ola town, Pushkin str.,30	№ 4766/4 , 03.10.2002	03.10.2002
139	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702840637020300184	Currency US\$	48860630	30101810300000000630	Maryi El Department of RF Savings Bank № 8614, 424000, Yoshkar-Ola town, Pushkin str.,30	№ 184 , 17.10.2002	17.10.2002
140	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702978237020300184	Currency Euro	48860630	30101810300000000630	Maryi El Department of RF Savings Bank № 8614, 424000, Yoshkar-Ola town, Pushkin str.,31	№ 184 , 17.10.2002	17.10.2002
141	Closed Joint Stock Company Commercial Bank "Guta-Bank", CJSC CB "Guta-Bank"	7710353606	40702810100090001000	Receipts	48860720	30101810100000000720	Branch "Yoshkar-Olinskiy" of CJSC CB "Guta-Bank", 424000, Yoshkar-Ola town, Vashskaya str., 8	№ 1000 , 26.11.2002	26.11.2002
142	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810939130100051	Receipts	48952615	30101810100000000615	Mordoviya's department №8589 village Layambir, Pobedy str., 40	№456, 4.12.2002	04.12.2002
143	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810939130100050	Expense	48952615	30101810100000000615	Mordoviya's department №8589 village Layambir, Pobedy str., 40	№ 455, 4.12.2002	04.12.2002

144	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810939070100153	Receipts	48952615	30101810100000000615	Ruzaevka's BSB №4308 Ruzaevka town, Lenin str., 45	№439, 2.12.2002	02.12.2002
145	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810539030100166	Receipts	48952615	30101810100000000615	Kovylkino's BSB №4303 Kovylkino town, Proletarskaya str., 72	№45, 3.12.2002	03.12.2002
146	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810239070100154	Expense	48952615	30101810100000000615	Ruzaevka's BSB №4308 Ruzaevka town, Lenin str., 45	№440, 2.12.2002	02.12.2002
147	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810939050100063	Receipts	48952615	30101810100000000615	Mordoviya's department №8589 Krasnoslobodsk town, Internatsionalnaya str., 63	№64, 12.12.2002	12.12.2002
148	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810939050100062	Expense	48952615	30101810100000000615	Mordoviya's department №8589 Krasnoslobodsk town, Internatsionalnaya str., 63	№63, 12.12.2002	12.12.2002
149	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810439110150107	Receipts	48952615	30101810100000000615	Torbeevskoe BSB №4313/050 Temnikov town, Grazhdanskaya str., 2	№40702/10 7, 02.12.2002	02.12.2002
150	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810439110150108	Expense	48952615	30101810100000000615	Torbeevskoe BSB №4313/050 Temnikov town, Grazhdanskaya str., 2	№40702/10 8, 2.12.2002	02.12.2002
151	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810239120100240	Receipts	48952615	30101810100000000615	Mordoviya's department №8589 settlement Chamzinka, Pobedy str., 2	№294, 29.11.2002	29.11.2002
152	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810239120100239	Expense	48952615	30101810100000000615	Mordoviya's department №8589 settlement Chamzinka, Pobedy str., 2	№293, 29.11.2002	29.11.2002
153	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810339010100742	Expense	48952615	30101810100000000615	Mordoviya's department №8589 Saransk town, 70 years of October str., 86	№457, 4.12.2002	04.12.2002

154	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810039190100137	Receipts	48952615	30101810100000000615	Zubovo-Polayana's BSB №4299 settlement Zubovo-Polayana, Proletarskaya str.,6	№126, 2.12.2002	02.12.2002
155	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810039190100138	Expense	48952615	30101810100000000615	Zubovo-Polayana's BSB №4299 settlement Zubovo-Polayana, Proletarskaya str.,6	№127, 2.12.2002	02.12.2002
156	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810039010100741	Receipts	48952615	30101810100000000615	Mordoviya's department №8589 Saransk town, 70 years of October str., 86	№446, 29.11.2002	29.11.2002
157	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810239010100855	Expense	48952615	30101810100000000615	Mordoviya's department №8589 Saransk town, 70 years of October str., 86	№27, 23.01.2004	23.01.2004
158	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702840309010100071	Expense	48952615	30101810100000000615	Mordoviya's department №8589 Saransk town, 70 years of October str., 86	№34, 29.11.2002	29.11.2002
159	Open Joint Stock Company Joint Stock Commercial Bank "Mordovpromstroibank", OJSC JSCB "Mordovpromstroibank"	1300034972	40702840100000001869	Receipts	48952729	30101810300000000729	OJSC JSCB "Mordovpromstroibank" Saransk town, B.Khmelnitskiy str., 36 a	№54, 20.12.2002	20.12.2002
160	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810542020002022	Settlement	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 35	№40/03, 01.03.2004	01.03.2004
161	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810542020001832	Settlement	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 35	№57/03, 21.02.2003	21.02.2003
162	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810642020001444	Settlement	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 35	№93/03, 02.03.2001	02.03.2001
163	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702978642020000248	Current, currency Euro	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 35	№516/03-01, 09.12.2002	09.12.2002

164	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702978442020200248	Transit, currency Euro	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 35	№516/03-01, 09.12.2002	09.12.2002
165	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702978342020300248	Special, transit, currency Euro	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 35	№516/03-01, 09.12.2002	09.12.2002
166	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702840042020000248	Current, currency US\$	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 35	№300/03-01, 18.09.2002	18.09.2002
167	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702840842020200248	Transit, currency US\$	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 35	№300/03-01, 18.09.2002	18.09.2002
168	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702840742020300248	Special, transit, currency US\$	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 35	№300/03-01, 18.09.2002	18.09.2002
169	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702840742020000263	Current, currency US\$	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 35	№58/03-01, 21.02.2003	21.02.2003
170	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702840542020200263	Transit, currency US\$	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 35	№58/03-01, 21.02.2003	21.02.2003
171	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702840442020300263	Special, transit, currency US\$	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 35	№58/03-01, 21.02.2003	21.02.2003
172	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702978342020000263	Current, currency Euro	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 35	№59/03-01, 21.02.2003	21.02.2003

173	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702978142020200263	Transit, currency Euro	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 35	№59/03-01, 21.02.2003	21.02.2003
174	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702978042020300263	Special, transit, currency Euro	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 35	№59/03-01, 21.02.2003	21.02.2003
175	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702392342020000263	Current, currency Japanese yen	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 35	№60/03-01, 21.02.2003	21.02.2003
176	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702392142020200263	Transit, currency Japanese yen	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 35	№60/03-01, 21.02.2003	21.02.2003
177	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702392042020300263	Special, transit Japanese yen	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 35	№60/03-01, 21.02.2003	21.02.2003
178	Closed Joint Stock Company "Joint stock investment-commercial industrial-construction bank for Nizhny Novgorod oblast", CJSC "Nizhegorodpromstroibank"	5260000548	40702810807720001342	Settlement	42202772	30101810200000000772	CJSC "Nizhegorodpromstroibank" Nizhny Novgorod city, 603950, Gruzinskaya str., 21	No number of 20.02.2003	20.02.2003
179	Closed Joint Stock Company "Joint stock investment-commercial industrial-construction bank for Nizhny Novgorod oblast", CJSC "Nizhegorodpromstroibank"	5260000548	40702840407720000645	Current, currency US\$	42202772	30101810200000000772	CJSC "Nizhegorodpromstroibank" Nizhny Novgorod city, 603950, Gruzinskaya str., 21	No number of 21.02.2003	21.02.2003
180	Closed Joint Stock Company "Joint stock investment-commercial industrial-construction bank for Nizhny Novgorod oblast", CJSC "Nizhegorodpromstroibank"	5260000548	40702840517720000645	Transit, currency US\$	42202772	30101810200000000772	CJSC "Nizhegorodpromstroibank" Nizhny Novgorod city, 603950, Gruzinskaya str., 21	No number of 21.02.2003	21.02.2003

181	Closed Joint Stock Company “Joint stock investment- commercial industrial- construction bank for Nizhny Novgorod oblast”, CJSC “Nizhegorodpromstroibank”	5260000548	40702840627720000645	Special, transit, currency US\$	42202772	30101810200000000772	CJSC “Nizhegorodpromstroibank” Nizhny Novgorod city, 603950, Gruzinskaya str., 21	No number of 21.02.2003	21.02.2003
182	Closed Joint Stock Company “Joint stock investment- commercial industrial- construction bank for Nizhny Novgorod oblast”, CJSC “Nizhegorodpromstroibank”	5260000548	40702978007720000645	Current, currency Euro	42202772	30101810200000000772	CJSC “Nizhegorodpromstroibank” Nizhny Novgorod city, 603950, Gruzinskaya str., 21	No number of 21.02.2003	21.02.2003
183	Closed Joint Stock Company “Joint stock investment- commercial industrial- construction bank for Nizhny Novgorod oblast”, CJSC “Nizhegorodpromstroibank”	5260000548	40702978117720000645	Transit, currency Euro	42202772	30101810200000000772	CJSC “Nizhegorodpromstroibank” Nizhny Novgorod city, 603950, Gruzinskaya str., 21	No number of 21.02.2003	21.02.2003
184	Closed Joint Stock Company “Joint stock investment- commercial industrial- construction bank for Nizhny Novgorod oblast”, CJSC “Nizhegorodpromstroibank”	5260000548	40702978227720000645	Special, transit, currency Euro	42202772	30101810200000000772	CJSC “Nizhegorodpromstroibank” Nizhny Novgorod city, 603950, Gruzinskaya str., 21	No number of 21.02.2003	21.02.2003
185	Closed Joint Stock Company “Joint stock investment- commercial industrial- construction bank for Nizhny Novgorod oblast”, CJSC “Nizhegorodpromstroibank”	5260000548	40702392007720000645	Current, currency Japanese yen	42202772	30101810200000000772	CJSC “Nizhegorodpromstroibank” Nizhny Novgorod city, 603950, Gruzinskaya str., 21	No number of 21.02.2003	21.02.2003
186	Closed Joint Stock Company “Joint stock investment- commercial industrial- construction bank for Nizhny Novgorod oblast”, CJSC “Nizhegorodpromstroibank”	5260000548	40702392117720000645	Transit, currency Japanese yen	42202772	30101810200000000772	CJSC “Nizhegorodpromstroibank” Nizhny Novgorod city, 603950, Gruzinskaya str., 21	No number of 21.02.2003	21.02.2003
187	Closed Joint Stock Company “Joint stock investment- commercial industrial- construction bank for Nizhny Novgorod oblast”, CJSC “Nizhegorodpromstroibank”	5260000548	40702392227720000645	Special, transit, currency Japanese yen	42202772	30101810200000000772	CJSC “Nizhegorodpromstroibank” Nizhny Novgorod city, 603950, Gruzinskaya str., 21	No number of 21.02.2003	21.02.2003

188	Closed Joint Stock Company “Joint stock investment- commercial industrial- construction bank for Nizhny Novgorod oblast”, CJSC “Nizhegorodpromstroibank”	5260000548	40702840027720000245	Special, transit, currency US\$	42202772	30101810200000000772	CJSC “Nizhegorodpromstroibank” Nizhny Novgorod city, 603950, Gruzinskaya str., 21	№31, 29.05.2003	29.05.2003
189	Closed Joint Stock Company “Joint stock investment- commercial industrial- construction bank for Nizhny Novgorod oblast”, CJSC “Nizhegorodpromstroibank”	5260000548	40702978627720000245	Special, transit, currency Euro	42202772	30101810200000000772	CJSC “Nizhegorodpromstroibank” Nizhny Novgorod city, 603950, Gruzinskaya str., 21	№31, 29.05.2003	29.05.2003
190	Closed Joint Stock Company “Joint stock investment- commercial industrial- construction bank for Nizhny Novgorod oblast”, CJSC “Nizhegorodpromstroibank”	5260000548	40702840807720000245	Current, currency US\$	42202772	30101810200000000772	CJSC “Nizhegorodpromstroibank” Nizhny Novgorod city, 603950, Gruzinskaya str., 21	№31, 29.05.2003	29.05.2003
191	Closed Joint Stock Company “Joint stock investment- commercial industrial- construction bank for Nizhny Novgorod oblast”, CJSC “Nizhegorodpromstroibank”	5260000548	40702978407720000245	Current, currency Euro	42202772	30101810200000000772	CJSC “Nizhegorodpromstroibank” Nizhny Novgorod city, 603950, Gruzinskaya str., 21	№31, 29.05.2003	29.05.2003
192	Closed Joint Stock Company “Joint stock investment- commercial industrial- construction bank for Nizhny Novgorod oblast”, CJSC “Nizhegorodpromstroibank”	5260000548	40702840917720000245	Transit, currency US\$	42202772	30101810200000000772	CJSC “Nizhegorodpromstroibank” Nizhny Novgorod city, 603950, Gruzinskaya str., 21	№31, 29.05.2003	29.05.2003
193	Closed Joint Stock Company “Joint stock investment- commercial industrial- construction bank for Nizhny Novgorod oblast”, CJSC “Nizhegorodpromstroibank”	5260000548	40702978517720000245	Transit, currency Euro	42202772	30101810200000000772	CJSC “Nizhegorodpromstroibank” Nizhny Novgorod city, 603950, Gruzinskaya str., 21	№31, 29.05.2003	29.05.2003
194	Closed Joint Stock Company Commercial Bank “Rosbank- Volga”, CJSC “Rosbank-Volga”	5260059340	40702810400000000942	Settlement	42202814	30101810100000000814	CJSC “Rosbank-Volga”, 603000, Nizhny Novgorod city, Novaya str., 176	№942, of 04.03.2003	04.03.2003
195	Closed Joint Stock Company Commercial Bank “Rosbank- Volga”, CJSC “Rosbank-Volga”	5260059340	40702840700000000942	Current, currency US\$	42202814	30101810100000000814	CJSC “Rosbank-Volga”, 603000, Nizhny Novgorod city, Novaya str., 176	№942, of 04.03.2003	04.03.2003

196	Closed Joint Stock Company Commercial Bank "Rosbank-Volga", CJSC "Rosbank-Volga"	5260059340	4070284000001000942	Transit, currency US\$	42202814	30101810100000000814	CJSC "Rosbank-Volga", 603000, Nizhny Novgorod city, Novaya str., 176	№942, of 04.03.2003	04.03.2003
197	Closed Joint Stock Company Commercial Bank "Rosbank-Volga", CJSC "Rosbank-Volga"	5260059340	40702840300002000942	Special, transit, currency US\$	42202814	30101810100000000814	CJSC "Rosbank-Volga", 603000, Nizhny Novgorod city, Novaya str., 176	№942, of 04.03.2003	04.03.2003
198	Closed Joint Stock Company Commercial Bank "Rosbank-Volga", CJSC "Rosbank-Volga"	5260059340	40702978300000000942	Current, currency Euro	42202814	30101810100000000814	CJSC "Rosbank-Volga", 603000, Nizhny Novgorod city, Novaya str., 176	№942, of 04.03.2003	04.03.2003
199	Closed Joint Stock Company Commercial Bank "Rosbank-Volga", CJSC "Rosbank-Volga"	5260059340	40702978600001000942	Transit, currency Euro	42202814	30101810100000000814	CJSC "Rosbank-Volga", 603000, Nizhny Novgorod city, Novaya str., 176	№942, of 04.03.2003	04.03.2003
200	Closed Joint Stock Company Commercial Bank "Rosbank-Volga", CJSC "Rosbank-Volga"	5260059340	40702978900002000942	Special, transit, currency Euro	42202814	30101810100000000814	CJSC "Rosbank-Volga", 603000, Nizhny Novgorod city, Novaya str., 176	№942, of 04.03.2003	04.03.2003
201	Closed Joint Stock Company Commercial Bank "Rosbank-Volga", CJSC "Rosbank-Volga"	5260059340	40702392300000000942	Current, currency Japanese yen	42202814	30101810100000000814	CJSC "Rosbank-Volga", 603000, Nizhny Novgorod city, Novaya str., 176	№942, of 04.03.2003	04.03.2003
202	Closed Joint Stock Company Commercial Bank "Rosbank-Volga", CJSC "Rosbank-Volga"	5260059340	40702392600001000942	Transit, currency Japanese yen	42202814	30101810100000000814	CJSC "Rosbank-Volga", 603000, Nizhny Novgorod city, Novaya str., 176	№942, of 04.03.2003	04.03.2003
203	Closed Joint Stock Company Commercial Bank "Rosbank-Volga", CJSC "Rosbank-Volga"	5260059340	40702392900002000942	Special, transit, currency Japanese yen	42202814	30101810100000000814	CJSC "Rosbank-Volga", 603000, Nizhny Novgorod city, Novaya str., 176	№942, of 04.03.2003	04.03.2003
204	Closed Joint Stock Company Commercial Bank "Rosbank-Volga", CJSC "Rosbank-Volga"	5260059340	40702810200000000032	Settlement	42202814	30101810100000000814	CJSC "Rosbank-Volga", 603000, Nizhny Novgorod city, Novaya str., 176	No number of 14.11.1997	14.11.1997
205	Closed Joint Stock Company Commercial Bank "Rosbank-Volga", CJSC "Rosbank-Volga"	5260059340	40702840500000000032	Current, currency US\$	42202814	30101810100000000814	CJSC "Rosbank-Volga", 603000, Nizhny Novgorod city, Novaya str., 176	No number of 14.11.1997	14.11.1997

206	Closed Joint Stock Company Commercial Bank "Rosbank-Volga", CJSC "Rosbank-Volga"	5260059340	40702840800001000032	Transit, currency US\$	42202814	30101810100000000814	CJSC "Rosbank-Volga", 603000, Nizhny Novgorod city, Novaya str., 176	No number of 14.11.1997	14.11.1997
207	Closed Joint Stock Company Commercial Bank "Rosbank-Volga", CJSC "Rosbank-Volga"	5260059340	40702392100000000032	Special, transit, currency US\$	42202814	30101810100000000814	CJSC "Rosbank-Volga", 603000, Nizhny Novgorod city, Novaya str., 176	No number of 14.11.1997	14.11.1997
208	Closed Joint Stock Company Commercial Bank "Rosbank-Volga", CJSC "Rosbank-Volga"	5260059340	40702392100000000032	Current, currency Euro	42202814	30101810100000000814	CJSC "Rosbank-Volga", 603000, Nizhny Novgorod city, Novaya str., 176	No number of 14.11.1997	14.11.1997
209	Closed Joint Stock Company Commercial Bank "Rosbank-Volga", CJSC "Rosbank-Volga"	5260059340	40702392400001000032	Transit, currency Euro	42202814	30101810100000000814	CJSC "Rosbank-Volga", 603000, Nizhny Novgorod city, Novaya str., 176	No number of 14.11.1997	14.11.1997
210	Closed Joint Stock Company Commercial Bank "Rosbank-Volga", CJSC "Rosbank-Volga"	5260059340	40702392700002000032	Special, transit, currency Euro	42202814	30101810100000000814	CJSC "Rosbank-Volga", 603000, Nizhny Novgorod city, Novaya str., 176	No number of 14.11.1997	14.11.1997
211	Open Joint Stock Company "Bank of Foreign Trade", OJSC "Vneshtorgbank"	7702070139	40702810224000211974	Expense	42202837	30101810200000000837	Nizhny Novgorod branch of OJSC "Vneshtorgbank", 603950, Nizhny Novgorod city, GSP 78, Reshetnikovskaya str., 4	№1974, 03.03.2004	03.03.2004
212	Open Joint Stock Company "Bank of Foreign Trade", OJSC "Vneshtorgbank"	7702070139	40702810424000011974	Receipts	42202837	30101810200000000837	Nizhny Novgorod branch of OJSC "Vneshtorgbank", 603950, Nizhny Novgorod city, GSP 78, Reshetnikovskaya str., 5	№1974, 19.02.2004	19.02.2004
213	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	5260901817	40702810042160001823	Receipts	42202603	30101810900000000603	Dzerzhinsk's BSB №4342, Dzerzhinsk town, Uritskiy str., 12	No number of 24.01.2001	24.01.2001
214	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	5260901817	40702810442410002075	Receipts	42202603	30101810900000000603	Sarov's BSB №7695/01, Ardatov, Chkalov str., 1a	No number of 06.06.1997	06.06.1997
215	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	5260901817	40702810342360105164	Receipts	42202603	30101810900000000603	Pavlovo's BSB №4378/097, Bogorodsk, Lenin str., 206-a	No number of 08.10.2002	08.10.2002

216	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	5260901817	40702810342360103072	Receipts	42202603	30101810900000000603	Pavlovo's BSB №4378/095, Vacha, Sovetskaya str., 26	No number of 01.03.2001	01.03.2001
217	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	5260901817	40702810842410004071	Receipts	42202603	30101810900000000603	Sarov's BSB №7695/35, Voznesensk, Sovetskaya str., 14	No number of 01.03.2001	07.07.1995
218	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	5260901817	40702810842160001007	Receipts	42202603	30101810900000000603	Dzerzhinsk's BSB №4342/094, Volodarsk, Kooperativnaya str., 15	No number of 08.08.1998	08.08.1998
219	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	5260901817	40702810842370000270	Receipts	42202603	30101810900000000603	Vyksha's BSB №4379, Vyksha, Krasnye Zori str., 7-a	No number of 10.10.2002	10.10.2002
220	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	5260901817	40702810742370104687	Receipts	42202603	30101810900000000603	Vyksha's BSB №4379/043, Kulebari, S.Razin str., 50	No number of 10.10.2002	10.10.2002
221	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	5260901817	40702810342370108067	Receipts	42202603	30101810900000000603	Vyksha's BSB №4379/0050, Navashino, Dzerzhinskiy str., 4	No number of 10.10.2002	10.10.2002
222	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	5260901817	40702810842360100533	Receipts	42202603	30101810900000000603	Pavlovo's BSB №4378, Pavlovo, Suvorov str., 14	No number of 10.10.2002	10.10.2002
223	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	5260901817	40702810142360101054	Receipts	42202603	30101810900000000603	Pavlovo's BSB №4378, Sosnovskoe, Lenin str., 60	No number of 29.03.2001	29.03.2001
224	Closed Joint Stock Company "Joint stock investment-commercial industrial-construction bank for Nizhny Novgorod oblast", CJSC "Nizhegorodpromstroibank"	5260000548	40702810007140000024	Receipts	42202772	30101810200000000772	Dzerzhinsk's branch of CJSC "Nizhegorodpromstroibank", Dzerzhinsk, Pravdy str., 2	No number of 24.01.1996	24.01.1996

225	Closed Joint Stock Company “Joint stock investment- commercial industrial- construction bank for Nizhny Novgorod oblast”, CJSC “Nizhegorodpromstroibank”	5260000548	40702810507830000157	Receipts	42202772	30101810200000000772	Navashino’s branch of CJSC “Nizhegorodpromstroibank”, Navashino, Pochtovaya str., 1	No number of 01.07.1993	01.07.1993
226	Closed Joint Stock Company “Joint stock investment- commercial industrial- construction bank for Nizhny Novgorod oblast”, CJSC “Nizhegorodpromstroibank”	5260000548	40702810207880000033	Receipts	42202772	30101810200000000772	Kulebaki’s branch of CJSC “Nizhegorodpromstroibank”, Kulebaki, Vorovskyi str., 41	No number of 30.07.1993	30.07.1993
227	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	5260901817	40702810542160102840	Receipts	42202603	30101810900000000603	Dzerzhinsk’s BSB №4342, Dzerzhinsk town, Uritskiy str., 12	No number of 24.01.1996	24.01.1996
228	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810542140100558	Receipts	42202603	30101810900000000603	Gorodets BSB №4340, Gorodets town, Proletarskaya str., 30	№558, 25.12.2000	25.12.2000
229	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810742140100688	Expense	42202603	30101810900000000603	Gorodets BSB №4340, Gorodets town, Proletarskaya str., 30	No number of 31.10.2003	31.10.2003
230	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810142140101180	Receipts	42202603	30101810900000000603	Gorodets BSB №4340, Gorodets town, Proletarskaya str., 30	No number of 22.12.2000	11.10.2002
231	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810542110000345	Receipts	42202603	30101810900000000603	Bor’s BSB №4335, Bor town, Lenin str., 157	No number of 23.12.2000	29.10.2002
232	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810942210000094	Receipts	42202603	30101810900000000603	Bor’s BSB №4335, Bor town, Lenin str., 157	No number of 25.12.2000	25.12.2000
233	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810642180000071	Receipts	42202603	30101810900000000603	Gorodets BSB №4340, Gorodets town, Proletarskaya str., 30	No number of 23.12.2000	26.12.2000

234	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810042130000317	Receipts	42202603	30101810900000000603	Bor's BSB №4335, Bor town, Lenin str., 157	No number of 28.12.2000	15.03.2001
235	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810742140100167	Receipts	42202603	30101810900000000603	Gorodets BSB №4340, Gorodets town, Proletarskaya str., 30	No number of 23.12.2000	28.03.2001
236	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810142140100372	Receipts	42202603	30101810900000000603	Gorodets BSB №4340, Gorodets town, Proletarskaya str., 30	No number of 26.12.2000	27.03.2001
237	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810742190000385	Receipts	42202603	30101810900000000603	Kstovo's BSB №4345, Kstovo town, Lenin avenue, 3	№01, 03.01.2001	09.12.2000
238	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810342190000879	Expense	42202603	30101810900000000603	Kstovo's BSB №4345, Kstovo town, Lenin avenue, 3	№284/03, 30.10.2003	30.10.2003
239	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810842320000194	Receipts	42202603	30101810900000000603	Arzamas BSB №368, Arzamas town, Kirov str., 36	№02, 01.07.2003	15.02.2001
240	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810442320000361	Expense	42202603	30101810900000000603	Arzamas BSB №368, Arzamas town, Kirov str., 36	№02, 01.07.2003	29.10.2003
241	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810442240180057	Subaccount	42202603	30101810900000000603	Lukoayanov's BSB №4354/076, village B.Boldino, Krasnaya str., 9	№02, 01.07.2003	22.02.2001
242	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810042320007159	Subaccount	42202603	30101810900000000603	Arzamas BSB №368/0108, settlement Vad, May 1 str., 39/A	№02, 01.07.2003	05.03.2001
243	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810442240160051	Subaccount	42202603	30101810900000000603	Lukoayanov's BSB №4354/064, village Gagino, Kommunisticheskaya str., 12/A	№02, 01.07.2003	23.02.2001

244	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810242190005055	Subaccount	42202603	30101810900000000603	Kstovo's BSB №4345/049, settlement D.Konstantinovo, Sovetskaya str., 48	№02 , 01.07.2003	02.03.2001
245	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810242410003096	Subaccount	42202603	30101810900000000603	Sarov's BSB №7695/025, village Diveevo, Shkolnaya str., 5A	№02 , 01.07.2003	01.03.2001
246	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810242240100101	Subaccount	42202603	30101810900000000603	Lukoayanov's BSB №4354, Lukoayanov town, Krasnyi pereulok, 11	№02 , 01.07.2003	22.02.2001
247	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810642410005050	Subaccount	42202603	30101810900000000603	Sarov's BSB №7695/047, Pervomaisk town, Ulyanov str., 1	№02 , 01.07.2003	20.09.2002
248	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810442320006158	Subaccount	42202603	30101810900000000603	Arzamas BSB №368/0101, Perevoz town, Lugovaya str., 37	№02 , 01.07.2003	26.02.2001
249	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810942240130028	Subaccount	42202603	30101810900000000603	Lukoayanov's BSB №4354/042, village Pochinki, Lunacharskiy str.	№02 , 01.07.2003	22.03.2000
250	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810642320005069	Subaccount	42202603	30101810900000000603	Arzamas BSB №368/084, settlement Shatki, Federativnaya str., 11	№02 , 01.07.2003	15.02.2001
251	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810842340003155	Receipts	42202603	30101810900000000603	Additional office №4370/061of Shakhuniya's BSB №4370, Uren town, Lenin str., 73	№ 02 , 01.07.2003	07.02.2001
252	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810542340003222	Expense	42202603	30101810900000000603	Additional office №4370/061of Shakhuniya's BSB №4370, Uren town, Lenin str., 73	№119/2 , 30.10.03	30.10.2003
253	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810642340002071	Subaccount	42202603	30101810900000000603	Additional office №4370/051of Shakhuniya's BSB №4370, Vetluga town, Lenin str., 456	№ 02 , 01.07.2003	09.02.2001

254	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810042110120055	Subaccount	42202603	30101810900000000603	Additional office №4335/078 of Bor's BSB №4335 settlement Varnavino, Komsomolskaya str., 2	№ 02 , 01.07.2003	09.02.2001
255	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810742110110116	Subaccount	42202603	30101810900000000603	Additional office №4335/071 of Bor's BSB №4335 settlement Kr.Baki, Svobody str., 57	№ 02 , 01.07.2003	09.02.2001
256	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810442340005090	Subaccount	42202603	30101810900000000603	Additional office №4370/074 of Shakhuniya's BSB №4370, settlement Tonkino, Kommunisticheskaya str.	№ 02 , 01.07.2003	08.02.2001
257	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810342340006348	Subaccount	42202603	30101810900000000603	Additional office №4370/078 of Shakhuniya's BSB №4370, settlement Tonshaevo, Tsentralnaya str., 25	№ 02 , 01.07.2003	08.02.2001
258	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810642340000183	Subaccount	42202603	30101810900000000603	Shakhuniya's BSB №4370, Shakhuniya town, Sovetskaya str., 21	№ 02 , 01.07.2003	08.02.2001
259	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810442340004091	Subaccount	42202603	30101810900000000603	Additional office №4370/070 of Shakhuniya's BSB №4370, settlement Sharanga, Lenin str., 37	№ 02 , 01.07.2003	08.02.2001
260	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810142340000191	Subaccount	42202603	30101810900000000603	Shakhuniya's BSB №4370, Shakhuniya town, Sovetskaya str., 21	№01 , 03.01.2001	25.05.2001
261	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810442340000192	Subaccount	42202603	30101810900000000603	Shakhuniya's BSB №4370, Shakhuniya town, Sovetskaya str., 21	№01 , 03.01.2001	25.05.2001
262	Closed Joint Stock Company "Joint stock investment-commercial industrial-construction bank for Nizhny Novgorod oblast", CJSC "Nizhegorodpromstroibank"	5260000548	40702810207720000150	Settlement	42202772	30101810200000000772	CJSC "Nizhegorodpromstroibank", 603950, Nizhny Novgorod, Gruzinskaya str., 21	No number of 31.05.1994	31.05.1994

263	Closed Joint Stock Company “Joint stock investment- commercial industrial- construction bank for Nizhny Novgorod oblast”, CJSC “Nizhegorodpromstroibank”	5260000548	40206810807727310011	Budget	42202772	30101810200000000772	CJSC “Nizhegorodpromstroibank”, 603950, Nizhny Novgorod, Gruzinskaya str., 21	No number of 02.12.1996	02.12.1996
264	Closed Joint Stock Company “Joint stock investment- commercial industrial- construction bank for Nizhny Novgorod oblast”, CJSC “Nizhegorodpromstroibank”	5260000548	40702810007720001294	Settlement	42202772	30101810200000000772	CJSC “Nizhegorodpromstroibank”, 603950, Nizhny Novgorod, Gruzinskaya str., 21	No number of 08.10.2002	08.10.2002
265	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810042020001714	Settlement	42202603	30101810900000000603	Operational Department of Volgo-Vyatskyi bank of RF SB in Nizhny Novgorod city, 603005, Oktyabrskaya str., 35	No number of 09.10.2002	09.10.2002
266	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810542020001939	Settlement	42202603	30101810900000000603	Operational Department of Volgo-Vyatskyi bank of RF SB in Nizhny Novgorod city, 603005, Oktyabrskaya str., 35	No number of 31.10.2003	31.10.2003
267	Closed Joint Stock Company “Joint stock investment- commercial industrial- construction bank for Nizhny Novgorod oblast”, CJSC “Nizhegorodpromstroibank”	5260000548	40702810407720000002	Settlement	042202772	30101810200000000772	CJSC “Nizhegorodpromstroibank”, 603950, Nizhny Novgorod, Gruzinskaya str., 21	No number of 21.03.2003	01.01.1998
268	Closed Joint Stock Company “Joint stock investment- commercial industrial- construction bank for Nizhny Novgorod oblast”, CJSC “Nizhegorodpromstroibank”	5260000548	40702810607720001296	Settlement	042202772	30101810200000000772	CJSC “Nizhegorodpromstroibank”, 603950, Nizhny Novgorod, Gruzinskaya str., 21	No number of 21.03.2004	08.10.2002
269	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810942050004276	Settlement	042202603	30101810900000000603	Nizhny Novgorod’s department № 7 of Volgo-Vyatskyi bank of RF SB, 603155, Minin str., 35	№ 407028109 420500042 76, 30.10.2003	30.10.2003
270	Volgo-Vyatskyi Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskyi bank of RF SB	7707083893	40702810442050003395	Settlement	042202603	30101810900000000603	Nizhny Novgorod’s department № 7 of Volgo-Vyatskyi bank of RF SB, 603155, Minin str., 36	№ 407028104 420500033 95, 11.10.2002	11.10.2002

271	Closed Joint Stock Company “Joint stock investment- commercial industrial- construction bank for Nizhny Novgorod oblast”, CJSC “Nizhegorodpromstroibank”	5260000548	40702810807720001290	Settlement	42202772	30101810200000000772	CJSC “Nizhegorodpromstroibank”, 603950, Nizhny Novgorod, Gruzinskaya str., 21	No number of 26.09.2002	26.09.2002
272	Closed Joint Stock Company “Joint stock investment- commercial industrial- construction bank for Nizhny Novgorod oblast”, CJSC “Nizhegorodpromstroibank”	5260000548	40702810907720000942	Settlement	42202772	30101810200000000772	CJSC “Nizhegorodpromstroibank”, 603950, Nizhny Novgorod, Gruzinskaya str., 21	No number of 12.08.1999	12.08.1999
273	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810742020001674	Settlement	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 35	№90/03 , 7.06.2002	07.06.2002
274	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810242020001938	Settlement	42202603	30101810900000000603	Operational Department of Volgo-Vyatskiy bank of RF SB in Nizhny Novgorod city, 603005, Oktayabrskaya str., 35	№256/03 , 31.10.2003	31.10.2003
275	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810246170120169	Receipts	045354601	30101810300000000806	Abdulinskoe BSB 4237/052461630 Buguruslan town, Revolutsionnaya str., 13	№ 169 , 3.12.2002	04.12.2002
276	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810346260120128	Receipts	045354601	30101810300000000806	Buguruslan’s BSB 83/059461630 Buguruslan town, Revolutsionnaya str., 13	№ 7618 , 29.11.2002	02.12.2002
277	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810346260100452	Receipts	045354601	30101810300000000806	Buguruslan’s BSB 83/059461630 Buguruslan town, Revolutsionnaya str., 13	№ 7616 , 29.11.2002	02.12.2002
278	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810646260100453	Expense	045354601	30101810300000000806	Buguruslan’s BSB 83/059461630 Buguruslan town, Revolutsionnaya str., 13	№ 7617 , 29.11.2002	02.12.2002
279	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810746170100168	Receipts	045354601	30101810300000000806	Buguruslan’s BSB 83/059461630 Buguruslan town, Revolutsionnaya str., 13	№ 168 , 3.12.2002	03.12.2002

280	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810946260140074	Receipts	045354601	30101810300000000806	Buguruslan's BSB 83/059461630 Buguruslan town, Revolutsionnaya str., 13	№ 7916 , 29.11.2002	02.12.2002
281	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810046110100129	Expense	045354601	30101810600000000601	Oktayabrskoe BSB 4228, 462030 village Oktayabrskiy, Lunacharskiy str., 42	№ 200 , 02.12.2002	03.12.2002
282	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810746110100128	Receipts	045354601	30101810600000000601	Oktayabrskoe BSB 4228, 462030 village Oktayabrskiy, Lunacharskiy str., 42	№ 201 , 02.12.2002	03.12.2002
283	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810846040100088	Receipts	045354601	30101810600000000601	Oktayabrskoe BSB 4228/048, 462010 village Tyulgan, Oktayabrskaya str., 17	№ 18 , 02.12.2002	03.12.2002
284	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810446110103014	Receipts	045354601	30101810600000000601	Oktayabrskoe BSB 4228/048, 462010 village Tyulgan, Oktayabrskaya str., 17	Add. Aggr. №3 of 16.06.04 To contract №18 of 02.12.02	16.06.2004
285	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810146110000268	Receipts	045354601	30101810600000000601	Oktayabrskoe BSB 4228/031, 461420 village Sakmara, Feldsherskaya str., 24	№ 202 , 02.12.2002	03.12.2002
286	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810146110102315	Receipts	045354601	30101810600000000601	Oktayabrskoe BSB 4228/031, 461420 village Sakmara, Feldsherskaya str., 24	Add. Aggr. w/o number of 22.06.04 To contract №202 of 02.12.02	22.06.2004
287	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40602810346150100633	Receipts	045354601	30101810600000000601	Sorochinsk's BSB 4235, 461900 Sorochinsk town, K.Marx str., 32	№ 512 , 30.11.2002	30.11.2002
288	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40602810946150100635	Expense	045354601	30101810600000000601	Sorochinsk's BSB 4235, 461900 Sorochinsk town, K.Marx str., 32	№ 512 , 30.11.2002	30.11.2002

289	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810646050102933	Receipts	045354601	30101810600000000601	Perevolotskoe BSB 8623/034, 61263 settlement Perevolotsk, Leninskaya str., 115 a	№ 6 , 26.09.2002	02.12.2002
290	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810346300100024	Receipts	045354601	30101810600000000601	Krasnogvardeiskoe BSB 6090, 461150 village Pleshonovo, Gagarin str., 29-a	№ 360 , 03.12.2002	02.12.2003
291	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40602810646150100634	Receipts	045354601	30101810600000000601	Sorochinsk's BSB 4235/073, 461170 Sorochinsk town, K.Marx str., 32	№ 512 , 30.11.2002	30.11.2002
292	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810546330100111	Receipts	045354601	30101810600000000601	Novosergievskoe BSB 6094, 461200 village Novosergievka, Sovetskaya str.	№ 2 , 02.12.2002	02.12.2002
293	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810546080100254	Receipts	045354601	30101810600000000601	Yasnenskoe BSB 4324 462781 Yasnyi town, Lenin str., 34	№ 501 , 29.11.2002	29.11.2002
294	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810846080100255	Expense	045354601	30101810600000000601	Yasnenskoe BSB 4324 462781 Yasnyi town, Lenin str., 34	№ 502 , 29.11.2002	29.11.2002
295	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810046080200256	Receipts	045354601	30101810600000000601	Yasnenskoe BSB 4324/032 462734 settlement Dombarovskiy, Gorky str., 2-a	№ 503 , 29.11.2002	29.11.2002
296	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810846080100093	Receipts	045354601	30101810600000000601	Svetlinskoe BSB 7910, 462740 settlement Svetlyi, Torgovaya str., 4	№ 34 , 29.11.2002	29.11.2002
297	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810146270100095	Receipts	045354601	30101810600000000601	Adamovskoe BSB 2085, 462830 settlement Adamovka, Lenin str., 18	№ 28Б-02 , 03.12.2002	03.12.2002
298	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810546120100091	Receipts	045354601	30101810600000000601	Kvarkeno's BSB 4229, 462860 settlement Kvarkeno, Tsentralnaya str., 23 A	№ 040702810 546120100 091 , 04.12.2002	04.12.2002

299	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810846320179124	Receipts	045354601	30101810600000000601	Gaiskoe BSB 6093, settlement Novoorsk, Lenin str., 7 6	№ 040702810 546120100 124 , 03.12.2002	03.12.2002
300	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810646310111415	Receipts	045354601	30101810600000000601	Orsk's BSB 8290, 462404 Orsk town, Chernyshov str., 7A	№ 4702/1415 , 29.11.2002	29.11.2002
301	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810946310111416	Expense	045354601	30101810600000000601	Orsk's BSB 8290, 462404 Orsk town, Chernyshov str., 7A	№ 4702/1416 , 29.11.2002	03.12.2002
302	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810846220100772	Receipts	045354601	30101810600000000601	Novotroitsk's BSB 6969, 462320 Novotroitsk town, Sovetskaya str., 118a	№ 407028108 462201007 72 , 2.12.2002	02.12.2002
303	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810146220100773	Expense	045354601	30101810600000000601	Novotroitsk's BSB 6969, 462320 Novotroitsk town, Sovetskaya str., 118a	№ 407028108 462201007 73 , 2.12.2002	02.12.2002
304	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810546320100231	Receipts	045354601	30101810600000000601	Gai's BSB 6093, 462630 Gai town, Dekabristov str., 6	№ 407028108 462201002 31 , 2.12.2002	05.12.2002
305	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810246280120004	Receipts	045354601	30101810600000000601	Kuvandykskoe BSB 6088/056, 462270 Mednogorsk town, Lenin str., 4	№ 4070204 , 2.12.2002	05.12.2002
306	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810646140100243	Receipts	045354601	30101810600000000601	Sol-Iletsk's BSB 4234/038, 461500 Sol-Iletsk town, Svetachev str., 13 a	№ 243 , 29.11.2002	29.11.2002
307	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810346050101933	Receipts	045354601	30101810600000000601	Orenburg's BSB 8623/03, 460000 Orenburg city, Pravdy str., 57	№ 30 , 2.12.2002	3.12.2002

308	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810646210100102	Receipts	045354601	30101810600000000601	Sol-Iletsk's BSB 4234/039, 461550 settlement Akbulak, Kirov str., 46	№ 243 , 29.11.2002	29.11.2002
309	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810346140100242	Expense	045354601	30101810600000000601	Sol-Iletsk's BSB 4234/039, 461550 settlement Akbulak, Kirov str., 46	№ 243 , 29.11.2002	29.11.2002
310	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810646280100268	Settlement	045354601	30101810600000000601	Kuvaldyk's BSB 6088, 462243 Kuvaldyk town, Orenburgskaya str., 23	№ 40702/268 , 2.12.2002	01.12.2002
311	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810346130120135	Receipts	045354601	30101810600000000601	Saraktash's BSB 4232/037, 461330 settlement Belayaevka, Bankovskaya str., 11a	№ 20135 , 2.12.2002	01.12.2002
312	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810746130100205	Receipts	045354601	30101810600000000601	Saraktash's BSB 4232, 462100 settlement Saraktash, Mira str., 92	№ 55 , 8.05.03	01.12.2002
313	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810946280100269	Expense	045354601	30101810600000000601	Kuvaldyk's BSB 6088, 462243 Kuvaldyk town, Orenburgskaya str., 23	№ 40702/269 , 2.12.2002	01.12.2002
314	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810346200100658	Receipts	045354601	30101810600000000601	Buzuluk's BSB 4251, 461040 Buzuluk town, Komsomolskaya str., 100	№ 5-129 , 29.11.2002	05.12.2002
315	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810646200100659	Expense	045354601	30101810600000000601	Buzuluk's BSB 4251, 461040 Buzuluk town, Komsomolskaya str., 100	№ 5-130 , 29.11.2002	05.12.2002
316	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810946200200657	Receipts	045354601	30101810600000000601	Buzuluk's BSB 4251/080, 461800 settlement Grachevka, Sovetskaya str., 2	№ 5-128 , 29.11.2002	02.12.2002
317	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810946290100165	Receipts	045354601	30101810600000000601	Kurmanaevka's BSB 6089, 461060 settlement Kurmanaevka, Krestiyanskaya str., 8a	№ 489 , 2.12.2002	02.12.2002

318	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810246290100166	Receipts	045354601	30101810600000000601	Kurmanaevka's BSB 6089, 461980 settlement Pervomaiskiy, Mirnaya str., 29a	№ 490 , 2.12.2002	02.12.2002
319	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40602810246150100636	Receipts	045354601	30101810600000000601	Sorochinskoe BSB 4235/096, 461131 settlement Totskoe, Krasnaya ploshchad str., 8	№ 513 , 03.12.2004	02.12.2002
320	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810146160100215	Receipts	045354601	30101810600000000601	Sharlyk's BSB 4236, 461450 village Sharlyk, Kalininskaya str., 1	№ 99 , 2.12.2002	02.12.2002
321	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810146160100214	Expense	045354601	30101810600000000601	Sharlyk's BSB 4236, 461450 village Sharlyk, Kalininskaya str., 1	№ 98 , 2.12.2002	02.12.2002
322	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810246330100301	Receipts	045354601	30101810600000000601	Novosergievskoe BSB 6094/043, 461450 village Alexandrovka, Roshchipkin str., 8	No number of 2.12.2002	02.12.2002
323	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810546160100213	Receipts	045354601	30101810600000000601	Sharlyk's BSB 4236/029, 461450 village Ponomarevka, Sovetskaya str., 26	№ 155 , 2.12.2002	02.12.2002
324	Closed Joint Stock Company Joint Stock Commercial bank "Sviyaz-Bank", CJSC JSCB "Sviyaz-Bank"	7710301140	40702810000030000698	Settlement	045354859	30101810300000000859	Orenburg's branch of JSCB "Sviyaz-Bank", 460000 Orenburg city, Kirov str., 18	№401 , 02.12.2002	02.12.2002
325	Closed Joint Stock Company Joint Stock Commercial bank "Sviyaz-Bank", CJSC JSCB "Sviyaz-Bank"	7710301140	40702810900030100698	Current	045354859	30101810300000000859	Orenburg's branch of JSCB "Sviyaz-Bank", 460000 Orenburg city, Kirov str., 18	№401 , 02.12.2002	02.12.2002
326	Closed Joint Stock Company Joint Stock Commercial bank "Sviyaz-Bank", CJSC JSCB "Sviyaz-Bank"	7710301140	40702810700030800020	Corporate	045354859	30101810300000000859	Orenburg's branch of JSCB "Sviyaz-Bank", 460000 Orenburg city, Kirov str., 18	№401 , 02.12.2002	02.12.2002
327	Closed Joint Stock Company Joint Stock bank of gas industry "Gazprombank", CJSC JSB "Gazprombank"	7744001497	40702810960230000986	Settlement	045354854	30101810800000000854	CJSC JSB "Gazprombank" – Orenburg's branch, 460021 Orenburg city, Pravdy str., 18	№986 , 02.12.2002	02.12.2002

328	Limited liability Company Orenburg's Mortgage Commercial bank "Rus", LLC OMCB "Rus"	5610032958	40702810900000003064	Settlement	045354886	30101810700000000886	OMCB "Rus" (LLC) Orenburg city, 460000 Orenburg city, Shevchenko pereulok, 7	№343 , 04.12.2002	04.12.2002
329	Limited liability Company Orenburg's Mortgage Commercial bank "Rus", LLC OMCB "Rus"	5610032958	40203810700000003064	Budget	045354886	30101810700000000886	OMCB "Rus" (LLC) Orenburg city, 460000 Orenburg city, Shevchenko pereulok, 7	№344 , 04.12.2002	05.12.2002
330	Limited liability Company Orenburg's Mortgage Commercial bank "Rus", LLC OMCB "Rus"	5610032958	40702810500000000771	Settlement subaccount	045354886	30101810700000000886	OMCB "Rus" (LLC) Orenburg city, 460000 Orenburg city, Shevchenko pereulok, 7	№ 197 , 09.02.2004	09.02.2004
331	Head Cash Center of Main Department of RF Central Bank in Orenburg oblast	7702235133	40203810400000000016	Budget	045354001	None	Head Cash Center of Main Department of RF Central Bank in Orenburg oblast, 460000, Orenburg city, Krasnoznamennaya str., 22	№02-155 , 02.12.2002	02.12.2002
332	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810546020102047	Settlement	045354601	30101810600000000601	Orenburg's BSB 8623 Orenburg city, 460000 Orenburg city, Volodarsky str., 16	№16- 01/442 , 29.11.2002	29.11.2002
333	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810846020102048	Settlement	045354601	30101810600000000601	Orenburg's BSB 8623 Orenburg city, 460000 Orenburg city, Volodarsky str., 16	№16- 01/443 , 29.11.2002	29.11.2002
334	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702810146020102049	Current	045354601	30101810600000000601	Orenburg's BSB 8623 Orenburg city, 460000 Orenburg city, Volodarsky str., 16	№ 16- 01/444 , 29.11.2002	29.11.2002
335	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702840246020100144	Current, currency	045354601	30101810600000000601	Orenburg's BSB 8623 Orenburg city, 460000 Orenburg city, Volodarsky str., 16	№40702/14 4 , 02.12.2002	02.12.2002
336	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702840146020200144	Transit, currency	045354601	30101810600000000601	Orenburg's BSB 8623 Orenburg city, 460000 Orenburg city, Volodarsky str., 16	№40702/14 4 , 02.12.2002	02.12.2002
337	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702840046020300144	Special, transit, currency	045354601	30101810600000000601	Orenburg's BSB 8623 Orenburg city, 460000 Orenburg city, Volodarsky str., 16	№40702/14 4 , 02.12.2002	02.12.2002

338	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702978846020100144	Current, currency	045354601	30101810600000000601	Orenburg's BSB 8623 Orenburg city, 460000 Orenburg city, Volodarsky str., 16	№40702/14 4, 02.12.2002	02.12.2002
339	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702978746020200144	Transit, currency	045354601	30101810600000000601	Orenburg's BSB 8623 Orenburg city, 460000 Orenburg city, Volodarsky str., 16	№40702/14 4, 02.12.2002	02.12.2002
340	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	5612002613	40702978646020300144	Special, transit, currency	045354601	30101810600000000601	Orenburg's BSB 8623 Orenburg city, 460000 Orenburg city, Volodarsky str., 16	№40702/14 4, 02.12.2002	02.12.2002
341	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810848000112954	Receipts	044525225	30101810400000000225	Penza's BSB 8624 of Russia's Savings Bank, Penza city, Suvorov str., 81	№4070281 012954 29.11.2002	27.11.2002
342	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810948000113390	Expense	044525225	30101810400000000225	Penza's BSB 8624 of Russia's Savings Bank, Penza city, Suvorov str., 81	№4070281 013390 30.01.2004	30.01.2004
343	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702978248000200230	Currency, transit	044525225	30101810400000000225	Penza's BSB 8624 of Russia's Savings Bank, Penza city, Suvorov str., 81	№4070297 800230 21.01.2003	21.01.2003
344	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702978348000100230	Currency, current	044525225	30101810400000000225	Penza's BSB 8624 of Russia's Savings Bank, Penza city, Suvorov str., 81	№4070297 800230 21.01.2003	21.01.2003
345	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810348000112962	Receipts	044525225	30101810400000000225	Penza's BSB 8624 of Russia's Savings Bank, Penza city, Suvorov str., 81	№12962, 29.11.2002	29.11.2002
346	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810248000113391	Expense	044525225	30101810400000000225	Penza's BSB 8624 of Russia's Savings Bank, Penza city, Suvorov str., 81	№4070281 013391 30.01.04	30.01.2004
347	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810048000112961	Receipts	044525225	30101810400000000225	Penza's BSB 8624 of Russia's Savings Bank, Penza city, Suvorov str., 81	№12961, 29.11.2002	01.12.2002

348	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810848000113393	Expense	044525225	30101810400000000225	Penza's BSB 8624 of Russia's Savings Bank, Penza city, Suvorov str., 81	№4070281013393 02.02.2004	02.02.2004
349	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810048000112958	Receipts	044525225	30101810400000000225	Penza's BSB 8624 of Russia's Savings Bank, Penza city, Suvorov str., 81	№12958, 29.11.2002	30.11.2002
350	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810548000113392	Expense	044525225	30101810400000000225	Penza's BSB 8624 of Russia's Savings Bank, Penza city, Suvorov str., 81	№4070281013392 30.01.2004	30.01.2004
351	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810348000112959	Receipts	044525225	30101810400000000225	Penza's BSB 8624 of Russia's Savings Bank, Penza city, Suvorov str., 81	№12959, 29.11.2002	29.11.2002
352	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810748000112960	Expense	044525225	30101810400000000225	Penza's BSB 8624 of Russia's Savings Bank, Penza city, Suvorov str., 81	№12960, 29.11.2002	29.11.2002
353	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810948060100068	Receipts	044525225	30101810400000000225	M.Serdoba's BSB 4014 of Russia's Savings Bank, Penza's oblast, village M.Serdoba, Leninskaya str., 41	№68, 28.11.2002	29.11.2002
354	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810248060100085	Expense	044525225	30101810400000000225	M.Serdoba's BSB 4014 of Russia's Savings Bank, Penza's oblast, village M.Serdoba, Leninskaya str., 41	№407028100085 28.01.2004	28.01.2004
355	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810648270100161	Receipts	044525225	30101810400000000225	Mokshan's BSB 4289 of Russia's Savings Bank, Penza's oblast, settlement Mokshan, Penzenskaya str.,7	№829, 29.11.2002	29.11.2002
356	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810148270100182	Expense	044525225	30101810400000000225	Mokshan's BSB 4289 of Russia's Savings Bank, Penza's oblast, settlement Mokshan, Penzenskaya str.,7	№4070281000182 28.01.2004	28.01.2004
357	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810748110100202	Receipts	044525225	30101810400000000225	Bessonovka's BSB 8459 of Russia's Savings Bank, Penza's oblast, village Bessonovka, Nagornaya str., 12a	№202, 29.11.2002	02.12.2002

358	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810848110100225	Expense	044525225	30101810400000000225	Bessonovka's BSB 8459 of Russia's Savings Bank, Penza's oblast, village Bessonovka, Nagornaya str., 12a	№4070281000225 29.01.2004	29.01.2004
359	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810848260105057	Receipts	044525225	30101810400000000225	Add. office of Lunino's BSB 4288/48 of Russia's Savings Bank, Penza's oblast, settlement Issa, Cherokmanov str., 23a	№57, 28.11.2002	28.11.2002
360	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810348260105081	Expense	044525225	30101810400000000225	Add. office of Lunino's BSB 4288/48 of Russia's Savings Bank, Penza's oblast, settlement Issa, Cherokmanov str., 23a	№407028100105081, 29.01.2004	29.01.2004
361	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810948260100101	Receipts	044525225	30101810400000000225	Lunino's BSB 4288 of Russia's Savings Bank, Penza's oblast, settlement Lunino, Kooperativnaya str., 47	№101, 28.11.2002	28.11.2002
362	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810848260100117	Expense	044525225	30101810400000000225	Lunino's BSB 4288 of Russia's Savings Bank, Penza's oblast, settlement Lunino, Kooperativnaya str., 47	№407028100100117, 27.01.2004	28.01.2004
363	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810248180101061	Receipts	044525225	30101810400000000225	Add. office №19 of Shemysheika's BSB 4277 of Russia's Savings Bank, Penza's oblast, village Kondol, Shkolnaya str., 1	№15, 29.11.2002	02.12.2002
364	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810048180101067	Expense	044525225	30101810400000000225	Add. office №19 of Shemysheika's BSB 4277 of Russia's Savings Bank, Penza's oblast, village Kondol, Shkolnaya str., 1	№ 51, 28.01.2004	28.01.2004
365	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810148180100065	Receipts	044525225	30101810400000000225	Shemysheika's BSB 4277 of Russia's Savings Bank, Penza's oblast, settlement Shemysheika, Lenin str., 73	№13, 29.11.2002	02.12.2002
366	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810648180100073	Expense	044525225	30101810400000000225	Shemysheika's BSB 4277 of Russia's Savings Bank, Penza's oblast, settlement Shemysheika, Lenin str., 73	№ 52, 28.01.2004	28.01.2004
367	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810348330100123	Receipts	044525225	30101810400000000225	Kolyshlei's BSB 3996 of Russia's Savings Bank, Penza's oblast, settlement Kolyshlei, Sovetskaya str., 22	№522, 29.11.02	29.11.2002

368	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810648330100140	Expense	044525225	30101810400000000225	Kolyshlei's BSB 3996 of Russia's Savings Bank, Penza's oblast, settlement Kolyshlei, Sovetskaya str., 22	№407021100140 28.01.2004	28.01.2004
369	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810048050100664	Receipts	044525225	30101810400000000225	Add. office of Tamala's BSB 4001/016 of Russia's Savings Bank, Penza's oblast, settlement Bekovo, Vokzalnaya str., 11	664 of 29.11.02	29.11.2002
370	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810348050100681	Expense	044525225	30101810400000000225	Add. office of Tamala's BSB 4001/016 of Russia's Savings Bank, Penza's oblast, settlement Bekovo, Vokzalnaya str., 11	№ 681, 29.01.2004	29.01.2004
371	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810848030100677	Receipts	044525225	30101810400000000225	Serdobsk's BSB 4000 of Russia's Savings Bank, Penza's oblast, Serdobsk town, Pushkin str., 26	№408, 28.11.2002	28.11.2002
372	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810248050100756	Expense	044525225	30101810400000000225	Serdobsk's BSB 4000 of Russia's Savings Bank, Penza's oblast, Serdobsk town, Pushkin str., 26	№ 407028100 0756 of 28.01.2004	28.01.2004
373	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810848230100422	Expense	044525225	30101810400000000225	Kamenka's BSB 4285 of Russia's Savings Bank, Penza's oblast, Kamenka town, Tsentralnaya str., 14	№422, 29.11.2002	29.11.2002
374	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810148230100423	Receipts	044525225	30101810400000000225	Kamenka's BSB 4285 of Russia's Savings Bank, Penza's oblast, Kamenka town, Tsentralnaya str., 14	№423, 29.11.2002	29.11.2002
375	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810848230110108	Receipts	044525225	30101810400000000225	Add. office №52 of Kamenka's BSB 4285 of Russia's Savings Bank, Penza's oblast, Belinskiy town, Komsomolskaya sq., 12	№184, 29.11.2002	29.11.2002
376	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810048230110128	Expense	044525225	30101810400000000225	Add. office №52 of Kamenka's BSB 4285 of Russia's Savings Bank, Penza's oblast, Belinskiy town, Komsomolskaya sq., 12	№4070281 010128 04.02.2004	04.02.2004
377	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810148050100098	Receipts	044525225	30101810400000000225	Tamala's BSB 4001 of Russia's Savings Bank, Penza's oblast, settlement Tamala, Sovetskaya str., 22	№98, 29.11.2002	29.11.2002

378	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810948050100175	Expense	044525225	30101810400000000225	Tamala's BSB 4001 of Russia's Savings Bank, Penza's oblast, settlement Tamala, Sovetskaya str., 22	№ 175, 28.01.2004	28.01.2004
379	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810448210100091	Receipts	044525225	30101810400000000225	Bashmakovo's BSB 4282 of Russia's Savings Bank, Penza's oblast, settlement Bashmakovo, March 8 str., 10	No number of 29.11.2002	29.11.2002
380	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810548210100221	Expense	044525225	30101810400000000225	Bashmakovo's BSB 4282 of Russia's Savings Bank, Penza's oblast, settlement Bashmakovo, March 8 str., 10	No number of 03.02.2004	03.02.2004
381	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810084290100136	Receipts	044525225	30101810400000000225	Nizhny Lomov's BSB 4291 of Russia's Savings Bank, Penza's oblast, Nizhny Lomov town, Lenin str., 52	No number of 29.11.2002	29.11.2002
382	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810548290100186	Expense	044525225	30101810400000000225	Nizhny Lomov's BSB 4291 of Russia's Savings Bank, Penza's oblast, Nizhny Lomov town, Lenin str., 52	No number of 27.01.2004	27.01.2004
383	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810648290107063	Receipts	044525225	30101810400000000225	Add. office №49 of Nizhny Lomov's BSB 4291 of Russia's Savings Bank, Penza's oblast, Bednodemiyansk town, Proletarskaya str., 77	№10, 29.11.2002	29.11.2002
384	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810648290107089	Expense	044525225	30101810400000000225	Add. office №49 of Nizhny Lomov's BSB 4291 of Russia's Savings Bank, Penza's oblast, Bednodemiyansk town, Proletarskaya str., 77	№ 1, 07.01.2004	27.01.2004
385	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810948290108050	Receipts	044525225	30101810400000000225	Add. office of Nizhny Lomov's BSB 4291 of Russia's Savings Bank, Penza's oblast, settlement Narovchat, Sovetskaya str., 29	No number of 29.11.2002	29.11.2002
386	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810848290108066	Expense	044525225	30101810400000000225	Add. office of Nizhny Lomov's BSB 4291 of Russia's Savings Bank, Penza's oblast, settlement Narovchat, Sovetskaya str., 29	№ 4070281008066 of 27.01.2004	27.01.2004
387	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810948230101062	Receipts	044525225	30101810400000000225	Add. office №73 of Kamenka's BSB 4285 of Russia's Savings Bank, Penza's oblast, settlement Pachelma, Kirov str., 30	264 of 28.11.02	28.11.2002

388	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810148230101082	Expense	044525225	30101810400000000225	Add. office №73 of Kamenka's BSB 4285 of Russia's Savings Bank, Penza's oblast, settlement Pachelma, Kirov str., 30	№4070281001082 27.01.2004	27.01.2004
389	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810848080100106	Receipts	044525225	30101810400000000225	Zametchino's BSB 3828 of Russia's Savings Bank, Penza's oblast, settlement Zametchino, Lenin str., 169	№318, 29.11.2002	29.11.2002
390	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810848080100119	Expense	044525225	30101810400000000225	Zametchino's BSB 3828 of Russia's Savings Bank, Penza's oblast, settlement Zametchino, Lenin str., 169	№4070281000119 27.01.2004	27.01.2004
391	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810548080110030	Receipts	044525225	30101810400000000225	Add. office №34 of Zametchino's BSB 3828 of Russia's Savings Bank, Penza's oblast, village Vadinsk, Lenin sq., 13	№319, 29.11.2002	29.11.2002
392	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810648080110037	Expense	044525225	30101810400000000225	Add. office №34 of Zametchino's BSB 3828 of Russia's Savings Bank, Penza's oblast, village Vadinsk, Lenin sq., 13	№4070281010037 27.01.2004	27.01.2004
393	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810448100100428	Expense	044525225	30101810400000000225	Kuznetsk's BSB 8153 of Russia's Savings Bank, Penza's oblast, Kuznetsks town, Steklovskaya str., 89	40702/428 of 29.11.02	29.11.2002
394	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810748100100429	Receipts	044525225	30101810400000000225	Kuznetsk's BSB 8153 of Russia's Savings Bank, Penza's oblast, Kuznetsks town, Steklovskaya str., 89	40702/429 of 29.11.02	29.11.2002
395	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810048100105056	Receipts	044525225	30101810400000000225	Add. office №069 of Kuznetsk's BSB 8153 of Russia's Savings Bank, Penza's oblast, village Neverkino, Komsomolskaya str., 25	№40702/05 6, 26.11.2002	29.11.2002
396	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810048100105069	Expense	044525225	30101810400000000225	Add. office №069 of Kuznetsk's BSB 8153 of Russia's Savings Bank, Penza's oblast, village Neverkino, Komsomolskaya str., 25	№ 40702/67, 05.02.2004	05.02.2004
397	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810548100107046	Receipts	044525225	30101810400000000225	Add. office №80 of Kuznetsk's BSB 8153 of Russia's Savings Bank, Penza's oblast, Sosnovoborsk town, Frunze str.,	№ 142 of 29.11.2002	29.11.2002

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398	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810948100107060	Expense	044525225	30101810400000000225	Add. office №80 of Kuznetsk's BSB 8153 of Russia's Savings Bank, Penza's oblast, Sosnovoborsk town, Frunze str., 21a	№4070281000158 05.02.2004	05.02.2004
399	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810848170100061	Receipts	044525225	30101810400000000225	Kameshkir's BSB 4276 of Russia's Savings Bank, Penza's oblast, settlement Kameshkir, Radishchev str., 3	№ 382, 29.11.2002	29.11.2002
400	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810648170100083	Expense	044525225	30101810400000000225	Kameshkir's BSB 4276 of Russia's Savings Bank, Penza's oblast, settlement Kameshkir, Radishchev str., 3	№ 415, 30.01.2004	30.01.2004
401	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810948200100239	Receipts	044525225	30101810400000000225	Gorodishche's BSB 4281 of Russia's Savings Bank, Penza's oblast, Gorodishche town, Moskovskaya str., 76	№364, 02.12.2002	29.11.2002
402	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810748200100316	Expense	044525225	30101810400000000225	Gorodishche's BSB 4281 of Russia's Savings Bank, Penza's oblast, Gorodishche town, Moskovskaya str., 76	№4070281000316 02.02.2004	02.02.2004
403	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810748190100141	Receipts	044525225	30101810400000000225	Nikolsk's BSB 4278 of Russia's Savings Bank, Penza's oblast, Nikolsk town, Chaikovskaya str., 2	№59, 29.11.2002	29.11.2002
404	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810848190100164	Expense	044525225	30101810400000000225	Nikolsk's BSB 4278 of Russia's Savings Bank, Penza's oblast, Nikolsk town, Chaikovskaya str., 2	№4070281000164 29.01.2004	29.01.2004
405	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810748170105056	Receipts	044525225	30101810400000000225	Add. office №14 of Kameshkir's BSB 4276 of Russia's Savings Bank, Penza's oblast, village Lopatino, Pionerskaya str., 37	№381, 29.11.2002	29.11.2002
406	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810548170105065	Expense	044525225	30101810400000000225	Add. office №14 of Kameshkir's BSB 4276 of Russia's Savings Bank, Penza's oblast, village Lopatino, Pionerskaya str., 37	№ 416, 30.01.2004	30.01.2004

407	Open Joint Stock Company Guberniya's Bank "Tarkhany", OJSC GB "Tarkhany"	5834004442	4070281090000001120	Receipts	045655724	30101810500000000724	OJSC GB "Tarkhany", Penza city, Volodarsky str., 83	№ 1120, 29.11.2002	03.12.2002
408	Open Joint Stock Company Guberniya's Bank "Tarkhany", OJSC GB "Tarkhany"	5834004442	4070281050000001106	Receipts	045655724	30101810500000000724	OJSC GB "Tarkhany", Penza city, Volodarsky str., 83	№ 1106, 02.12.2002	01.12.2002
409	Open Joint Stock Company Guberniya's Bank "Tarkhany", OJSC GB "Tarkhany"	5834004442	40702810008000000007	Receipts	045655724	30101810500000000724	OJSC GB "Tarkhany", Penza-19 town, Zarechnaya str., 1	№ 192, 29.11.2002	01.12.2002
410	Open Joint Stock Company "Bank of foreign trade", OJSC "Vneshtorgbank"	7702070139	40702810622000000753	Receipts	045655715	30101810700000000715	Vneshtorgbank, branch in Penza city, Penza city, Moskovskaya str., 9	№ 857, 29.11.2002	29.11.2002
411	Limited Liability Company Commercial Bank "Ogni Moskvyy", LLC CB "Ogni Moskvyy"	7701028536	40702810490000000008	Expense	045655731	30101810700000000731	LLC CB "Ogni Moskvyy" – Penza's Branch, Penza city, Kuprin str., 3	№ 72008, 12.03.2004	12.03.2004
412	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810154110104404	Receipts	43601607	30101810200000000607	Samara's BSB №28, 443001, Samara city, Samarskaya str., 207	№ 4366, 05.12.2002	27.09.2002
413	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810454110104405	Expense	43601607	30101810200000000607	Samara's BSB №28, 443001, Samara city, Samarskaya str., 207	№ 4367, 05.12.2002	27.09.2002
414	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810554110104499	Expense	43601607	30101810200000000607	Samara's BSB №28, 443001, Samara city, Samarskaya str., 207	№ 4370, 10.12.2002	10.12.2002
415	Open Joint Stock Company "National merchant bank", OJSC "National merchant bank"	6317025848	40702810200000003673	Expense	43678801	30101810600000000801	OJSC "National merchant bank", Toliyatti town, 445703, Toliyatti town, Komsomolskaya str., 88	№ 315/02, 06.12.2002	05.12.2002
416	Open Joint Stock Company "National merchant bank", OJSC "National merchant bank"	6317025848	40702840500000003673	Currency, current	43678801	30101810600000000801	OJSC "National merchant bank", Toliyatti town, 445703, Toliyatti town, Komsomolskaya str., 88	№ 017, 06.12.2002	05.12.2002
417	Open Joint Stock Company "National merchant bank", OJSC "National merchant bank"	6317025848	40702840500990003673	Currency, transit	43678801	30101810600000000801	OJSC "National merchant bank", Toliyatti town, 445703, Toliyatti town, Komsomolskaya str., 88	№ 017, 06.12.2002	05.12.2002

418	Open Joint Stock Company “National merchant bank”, OJSC “National merchant bank”	6317025848	40702840400980003673	Special, currency, transit	43678801	30101810600000000801	OJSC “National merchant bank”, Toliyatti town, 445703, Toliyatti town, Komsomolskaya str., 88	№ 017, 06.12.2002	05.12.2002
419	Open Joint Stock Company “National merchant bank”, OJSC “National merchant bank”	6317025848	40702978100000003673	Currency, current	43678801	30101810600000000801	OJSC “National merchant bank”, Toliyatti town, 445703, Toliyatti town, Komsomolskaya str., 88	№ 018, 06.12.2002	05.12.2002
420	Open Joint Stock Company “National merchant bank”, OJSC “National merchant bank”	6317025848	40702978100990003673	Currency, transit	43678801	30101810600000000801	OJSC “National merchant bank”, Toliyatti town, 445703, Toliyatti town, Komsomolskaya str., 88	№ 018, 06.12.2002	05.12.2002
421	Open Joint Stock Company “National merchant bank”, OJSC “National merchant bank”	6317025848	40702978000980003673	Special, currency, transit	43678801	30101810600000000801	OJSC “National merchant bank”, Toliyatti town, 445703, Toliyatti town, Komsomolskaya str., 88	№ 018, 06.12.2002	05.12.2002
422	Open Joint Stock Company “Bank of foreign trade”, OJSC “Vneshtorgbank”	7702070139	40702978820002001189	Special, currency, transit	43602985	30101810000000000985	Samara’s branch of OJSC “Vneshtorgbank”, 443002, Samara city, Novo-Sadovaya str., 11	№ 1024, 10.12.2002	10.12.2002
423	Open Joint Stock Company “Bank of foreign trade”, OJSC “Vneshtorgbank”	7702070139	40702978220001001188	Currency, transit	43602985	30101810000000000985	Samara’s branch of OJSC “Vneshtorgbank”, 443002, Samara city, Novo-Sadovaya str., 11	№ 1024, 10.12.2002	10.12.2002
424	Open Joint Stock Company “Bank of foreign trade”, OJSC “Vneshtorgbank”	7702070139	40702978620000001187	Currency, current	43602985	30101810000000000985	Samara’s branch of OJSC “Vneshtorgbank”, 443002, Samara city, Novo-Sadovaya str., 11	№ 1024, 10.12.2002	10.12.2002
425	Open Joint Stock Company “Bank of foreign trade”, OJSC “Vneshtorgbank”	7702070139	40702810420000001186	Settlement	43602985	30101810000000000985	Samara’s branch of OJSC “Vneshtorgbank”, 443002, Samara city, Novo-Sadovaya str., 11	№ 1023, 10.12.2002	10.12.2002
426	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702840954110100212	Currency, current	43601607	30101810200000000607	Samara’s BSB №28 443001, Samara city, Samarskaya str., 207	№ 212, 27.12.2002	27.12.2002
427	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702840854110200212	Currency, transit	43601607	30101810200000000607	Samara’s BSB №28 443001, Samara city, Samarskaya str., 207	№ 212, 27.12.2002	27.12.2002

428	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702840754110300212	Special, currency, transit	43601607	30101810200000000607	Samara's BSB №28 443001, Samara city, Samarskaya str., 207	№ 212, 27.12.2002	27.12.2002
429	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702978554110100212	Currency, current	43601607	30101810200000000607	Samara's BSB №28 443001, Samara city, Samarskaya str., 207	№ 212, 27.12.2002	27.12.2002
430	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702978454110200212	Currency, transit	43601607	30101810200000000607	Samara's BSB №28 443001, Samara city, Samarskaya str., 207	№ 212, 27.12.2002	27.12.2002
431	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702978354110300212	Special, currency, transit	43601607	30101810200000000607	Samara's BSB №28 443001, Samara city, Samarskaya str., 207	№ 212, 27.12.2002	27.12.2002
432	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810654110400006	Business-account	43601607	30101810200000000607	Samara's BSB №28 443001, Samara city, Samarskaya str., 207	№ 73, 13.01.2003	13.01.2003
433	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810654090101360	Receipts	43601607	30101810200000000607	Novokuibyshevsk's BSB № 7723, 446218 Samara's oblast, Novokuibyshevsk town, Dzerzhinsky str., 29	№ 360, 02.10.2002	02.10.2002
434	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810954090101361	Expense	43601607	30101810200000000607	Novokuibyshevsk's BSB № 7723, 446218 Samara's oblast, Novokuibyshevsk town, Dzerzhinsky str., 29	№ 361, 02.10.2002	02.10.2002
435	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810454070101205	Receipts	43601607	30101810200000000607	Neftegorsk's BSB № 7914, 446600 Samara's oblast, Neftegorsk town, Pobedy str., 9a	1/01/10/20 02-1, 01.10.2002	01.10.2002
436	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810054070101210	Expense	43601607	30101810200000000607	Neftegorsk's BSB № 7914, 446600 Samara's oblast, Neftegorsk town, Pobedy str., 9a	1/01/10/20 02-2, 01.10.2002	01.10.2002
437	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810654160100330	Receipts	43601607	30101810200000000607	Sergievsk's BSB № 4245, 446540, Samara's oblast, Sergievsk town, Sovetskaya str., 33	№ 365, 30.10.2002	30.10.2002

438	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810954160100331	Expense	43601607	30101810200000000607	Sergievsk's BSB № 4245, 446540, Samara's oblast, Sergievsk town, Sovetskaya str., 33	№ 366, 30.10.2002	30.10.2002
439	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810054300100266	Receipts	43601607	30101810200000000607	Chapaevsk's BSB 4259, 446100 Samara's oblast, Chapaevsk town, Oktyabrskaya str., 10a	№ 2002-41, 03.10.2002	03.10.2002
440	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810654300100268	Expense	43601607	30101810200000000607	Chapaevsk's BSB 4259, 446100 Samara's oblast, Chapaevsk town, Oktyabrskaya str., 10a	№ 2002-42, 03.10.2002	03.10.2002
441	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810554050101604	Receipts	43601607	30101810200000000607	Syzran's BSB № 113, 446001 Samara's oblast, Syzran town, Sovetskaya str., 42	№ 2338/1, 02.10.2002	01.10.2002
442	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810254050101603	Expense	43601607	30101810200000000607	Syzran's BSB № 113, 446001 Samara's oblast, Syzran town, Sovetskaya str., 42	№ 2338, 02.10.2002	01.10.2002
443	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810054150100403	Receipts	43601607	30101810200000000607	Pokhvistnevo's BSB № 4244, 446450 Samara's oblast, Pokhvistnevo town, Vasiliev str., 6	№ 106, 02.10.2002	02.10.2002
444	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810354150100404	Expense	43601607	30101810200000000607	Pokhvistnevo's BSB № 4244, 446450 Samara's oblast, Pokhvistnevo town, Vasiliev str., 6	№ 106a, 02.10.2002	02.10.2002
445	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810854030100765	Receipts	43601607	30101810200000000607	Otradnyi's BSB 7802, 446300 Samara's oblast, Otradnyi town, Pervomaiskaya str., 32	№ 155, 02.10.2002	05.09.2002
446	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810154030100766	Expense	43601607	30101810200000000607	Otradnyi's BSB 7802, 446300 Samara's oblast, Otradnyi town, Pervomaiskaya str., 32	№ 156, 02.10.2002	05.09.2002
447	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810154280102776	Receipts	43601607	30101810200000000607	Tsentralnoe BSB 4257 Toliyatti town, 445019 Samara's oblast, Toliyatti town, Lenin str., 87	№ 397, 02.10.2002	02.09.2002

448	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810454280102777	Expense	43601607	30101810200000000607	Tsentralnoe BSB 4257 Toliyatti town, 445019 Samara's oblast, Toliyatti town, Lenin str., 87	№ 398, 02.10.2002	02.09.2002
449	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810056050110096	Receipts	046311649	30101810500000000649	Atkarsk's BSB № 4013 , 412420 Atkarsk town, M.Gorky str., 24	№337, 02.12.2002	02.12.02.
450	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810356050110097	Expense	046311649	30101810500000000649	Atkarsk's BSB № 4013 , 412420 Atkarsk town, M.Gorky str., 24	№338 , 02.12.2002	02.12.02.
451	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810556440100145	Receipts	046311649	30101810500000000649	Rtishchevo's BSB № 3998/044 , 412120, Ekaterinovka town, Kooperativnaya str., 32	№80E/200 2 , 29.11.2002	29.11.2002
452	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810256440100144	Expense	046311649	30101810500000000649	Rtishchevo's BSB № 3998/044 , 412120, Ekaterinovka town, Kooperativnaya str., 32	№79E/200 2 , 29.11.2002	29.11.2002
453	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810456080100171	Receipts	046311649	30101810500000000649	Tatishchevo's BSB № 4019, 412170, Tatishchevo town, Krasnoarmeiskaya str., 32	№40702/17 1 , 29.11.2002	29.11.2002
454	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810756080100172	Expense	046311649	30101810500000000649	Tatishchevo's BSB № 4019, 412170, Tatishchevo town, Krasnoarmeiskaya str., 32	№40702/17 2 , 29.11.2002	29.11.2002
455	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810456230110160	Expense	046311649	30101810500000000649	Petrovsk's BSB № 3958 , 412540, Petrovsk town, Tolstoy str., 45	No number of 02.12.2002	02.12.2002
456	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810056230110159	Receipts	046311649	30101810500000000649	Petrovsk's BSB № 3958 , 412540, Petrovsk town, Tolstoy str., 45	No number of 02.12.2002	02.12.2002
457	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810256250100224	Receipts	046311649	30101810500000000649	B.Karabulak's BSB № 3961, 412600, settlement B.Karabulak, Lenin str., 131A	№84 , 02.12.2002	02.12.2002

458	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810556250100225	Expense	046311649	30101810500000000649	B.Karabulak's BSB № 3961, 412600, settlement B.Karabulak, Lenin str., 131A	№85 , 02.12.2002	02.12.2002
459	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810556240101386	Receipts	046311649	30101810500000000649	Balakovo's BSB № 3960, 413855, Balakovo town, 30 years of Pobedy str., 8A	№40702/13 86 , 02.12.2002	02.12.2002
460	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810856240101387	Expense	046311649	30101810500000000649	Balakovo's BSB № 3960, 413855, Balakovo town, 30 years of Pobedy str., 8A	№40702/13 87 , 02.12.2002	02.12.2002
461	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810356300100100	Expense	046311649	30101810500000000649	Dukhovnitskoe's BSB № 3969, 413900, settlement Dukhovnitskoe, Chernyshov str., 30a	№15 , 02.12.2002	03.12.2002
462	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810056300100099	Receipts	046311649	30101810500000000649	Dukhovnitskoe's BSB № 3969, 413900, settlement Dukhovnitskoe, Chernyshov str., 30a	№14 , 02.12.2002	03.12.2002
463	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810756340102111	Expense	046311649	30101810500000000649	Pugachev's BSB № 3973, 413720, Pugachev town, Bubenets str., 21/5	No number of 29.11.2002	29.11.2002
464	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810056340102112	Receipts	046311649	30101810500000000649	Pugachev's BSB № 3973, 413720, Pugachev town, Bubenets str., 21/5	No number of 29.11.2002	29.11.2002
465	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810756260100125	Receipts	046311649	30101810500000000649	Khvalynsk's BSB № 3965, 412780, Khavynsk town, Sovetskaya str., 128	№52 , 02.12.2002	02.12.2002
466	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810456260100124	Expense	046311649	30101810500000000649	Khvalynsk's BSB № 3965, 412780, Khavynsk town, Sovetskaya str., 128	№53 , 02.12.2002	09.12.2002
467	Closed Joint Stock Company Joint Stock Commercial Bank "Volzhskiy Investment Bank", CJSC JSCB "Volgoinvestbank"	645028248	40702810100000001129	Receipts	046311817	30101810400000000817	CJSC JSCB "Volgoinvestbank", 412311, Balashov town, Entuziastov str., 1	№934 , 28.11.2002	28.11.2002

468	Closed Joint Stock Company Joint Stock Commercial Bank "Volzhskiy Investment Bank", CJSC JSCB "Volgoinvestbank"	645028248	40702810200000011129	Expense	046311817	30101810400000000817	CJSC JSCB "Volgoinvestbank", 412311, Balashov town, Entuziastov str., 1	№942 , 02.12.2002	02.12.2002
469	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810456440100106	Receipts	046311649	30101810500000000649	Rtishchevo's BSB № 3998, 412030, Rtishchevo town, Polevaya str., 2	№77 , 29.11.2002	29.11.2002
470	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810456440100105	Expense	046311649	30101810500000000649	Rtishchevo's BSB № 3998, 412030, Rtishchevo town, Polevaya str., 2	№77 , 29.11.2002	29.11.2002
471	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810456410100301	Receipts	046311649	30101810500000000649	Arkadak's BSB № 3993, 412210, Arkadak town, Lenin str., 75	No number of 02.12.2002	02.12.2002
472	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810156420110568	Receipts	046311649	30101810500000000649	Balashov's BSB № 3994/090, 412370, settlement Samoilovka, 30 years of Pobedy str., 2	№881 , 02.12.2002	02.12.2002
473	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810756410100302	Receipts	046311649	30101810500000000649	Arkadak's BSB № 3993/032 , 412070, settlement Turki, Sovetskaya str., 37	No number of 02.12.2002	02.12.2002
474	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810856420110567	Receipts	046311649	30101810500000000649	Balashov's BSB № 3994/077, 412270, settlement Romanovka, Narodnaya str., 16	№880 , 02.12.2002	02.12.2002
475	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810156200110335	Expense	046311649	30101810500000000649	Volsk's BSB № 242, 412900, Volsk town, Pugachev str., 45	№126 , 29.11.2002	29.11.2002
476	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810856200110334	Receipts	046311649	30101810500000000649	Volsk's BSB № 242, 412900, Volsk town, Pugachev str., 45	№125 , 29.11.2002	29.11.2002
477	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810056280100106	Receipts	046311649	30101810500000000649	Ershov's BSB № 3967 , 413500, Ershov town, Rabochaya str., 14	№38 , 02.12.2002	02.12.2002

478	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810756280100105	Expense	046311649	30101810500000000649	Ershov's BSB № 3967 , 413500, Ershov town, Rabochaya str., 14	№37 , 02.12.2002	02.12.2002
479	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810856290101078	Receipts	046311649	30101810500000000649	Dergachi's BSB № 3968/021 , 413620, settlement Ozinki, Pushkinskaya str., 46	№47 , 02.12.2002	02.12.2002
480	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810256290100093	Receipts	046311649	30101810500000000649	Dergachi's BSB № 3968, 413440, settlement Dergachi, Sovetskaya str., 53	№46 , 02.12.2002	02.12.2002
481	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810656210100165	Expense	046311649	30101810500000000649	Kalininsk's BSB № 3956, 412480, Kalininsk town, Chapaev str., 124	№289 , 29.11.2002	29.11.2002
482	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810956210100166	Receipts	046311649	30101810500000000649	Kalininsk's BSB № 3956, 412480, Kalininsk town, Chapaev str., 124	№290 , 29.11.2002	29.11.2002
483	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810256210100167	Receipts	046311649	30101810500000000649	Kalininsk's BSB № 3956/040, 412460, settlement Lysye Gory, Sovetskaya str., 49	№291 , 29.11.2002	29.11.2002
484	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810856140110122	Expense	046311649	30101810500000000649	Krasnoarmeisk's BSB № 4028, 412800, Krasnoarmeisk town, Lenin str., 75	№40702/12 2 , 29.11.2002	29.11.2002
485	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810156140110123	Receipts	046311649	30101810500000000649	Krasnoarmeisk's BSB № 4028, 412800, Krasnoarmeisk town, Lenin str., 75	№40702/12 3 , 29.11.2002	29.11.2002
486	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810556150100228	Receipts	046311649	30101810500000000649	Kr. Kut's BSB № 4029, 413230, Krasnyi Kut town, Pobedy str., 23a	No number of 27.11.2002	29.11.2002
487	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810856150100229	Expense	046311649	30101810500000000649	Kr. Kut's BSB № 4029, 413230, Krasnyi Kut town, Pobedy str., 23a	No number of 27.11.2002	29.11.2002

488	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810756150111114	Receipts	046311649	30101810500000000649	Kr. Kut's BSB № 4029/046, 413320, village Piterka, Lenin str., 108	№407.02.1 14, 29.11.2002	29.11.2002
489	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810056270100116	Receipts	046311649	30101810500000000649	Novouzensk's BSB № 3966, 413360, Novouzensk town, Sovetskaya str., 8	№40, 02.12.2002	02.12.2002
490	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810656270110072	Receipts	046311649	30101810500000000649	Novouzensk's BSB № 3966/027, 413370, settlement AlGai, Sovetskaya str., 13	№41, 02.12.2002	02.12.2002
491	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810656340100310	Receipts	046311649	30101810500000000649	Pugachev's BSB № 3973, 413720, Pugachev town, Bubenets str., 21/5	No number of 02.12.2002	02.12.2002
492	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810256340100309	Expense	046311649	30101810500000000649	Pugachev's BSB № 3973, 413720, Pugachev town, Bubenets str., 21/5	No number of 02.12.2002	
493	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810356310100129	Expense	046311649	30101810500000000649	Perelyub's BSB № 3970, 413750, village Perelyub, Chkalov str., 22	№96, 06.12.2002	06.12.2002
494	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810056170101134	Expense	046311649	30101810500000000649	Engels BSB № 130, 413111, Engels town, F.Engels avenue, 11A	No number of 29.11.2002	29.11.2002
495	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810756170101133	Receipts	046311649	30101810500000000649	Engels BSB № 130, 413111, Engels town, F.Engels avenue, 11A	No number of 29.11.2002	29.11.2002
496	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810456150102054	Receipts	046311649	30101810500000000649	Kr. Kut's BSB № 4029/057, 413230, Krasnyi Kut town, Pobedy avenue, 23a.	No number of 29.11.2002	29.11.2002
497	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810056280101066	Receipts	046311649	30101810500000000649	Ershov's BSB № 3967/047, 413100, Ershov town, Rabochaya str., 14	No number of 02.12.2002	02.12.2002

498	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810856120100181	Receipts	046311649	30101810500000000649	Marx BSB № 4026, 413093, Marx town, Lenin avenue, 46a	No number of 29.11.2002	29.11.2002
499	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810456190100090	Receipts	046311649	30101810500000000649	Sovetsk's BSB № 4034 , 413211, settlement Stepnoe, 50 years of Pobedy str., 9	No number of 29.11.2002	29.11.2002
500	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810456170101132	Expense	046311649	30101810500000000649	Engels BSB № 130 , 413111, Engels town, F.Engels avenue, 11A	№338 , 29.11.2002	29.11.2002
501	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810156170101131	Receipts	046311649	30101810500000000649	Engels BSB № 130 , 413111, Engels town, F.Engels avenue, 11A	№337 , 29.11.2002	29.11.2002
502	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810756020101526	Receipts	046311649	30101810500000000649	Saratov's BSB № 8622, 410600, Vavilov str., 1/7	№2135 , 02.12.2002	02.12.2002
503	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810056020101527	Expense	046311649	30101810500000000649	Saratov's BSB № 8622, 410600, Vavilov str., 1/7	№2136 , 02.12.2002	02.12.2002
504	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810756020101500	Receipts	046311649	30101810500000000649	Saratov's BSB № 8622, 410600, Vavilov str., 1/7	Add. Aggr. w/o number of 01.03.2004 to contract 1168 24.10.2002	01.03.2004
505	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702978856030100210	Current, currency	046311649	30101810500000000649	Saratov's BSB № 8622, 410600, Vavilov str., 1/7	№1167 , 21.10.2002	21.10.2002
506	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702978756030200210	Transit, currency	046311649	30101810500000000649	Saratov's BSB № 8622, 410600, Vavilov str., 1/7	№1167 , 21.10.2002	21.10.2002

507	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702978656030300210	Special, transit, currency	046311649	30101810500000000649	Saratov's BSB № 8622, 410600, Vavilov str., 1/7	№1167, 21.10.2002	21.10.2002
508	Closed Joint Stock Company Joint Stock Commercial Bank "Volzhskiy Investment Bank", CJSC JSCB "Volgoinvestbank"	645028248	40702810200000011080	Receipts	046311817	30101810400000000817	CJSC JSCB "Volgoinvestbank", 410028, Saratov city, M.Gorky str., 9	No number of 22.10.2002	22.10.2002
509	Closed Joint Stock Company Joint Stock Commercial Bank "Volzhskiy Investment Bank", CJSC JSCB "Volgoinvestbank"	645028248	40702978000000001080	Current, currency	046311817	30101810400000000817	CJSC JSCB "Volgoinvestbank", 410028, Saratov city, M.Gorky str., 9	No number of 02.12.2002	02.12.2002
510	Closed Joint Stock Company Joint Stock Commercial Bank "Volzhskiy Investment Bank", CJSC JSCB "Volgoinvestbank"	645028248	40702978400008001080	Special, transit, currency	046311817	30101810400000000817	CJSC JSCB "Volgoinvestbank", 410028, Saratov city, M.Gorky str., 9	No number of 02.12.2002	02.12.2002
511	Closed Joint Stock Company Joint Stock Commercial Bank "Volzhskiy Investment Bank", CJSC JSCB "Volgoinvestbank"	645028248	40702978700009001080	Transit, currency	046311817	30101810400000000817	CJSC JSCB "Volgoinvestbank", 410028, Saratov city, M.Gorky str., 9	No number of 02.12.2002	02.12.2002
512	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810456020114114	Expense	046311649	30101810500000000649	Saratov's BSB № 8622, 410600, Vavilov str., 1/7	№40702810456020114114, 26.01.2004	26.01.2004
513	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810169060100108	Receipts	047308602	30101810000000000602	Ulyanovsk's BSB №8588 (Barysh BSB OCB № 4260) Ulyanovsk's oblast, Barysh town, Strelkovoi divizii str., 1B	№ 27, 04.12.2002	04.12.2002
514	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810869060100107	Expense	047308602	30101810000000000602	Ulyanovsk's BSB №8588 (Barysh BSB OCB № 4260) Ulyanovsk's oblast, Barysh town, Strelkovoi divizii str., 1B	№ 26, 04.12.2002	04.12.2002
515	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810769070100116	Receipts	047308602	30101810000000000602	Ulyanovsk's BSB №8588 (Inza's BSB № 4261) Ulyanovsk's oblast, Inza town, Truda str., 17	№115344, 05.12.2002	05.12.2002
516	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810469070100115	Expense	047308602	30101810000000000602	Ulyanovsk's BSB №8588 (Inza's BSB № 4261) Ulyanovsk's oblast, Inza town, Truda str., 17	№115343, 05.12.2002	05.12.2002

517	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810869030100124	Receipts	047308602	30101810000000000602	Ulyanovsk's BSB №8588 (Ulyanovsk's BSB № 7002), Ulyanovsk's oblast, settlement Isheevka, Pervomaiskaya str., 10	№ 102, 11.12.2002	11.12.2002
518	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810569030100123	Expense	047308602	30101810000000000602	Ulyanovsk's BSB №8588 (Ulyanovsk's BSB № 7002), Ulyanovsk's oblast, settlement Isheevka, Pervomaiskaya str., 10	№ 101, 11.12.2002	11.12.2002
519	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810969110100973	Receipts	047308602	30101810000000000602	Ulyanovsk's BSB №8588 (Dimitrovgrad's BSB №4272) Ulyanovsk's oblast, Dimitrovgrad, Gagarin str., 6	№ 260, 09.12.2002	10.12.2002
520	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810669110100972	Expense	047308602	30101810000000000602	Ulyanovsk's BSB №8588 (Dimitrovgrad's BSB №4272) Ulyanovsk's oblast, Dimitrovgrad, Gagarin str., 6	№ 259, 09.12.2002	10.12.2002
521	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810469080001055	Receipts	047308602	30101810000000000602	Ulyanovsk's BSB №8588 (Novospassk's BSB № 4264/024), Ulyanovsk's oblast, settlement Radishchevo, Sovetskaya str., 17	№ 136, 15.12.2002	15.12.2002
522	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810169080001054	Expense	047308602	30101810000000000602	Ulyanovsk's BSB №8588 (Novospassk's BSB № 4264/024), Ulyanovsk's oblast, settlement Radishchevo, Sovetskaya str., 17	№ 135, 15.12.2003	15.12.2002
523	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810669020107227	Receipts	047308602	30101810000000000602	Ulyanovsk's BSB №8588 Ulyanovsk city, Engels str., 15	№ 40702 / 7228, 05.12.2002	05.12.2002
524	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810969020107228	Expense	047308602	30101810000000000602	Ulyanovsk's BSB №8588 Ulyanovsk city, Engels str., 15	№ 40702 / 7227, 05.12.2002	05.12.2002
525	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810069020107225	Expense	047308602	30101810000000000602	Ulyanovsk's BSB №8588 Ulyanovsk city, Engels str., 15	№ 40702 / 7225, 05.12.2002	05.12.2002
526	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810369020107226	Receipts	047308602	30101810000000000602	Ulyanovsk's BSB №8588 Ulyanovsk city, Engels str., 15	№ 40702 / 7226, 05.12.2002 with add.	05.12.2002

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527	Povolzhskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Povolzhskiy bank of RF SB	7707083893	40702810169020108360	Expense	047308602	30101810000000000602	Ulyanovsk's BSB №8588 Ulyanovsk city, Engels str., 15	№ 40702 / 8360 , 18.02.2004	18.02.2004
528	Closed Joint Stock Company Joint Stock Commercial bank "Sviyaz-Bank", CJSC JSCB "Sviyaz-Bank"	7710301140	40702810200230101081	Receipts	047308864	30101810000000000864	Ulyanovsk's branch of CJSC JSCB "Sviyaz-Bank", Ulyanovsk city, Sovetskaya str., 19	№ 04-19 , 27.02.2004	01.03.2004
529	Closed Joint Stock Company Joint Stock Commercial bank "Sviyaz-Bank", CJSC JSCB "Sviyaz-Bank"	7710301140	40702810300230001081	Expense	047308864	30101810000000000864	Ulyanovsk's branch of CJSC JSCB "Sviyaz-Bank", Ulyanovsk city, Sovetskaya str., 19	№ 02-180 , 05.12.2002	05.12.2002
530	Closed Joint Stock Company Joint Stock Commercial bank "Sviyaz-Bank", CJSC JSCB "Sviyaz-Bank"	7710301140	40702810600230001079	Receipts	047308864	30101810000000000864	Ulyanovsk's branch of CJSC JSCB "Sviyaz-Bank", Ulyanovsk city, Sovetskaya str., 19	№ 02-178 , 02.12.2002	04.12.2002
531	Zapadno-Uralskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Zapadno-Uralskiy RF SB	7707083893	40702810368020101860	Expense	049401601	30101810400000000601	Udmutriya's department № 8618, Izhevsk city, Krasnaya str., 105	№2501, 02.12.2002	02.12.2002
532	Zapadno-Uralskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Zapadno-Uralskiy RF SB	7707083893	40702810768140100493	Receipts	049401601	30101810400000000601	Votkinsk's department №1663, 427433, Votkinsk town, Ordzhonikidze str., 8	№169, 29.11.2002	29.11.2002
533	Zapadno-Uralskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Zapadno-Uralskiy RF SB	7707083893	40702810368140100770	Expense	049401601	30101810400000000601	Votkinsk's department №1663, 427433, Votkinsk town, Ordzhonikidze str., 8	№441, 28.01.2004	28.01.2004
534	Zapadno-Uralskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Zapadno-Uralskiy RF SB	7707083893	40702810368220101136	Receipts	049401601	30101810400000000601	Uva's department № 4482, 427260, settlement Uva, Pushkin str., 36	№265 , 12.02.2002	12.02.2002
535	Zapadno-Uralskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Zapadno-Uralskiy RF SB	7707083893	40702810668220101195	Expense	049401601	30101810400000000601	Uva's department № 4482, 427260, settlement Uva, Pushkin str., 36	№313 , 29.01.2004	29.01.2004

536	Zapadno-Uralskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Zapadno-Uralskiy RF SB	7707083893	40702810468090100157	Receipts	049401601	30101810400000000601	Glazov's department № 4450,427620, Glazov town, Kirov str., 7	№177/1 , 26.12.2002	26.12.2002
537	Zapadno-Uralskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Zapadno-Uralskiy RF SB	7707083893	40702810568090100510	Expense	049401601	30101810400000000601	Glazov's department № 4450,427620, Glazov town, Kirov str., 7	№3 , 15.01.2004	15.01.2004
538	Zapadno-Uralskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Zapadno-Uralskiy RF SB	7707083893	40702810268050100384	Receipts	049401601	30101810400000000601	Igra's department № 5912, 427145, settlement Igra, Sovetskaya str., 37	№46 , 29.11.2002	29.11.2002
539	Zapadno-Uralskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Zapadno-Uralskiy RF SB	7707083893	40702810068050100487	Expense	049401601	30101810400000000601	Igra's department № 5912, 427145, settlement Igra, Sovetskaya str., 37	№3 , 02.02.2004	02.02.2004
540	Zapadno-Uralskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Zapadno-Uralskiy RF SB	7707083893	40702810368210100477	Receipts	049401601	30101810400000000601	Sarapul's department № 78, 427960, Sarapul town, Azin str., 33	№1016 , 28.11.2002	28.11.2002
541	Zapadno-Uralskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Zapadno-Uralskiy RF SB	7707083893	40702810068210100528	Expense	049401601	30101810400000000601	Sarapul's department № 78, 427960, Sarapul town, Azin str., 33	№1178 , 16.01.2004	05.02.2004
542	Zapadno-Uralskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Zapadno-Uralskiy RF SB	7707083893	40702810268160100261	Expense	049401601	30101810400000000601	Mozhga's department № 4465/052, 427797, Mozhga town, Mozhginskaya str., 59	№261 , 02.12.2002	02.12.2002
543	Zapadno-Uralskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Zapadno-Uralskiy RF SB	7707083893	40702810368160100310	Expense	049401601	30101810400000000601	Mozhga's department № 4465/052, 427797, Mozhga town, Mozhginskaya str., 59	№310 , 04.02.2004	04.02.2004
544	Zapadno-Uralskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Zapadno-Uralskiy RF SB	7707083893	40702810268020101805	Expense	049401601	30101810400000000601	Udmurtiya's department № 8618, Izhevsk city, Krasnaya str., 105	№2500 , 02.12.2002	02.12.2002
545	Zapadno-Uralskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Zapadno-Uralskiy RF SB	7707083893	40702840268020100180	Current, currency	049401601	30301840749000606800	Udmurtiya's department № 8618, Izhevsk city, Krasnaya str., 105	№275 , 16.09.2002	16.09.2002

546	Zapadno-Uralskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Zapadno-Uralskiy RF SB	7707083893	40702840168020200180	Transit, currency	049401601	30301840749000606800	Udmurtiya's department № 8618, Izhevsk city, Krasnaya str., 105	№275 , 16.09.2002	16.09.2002
547	Zapadno-Uralskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Zapadno-Uralskiy RF SB	7707083893	40702840068020300180	Special, transit, currency	049401601	30301840749000606800	Udmurtiya's department № 8618, Izhevsk city, Krasnaya str., 105	№275 , 16.09.2002	16.09.2002
548	Zapadno-Uralskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Zapadno-Uralskiy RF SB	7707083893	40702978868020100180	Current, currency	049401601	30301840749000606800	Udmurtiya's department № 8618, Izhevsk city, Krasnaya str., 105	№275 , 16.09.2002	16.09.2002
549	Zapadno-Uralskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Zapadno-Uralskiy RF SB	7707083893	40702978768020200180	Transit, currency	049401601	30301840749000606800	Udmurtiya's department № 8618, Izhevsk city, Krasnaya str., 105	№275 , 16.09.2002	16.09.2002
550	Zapadno-Uralskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Zapadno-Uralskiy RF SB	7707083893	40702978668020300180	Special, transit, currency	049401601	30301840749000606800	Udmurtiya's department № 8618, Izhevsk city, Krasnaya str., 105	№275 , 16.09.2002	16.09.2002
551	Closed Joint Stock Company "Commercial bank "C-Bank", JSCB "C-Bank" (CJSC)	1831000058	40702810408450000336	Expense	049401845	30101810800000000845	JSCB "C-Bank" (CJSC), 426057, Izhevsk city, Lenin str., 6	№4070281 040845000 0336, 16.01.2004	16.01.2004
552	Closed Joint Stock Company "Commercial bank "C-Bank", JSCB "C-Bank" (CJSC)	1831000058	40702810208450000332	Receipts	049401845	30101810800000000845	JSCB "C-Bank" (CJSC), 426057, Izhevsk city, Lenin str., 6	№4070281 020845000 0332, 02.12.2002	02.12.2002
553	Closed Joint Stock Company "Commercial bank "C-Bank", JSCB "C-Bank" (CJSC)	1831000058	40702810908450000331	Receipts	049401845	30101810800000000845	JSCB "C-Bank" (CJSC), 426057, Izhevsk city, Lenin str., 6	№4070281 090845000 0331, 02.12.2002	02.12.2002
554	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810175040101068	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Novocheboksarsk's BSB № 8102) 428900, Novocheboksarsk town, 10-th piyatiletka str., 31	№ 407028101 750401010 68 of 03.12.2002	03.12.2002
555	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810075020102475	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town 428000, Cheboksary town, Moskovskiyi avenue, 3	№ 2475 of 28.11.2002	02.12.2002

556	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810775020102474	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town 428000, Cheboksary town, Moskovskiy avenue, 3	№ 2474 of 02.12.2002	02.12.2002
557	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810375020102476	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town 428000, Cheboksary town, Moskovskiy avenue, 3	№ 2476 of 02.12.2002	02.12.2002
558	Open Joint Stock Company Joint Stock Commercial bank "Sviyaz-Bank", OJSC JSCB "Sviyaz-Bank"	7710301140	40702810700270000436	Receipts	49706740	30101810900000000740	Chuvashiya's branch of OJSC JSCB "Sviyaz-Bank", 428000, Cheboksary town, Yaroslavskaya str., 44	№ 40702810700270000436 of 02.12.2002	02.12.2002
559	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810675210100179	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Batyrevo's BSB № 4440 village Batyrevo) 429350, village Batyrevo, Lenin avenue, 7a	№ 40702810675210100179 of 02.12.2002	02.12.2002
560	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810375080100162	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 024 of Batyrevo's BSB № 4440 village Komsomolskoe) 429340, village Komsomolskoe, Sovetskaya str., 1	№ 40702810375080100162 of 02.12.2002	02.12.2002
561	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810975100104095	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 030 of Batyrevo's BSB № 4440) 429170, village Shemursha, Kosmovskiy str., 36	№ 40702810975100104095 of 02.12.2002	02.12.2002
562	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810975090000089	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 036 of Batyrevo's BSB № 4440 village Yalchiki) 429380, village Yalchiki, Ivanov str., 14	№ 90000089 of 28.11.2002	02.12.2002
563	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810175060100395	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Kanash BSB № 7507) 429330, Kanash town, Pushkin str., 14	№ 4070210395 of 02.12.2002	02.12.2002

564	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810975120000166	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 072 of Kanash BSB № 7507) 429700, settlement Ibresi, Maresiev str., 32	№ 40702810975120000166 of 03.12.2002	02.12.2002
565	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810775060105075	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 053 of Kanash BSB № 7507) 429290, village Yantikovo, Lenin avenue, 11	№ 40702/5075 of 02.12.2002	02.12.2002
566	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810775230100240	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Cheboksary's BSB № 4472 settlement Kugesi) 429500, settlement Kugesi, Sovetskaya str., 23	№ 414 of 03.12.2002	03.12.2002
567	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810275150100150	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 045 of Tsvil'sk's BSB № 4437) 429550, Mariinskyi posad town, Lazo str., 63	№ 40702/150 of 02.12.2002	02.12.2002
568	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810875140000136	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Morgaushi's BSB № 7034) 429350, village Morgaushi, Lenin str., 34	№ 40702810875140000136 of 03.12.2002	03.12.2002
569	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810375190100120	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Yadrin's BSB № 4438) 429060, Yadrin town, K.Marx str., 20	№ 22 of 28.11.2002	28.11.2002
570	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810875180000170	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Tsvil'sk's BSB № 4437), 429900, Tsvil'sk town, Nikolaev str., 26	№ 40702810875180000170 of 04.12.2002	02.12.2002
571	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810775130100159	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 032 of Tsvil'sk's BSB № 4437) 429430, Kozlovka town, Lobachevskiy str., 26a	№ 4070281075130100159 of 03.12.2002	02.12.2002

572	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810075030000114	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 040 of Tsvil'sk's BSB № 4437) 429620, village Krasnoarmeiskoe, Komsomolskiy pereulok, 3	№ 40702/114 of 03.12.2002	02.12.2002
573	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810175160000104	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 056 of Tsvil'sk's BSB № 4437) 429400, settlement Urmary, Sovetskaya str., 9	№ 40 of 02.12.2002	02.12.2002
574	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810475020102473	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB in Cheboksary town, 428000, Cheboksary town, Moskovskiy avenue, 3	№ 2473 of 02.12.2002	02.12.2002
575	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810475170100367	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Shumerliya's BSB № 5836 Shumerliya town) 429120, Shumerliya town, Oktayabrskaya str., 11	№ 407020036 7 of 03.12.2002	03.12.2002
576	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810575070100309	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Alatyr's BSB № 7508 Alatyr town) 429800, Alatyr town, Lenin str., 25	№ 309 of 02.12.2002	02.12.2002
577	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810475110000066	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 050 of Shumerliya's BSB № 5836) 429239, village Alikovo, Sovetskaya str., 11	№ 407022006 6 of 01.06.2003	02.12.2002
578	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810175110000358	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 061 of Kanash BSB № 7507) 429200, settlement Vurnary, Sovetskaya str., 18	№ 40702/358 of 02.12.2002	02.12.2002
579	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810075200000096	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 033 of Yadrin's BSB № 4438 village Krasnye Chetai) 429040, village Krasnye Chetai, Novaya str., 12	№ 407028100 752000000 96 of 29.11.2002	29.11.2002

580	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810375170104090	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 037 of Shumerliya's BSB № 5836) 429020, village Poretskoe, Ulyanov str., 34	№ 407020402 3 of 02.12.2002	02.12.2002
581	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810175020102472	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB in Cheboksary town, 428000, Cheboksary town, Moskovskiyi avenue, 3	№ 2472 of 02.12.2002	02.12.2002
582	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810275020102466	Receipts	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB in Cheboksary town, 428000, Cheboksary town, Moskovskiyi avenue, 3	№ 2466 of 02.12.2002	21.11.2002
583	Open Joint Stock Company "Bank of foreign trade", OJSC "Vneshtorgbank"	7702070139	40702810819000001974	Receipts	49706751	30101810300000000751	Chuvashiya's branch of "Vneshtorgbank", 428018, Cheboksary town, K.Ivanov str., 80a	№ 1974 of 02.12.2002	02.12.2002
584	Open Joint Stock Company Joint Stock Commercial bank "Sviyaz-bank", OJSC JSCB "Sviyaz-bank"	7710301140	40702810000270000437	Receipts	49706740	30101810900000000740	Chuvashiy's branch of OJSC JSCB "Sviyaz-bank", 428000, Cheboksary town, Yaroslavskaya str., 44	№ 407028100 002700004 37 of 29.11.2002	29.11.2002
585	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810175040101220	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Novocheboksarsk's BSB № 8102), 428900, Novocheboksarsk town, 10-th piyatiletka str., 31	№ 101220 of 27.01.2004	27.01.2004
586	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810875020102798	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB in Cheboksary town, 428000, Cheboksary town, Moskovskiyi avenue, 3	№ 407020102 798 of 28.01.2004	28.01.2004
587	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810575020102797	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB in Cheboksary town, 428000, Cheboksary town, Moskovskiyi avenue, 3	№ 407020102 797 of 28.01.2004	28.01.2004
588	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810175020102799	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB in Cheboksary town, 428000, Cheboksary town, Moskovskiyi avenue, 3	№ 407020102 799 of 28.01.2004	28.01.2004

589	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810675210100221	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Batyrevo's BSB № 4440) 429350, village Batyrevo, Lenin avenue, 7a	№ 40702810675210100221 of 22.01.2004	22.01.2004
590	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810575080100195	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 024 of Batyrevo's BSB № 4440) 429340, village Komsomolskoe, Sovetskaya str., 1	№ 40702/195 of 23.01.2004	23.01.2004
591	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810775100104114	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 030 of Batyrevo's BSB № 4440) 429170, village Shemursha, Kosmovskiy str., 36	№ 281 of 23.01.2004	23.01.2004
592	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810775090000111	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 036 of Batyrevo's BSB № 4440 village Yalchiki) 429380, village Yalchiki, Ivanov str., 14	№ 4070281075090000111 of 23.01.2004	23.01.2004
593	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810975060100540	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Kanash BSB № 7507) 429330, Kanash town, Pushkin str., 14	№ 40702/0540 of 23.01.2004	23.01.2004
594	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810275120000196	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 072 of Kanash BSB № 7507) 429700, settlement Ibresi, Maresiev str., 32	№40702/196 of 23.01.2004	23.01.2004
595	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810375060105103	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 053 of Kanash BSB № 7507) 429290, village Yantikovo, Lenin avenue, 11	№ 40702/5103 of 23.01.2004	23.01.2004
596	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810175230100293	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Cheboksary's BSB № 4472) 429500, settlement Kugesi, Sovetskaya str., 23	№ 04 of 26.01.2004	26.01.2004

597	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810175150100182	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office №045 of Tsvil'sk's BSB № 4437) 429550, Mariinsky Posad town, Lazo str., 63	№ 40702/182 of 26.01.2004	27.01.2004
598	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810475140000167	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Morgaushi's BSB № 7034) 429350, village Morgaushi, Lenin str., 34	№ 40702810475140000167 of 26.01.2004	26.01.2004
599	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810775190100157	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Yadrin's BSB № 4438) 429060, Yadrin town, K.Marx str., 20	№ 2 of 26.01.2004	26.01.2004
600	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810675180000202	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Tsvil'sk's BSB № 4437) 429900, Tsvil'sk town, Nikolaev str., 26	№ 40702810675180000202 of 27.01.2004	27.01.2004
601	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810675130100181	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 032 of Tsvil'sk's BSB № 4437) 429430, Kozlovka town, Lobachevskiy str., 26a	№ 40702/181 of 27.01.2004	27.01.2004
602	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810275030000134	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 040 of Tsvil'sk's BSB № 4437) 429620, village Krasnoarmeiskoe, Komsomolskiy pereulok, 3	№ 40702/134 of 27.01.2004	27.01.2004
603	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810475160000147	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 056 of Tsvil'sk's BSB № 4437) 429400, settlement Urmay, Sovetskaya str., 9	№ 84 of 27.01.2004	27.01.2004
604	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810475020102800	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB in Cheboksary town, 428000, Cheboksary town, Moskovskiy avenue, 3	№ 407020102800 of 29.01.2004	29.01.2004
605	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810775170100423	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Shumerliya's BSB № 5836) 429120, Shumerliya town, Oktayabrskaya str., 11	№ 4070200423 of 26.01.2004	26.01.2004

606	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810375070100392	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Alatyr's BSB № 7508) 429800, Alatyr town, Lenin str., 25	№ 392 of 27.01.2004	27.01.2004
607	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810175170120087	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 050 of Shumerliya's BSB № 5836) 429239, village Alikov, Sovetskaya str., 11	№ 407022008 7 of 26.01.2004	26.01.2004
608	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810775110100412	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 061 of Kanash BSB № 7507) 429200, settlement Vurnary, Sovetskaya str., 18	№ 40702/0100 412 of 28.01.2004	28.01.2004
609	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810275200000113	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 033 of Yadrin's BSB № 4438) 429040, village Krasnye Chetai, Novaya str., 12	№ 407028102 752000001 13 27.01.2004	27.01.2004
610	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810375170104117	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB, Cheboksary town (Add. office № 037 of Shumerliya's BSB № 5836) 429020, village Poretskoe, Ulyanov str., 34	№ 407020411 7 of 26.01.2004	26.01.2004
611	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810275020102796	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB in Cheboksary town, 428000, Cheboksary town, Moskovskiyi avenue, 3	№ 407020102 796 of 28.01.2004	28.01.2004
612	Volgo-Vyatskiy Joint Stock Commercial Savings Bank of RF (Open Joint Stock Company), Volgo-Vyatskiy bank of RF SB	7707083893	40702810775020102801	Expense	49706609	30101810300000000609	Chuvashiya's BSB № 8613 of RF SB in Cheboksary town, 428000, Cheboksary town, Moskovskiyi avenue, 3	№ 407020102 801 of 30.01.2004	30.01.2004

Appendix to item 3.2.4. The issuer's suppliers which share is 10 and more percent of all supplies of inventory with indication of their share in total volume of supplies.

Notes:

1. The data are provided for all kinds of purchased products.
2. The suppliers providing over 10% of products of the total volume of supplies are indicated in columns 1-3.

Year	Product description	Measure unit	Region, name and address of products suppliers			Products supply volume	Share in total volume of supplies, %
			Region	Products suppliers name	Products suppliers address		
A	Б	Д	1	2	3	5	6
6 months of year 2004	Construction and installation activities	Thousand rubles	Privolzhskiy	OJSC "Sviyazstroj-4"	Saransk town	280 141	13,1
	Switching equipment	Thousand rubles	Europe	"Alcatel", CJSC "Alcatel"	Germany	247 963	11,6
	Materials	Thousand rubles	Privolzhskiy	CJSC "Samara's cable company"	Samara city	239 582	11,2
	Construction and installation activities	Thousand rubles	Central	OJSC "SoyuzTelephonStroi"	Moscow city	237 339	11

The share of import makes 26 % of total volume of purchased equipment.

Appendix to item 3.2.13. Additional requirements to the issuers, the core activity of which is to provide communication services.

Territory	Permission for using radio frequency spectrum	Validity term	Miscellaneous
Saratov city, Base Station-4	№ 14-06-21/20029 of 24.04.2003	25.11.2005	330MHz
Balashov town	№ 14-06-21/2046 of 09.01.2003	08.12.2007	330MHz
Saratov city, BS-1,2,3	№ 14-06-21/2045 of 09.01.2003	08.12.2007	330MHz
Saratov city	№ 1029224 of 26.08.2003	To 25.11.2005	330MHz
Kirov city BS-1 Settlement Raduzhnyi BS-2	№ 14-06-21/2048 of 09.01.2003	08.12.2007	330MHz
Kirov city BS-1,2	№ 14-06-21/2047 of 09.01.2003	08.12.2007	330MHz
Kirov city	№ 1022733 of 30.04.2003		159-161MHz
Samara city BS-1,2,3,4,5,6,7, Pokhvistnevo town BS- 8, Syzran town BS- 9, Zhigulevsk town BS-10	№ 14-06-21/791 of 09.01.2003	08.12.2007	330MHz
Samara city BS-1,2,3,4, Settlement Bereza BS-5, Syzran town BS-6,7 Novokuibyshevsk town BS-8, Toliyatti town BS-9,10	№ 14-06-21/790 of 09.01.2003	08.12.2007	330MHz
Saransk town BS-1,2	№ 14-06-21/792 of 09.01.2003	08.12.2007	330MHz
Kamenka town BS-1	№ 14-06-21/789 of 09.01.2003	08.12.2007	330MHz
Penza city BS-1,2	№ 14-06-21/875 of 09.01.2003	08.12.2007	330MHz
Kstovo town BS-5	№ 14-06-21/56677 of 31.12.2002	02.12.2007	330MHz
Dzerzhinsk town BS-1	№ 14-06-21/56675 of 31.12.2002	02.12.2007	330MHz
Nizhny Novgorod city BS-1,2,3	№ 14-06-21/56681 of 31.12.2002	02.12.2007	330MHz
Sergach town BS-1	№ 14-06-21/56679 of 31.12.2002	02.12.2007	330MHz
Arzamas town BS-1	№ 14-06-2002 of 31.12.2002	02.12.2007	330MHz
Yoshkar-Ola town	№ 081-05-02/26314 of 02.06.2003	10.01.2008	156-160MHz

Yoshkar-Ola town BS- 4	№ 17-05-30/19946 of 24.04.2003	16.04.2008	890-915MHz
Volzhsk town Kozmodemiyansk town, settlement Kokshaisk, sanatorium “Klenovaya gora”	№ 17-05-30/20405 of 24.04.2003	16.04.2008	935-960MHz
Samara oblast Syzran town, BS-11 Samara city, BS-1,3,4 Toliyatti town, BS-8,9,10 Otradnyi town, BS-16 Novokuibyshevsk town, BS-18 Pokhvistnevo town, BS-21 Settlement Bereza, BS-7 Krasnyi Yar town, BS-38 Bezenchuk town, BS-20 Sergievsk town, BS-22 Neftegorsk town, BS-23 Settlement Shigony, BS-24 Settlement Bolshaya Glushitsa, BS-25 Village Khvorostiyanka, BS-32 Chapaevsk town, BS-17 Kinel town, BS-19 Settlement Vintai, BS-28	№ 083-03-02/27506 of 06.06.2003	To 01.02.2006	453-457,5MHz/ 463-467,5MHz
The Republic of Maryi El	17-05-30/22008 of 07.05.2003	5.11.2003	890-915MHz 935-960MHz
The Republic of Maryi El	№ 1024077 of 16.12.2003	12.12.2008	890-915MHz 935-960MHz
The Republic of Maryi El	№ 03-12026 of 24.12.2003	20.12.2008	890-915MHz 935-960MHz
Dimitrovgrad town, BS1 Settlement Veshkaima BS2 Ulyanovsk city BS3	№ 14-10-20/55245 of 18.12.2002	17.12.2005	160MHz
Settlement Veshkaima	№ 14-10-20/15924 of 31.03.2003	17.12.2005	160MHz

Saransk town BS-1 Settlement Atyurievo BS-2 Ruzaevka town BS-3 Sarask village BS-4	№ 14-10-20/55243 of 18.12.2002	17.12.2005	160MHz
Orenburg city	№ 14-10-20/55244 of 18.12.2002	17.12.2005	160MHz
Alexandrovka	№ 03-03233 of 16.10.2003 № 03-01978 of 09.10.2003	01.08.2005 01.08.2005	7TV CHANNEL 3TV CHANNEL
Aidyrlya	№ 03-03212 of 20.10.2003	01.08.2005	29TV CHANNEL
Asekeevo	№ 1006152 of 12.11.2003	01.08.2005	34TV CHANNEL
Andreevka	№ 03-06601 of 12.11.2003 № 03-06602 of 12.11.2003	01.08.2005	21TV CHANNEL 31TV CHANNEL
Alexeevka	№ 03-03239 of 16.10.2003 № 03-03241 of 16.10.2003 № 03- 06539 of 12.11.2003	01.08.2005 01.08.2005 01.08.2005	5TV CHANNEL 10TV CHANNEL 28TV CHANNEL
Aksakovo	№ 03-01977 of 09.10.2003	01.08.2005	10TV CHANNEL
Abdulino	№ 03-06505 of 12.11.2003	01.08.2005	6TV CHANNEL
Blagodarnoe	№ 03-06752 of 12.11.2003	01.08.2005	12TV CHANNEL
Borodinskoe	№ 1029897 of 16.10.2003	01.08.2005	3TV CHANNEL
Buzuluk	№ 03-06529 of 05.11.2003 № 03-06603 of 05.11.2003	01.08.2005	4TV CHANNEL 31TV CHANNEL
Buguruslan	№1009852 of 05.11.2003	01.08.2005	49TV CHANNEL
Balandino	№ 03-06751 of 12.11.2003	01.08.2005	3TV CHANNEL
Bestuzhevka	№ 03-03236 of 16.10.2003	01.08.2005	2TV CHANNEL
Burtinskyi	№ 03-06449 of 05.11.2003	01.08.2005	29TV CHANNEL
Buzuluk	№ 03-06529 of 05.11.2003	01.08.2005	4TV CHANNEL
Veselyi	№ 03-03215 of 20.10.2003	01.08.2005	21TV CHANNEL
Vasilievka	№ 03-06553 of 25.11.2003 № 03-06552 of 25.11.2003	01.08.2005	35TV CHANNEL 23TV CHANNEL
Verkhnebuzulukskiyi	№ 03-06697 of 12.11.2003 № 03-06698 of 12.11.2003	01.08.2005	3TV CHANNEL 8TV CHANNEL
Vozdvizhenka	№ 03-06700 of 05.11.2003	01.08.2005	2TV CHANNEL
Vyazovoe	№ 03-06701 of 05.11.2003	01.08.2005	9TV CHANNEL

Gamaleevka	№ 03-01979 of 09.10.2003	01.08.2005	2TV CHANNEL
Gerasimovka	№ 03-01975 of 09.10.2003	01.08.2005	7TV CHANNEL
Georgievka	№ 03-01976 of 09.10.2003	01.08.2005	3TV CHANNEL
Grachevka	№ 03-06538 of 12.11.2003	01.08.2005	21TV CHANNEL
Dobrinka	№ 03-01980 of 09.10.2003	01.08.2005	8TV CHANNEL
Dmitrovskiyi	№ 03-06513 of 05.11.2003	01.08.2005	35TV CHANNEL
Emelyanovka	№ 03-03224 of 20.10.2003	01.08.2005	36TV CHANNEL
Efimovka	№ 03-06745 of 05.11.2003	01.08.2005	3TV CHANNEL
Ilek	№ 03-03208 of 20.10.2003	01.08.2005	3TV CHANNEL
	№ 03-03211 of 20.10.2003	01.08.2005	27TV CHANNEL
Ivanovka	№ 03-01867 of 08.10.2003	01.08.2005	9TV CHANNEL
Zarechnoe	№ 03-01982 of 09.10.2003	01.08.2005	2TV CHANNEL
	№ 03-01984 of 09.10.2003	01.08.2005	9TV CHANNEL
Zapadnyi	№ 03-01991 of 09.10.2003	01.08.2005	12 TV CHANNEL
Zelenyi dol	№ 03-01865 of 09.10.2003	01.08.2005	6TV CHANNEL
Zagorie	№ 03-05010 of 23.10.2003	01.08.2005	2TV CHANNEL
Zatonnyi	№ 03-06597 of 05.11.2003	01.08.2005	6TV CHANNEL
Zhirnov	№ 03-01981 of 09.10.2003	01.08.2005	10TV CHANNEL
Komissarovo	№ 03-01974 of 09.10.2003	01.08.2005	8TV CHANNEL
	№ 03-01973 of 09.10.2003	01.08.2005	6TV CHANNEL
Koptiazhevo	№ 03-05013 of 23.10.2003	01.08.2005	6TV CHANNEL
Kinzelka	№ 03-01934 of 09.10.2003	01.08.2005	2TV CHANNEL
Koskul	№ 03-01988 of 09.10.2003	01.08.2005	9TV CHANNEL
Kvarkeno	№ 1009352 of 20.10.2003	01.08.2005	31TV CHANNEL
Kyzyl-Mechet	№ 03-03229 of 16.10.2003	01.08.2005	9TV CHANNEL
	№ 03-03231 of 16.10.2003		5TV CHANNEL
Kozlovka	№ 03-01858 of 08.10.2003	01.08.2005	9TV CHANNEL
Krasnyi Yar	№ 03-06595 of 05.11.2003	01.08.2005	10TV CHANNEL
Kulagino	№ 03-01866 of 08.10.2003	01.08.2005	9TV CHANNEL
	№ 03-06508 of 05.11.2003		12TV CHANNEL
Kovylyaevka	№ 03-01881 of 08.10.2003	01.08.2005	8TV CHANNEL
	№ 03-01880 of 09.10.2003		2TV CHANNEL
Kammenoimangulovo	№ 03-01869 of 08.10.2003	01.08.2005	9TV CHANNEL

	№ 03-01870 of 08.10.2003		7TV CHANNEL
Kutluevo	№ 03-01864 of 09.10.2003	01.08.2005	6TV CHANNEL
Kuvandyk	№ 03-06562 of 15.11.2003	01.08.2005	5TV CHANNEL
Kusem	№ 03-01882 of 09.10.2003	01.08.2005	5TV CHANNEL
Kurtashka	№ 03-01883 of 09.10.2003	01.08.2005	3TV CHANNEL
Kulchum	№ 03-06703 of 05.11.2003	01.08.2005	4TV CHANNEL
Linevka	№ 03-03218 of 20.10.2003	01.08.2005	6TV CHANNEL
Luybimovka	№ 03-01873 of 09.10.2003	01.08.2005	3TV CHANNEL
Mordovskiy Buguruslan	№ 03-01894 of 09.10.2003 № 03-01896 of 09.10.2003	01.08.2005	8TV CHANNEL 6TV CHANNEL
Mikhailovka-2	№ 03-01969 of 09.10.2003	01.08.2005	2TV CHANNEL
Mustaev	№ 03-01965 of 09.10.2003 № 03-01968 of 09.10.2003	01.08.2005	2TV CHANNEL 12TV CHANNEL
Miroshkino	№ 03-01937 of 09.10.2003	01.08.2005	5TV CHANNEL
Malaya Remizena	№ 03-01971 of 09.10.2003 № 03-01972 of 09.10.2003 № 03-01992 of 09.10.2003	01.08.2005	4TV CHANNEL 7TV CHANNEL 9TV CHANNEL
Matveevka	№ 03-01898 of 09.10.2003 № 03-01900 of 09.10.2003	01.08.2005	12TV CHANNEL 4TV CHANNEL
Mustaev	№ 03-01968 of 09.10.2003	01.08.2005	12TV CHANNEL
Mezhdurechie	№ 03-05015 of 23.10.2003	01.08.2005	2TV CHANNEL
Mochegai	№ 03-05016 of 23.10.2003	01.08.2005	5TV CHANNEL
Martynovka	№ 03-05001 of 23.10.2003	01.08.2005	4TV CHANNEL
Nazarovka	№ 03-06549 of 12.11.2003	01.08.2005	8TV CHANNEL
Novobogorodskoe	№ 03-06559 of 15.11.2003	01.08.2005	38TV CHANNEL
Novosergeevka	№ 11-09-20/6283 of 06.02.2003 № 03-06514 of 12.11.2003	01.08.2005	32TV CHANNEL 3TV CHANNEL
Novoselki	№ 03-06600 of 05.11.2003	01.08.2005	10TV CHANNEL
Novokamenka	№ 03-06511 of 05.11.2003	01.08.2005	36TV CHANNEL
Noikono	№ 03-01916 of 09.10.2003	01.08.2005	3TV CHANNEL
Novouzely	№ 03-01935 of 09.10.2003	01.08.2005 01.08.2005	3TV CHANNEL 7TV CHANNEL
Nesterovka	№ 03-01904 of 09.10.2003	01.08.2005	2TV CHANNEL

Novoyulaska	№ 03-01905 of 09.10.2003	01.08.2005	11TV CHANNEL
Novospasskoe	№ 03-01970 of 09.10.2003	01.08.2005	7TV CHANNEL 8TV CHANNEL
Nesterovka	№ 03-01903 of 09.10.2003	01.08.2005	4TV CHANNEL
Nizhnokristalka	№ 03-01908 of 09.10.2003	01.08.2005	4TV CHANNEL
Novovasilievka	№ 03-04976 of 20.10.2003	01.08.2005	8TV CHANNEL
Novonikolskoe	№ 03-01915 of 09.10.2003	01.08.2005	4TV CHANNEL
Novoiletsk	№ 03-01918 of 09.10.2003	01.08.2005	7TV CHANNEL
Novomariyevka	№ 03-01939 of 09.10.2003	01.08.2005	7TV CHANNEL
Nevezhkino	№ 03-01946 of 09.10.2003	01.08.2005	7TV CHANNEL
Nevezhkino	№ 03-01943 of 09.10.2003	01.08.2005	9TV CHANNEL
Novomusino	№ 03-01919 of 09.10.2003	01.08.2005	9TV CHANNEL
Novonikolskoe	№ 03-01909 of 09.10.2003	01.08.2005	9TV CHANNEL
Nizhnokristalka	№ 03-01907 of 09.10.2003	01.08.2005	9TV CHANNEL
N. Gumbet	03-06504 of 11.11.2003	01.08.2005	27TV CHANNEL
Nikolskoe	№ 03-06556 of 15.11.2003 № 03-06555 of 15.11.2003	01.08.2005	23TV CHANNEL 37TV CHANNEL
Revolutsionnyi	№ 03-06551 of 25.11.2003	01.08.2005	29TV CHANNEL
Russkiy Kandyz village	№ 11-09-20/3808 of 29.01.2003	01.08.2005	23TV CHANNEL
Russkiy Kandyz village	№ 1018601 of 26.06.2003	01.08.2005	25TV CHANNEL
Russkaya bokla	№ 03-04990 of 15.10.2003 № 03-06536 of 25.11.2003	01.08.2005	5TV CHANNEL 10TV CHANNEL
Ryabinnyi	№ 03-04992 of 15.10.2003	01.08.2005	5TV CHANNEL
Ranee	№ 03-04987 of 20.10.2003	01.08.2005	10TV CHANNEL
Rybki	№ 03-04991 of 15.10.2003	01.08.2005	2TV CHANNEL
Rzhavka	№ 03-04989 of 15.10.2003 № 03-04988 of 15.10.2003	01.08.2005	3TV CHANNEL 5TV CHANNEL
Romashki	№ 1029949 of 15.11.2003	01.08.2005	7TV CHANNEL
Samarkino	№ 03-06695 of 12.11.2003	01.08.2005	3TV CHANNEL
Sladkoe	№ 03-06598 of 05.11.2003	01.08.2005	10TV CHANNEL
Svetlyi	№ 03-06548 of 12.11.2003	01.08.2005	6TV CHANNEL
Sukhorechka village	№ 11-09-20/15565 of 31.03.2003	01.08.2005	12TV CHANNEL
Sovetskoe	№ 03-05000 of 23.10.2003	01.08.2005	6TV CHANNEL

	№ 03-04996 of 23.10.2003	01.08.2005	4TV CHANNEL
Staroe Tyurino	№ 03-04994 of 23.10.2003	01.08.2005	10TV CHANNEL
Stepanovka	№ 03-05011 of 23.10.2003	01.08.2005 01.08.2005	5TV CHANNEL 2TV CHANNEL
Staromukmenevo	№ 03-05004 of 23.10.2003	01.08.2005	2TV CHANNEL
Staroyashkino	№ 03-06686 of 05.11.2003	01.08.2005	3TV CHANNEL
Studenoe	№ 03-05003 of 23.10.2003	01.08.2005	10TV CHANNEL
Stepnoi	№ 03-06746 of 05.11.2003	01.08.2005	9TV CHANNEL
Slonovka	№ 03-05017 of 23.10.2003	01.08.2005	10TV CHANNEL
Sverdlovskiy	№ 03-05008 of 23.10.2003 № 03-05009 of 23.10.2003	01.08.2005 01.08.2005	4TV CHANNEL 2TV CHANNEL
Sofievka	№ 03-06544 of 25.11.2003 № 03-06709 of 12.11.2003	01.08.2005	40TV CHANNEL 5TV CHANNEL
Oktayabrskoe	№ 03-04967 of 20.10.2003	01.08.2005	10TV CHANNEL
Ozernyi	№ 03-06750 of 05.11.2003	01.08.2005	10TV CHANNEL
Orenburg	№ 03-06753 of 12.11.2003 № 03-06755 of 12.11.2003	01.08.2005	24TV CHANNEL 31TV CHANNEL
Orsk	№ 03-06566 of 25.11.2003	01.08.2005	3TV CHANNEL
Otradnoe town	№ 11-05-20/21205 of 30.04.2003	17.10.2005	4TV CHANNEL
Obilnyi	№ 03-04966 of 15.10.2003	01.08.2005	9TV CHANNEL
Saransk town	№ 11-05-20/21269 of 05.05.2003	20.05.2005	2TV CHANNEL
Troitskoe	№ 03-06725 of 12.11.2003 № 03-06694 of 12.11.2003 № 03-06734 of 12.11.2003 № 03-06711 of 05.11.2003	01.08.2005	8TV CHANNEL 3TV CHANNEL 6TV CHANNEL 7TV CHANNEL
Tolkaevka	№ 03-06515 of 12.11.2003	01.08.2005	29TV CHANNEL
Tobolskiy	№ 03-06743 of 12.11.2003	01.08.2005	6TV CHANNEL
Timashevo	№ 03-06696 of 12.11.2003	01.08.2005	9TV CHANNEL
Podlesnoe	№ 03-04982 of 20.10.2003 № 03-04983 of 15.10.2003	01.08.2005 01.08.2005	6TV CHANNEL 9TV CHANNEL
Pilyugino	№ 03-06542 of 12.11.2003 № 1029940 of 12.11.2003	01.08.2005	26TV CHANNEL 40TV CHANNEL
Pashkino	№ 03-04973 of 15.10.2003	01.08.2005	9TV CHANNEL

Petrovka	№ 03-04971 of 15.10.2003	01.08.2005	2TV CHANNEL
Polibino	№ 03-04977 of 20.10.2003	01.08.2005	6TV CHANNEL
Pervoklassnoe	№ 03-04970 of 20.10.2003	01.08.2005	4TV CHANNEL
	№ 03-04969 of 15.10.2003	01.08.2005	7TV CHANNEL
Preobrazhenka	№ 03-04964 of 20.10.2003	01.08.2005	4TV CHANNEL
	№ 03-04965 of 20.10.2003	01.08.2005	11TV CHANNEL
	№ 03-04984 of 15.10.2003	01.08.2005	9TV CHANNEL
Privolnyi	№ 1006180 of 11.11.2003	01.08.2005	10TV CHANNEL
Pridolinnyi	№ 03-04985 of 20.10.2003	01.08.2005	1TV CHANNEL
Pobeda	№ 03-04980 of 20.10.2003	01.08.2005	4TV CHANNEL
	№ 03-04979 of 15.10.2003	01.08.2005	7TV CHANNEL
Pavlovo-Antonovka	№ 03-04974 of 20.10.2003	01.08.2005	11TV CHANNEL
	№ 03-04975 of 20.10.2003	01.08.2005	8TV CHANNEL
Pervomaiskyi	№ 03-06748 of 12.11.2003	01.08.2005	8TV CHANNEL
	№ 03-06528 of 05.11.2003	01.08.2005	12TV CHANNEL
	№ 03-06749 of 12.11.2003		5TV CHANNEL
Pronkino	№ 03-06747 of 05.11.2003	01.08.2005	7TV CHANNEL
Putayatino	№ 03-06509 of 05.11.2003	01.08.2005	12TV CHANNEL
Uteevo	№ 03-06692 of 12.11.2003	01.08.2005	7TV CHANNEL
	№ 03-06744 of 05.11.2003		5TV CHANNEL
Settlement Uralskyi	№ 11-09-20/15569	01.08.2005	7TV CHANNEL
Uspenka	№ 03-06722 of 12.11.2003	01.08.2005	8TV CHANNEL
	№ 03-06690 of 05.11.2003		4TV CHANNEL
Khortista	№ 03-06737 of 12.11.2003	01.08.2005	3TV CHANNEL
	№ 03-06739 of 12.11.2003		2TV CHANNEL
Fedorovka	№ 03-06715 of 12.11.2003	01.08.2005	2TV CHANNEL
	№ 03-06716 of 12.11.2003		12TV CHANNEL
	№ 03-06742 of 12.11.2003		12TV CHANNEL
Chistopolie	№ 03-06721 of 12.11.2003	01.08.2005	4TV CHANNEL
Shirokoe	№ 03-06534 of 05.11.2003	01.08.2005	5TV CHANNEL
	№ 03-06533 of 05.11.2003		9TV CHANNEL
Shestakovka	№ 03-06530 of 05.11.2003	01.08.2005	11TV CHANNEL
	№ 03-06531 of 05.11.2003		3TV CHANNEL

Energetik	№ 03-06516 of 05.11.2003	01.08.2005	22TV CHANNEL
Yasnyi	№ 03-06564 of 25.11.2003	01.08.2005	12TV CHANNEL
Yafarovo	№ 03-06685 of 11.11.2003	01.08.2005	7TV CHANNEL
Yagodnoe	№ 03-06687 of 11.11.2003 № 03-06688 of 11.11.2003	01.08.2005	8TV CHANNEL 5TV CHANNEL
Yaman	№ 03-06689 of 11.11.2003	01.08.2005	6TV CHANNEL
Yasnogorskyi	№ 03-06447 of 05.11.2003	01.08.2005	37TV CHANNEL
Yakovlevka	№ 03-06707 of 05.11.2003 № 03-06708 of 05.11.2003	01.08.2005	6TV CHANNEL 4TV CHANNEL
Yashkino	№ 03-06704 of 05.11.2003 № 03-06705 of 05.11.2003	01.08.2005	11TV CHANNEL 9TV CHANNEL
Toliyatti town	№ 1026199 of 01.08.2003	14.03.2006	2500-2700MHz
Syzran town	№1026207 of 01.08.2003	14.03.2006	2500-2700MHz
Settlement Voskresenskoe Settlement Sergach	№ 11-05-21/17350 of 09.04.2003	15.03.2006	73,58 72,02
Grachevka	№ 1007822 of 11.11.2003	01.08.2005	72,62
Ruzaevka town			67,46
Vyatskie polyany town		29.10.1999	67,91
Sovietsk town		12.01.2001	67,07
Yavas town		05.07.2001	67,67
Uni town		16.11.99	67,91
Settlement Nyr		04.12.2001	70,55
Sanchursk town		16.11.99	73,28
Kinel-Cherkasy town	№ 1005430 of 29.12.2003	08.11.2006	107,7
Syzran town	№ 1005442 of 29.12.2003	08.11.2006	73,1
Isakly town	№ 1009057 of 29.12.2003	08.11.2006	67,85
Vyatskie polyany town		08.09.2000	66,35
Syzran town	№ 11-05-21/23231 of 16.05.2003	08.11.2006	68,39; 73,10 66,98; 66,20
Khvorostyanka			
Sorochinsk town	№ 1028143 of 25.09.2003	To 20.03.2004	102MHz

Buzuluk town	№ 1005392 of 09.10.2003	01.08.2007	101,8MHz
Buguruslan town	№ 03-06606 of 05.11.2003	01.08.2005	102,8MHz
Pervomaiskyi	№ 1010916 of 08.10.2003	01.04.2004	103 MHz
Mary-Turek	№ 11-15-21/14081 of 25.03.2003		68,60MHz
Novosergievka	№ 1004922 of 12.11.2003	01.08.2005	105,6MHz
Oktayabrskoe	№ 03-00250 of 16.09.2003	10.09.2008	3160KHz, 4410KHz, 5030KHz, 5065KHz, 5310KHz, 7555KHz, 7605KHz, 10475KHz
Ardatov	№ 03-03685 of 31.10.2003	15.03.2006	70,67MHz
Arzamas	№ 03-03764 of 31.10.2003	15.03.2006	67,37MHz
Balakhna	№ 03-03688 of 31.10.2003	15.03.2006	69,78MHz
Bogorodsk	№ 1024920 of 31.10.2003	15.03.2006	70,79MHz
Bolshoe Boldino	№ 03-03691 of 31.10.2003	15.03.2006	71,03MHz
Bolshoe Murashkino	№ 03-03694 of 31.10.2003	15.03.2006	70,34MHz
Buturlino	№ 03-03695 of 31.10.2003	15.03.2006	70,91MHz
Vad	№ 03-03696 of 31.10.2003	15.03.2006	66,17MHz
Varnavino	№ 03-03697 of 31.10.2003	15.03.2006	67,31MHz
Vacha	№ 03-03698 of 31.10.2003	15.03.2006	66,65MHz
Vetluga	№ 03-08187 of 31.10.2003	15.03.2006	70,91MHz
Voznesenskoe	№ 03-03701 of 31.10.2003	15.03.2006	68,72MHz
Vorotynets	№ 03-03702 of 31.10.2003	15.03.2006	66,74MHz
Voskresenskoe	№ 1021192 of 31.10.2003	15.03.2006	73,58MHz
Vyksa	№ 03-03761 of 31.10.2003	15.03.2006	68,93MHz
Gagino	№ 03-03704 of 31.10.2003	15.03.2006	73,97MHz
Gorodets	№ 03-03706 of 31.10.2003	15.03.2006	70,94MHz
Diveevo	№ 03-03710 of 31.10.2003	15.03.2006	69,8MHz
Konstantinovo	№ 03-03707 of 31.10.2003	15.03.2006	73,58MHz
Krasnye baki	№ 03-03762 of 31.10.2003	15.03.2006	66,86MHz
Knayaginino	№ 03-03711 of 31.10.2003	15.03.2006	73,85MHz
Kstovo	№ 03-03712 of 31.10.2003	15.03.2006	73,97MHz
Kulebaki	№ 03-03713 of 31.10.2003	15.03.2006	72,17MHz
Lukoayanov	№ 03-03714 of 31.10.2003	15.03.2006	68,87MHz

Lyskovo	№ 03-03717 of 31.10.2003	15.03.2006	70,43MHz
Navashino	№ 03-03719 of 31.10.2003	15.03.2006	67,25MHz
Nizhny Novgorod	№ 03-03720 of 31.10.2003	15.03.2006	102,4MHz
Pavlovo	№ 1027683 of 31.10.2003	15.03.2006	69,8MHz
Pervomaisk	№ 03-03737 of 31.10.2003	15.03.2006	67,51MHz
Perevoz	№ 03-03738 of 31.10.2003	15.03.2006	73,16MHz
Pilna	№ 03-03739 of 31.10.2003	15.03.2006	73,1MHz
Pochinki	№ 03-03740 of 31.10.2003	15.03.2006	68,48MHz
Rabotki	№ 03-03743 of 31.10.2003	15.03.2006	69,77MHz
Semenov	№ 1024922 of 31.10.2003	15.03.2006	67,43MHz
Sergach	№ 1021194 of 31.10.2003	15.03.2006	72,02MHz
Sechenovo	№ 03-03745 of 31.10.2003	15.03.2006	68,72MHz
Sokolskoe	№ 03-03746 of 31.10.2003	15.03.2006	66,92MHz
Sosnovskoe	№ 03-03747 of 31.10.2003	15.03.2006	70,37MHz
Spasskoe	№ 03-03748 of 31.10.2003	15.03.2006	70,73MHz
Tonkino	№ 03-03750 of 31.10.2003	15.03.2006	67,22MHz
Shakhuniaya	№ 03-03760 of 31.10.2003	15.03.2006	68,54MHz
Shatki	№ 03-03759 of 31.10.2003	15.03.2006	67,85MHz
Sharanga	№ 03-03758 of 31.10.2003	15.03.2006	66,44MHz
Chkalovsk	№ 03-03757 of 31.10.2003	15.03.2006	69,83MHz
Uren	№ 03-03755 of 31.10.2003	15.03.2006	68,84MHz
Urazovka	№ 03-03754 of 31.10.2003	15.03.2006	70,1MHz
Tonshaevo	№ 03-03752 of 31.10.2003	15.03.2006	70,43MHz
Settlement Pinyug – settlement Podosinovets Microwave Radio (MWR)-1393	№ 15-19-18/2523 of 17.01.2003	14.01.2008	7-8GHz
Settlement Pinyug – settlement Podosinovets	№ 1016263 of 24.07.2003	20.07.2008	7-8GHz
Village Rozhki – settlement Plotbishche MWR-4529	№ 15-19-18/1618 of 17.01.2003	14.01.2008	10-11GHz
Sovietsk town – settlement Kolyanur MWR-3013	№ 15-19-18/15847 of 31.03.2003	31.03.2008	10-11GHz
Settlement Orichi – settlement Adyshevo	№ 15-19-18/15846 of 31.03.2003	31.03.2008	10-11GHz

MWR-1750			
Kirov city – settlement Poroshino MWR- 3716	№ 15-19-18/15848 of 31.03.2003	31.03.2003	10-11GHz
Settlement Arbazh – settlement Tuzha MWR-0372	№ 15-19-18/7074 of 11.02.2003	01.01.2004	1700, 1800MHz
Malmyzh town – settlement Kilmez MWR-1980	№ 15-19-18/2152 of 20.01.2003	14.01.2008	7-8GHz
Settlement Bogorodskoe – settlement Uni MWR-0559	№ 15-19-18/2153 of 20.01.2003	31.12.2003	1700, 1800MHz
Settlement Darovskiy – settlement Vondanka MWR-3016	№ 15-19-18/332 of 08.01.2003	05.01.2008	10-11GHz
Kirs town – settlement Rudnichnyi MWR-4165	№ 15-19-18/331 of 08.01.2003	05.01.2008	10-11GHz
Settlement Rudnichnyi – settlement Loino MWR-4411	№ 15-19-18/330 of 08.01.2003	05.01.2008	10-11GHz
Yaransk town – settlement Sanchursk MWR-1979	№ 15-19-18/583 of 09.01.2003	04.01.2008	7-8GHz
Settlement Podosinovets – Luza town MWR-1981	№ 15-19-18/584 of 09.01.2003	04.01.2008	7-8GHz
Kirov city – settlement Raduzhnyi MWR-1842	№ 15-19-18/577 of 09.01.2003	05.01.2008	11GHz
Kirov city – settlement Malaya Subbotikha MWR-1753	№ 15-19-18/579 of 09.01.2003	05.01.2008	10-11GHz
Village Stulovo – settlement Oktyabrskiy MWR-5077	№ 15-19-18/984 of 10.01.2003	09.01.2008	10-11GHz
Settlement Ivashevo – settlement Khristoforovo MWR-6379	№ 15-19-18/987 of 10.01.2003	09.01.2008	10-11GHz
“ATX-24- DSK” Kirov city MWR-4384	№ 15-19-18/988 of 10.01.2003	09.01.2008	10-11GHz
Novovyatsk – settlement Sidorovka Omutninsk – settlement Vostochnyi MWR-1755	№ 15-19-18/989 of 10.01.2003	09.01.2008	10-11GHz
Kirov – Chepetsk – settlement Chuvashi MWR-1752	№ 15-19-18/985 of 10.01.2003	09.01.2008	10-11GHz

Settlement Klyuchi – settlement Astrakhan MWR-3213	№ 15-19-18/983 of 10.01.2003	09.01.2008	10-11GHz
Omutninsk town – settlement Peskovka MWR-3012	№ 15-19-18/756 of 09.01.2003	08.01.2008	10-11GHz
Slobodskoi town – settlement Shestakovo MWR-1278	№ 15-19-18/755 of 09.01.2003	08.01.2008	10-11GHz
Kirov city – settlement Zonikha MWR-1300	№ 15-19-18/1004 of 09.01.2003	08.01.2008	10-11GHz
Settlement Klyuchi – settlement Uni MWR-3014	№ 15-19-18/1005 of 09.01.2003	08.01.2008	10-11GHz
Settlement Bogorodskoe – Uni - Klyuchi	№ 04-000117 of 09.03.2004	09.03.2012	10-11GHz
Settlement Nagorsk – settlement Sinegorie MWR-1986	№ 15-19-18/751 of 09.01.2003	08.01.2008	10-11GHz
Papulovo – Uga MWR-1/0071	№ 14-08-17/784 of 09.01.2003	05.01.2008	150-160MHz
Malmyzh – settlement Sludka –Vyatskie Polyany town MWR-3575	№ 15-19-18/548 of 08.01.2003	05.01.2008	14-15GHz
Settlement Podosinovets – Luza town MWR-3500	№ 15-19-18/547 of 08.01.2003	05.01.2008	8GHz
Settlement Oparino – settlement Maromitsa MWR-3015	№ 15-19-18/757 of 09.01.2003	08.01.2008	10-11GHz
Tuzha – Bezdenezhie – Mikhailovskoe MWR-1/0069	№ 14-08-17/786 of 09.01.2003	05.01.2008	150-160MHz
Papulovo – Borovitsa MWR-1/1578	№ 14-08-17/785 of 09.01.2003	05.01.2008	150-160MHz
Pilyug – Skulina Gora - Podosinovets	№ 15-19-18/53408 of 06.12.2002	10.06.2003	8GHz
Kirs – Baranovka MWR-1/0881	№ 14-08-17/783 of 09.01.2003	05.01.2008	150-160MHz
Shestakovo – Nagorsk MWR-1841			
Demiyarov – Podosinovets –Yakhrenga MWR-1754a			
Pishchal – Suvody MWR-1749			
Malmyzh – Kaksinvai MWR-1751			
Kirov – Kirovochepetsk MWR-1892	№ 15-19-18/585 of 09.01.2003	04.01.2008	7-8GHz
Saransk town MWR-5348	№ 1025444 of 02.07.2003	26.06.2008	2400-2500MHz
Settlement Khvalynsk – settlement	№ 15-19-18/13997 of 25.03.2003	21.03.2008	10-11GHz

Dukhovnitskoe MWR-6699			
Volsk – Plekhany MWR-3897	№ 15-19-18/48180 of 13.11.2002	01.11.2007	10-11GHz
Saratov MTS-ATX-2 Engels MWR-3298	№ 15-19-18/48181 of 13.11.2002	01.11.2007	10-11GHz
Balakovo ATX-3-ATX-4, ATX-4-ATX-2 MWR-3154	№ 15-19-18/48183 of 13.11.2002	01.11.2007	10-11GHz
Demiyas – Vostochnyi MWR-4006	№ 15-19-18/48184 of 13.11.2002	01.11.2007	10-11GHz
Balakovo – Mayanga Balakovo – Pylkovka MWR-3111	№ 15-19-18/48182 of 13.11.2002	01.11.2007	10-11GHz
Balashov – Svyatoslavka – Nikolaevka MWR-4363	№ 15-19-18/48185 of 13.11.2002	01.11.2007	10-11GHz
Samoilovka - Svyatoslavka MWR-3062	№ 15-19-18/48186 of 13.11.2002	01.11.2007	10-11GHz
Alexandrov Gai – Priuzenskiy MWR-3155	№ 15-19-18/48187 of 13.11.2002	01.11.2007	10-11GHz
Samoilovka – Peschanka MWR-3063	№ 15-19-18/48188 of 13.11.2002	01.11.2007	10-11GHz
Mokrous – village Dolina MWR-5876	№ 15-19-18/3313 of 24.01.2003	23.01.2008	10-11GHz
Saratov – Balakovo MWR-3183	№ 15-19-18/48179 of 13.11.2002	01.11.2007	7-8GHz
Samara – settlement Lopatino MWR-6213	№ 15-19-18/48380 of 15.11.2002	01.11.2007	10-11GHz
Toliyatti town – village Yagodnoe MWR-3248	№ 15-19-18/48378 of 15.11.2002	01.11.2007	10-11GHz
Toliyatti town – settlement Povolzhskiy MWR-3157	№ 15-19-18/48379 of 15.11.2002	01.11.2007	10-11GHz
Toliyatti town – Zhigulevsk town MWR-4072	№ 15-19-18/48377 of 15.11.2002	01.11.2007	14GHz
Toliyatti town ATX-48 – village Khryashchevka MWR-3627	№ 15-19-18/48376 of 15.11.2002	01.11.2007	1811,2024MHz
Toliyatti town ATX-48 – settlement Uzyukovo MWR-3231	№ 15-19-18/48375 of 15.11.2002	01.11.2007	10-11GHz
Syzran town Regional Communication Department MWR-1444	№ 15-19-18/48610 of 14.11.2002	01.11.2007	10-11GHz
Samara – Chernovskiy MWR-3405	№ 15-19-18/48609 of 14.11.2002	01.11.2007	10-11GHz

Samara – Rozhdestveno MWR-3499	№ 15-19-18/48611 of 14.11.2002	01.11.2007	10-11GHz
Samara – Dubovyi Umet MWR-3994	№ 15-19-18/48613 of 14.11.2002	01.11.2007	10-11GHz
Toliyatti – Postepki MWR-3158	№ 15-19-18/48612 of 14.11.2002	01.11.2007	12-13GHz
Samara – Roshchinskyi MWR-0567	№ 15-19-18/48615 of 14.11.2002	01.11.2007	10-11GHz
Village Bolshaya Glushitsa RCD-RTS MWR-1454	№ 15-19-18/48614 of 14.11.2002	01.11.2007	10-11GHz
Samara – village Rubezhnoe MWR-6179	№ 15-19-18/51610 of 26.11.2002	20.11.2007	10-11GHz
Settlement Severnoe – village Russkyi Kandyz MWR-6746	№ 15-20-18/14936 of 28.03.2003	26.03.2008	7-8GHz
Buzuluk – Proskurino, Buzuluk – Koltubanka MWR-4324	№ 15-19-18/54578 of 16.12.2002	10.12.2007	10-11GHz
Orsk town – settlement Novoorsk MWR-3457	№ 15-19-18/50882 of 25.11.2002	15.11.2007	10-11GHz
Buguruslan town – village Asekeevo MWR-4774	№ 15-19-18/50881 of 25.11.2002	15.11.2007	7-8GHz
Buzuluk town – village Tashla MWR-1905	№ 15-19-18/50879 of 25.11.2002	15.11.2007	7-8GHz
Village Tashla – village Ilek MWR-5282	№ 15-19-18/50880 of 25.11.2002	15.11.2007	7-8GHz
Gai – Khmelevka MWR-5440	№ 15-19-18/54463 of 15.12.2002	10.12.2007	1811, 2024MHz
Novoorsk – Gorkovskoe MWR-1342	№ 15-19-18/54464 of 15.12.2002	10.12.2007	10-11GHz
Gai – Khalilovo MWR-3548	№ 15-19-18/54465 of 15.12.2002	10.12.2007	10-11GHz
Furmanovo – Pervomaiskyi – Revolutsionnyi MWR-4553	№ 15-19-18/54466 of 15.12.2002	10.12.2007	10-11GHz
Ilek – Mukhranovo MWR-1317	№ 15-19-18/54462 of 15.12.2002	10.12.2007	11GHz
Settlement Saraktash – settlement Tyulgan MWR-5938	№ 15-19-18/55464 of 19.12.2002	18.12.2007	7-8GHz
Yasnyi town – settlement Svetlyi MWR-0306	№ 15-19-18/55465 of 19.12.2002	18.12.2007	7-8GHz
Akbulak – Sagarchin MWR-3834	№ 15-19-18/54575 of 16.12.2002	10.12.2007	10-11GHz
Klyuchevka – Burtinskyi MWR-3996	№ 15-19-18/54576 of 16.12.2002	10.12.2007	10-11GHz
RCD-ATX-4 Buguruslan town MWR-3715	№ 15-19-18/54577 of 16.12.2002	10.12.2007	10-11GHz

Gai – Kameikino MWR-3896	№ 15-19-18/54579 of 16.12.2002	10.12.2007	10-11GHz
Belyaevka – Karagach – Mezhdurechie MWR-1/1814	№ 14-08-17/782 of 09.01.2003	05.01.2008	150-160MHz
Buzuluk – Elkhovka MWR-1/1493	№ 14-08-17/787 of 09.01.2003	05.01.2008	150-160MHz
Orenburg – settlement Prudy MWR-4637	№ 15-19-18/55481 of 19.12.2002	15.12.2007	10-11GHz
Sol-Iletsk town – settlement Tamar-Utkul MWR-3831	№ 15-19-18/55480 of 19.12.2002	15.12.2007	10-11GHz
Village Totskoe – village Totskoe-2 MWR-3578	№ 15-19-18/55479 of 19.12.2002	15.12.2007	10-11GHz
Village Tashla – village Rannee MWR-3790	№ 15-19-18/55478 of 19.12.2002	15.12.2007	10-11GHz
Orenburg – settlement Pavlovka MWR-1383	№ 15-19-18/57286 of 30.12.2002	26.12.2007	1811, 2082MHz
Orenburg – settlement Ivanovka MWR-1384	№ 15-19-18/57287 of 30.12.2002	26.12.2007	1724, 1995MHz
Orenburg city – state farm “Sakmarskiy” MWR	№ 04-000119 of 09.03.2004	01.03.2014	10-11GHz
Settlement Pervomaiskiy – settlement Zaikin MWR-5016	№ 15-19-18/57285 of 30.12.2002	26.12.2007	10-11GHz
Orenburg – settlement Podgornaya Pokrovka MWR-1385	№ 15-19-18/57288 of 30.12.2002	26.12.2007	1869, 2024MHz
Novotroitsk town – state farm Progress MWR-3626	№ 15-19-18/57284 of 30.12.2002	26.12.2007	10-11GHz
Novotroitsk town – state farm Progress MWR-3626a	№ 15-19-18/55477 of 19.12.2002	15.12.2007	10-11GHz
Settlement Aidyrlya – village Kvarkeno MWR-5520	№ 15-19-18/50883 of 25.11.2002	15.11.2007	10-11GHz
22 settlements MWR-3307 settlement Igra – village Russkaya Loza – village Kuliga – village Stepanenko – village Abrosyata – Sarapul town – village Shadrino – village Kigbaevo – etc.	№ 15-20-18/51192 of 22.11.2002	15.11.2007	10-11GHz

Settlement Igra – settlement Lozo-Luk	№1020779 of 05.12.2003	28.11.2008	10-11GHz
Village Vavozh – village Volkovo MWR-4403	№ 15-20-18/49975 of 22.11.2002	15.11.2007	10-11GHz
Izhevsk city MWR-3730	№ 15-20-18/51191 of 22.11.2002	15.11.2007	2400MHz
Settlement Polom, ATX – settlement Kez – settlement Kabalud, ATX			10-11GHz
Krasnogorskoe – Kokman MWR-3729			10-11GHz
MWR-3753 Izhevsk ATX-26- Izhevsk; Izhevsk ATX-26 – settlement Dorozhnyi Village Yakshur-Bodiya – village Chernushka – Votkinsk ATX-27 – Votkinskyi machine factory Izhevsk - Volozhka Izhevsk Between AMTX-ATX-71,36,22,- Pazely			1,4GHz 10-11GHz 10-11GHz 10-11GHz
Kozmodemiyansk town – settlement Yurino MWR-2613	№ 15-20-18/11237 of 11.03.2003	05.03.2008	7-8GHz
Settlement Krasnyi Most – settlement Kilemary MWR-2306a	№ 15-20-18/11236 of 11.03.2003	05.03.2008	7-8GHz
Yoshkar-Ola town – Sheklyanur – Kr.Most – Ershovo – Kozmodiyansk MWR-2306	№ 15-20-18/11235 of 11.03.2003	05.03.2008	7-8GHz
Zvenigovo town – Volzhsk town	№1019517 of 21.10.2003	10.10.2008	10-11GHz
Kozmodemiyansk town – settlement Ozerki MWR-6284	№ 15-20-18/55157 of 18.12.2002	16.12.2007	10-11GHz
Yadrin town – village Chebakovo MWR-4552a	№ 15-20-18/50269 of 25.11.2002	20.11.2007	10-11GHz
Kanash town – village Ukhmany MWR-2850	№ 15-20-18/55158 of 18.12.2002	16.12.2007	10-11GHz

Kanash town - Yamashevo	№ 04-000120 of 09.03.2004	09.03.2012	10-11GHz
Yadrin town – settlement Sovkhoznyi MWR-2431	№ 15-20-18/55159 of 18.12.2002	16.12.2007	10-11GHz
Kanash town – village Shikhazany MWR-2849	№ 15-20-18/55160 of 18.12.2002	16.12.2007	10-11GHz
Alatyr town – settlement Kirya; Alatyr town – settlement Pervomaiskiy – village Novyi Aibesi MWR-5310	№ 15-12-18/50268 of 25.11.2002	20.11.2007	10-11GHz
Shumerlya town – settlement Russkie Algashi MWR-1518	№ 15-20-18/50274 of 25.11.2002	20.11.2007	10-11GHz
Settlement Ibrisi – settlement Novoe Churashovo MWR-1519	№ 15-20-18/50273 of 25.11.2002	20.11.2007	10-11GHz
Alatyr town – settlement Anyutino MWR-1520	№ 15-20-18/50272 of 25.11.2002	20.11.2007	10-11GHz
Cheboksary town – settlement Sosnovka MWR-3209	№ 15-20-18/50271 of 25.11.2002	20.11.2007	10-11GHz
Yadrin town – village Chebakovo MWR-4552	№ 15-20-18/50270 of 25.11.2002	20.11.2007	10-11GHz
Alatyr – Mirenki MWR-2913	№ 1024897 of 18.06.2003	11.06.2008	10-11GHz
Alatyr – Altyshevo MWR-2911	№ 1025360 of 18.06.2003	11.06.2008	10-11GHz
Kozlovka – Tyurlema MWR-2912	№ 1025363 of 18.06.2003	11.06.2008	10-11GHz
Kanash – Yamashevo MWR-1135			10-11GHz
Ibrisi - Buguyany			10-11GHz
Ibrisi - Berezovka			10-11GHz
Alatyr – Atrar MWR-3062			10-11GHz
Settlement Maina – r/w station Vyry MWR-3612	№ 15-19-18/50310 of 22.11.2002	15.11.2007	10-11GHz
Dzerzhinsk town – Volodarsk town MWR-4932	№ 1003289 of 02.06.2003	28.05.2008	10-11GHz
Dzerzhinsk town – village Gorbatovka MWR-4931	№ 1003288 of 02.06.2003	28.05.2008	10-11GHz
Settlement Vacha – settlement Sosnovskoe	№ 1014315 of 25.09.2003	11.09.2008	10-11GHz

Volodarsk town – settlement Iliinogorsk – settlement Novosmolinskyi – settlement Mulino MWR-4930	№ 03-03368 of 08.10.2003	24.09.2008	10-11GHz
Kulebaki - Gremyachevo	№ 1018950 of 10.06.2003	16.06.2003	10-11GHz
Sosnovskoe – Elizarovo	№ 1018907 of 02.06.2003	28.05.2008	10-11GHz
Sosnovskoe – Davydovskoe	№ 1025058 of 02.06.2003	25.05.2008	10-11GHz
Arzamas – Cherenukha	№ 1024969 of 18.06.2008	18.06.2008	10-11GHz
Arzamas – Abramovo – Vasiliev Vrag – Pustyn – Lomovka – Kirillovka – Kazakovo – Morozovka – Novyi Usad – Tumanovo – Shatovka	№ 1003302 of 26.06.2003	19.06.2008	10-11GHz
Vad – Annenskiy karier MWR-2604	№ 1025680 of 26.06.2003	18.06.2008	14-15GHz
Diveevo – B.Cherevatovo MWR-4069	№ 1024971 of 26.06.2003	19.06.2008	10-11GHz
Glukhovo – Diveevo MWR-4070	№ 1024972 of 26.06.2003	18.06.2008	10-11GHz
Arzamas - Lomovka	№ 1003304 of 26.06.2003	19.06.2008	10-11GHz
Pustyn – Arzamas	№ 1003303 of 26.06.2003	19.06.2008	10-11GHz
Abramovo – Vasiliev Vrag	№ 1003302 of 26.06.2003	19.06.2003	10-11GHz
Arzamas – Novyi Usad	№ 1003308 of 26.06.2003	19.06.2008	10-11GHz
Arzamas – Morozovka	№ 1003307 of 26.06.2003	19.06.2008	10-11GHz
Arzamas – Kazakovo	№ 1003306 of 26.06.2003	19.06.2008	10-11GHz
Kirillovka – Arzamas	№ 1003305 of 2.06.2003	19.06.2008	10-11GHz
Glukhovo – Diveevo	№ 1024972 of 26.06.2003	18.06.2008	10-11GHz
Arzamas – Shatovka	№ 1003310 of 26.06.2003	18.06.2008	10-11GHz
Arzamas – Tumanovo	№ 1003309 of 26.06.2003	19.06.2008	10-11GHz
Arzamas - Abramovo	№ 1003300 of 26.06.2003	19.06.2008	10-11GHz
Bor – Linda Bor – Ostankino MWR-4084	№ 1024153 of 10.06.2003	03.06.2008	10-11GHz
Bor – Krasnaya sloboda MWR-4066	№ 1024154 of 10.06.2003	03.06.2008	10-11GHz
Bor – Bolshoe Orlovskoe MWR-3046	№ 1024153 of 10.06.2003	03.06.2008	10-11GHz
Balakhna - Balakhna - Rylovo Balakhna – Maloe Kozino Balakhna - Lukino	№ 1024155 of 10.06.2003	03.06.2008	10-11GHz

Balakhna – Shalimovo - Konevo Balakhna - Sovkhoznyi Balakhna - Hidrotorf Balakhna – B. Kozino MWR-1633			
Balakhna - Sovkhoznyi MWR-4569	№ 1024162 of 10.06.2003	03.06.2008	10-11GHz
Balakhna - Hidrotorf MWR-4360	№ 1024157 of 10.06.2003	03.06.2008	14-15GHz
Balakhna - Pravdinsk MWR-4354	№ 1024157 of 10.06.2003	03.06.2005	14-15GHz
Balakhna – settlement 1 May	№ 1003325 of 06.08.2003	25.07.2008	10-11GHz
Balakhna - Istomino	1021512 of 21.08.2003	15.08.2008	7-8GHz
Gorodets – boarding house Burevestnik MWR-4515	№ 1024160 of 10.06.2003	03.06.2008	7-8GHz
Gorodets – Zavolzhie MWR-1253	№ 1024160 of 10.06.2003	03.06.2008	7-8GHz
Gorodets – Zavolzhie MWR-3143	№ 1024158 of 10.06.2003	To 03.06.2008	10-11GHz
Zavolzhie - Khakhaly	№ 04-000134 of 09.03.2004	To 01.03.2014	10-11GHz
Gorodets – Voronino	№ 1020535 of 22.09.2003	To 09.09.2008	10-11GHz
Bor town – settlement Zheleznodorozhnyi	№ 1018954 of 08.10.2003	To 24.09.2008	10-11GHz
Settlement Sokolskoe – village Pushkarevo	№ 1023657 of 09.10.2003	To 24.09.2008	10-11GHz
Gorodets – Fedurino	№ 1020521 of 21.08.2003	15.08.2008	10-11GHz
Semenovo - Shaldezshka	№ 1003324 of 06.08.2003	25.07.2008	10-11GHz
Chkalovsk – Vershilovo	№ 1003326 of 06.08.2003	25.07.2008	10-11GHz
Voskresenskoe – Vozdvizhenskoe	№ 1003332 of 06.08.2003	25.07.2008	10-11GHz
Gorodets – Sokolskoe MWR-4640	№ 1024159 of 10.06.2003	03.06.2008	10-11GHz
Kovernino – Khokhlama MWR-4359	№ 1024161 of 10.06.2003	03.06.2008	10-11GHz
Varnavino – Severnyi	№ 52 4871 of 13.10.2003	To 13.10.2006	60-74MHz
Shakhuniya – village Vakhtan MWR-0840	№ 1025155 of 21.06.2003	To 10.06.2008	7-8GHz
Bolshoe Karpovo – Uren MWR-4938	№ 1013928 of 06.08.2003	To 29.07.2008	10-11GHz

Shakhuniya – Uren MWR-0839	№ 1025127 of 21.06.2003	To 10.06.2008	7-8GHz
Shakhuniya – B.Shirokoe MWR-4439	№ 1025130	10.06.2008	10-11GHz
Varnavino – Gorki MWR-1874	№ 1025148 of 21.06.2003	10.06.2008	10-11GHz
Varnavino – Krasnie Baki MWR-0307	№ 1025175 of 21.06.2003	10.06.2008	7-8GHz
Uren – Semenovno MWR-4939	№ 1003296 of 21.06.2003	10.06.2008	10-11GHz
Uren – Vetluga MWR-4937	№ 1003291 of 21.06.2003	10.06.2008	10-11GHz
Shakhuniya - Vetluga	№ 1025118 of 21.06.2003	10.06.2008	7-8GHz
Shakhuniya – Sharanga MWR-1846	№ 1025129 of 21.06.2003	10.06.2008	7-8GHz
Sharanga – Ustinskoe MWR-4936	№ 1003293 of 21.06.2003	10.06.2008	10-11GHz
Akaty – Chernoe MWR-5656	№ 1005270 of 21.06.2003	10.06.2008	10-11GHz
Shakhuniya – Tonshaevno MWR-5668	№ 1009855 of 21.06.2003	10.06.2008	7-8GHz
Krasnie Baki – Voskresenskoe MWR-2645	№ 1025170 of 21.06.2003	10.06.2008	7-8GHz
Uren – Ariya MWR-4938	№ 1013933 of 02.06.2003	28.05.2008	10-11GHz
Nizhny Novgorod – Bor MWR-5120	№ 1003334 of 22.09.2003	To 09.09.2008	7-8GHz
Nizhny Novgorod – Dzerzhinsk MWR-0557	№ 1027554 of 22.09.2003	To 09.09.2008	7-8GHz
Nizhny Novgorod – Balakhna – Gorodets MWR-0369	№ 1027553 of 22.09.2003	To 09.09.2008	7-8GHz
Nizhny Novgorod – Balakhna – Gorodets MWR-2873	№ 1027551 of 22.09.2003	To 09.09.2008	10-11GHz
Druzhnyi – Zhdanovskiy MWR-4372 of 26.06.2001	№ 1025001 of 18.06.2003	10.06.2008	10-11GHz
Village Prosek – village Kislovka MWR-3915	№ 1025013 of 18.06.2003	10.06.2008	10-11GHz
Sechenovo town – Talyzino MWR-4331	№ 1025017 of 18.06.2003	10.06.2008	10-11GHz
Sechenovo town – village M.Ryabushkino MWR-1126	№ 1025002 of 18.06.2003	10.06.2008	10-11GHz
Urazovka – Salgany MWR-4408	№ 1024984 of 18.06.2003	10.06.2008	10-11GHz
Kstovo – Afonino MWR-3041	№ 1024989 of 18.06.2003	10.06.2008	10-11GHz
Sergach – Sergachskiy Nizhegorodsakhar MWR-4919	№ 1003311 of 18.06.2003	10.06.2008	10-11GHz

Lyskovo – Makarievo MWR-4412	№ 1025018 of 18.06.2003	10.06.2008	10-11GHz
Buturlino – Valgusy MWR-3829	№ 1024981 of 18.06.2003	10.06.2008	10-11GHz
Bakaldy – Kamenishchy MWR-4046	№ 1024982	10.06.2008	10-11GHz
Fokino – Kuzmiyar	№ 1029117 of 05.08.2003	31.07.2008	10-11GHz
Mikhailovskoe – Fokino	№ 1021476 of 05.08.2003	31.07.2008	10-11GHz
Kantaurovo – Sitnitki	№ 1018084 of 21.08.2003	21.08.2003	7-8GHz
Buguruslan – Severnoe	№03-10838 of 25.12.2003	19.12.2008	7-8GHz
Buzulik - Buguruslan	№ 03-10842 of 25.12.2003	19.12.2008	3,4-3,5GHz
Ulyanovsk city	№ 17-03-33/20434 of 24.04.2003	17.02.2008	1880-1900MHz
Ulyanovsk city	№ 1028792 of 13.11.2003	01.11.2008	890-915MHz 935-960MHz
Kirov Poroshino Ganino	№ 1022527 of 03.10.2003	28.09.2008	1880-1900MHz
Kirov city	№ 1027167 of 05.11.2003	20.10.2008	1880-1900MHz
Saransk town, Settlement Atyashevo, Settlement Kremlya, Settlement Turgenevo, Settlement Potjma, Village Dubenki, Village Tengushevo, Village Lukhovka Village Zykovo	№ 17-03-33/16505 of 08.04.2003	08.04.2008r	1880-1900MHz
Ruzaevka town Kovylkino town Tengushevo town Dubenki town	№ 17-03-33/45471 of 25.10.2002	30.09.2007	1880-1900MHz
Orenburg city	№ 17-03-33/53358 of 10.12.2002	20.11.2007	1880-1900MHz
Orenburg city	№ 1023822 of 26.08.2003	22.08.2008	1880-1900MHz
Izhevsk city	№ 17-03-33/53337 of 10.12.2002	20.11.2007	1880-1900MHz
Glazov town	№ 17-03-33/47476 of 10.11.2002	30.09.2007	1880-1900MHz

Mozhga town Settlement Igra Sarapul town			
Medayany, Rabotki, Vad, Annenkovskiy karier	№ 17-03-33/45167 of 24.10.2002	30.10.2007	1880-1900MHz
Glazov	№ 1025282 of 29.09.2003	26.09.2008	1880-1900MHz
Votkinsk Izhevsk Sarapul	№ 1014972 of 04.07.2003	30.06.2008	1880-1900MHz
Kstovo town Settlement Afonino of Kstovo's district	№ 17-03-33/19861 of 23.04.2003	17.04.2008	1880-1900MHz
Nizhny Novgorod	№ 17-03-33/11379 of 11.03.2003	05.03.2008	1880-1900MHz
Nizhny Novgorod	№ 1026097 of 05.11.2003	27.10.2008	1880-1900MHz
Sharanga	№ 52-6167 of 30.12.2003	30.12.2006	42,95
Tonkino	№ 52-6168 of 30.12.2003	30.12.2006	42,95
Bogorodsk – Priezerno	№ 52-5582 of 26.11.2003	30.12.2006	307;434;
Settlement Varnavino – settlement Voskhod	№ 52-2632 of 03.06.2003	03.06.2006	307;343
Vetluga town – village Voznesenie	№ 52-2636 of 03.06.2003	03.06.2006	307;343
Settlement Tonshaevo – village Vyakshener	№ 52-2638 of 03.06.2003	03.06.2006	307;343
Settlement Tonshaevo – settlement Kazener	№ 52-2640 of 03.06.2003	03.06.2006	307;343
Settlement Tonshaevo – settlement Yuzhnyi	№ 52-2642 of 03.06.2003	03.06.2006	307;343
Uren town – settlement Ariya	№ 52-2644 of 03.06.2003	03.06.2006	307;343
Uren town – village B.Kozlyana	№ 52-2646 of 03.06.2003	03.06.2006	307;343

Uren town – village Chernoe	№ 52-2648 of 03.06.2003	03.06.2006	307;343
Settlement Varnavino – settlement Mirnyi	№ 25-2634 of 03.06.2003	03.06.2006	307;343
Uren – Mineevo	№ 52-2821 of 16.06.2003	16.06.2006	307;343
Uren – Vyazovoe	№ 52-2823 of 16.06.2003	16.06.2006	307;343
Uren – Krasnyi Yar	№ 52-2825 of 03.06.2003	16.06.2006	307;343
Urazovka – Klyuchishchi	№ 52-3432 of 23.07.2003	23.07.2006	307;343
Rabotki – settlements	№ 52-2996 of 24.06.2003	24.06.2006	307;343
Kstovo – settlements	№ 52-2995 of 24.06.2003	24.06.2003	307;343
Verkhovskoe – Berestayanka	№ 52-4579 of 24.09.2003	24.09.2006	307;343
Sharanga – Usta	№ 52-6069 of 23.12.2003	23.12.2006	307;343
Verkhovskoe – Siyava	№ 52-6068 of 23.12.2003	23.12.2006	307;343
Konevo – Yurino	№ 52-6501 of 27.12.2003	27.12.2006	307;343
Serbrayanka – village Kr.Rodnik	№ 52-6150 of 26.12.2003	26.12.2006	307;343
Vilaya – Provolochnoe	№ 52-6149 of 26.12.2003	26.12.2006	307;343
Voznesenskoe - Begovatovo	№ 52-6154 of 26.12.2003	26.12.2006	307;343
Voznesenskoe – Lashman	№ 52-5580 of 26.11.2003	26.11.2006	307;343
Voznesenskoe – Ilev	№ 52-5581 of 26.11.2003	26.11.2006	307;343
Steksovo – Ideal	№ 52-6153 of 26.12.2003	26.12.2006	307;343
Lemet – Turkushi	№ 52-6152 of 26.12.2003	26.12.2006	307;343
Mukhtolovo – Venets	№ 52-6151 of 26.12.2003	26.12.2006	307;343
Sechenovo – Lipovka	№ 52-5773 of 04.12.2003	04.12.2006	307;343
Lyskovo – Presnetsovo	№ 52-5774 of 04.12.2003	04.12.2006	307;343
Sechenovo – Elizavetino	№ 52-5771 of 04.12.2003	04.12.2006	307;343
Sechenovo - Ratovo	№ 52-5772 of 04.12.2003	04.12.2006	307;343
Sechenovo – Ratovo (petroleum depot)	№ 52-5769 of 04.12.2003	04.12.2006	307;343
Sergach – B.Rayabushkino	№ 52-5770 of 04.12.2003	04.12.2006	307;343
Sergach – Malinovka	№ 52-5766 of 04.12.2003	04.12.2006	307;343
Sergach – Roganovka	№ 52-5767 of 04.12.2003	04.12.2006	307;343
Salgany – Alexandrovo	№ 52-3431 of 23.07.2003	23.07.2006	307;343
Salgany – Fedorovka	№ 52-5230 of 04.11.2003	04.11.2003	307;343
Sergach – B.Rayabushkino	№ 52-5768 of 04.12.2003	04.12.2006	307;343
Tuzha – Soboli	№ 43-04/2133 of 16.09.2003	16.09.2006	307;343

Strizhi – Reshetniki	№ 43-04/2153 of 17.09.2003	17.09.2006	307;343
Svecha – Kholmy	№ 43-04/2148 of 17.09.2003	17.09.2006	307;343
Ekaterina – B.Melnitsa	№ 43-04/2677 of 22.10.2003	22.10.2006	307;343
Nikolaev – Anikinty	№ 43-04/2675 of 22.10.2003	22.10.2006	307;343
Novaya Ukazna – Zhirnov	№ 43-04/2150 of 17.09.2003	17.09.2006	307;343
Chernushka – Troitskoe	№ 43-04/2152 of 17.09.2003	17.09.2006	307;343
Kulebaki and settlements of Kulebaki's district	№ 52-6169 of 30.12.2003	30.12.2006	307;343
Shabury – Strelskaya	№ 43-04/2135 of 16.09.2003	16.09.2006	307;343
Nagorsk – Simonovka	№ 43-04/2672 of 22.10.2003	22.10.2006	307;343
Lalsk – Kuzminskaya	№ 43-04/2155 of 17.09.2003	17.09.2006	307;343
Lalsk – Zaborie	№ 43-04/2156 of 17.09.2003	17.09.2006	307;343
Nazarovtsy - Kachonki	№ 43-04/2157 of 17.09.2003	17.09.2006	307;343
Chistopolie – Borovka	№ 43-04/2676 of 22.10.2003	22.10.2006	307;343
Kiknur – Ulesh	№ 43-04/2151 of 17.09.2003	17.09.2006	307;343
Kiknur - Chasha	№ 43-04/2149 of 17.09.2003	17.09.2006	307;343
Oparino – Duvannoe	№ 43-04/2136 of 16.09.2003	16.09.2006	307;343
Oparino – Chusiaya	№ 42-04/2137 of 16.09.2003	16.09.2006	307;343
Zuevka – Spaso-Zaozerie	№ 43-04/2134 of 16.09.2003	16.09.2006	307;343
Zuevka – Motous	№ 43-04/2674 of 22.10.2003	22.10.2006	307;343
Kilmez – Polayanka	№ 43-04/2154 of 17.09.2003	17.09.2006	307;343
Oparino – Sergeevskaya Vereteaya	№ 43-04/2678 of 22.10.2003	22.10.2006	307;343
Lekma – Osinovka	№ 43-04/2669 of 22.10.2003	22.10.2006	307;343
Lekma – Osinovka	№ 04/400 of 23.01.2003	23.01.2006	307;343
Pervomaisk - Mytiets	№ 43-04/2670 of 22.10.2003	22.10.2006	307;343
Utmanovo – Grebnevo	№ 43-04/2673 of 22.10.2003	22.10.2006	307;343
Pervomaiskoe - Sharpaty	№ 43-04/2671 of 22.10.2003	22.10.2006	307;343
Varnavino – Voskhod	№ 52-6165 of 30.12.2003	30.12.2006	307;343
Verkhovskoe – Vakhtan	№ 52-6164 of 30.12.2003	30.12.2006	307;343
Tonkino – Pismener	№ 52-6163 of 30.12.2003	30.12.2006	307;343
Salgany – village Akulinino	№ 52-3433 of 23.07.2003	23.07.2003	307;343
Yoshkar-Ola town – village Korta	№ 12-800 of 18.06.2003	18.06.2006	307;343
Yoshkar-Ola town – village Elemuchash	№ 12-801 of 18.06.2003	18.06.2006	307;343

Settlement Kilemary – village Udyurma	№ 12-802 of 18.06.2003	18.06.2006	307;343
Village Pamiyaly – settlement Maiskyi	№ 12-803 of 18.06.2003	18.06.2006	307;343
Village Pamiyaly – settlement Maiskyi	№ 12-804 of 18.06.2003	18.06.2006	307;343
Village Nezhnur – settlement Nezhnurskyi	№ 12-805 of 18.06.2003	18.06.2006	307;343
Village Nezhnur – village B.Shuduguzh	№ 12-12-806 of 18.06.2003	18.06.2006	307;343
Village Arda – village Aleshkino	№ 12-807 of 18.06.2003	18.06.2006	307;343
Village Arda – village Yuksary	№ 12-808 of 18.06.2003	18.06.2006	307;343
Village Arda – village Alataikino	№ 12-809 of 18.06.2003	18.06.2006	307;343
Village Pamiyaly – settlement Tsynglok	№ 12-810 of 18.06.2003	18.06.2006	307;343
Settlement Yurino	№ 12-811 of 18.06.2003	18.06.2006	307;343
Village Mariino – village Nikolskaya	№ 12-812 of 18.06.2003	18.06.2006	307;343
Village Mariino – village Nikolskaya	№ 12-813 of 18.06.2003		307;343
Village Mariino – village Kozlovets	№ 12-814 of 18.06.2003	18.06.2006	307;343
Village Mariino – village Kuzmino	№ 12-815 of 18.06.2003	18.06.2006	307;343
Village Mariino – village Karasiyary	№ 12-816 of 18.06.2003	18.06.2006	307;343
Village Mariino – settlement Kozikovo	№ 12-817 of 18.06.2003	18.06.2006	150; 160MHz
Village Mariino – settlement Kozikovo	№ 12-818 of 18.06.2003	18.06.2006	307;343
Village Shoibulak – village Pelenger	№ 12-819 of 18.06.2003	18.06.2006	307;343
Village Shoibulak – gardens “Saturn”	№ 12-14-3/1242 of 23.07.2002	23.07.2007	307;343
Settlement Sovietskyi – village Iliinskoe	№ 12-621 of 29.04.2003	29.04.2006	307;343
Settlement Tursha – Borodinskoe	№ 12-1098 of 09.09.2003	09.09.2006	307;343
Settlement Yoshkar-Ola – settlement Lesnoi	№ 12-1571 of 30.12.2003	30.12.2006	307;343
Settlement Kilemary – village Aktayuzh	№ 12-1316 of 27.11.2003	27.11.2006	307;343
Village Semisola – village Petrovskoe	№ 12-1058 of 1.09.2003	01.09.2006	307;343
Settlement Kilemary – village Kumiaya	№ 12-1154 of 24.09.2003	24.09.2006	307;343
Village Elasy – village Nuzhenaly	№ 12-1580 of 30.12.2003	30.12.2006	307;343
Settlement Kemliaya of the Republic of Mordoviya	№ 03-12925 of 25.12.2003	01.12.2008	3335, 5225KHz
Nolinsk town of Kirov’s oblast	№ 04-00730 of 31.03.2004	01.03.2005	2265, 2515, 3660, 4025KHz

Appendix to item 3.2.9 Data on the issuer's licenses.

№№	LICENSE NAME	LICENSE NUMBER ISSUE DATE AND VALIDY TERM	THE NAME OF THE BODY ISSUED THE LICENSE
1.	Provision of services of local and intrazonal telephone communication	№ 23245 of 04.10.2002 (to 04.10.2012);	License of RF Ministry on communication and informatization
2.	Provision of services of local, long distance and international telephone communication (by using the network of call offices, payphone network)	№ 24345 of 28.11.2002 (to 28.11.2007);	License of RF Ministry on communication and informatization
3.	To let communication channels on lease	№ 23246 of 12.09.2002 (to 12.09.2007);	License of RF Ministry on communication and informatization
4.	Provision of services of telematic services	№ 23240 of 01.08.2002 (to 01.08.2007);	License of RF Ministry on communication and informatization
5.	Provision of services of telegraph communication	№ 23243 of 14.11.2002 (to 14.11.2007);	License of RF Ministry on communication and informatization
6.	Provision of services of data transfer	№ 23241 of 01.08.2002 (to 01.08.2007);	License of RF Ministry on communication and informatization
7.	Provision of services of broadcasting audio programs over wire broadcasting network	№ 23721 of 12.09.2002 (to 12.09.2007);	License of RF Ministry on communication and informatization
8.	Provision of services of cellular radio telephone communication in the frequency range: NMT-450 MHz (Samara oblast) GSM- 900/1800 MHz (the Republic of Maryi El) IMT-MC 450 (Samara oblast)	№ 23242 of 14.11.2002 (to 01.02.2006); № 23244 of 28.11.2002 (to 17.03.2010); № 27602 of 18.08.2003 (to 18.08.2013);	License of RF Ministry on communication and informatization
9.	Provision of services of mobile radio telephone communication	№ 24343 of 28.11.2002 (to 28.11.2005);	License of RF Ministry on communication and informatization
10	Provision of services of personal radio call	№ 24344 of 28.11.2002 (to 28.11.2005);	License of RF Ministry on communication and informatization
11	Services of personal radio call over FM VHF	№ 11917 of 31.10.2002 (to 08.04.2004);	License of RF Ministry on communication and informatization
12	Provision of services of	№ 17234 of 31.10.2002	License of RF Ministry on

	broadcasting TV programs over cable TV network	(to 25.01.2006) the Republic of Mordoviya; № 20830 of 31.10.2002 (to 18.01.2007) Saratov oblast; № 14602 of 31.10.2002 (to 09.03.2005) the Republic of Chuvashiya; № 14461 of 31.10.2002 (to 09.03.2005) the Republic of Maryi El; № 25379 of 31.10.2002 (to 14.03.2006) Orenburg oblast; № 26974 of 23.05.2003 (to 23.05.2008) Nizhny Novgorod oblast; № 27620 of 18.08.2003 (to 18.08.2006) Samara oblast; № 30356 of 30.12.2003 (to 31.12.2006) Kirov oblast	communication and informatization
13.	Provision of services of on-air broadcasting of audio programs	№ 17571 of 31.10.2002 (to 15.03.2006) Nizhny Novgorod oblast; № 19983 of 31.10.2002 (to 08.11.2006) Samara oblast; № 15426 of 31.10.2002 (to 19.05.2005) the Republic of Mordoviya; № 12282 of 31.10.2002 (to 24.06.2004) Kirov oblast; № 23257 of 31.10.2002 (to 01.08.2005) Orenburg oblast.	License of RF Ministry on communication and informatization
15.	Provision of services of on-air broadcasting of TV programs	№ 16383 of 31.10.2002 (to 17.10.2005) Samara oblast; № 23264 of 31.10.2002 (to 20.05.2007) the Republic of Mordoviya; № 23257 of 31.10.2002 (to 01.08.2005) Orenburg oblast; № 12282 of 31.10.2002 (to 24.06.2004) Kirov oblast; № 25357 of 14.03.2003 (to 14.03.2006.)	License of RF Ministry on communication and informatization

		Samara oblast.	
16	Provision of services of mobile radio communication	№ 26275 of 23.05.2003 (to 23.05.2006);	License of RF Ministry on communication and informatization
17.	For carrying out medical activity	№ Г 793689 М 147 of 03.04.2003 (to 03.04.2008); № 1421-П of 27.12.2002 (to 27.12.2007);	Nizhny Novgorod registration chamber Ministry of Public Health of Udmurtiya Republic;
18.	Activity on construction of buildings and structures of I and II levels of responsibility in accordance with the state standard	ГС-4-52-02-26-0-5260901817-002029-2 of 09.01.2003 (to 09.01.2008); ГС-4-52-02-22-0-5260901817-001771-1 of 03.10.2002 (to 03.10.2007); Д 324172 of 14.06.2002 (to 14.06.2007); ГС-4-52-02-22-0-5260901817-001732-1 of 19.09.2002 (to 19.09.2007)	RF state committee on construction and housing and municipal complex;
19.	Activity for fire prevention and extinguishing	№ 1/01031 of 21.05.2003 (to 21.05.2008);	Russia's EMERCOM State department of state fire fighting service
	The right of use of subsurface resources	ИЖВ № 00700	Ministry of natural resources and environment
	For carrying out the activity of hazardous waste management	M04/0011/Ж of 31.05.2004	RF Ministry of natural resources
20.	Carrying out works on installation, repair and servicing of fire fighting means ensuring fire security of buildings and constructions	№ 2/01817 of 21.05.2003 (to 21.05.2008);	Russia's EMERCOM State department of state fire fighting service
21.	Carrying out surveying and mapping activities: 1. Geodesical works during engineering surveying, construction and operation of buildings and structures, land surveying, keeping cadastres, and other surveys; 2. topographic survey of general purpose and its control at 1:500- 1:10000	ББГ-00312 of 23.12.2002 (to 23.12.2007); ББГ-00313к of 23.12.2002 (to 23.12.2007);	Federal service of surveying and mapping of Russia Upper – Volga territorial zone

	scale topographic survey of ground and underground constructions at 1:500- 1:5000 scale		
22.	Retail sale of alcoholic products	№ Д 054086 1692 of 27.12.2002 (to 26.12.2005); № 05679-42 of 21.02.2003 (to 21.02.2006);	Ministry of trade and household services of Udmurtiya Republic Penza's oblast committee on licensing
23.	Activities and provision of services in the area of protecting state secrets	№ 111 of 11.12.2002 № 154 of 29.01.2003 № 524 of 09.12.2002 № 194 of 17.06.2003 № 266 of 21.08.2003	Territorial departments of Federal Security Service
24.	Carrying out the activities and provision of services for protection of state secret related to operation of cryptoservice	ЛФ/07-615-52 of 31.03.1999	Federal Agency for Security of Communication and Information
25.	Educational activity	№ 534 Series A056696 of 22.2000 (to 22.06.2003); № 43/TO-5/53-0 of 24.04.2001 (to 24.04.2006);	Committee on licensing, attestation and state accreditation in the area of education with the Government of Udmurtiya Republic, Department of education of Kirov's oblast
26.	Transportation of passengers by automobile transport	№ ACC 52 000640 of 15.10.2002 (to 14.10.2007);	Licensing chamber
27.	Transportation of passengers by motor transport	№ FCC 52 000639 of 15.10.2002 (to 14.10.2007);	Licensing chamber
28.	Works with the use of data making up state secret	№ 265 of 21.08.2003 № 523 of 09.12.2002 № 523/1 of 19.12.2002 № 523/2 of 19.12.2002 № 523/3 of 19.12.2002 № 523/4 of 19.12.2002 № 523/5 of 19.12.2002 № 126 of 09.04.2003 № 126/1 of 09.04.2003 № 126/2 of 09.04.2003 № 277/1 of 11.07.2003 № 277 of 11.07.2003 № 193 of 17.06.2003 № 152 of 17.03.2003 № 152/1 of 17.03.2003 № 153 of 29.01.2003 № 153/4 of 29.01.2003 № 153/3 of 29.01.2003 № 153/2 of 29.01.2003 № 153/1 of 29.01.2003	Territorial departments of Federal Security Service

		Л13/180 of 09.12.2002 № 110 of 11.12.2002 № 110/1 of 11.12.2002 № 406 of 17.02.2003	
29	For radio broadcasting:		RF Ministry on press, TV and radio broadcasting, and mass media
	Mass medium "Volna"	Series PB № 7557 of 13.08.2003 (to 13.08.2008);	
	Mass medium "Volna"	Series PB № 7651 of 23.09.2003 (to 03.07.2005);	
	Mass medium "Volna"	Series PB № 7667 of 24.09.2003 (to 24.09.2008);	
	Mass medium "Volna"	Series PB № 7416 of 26.06.2003 (to 04.07.2008);	
	Mass medium "Pulse of Nizhny"	Series PB № 7218 of 24.04.2003 (to 12.11.2006)	
	Mass medium "Atlas"	Series TB № 7465 of 08.07.2003 (to 07.09.2005);	
	Mass medium "Retro-Aliyans"	Series PB № 7363 of 09.06.2003 (to 16.02.2006);	
	Mass medium "Radio on "VolgaTelecom" wave"	Series PB № 8024 of 09.01.2004 (to 05.07.2004);	
	Mass medium "Radio on "VolgaTelecom" wave"	Series PB № 8177 of 04.03.2004 (to 04.03.2009);	
	Mass medium "Radio on "VolgaTelecom" wave"	Series PB № 8176 of 04.03.2004 (to 04.03.2009);	
	Mass medium "Radio on "VolgaTelecom" wave"	Series PB № 8175 of 04.03.2004 (to 04.03.2009);	
	Mass medium "MIR"	Series PB № 7219 of 24.04.2003 (to 25.01.2006);	
	Mass medium "Radio "Russian lad"	Series PB № 7980 of 18.12.2003 (to 18.12.2008);	

	Mass medium “Troika”	Series TB № 8029 of 12.01.2004	
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Appendix to item № 5.1. The data on the structure and the competence of the issuer’s management bodies.

APPROVED by

OJSC “VolgaTelecom” Board of directors

March 11, 2004

**The Code of
Corporate governance of
OJSC “VolgaTelecom”**

Nizhny Novgorod city, 2004

Table of contents:

Introduction	3
1. The principles of corporate governance	4
2. The rights of the Company's stockholders	4
3. General meeting of stockholders	5
4. The Company's Board of directors	8
5. The Company's executive bodies	10
6. The Company's corporate secretary	12
7. Disclosure of information about the Company	13
8. Control over the Company's financial-economic activity	14
9. Dividends	15
10. Settlement of corporate conflicts	16
Final provisions	17

Introduction

Open Joint Stock Company “VolgaTelecom” (hereinafter – the Company) is the largest telecommunications services operator of Povolzhskiy region of Russia.

Realizing its mission in meeting the customers’ needs in high quality and reliability communication services, proceeding from the intent to develop as modern company capable of attracting the investments for the solution of these tasks, meeting high business, technological and financial standards, the Company voluntarily takes upon itself to follow the principles and rules of corporate governance of this Code in its activity.

The purpose of adopting this Code by the Company is to form and implement to day-to-day activity the principles and the rules of corporate governance contributing to successful development of the Company expressed first of all in long-term prospects of the Company’s development, in the growth of its value, in meeting legitimate interests and rights of all the stockholders and in forming positive image of the Company between the stockholders, employees, the Company’s customers and other interested parties.

The principles and the rules contained in this Code meet international standards of the best practice of corporate governance and represent higher, as compared with current legislation, level of functioning of management and control bodies, of business culture and compliance with high ethical norms.

As the practice of corporate management in Russia and abroad develops, the Company will improve the rules and principles of corporate governance stated in this Code and ensure their more complete abidance in its day-to-day activity.

1. The principles of corporate governance

1.1. Corporate governance is the system of principles, norms and rules in accordance with which the relations between stockholders, members of the Board of directors, the Company's executive bodies and other interested parties are regulated.

1.2. The Company commits itself to perfect corporate management in accordance with the principles ensuring:

- Factual opportunity for the stockholders to exercise their rights related to participation in the Company;
- Equal treatment of stockholders possessing the shares of the same type (category), including minority and foreign stockholders;
- Exercising by the Board of directors of strategic management of the Company's activity and efficient control by the Board of directors over the activity of the Company's executive bodies, and also the accountability of the members of the Board of directors to the Company's stockholders;
- Reasonable and bona fide exercising by the Company's executive bodies of efficient management of the Company's current activity in the interests of ensuring its long-term, stable development and obtaining profit by the stockholders from this activity; the accountability of executive bodies to the Company's Board of directors and its stockholders;
- Timely disclosure of exact and true information on the Company, including on its financial status, economic indicators, the structure of property and management, essential corporate actions in order to ensure the opportunity to take informed decisions by the Company's stockholders and investors;
- Efficient control over the Company's financial-economic activity in order to protect the rights and legitimate interests of the stockholders;
- Observance of legitimate rights of the Company's employees, development of partnership relations between the Company and the employees in solution of social issues and regulation of labor conditions;
- Active cooperation of the Company with investors, creditors and other interested parties in order to increase the Company's value, including the growth of its assets, the price of shares and other securities, raising its reputation.

1.3. The Company realizes the importance of perfecting the corporate governance of its affiliated and dependent companies and seeking to ensure the openness and transparency of the activity of the said organizations and also to introduce the basic principles of this Code in them.

2. The rights of the Company's stockholders

2.1. In its activity the Company proceeds from the fact that its management and control bodies, and first of all the Board of directors, the Company's Management board and General director ensure the observance of rights and protection of the Company's stockholders interests.

2.2. The Company to the maximum ensures reliable and efficient accounting of property rights of the stockholders for the shares by transferring the functions of depositing and keeping the register of stockholders to a specialty registrar who is independent in relation to the Company and has proper technical facilities and control systems ensuring qualitative keeping

and safety of the register data, the registrar acting on the basis of license in accordance with the requirements of current legislation.

2.3. The stockholders have the right in their discretion to freely dispose of the shares in their possession, to perform any acts not contradicting the law and not violating the rights and law protected interests of other parties, including the transfer of their shares to the possession of other persons.

2.4. In its activity the Company proceeds from regular and timely ensuring of receipt by the stockholders of exact and complete information allowing for them to take optimal decisions on the issues of the Company's activity and disposal of securities in their possession.

2.5. The Company ensures the right of the stockholders to participate in the management of the Company's activity and adoption of decisions on the most important issues of the Company's activity. The Company observes the stockholders' right to get profit share of the Company in the form of dividends and tends to the predictability of the Company's dividend policy for the stockholders. The Company will conduct the policy aimed for the receipt by the stockholders of dividends of the declared amount and within short-term period.

2.6. The Company expects that the stockholders will not abuse the rights granted to them and will not perform the acts aimed at causing harm to other stockholders or to the Company.

3. General meeting of stockholders

3.1. The Company complies with the requirements of Russian Federation legislation to the procedure of preparation and holding of general meeting of stockholders and makes efforts to perfect the procedures of preparation and holding of general meetings of stockholders.

3.2. The procedure of preparation and holding of general meeting of stockholders is regulated by the Charter and the internal document of the Company – "Provision on the procedure of holding general meeting of OJSC "VolgaTelecom" stockholders (hereinafter – the Provision on holding general meeting of stockholders).

3.3. The Company applies the methods of giving notice to the stockholders on the convocation of general meeting of stockholders, these methods ensure timely provision of the information to all the persons included into the list of persons having the right to participate in general meeting of stockholders.

3.4. Along with the major method of notifying the stockholders by mailing a communication about holding the meeting to every stockholder, the Company uses additional channels: publication of information about holding general meeting of stockholders in one nationwide daily – "Rossiiskaya gazeta" having one of the largest readership circulation in the country, and also in a number of leading mass media of Russian Federation subjects on the territory of which the Company is operating. The Company uses its corporate Internet site www.volgatelecom.ru as an additional method of notifying the stockholders on holding general meeting.

3.5. The Company tends to extend the time period for notification of the stockholders about the upcoming general meeting and to notify the stockholders about holding general meeting of stockholders at least 30 days prior to the date of its holding, if the legislation does not stipulate a longer period.

3.6. The Company tends to expand the content of communication about holding general meeting of stockholders and to provide in the communication about holding of formal general meeting the information about the beginning and the end of registration and the location of registration, and in case of absentee voting – the date to which the voting ballots should be received.

3.7. The Company provides the stockholders participating in the general meeting the opportunity to familiarize with the information providing complete insight of the Company's activity required for taking informed, better decisions on the issues of the agenda of the general meeting. The stockholders can familiarize with the information:

- ◆ At the location of the Company's executive body,
- ◆ In the Company's branches,
- ◆ At the Company's website in the Internet: www.volgatelecom.ru

3.8. The volume of information provided to the stockholders is defined by the Charter and the Provision on the procedure of holding general meeting of stockholders.

3.9. The persons having the right to participate in stockholders' general meeting are provided the following information (materials) in the procedure and to the address (addresses) indicated in the communication about holding general meeting of stockholders:

- Annual accounting statement, including auditor's report, the Company's Auditing committee report based on the results of the check of the annual accounting statement,
- Data on the candidates to the Company's Board of directors, to the Company's Auditing committee,
- The draft of changes and addenda introduced to the Company's Charter, or the draft of the Company's Charter in a new wording,
- The drafts of the Company's internal documents,
- The drafts of other documents the adoption of which is stipulated by the drafts of resolutions of the stockholders' general meeting,
- The drafts of resolutions of the stockholders' general meeting,
- Other information (materials) required for provision in accordance with current legislation,
- Other information (materials) for adopting the resolutions on the issues of the agenda of the stockholders' general meeting included by the Board of directors in the list of information (materials) provided to the stockholders during the preparation to holding the stockholders' general meeting.

3.10. For exercising the right of stockholders to participate in general meeting, the Company adopts internal documents ensuring in accordance with legislation the rights of stockholders to demand the convocation of general meeting and bring forward the motions in the meeting's agenda, the capability to duly get prepared for participation in the stockholders' general meeting, and also the capability of exercising the right of vote by each stockholder.

3.11. In its internal documents the Company defines the rules and the procedure of holding general meeting of stockholders in such a way so that they ensure equal treatment of all stockholders, facilitate stockholders' participation in the general meeting and expression of their opinion on the issues put on the meeting's agenda.

3.12. Stockholders (stockholder) who are in total the owners of at least 2 percent of the Company's voting shares have the right to introduce the issues to the agenda of annual general

meeting of stockholders, to nominate candidates to the Company's Board of directors, to the Company's Auditing committee. Stockholders who are the owners of at least 10 percent of the Company's voting shares have the right to convene extraordinary general meeting of stockholders. The specified stockholders (stockholder) do not submit the extract from stockholders' register in case, if their rights for the shares are accounted for in the system of keeping the register of stockholders, if their rights for the shares are accounted for at custody account at depositary then it is sufficient to submit the extract from custody account of the depositary.

3.13. The Company provides the stockholders who possess at least 1% of votes the capability of familiarizing with the list of persons having the right to participate in stockholders' general meeting starting from the date of announcement of holding stockholders' general meeting and to the date of closing of formal general meeting of stockholders, and in case of absentee general meeting of stockholders – to the date of the end of acceptance of ballots for voting at the location of the executive body.

3.14. When forming the agenda of the stockholders' general meeting the Company defines the issues of the agenda in such a way so that to avoid their different or ambiguous interpretation.

3.15. The Company provides the registration of the participants of stockholders' general meeting; this registration provides the capability to all the stockholders wishing to participate in the general meeting to come through this procedure before the general meeting beginning. The description of this procedure is stated in the Provision on the procedure of holding stockholders' general meeting.

3.16. The Company provides the rules of order of stockholders' general meeting which guarantee reasonable, equal capability to all the stockholders present at the meeting to express their opinion and ask questions on the agenda.

3.17. In order to provide the stockholders the capability of getting answers to their questions the Company commits to secure the presence of the members of the Board of directors, representatives of the executive bodies and the Company's Auditing committee at the stockholders' general meeting.

3.18. The Company tends to secure the presence of candidates to the new structure of the Company's Board of directors and the representatives of the Company's auditor at the stockholders' general meeting.

3.19. The Company tends to exclude any doubts in the correctness of totaling the results of voting and for this purpose it transfers the functions of the Company's counting commission to an independent registrar and provides the totaling of the results of voting and their disclosure before the closing of the stockholders' general meeting.

3.20. When defining the location, the date and the time of holding general meeting of stockholders the Company proceeds from the necessity to provide the stockholders with real and light capability to participate in the meeting.

4. The Company's Board of directors

4.1. The Board of directors is a joint management body of the Company carrying out general management of its activity, excluding the solution of issues referred by federal laws and

the Company's Charter to the competence of stockholders' general meeting and the Company's executive body.

4.2. The basic purposes of the activity of the Board of directors are the control over ensuring the efficient management of the company's activity in order to ensure long-term, stable development of the Company, the growth of its value, protection of rights and legitimate interests of the stockholders.

4.3. The major trends of the activity of the Board of directors are:

- ◆ Strategy formulation of the Company's development and control over its implementation;
- ◆ Control over the activity of the executive bodies;
- ◆ Ensuring the efficient activity of the system of internal control and risk management;
- ◆ Ensuring the protection of stockholders' rights and also contributory influence in the settlement of corporate conflicts.

4.4. In the course of preparing and adopting the decisions the Board of directors tends to take into account the interests of labor collective, partners, creditors, local public and other interested groups of the Company.

4.5. The purposes, principles of activity, competence, operating procedures of the Board of directors, the rights and duties of the members of the Board of directors are stated in the Charter and in the Company's internal document "Provision on the Board of directors of OJSC "VolgaTelecom".

4.6. In its decisions the Board of directors proceeds from the necessity to act right in relation to all the stockholders, and may not take into account the interests of only some single group of stockholders. The Board ensures the creation of the system of identifying and settlement of potential conflicts of interests both between its members and in the activity of the executive body.

4.7. The Board of directors ensures equal conditions to all the stockholders to exercise their rights.

4.8. The Company's Board of directors holds its sessions at least once a month in accordance with the approved action plan. The sessions of the Board of directors may be held in the form of joint attendance (including by using conference call) or in the form of absentee voting. The company tends to the fact that the decisions on the most important issues of its activity, such as the approval of the Company's budget, the strategies of development, assessment of work of executive bodies and determination of remuneration of its members, recommendation of the candidate of external auditor are adopted by holding the session of the Board of directors in the form of joint attendance.

4.9. The Board of directors defines the priority trends of the Company's activity and approves the annual budget, the strategies and the programs of the Company's development, and also carries out the control over their implementation.

4.10. The Board of directors creates and maintains the necessary controls over the activity of the Management board and the General Director, including monitoring and assessment of the results of their activity as compared with the approved plans.

4.11. The Board of directors regularly assesses the activity of the Company's executive bodies, top managers and the activity of the Board of directors itself, including the development, approval and modification of the system of remuneration of the key managers.

4.12. The Board of directors tends to create a transparent system of remuneration and compensation of expenses related to execution of its functions by the Board of directors. Remuneration and compensations to the members of the Board of directors should match their contribution to the activity of the Board and to the Company's development. The information about the total amount paid as remuneration and compensations to the members of the Board of directors for the last accomplished fiscal year is reflected in the Company's annual report approved by the stockholders' general meeting and also in the issuer's quarterly reports.

4.13. The Board of directors ensures the creation of the system of financial risks management which would allow for the assessment of risks the Company faces in the course of its activity; the purpose of this system is to minimize negative implications of such risks.

4.14. The Company proceeds from the fact that the persons nominated to the structure of the Board of directors should enjoy the stockholders' confidence and have knowledge, skills and experience required for adopting the decisions on the issues related to the competence of the Board of directors and allowing for efficient execution of the functions of a member of the Company's Board of directors. The Company will tend to state in its internal documents specific requirements to the members of the Board of directors as regards the qualification, professional experience and ethical norms of their activity.

4.15. The Company tends to expand the information on the candidates to the Board of directors which is provided to the stockholders before general meeting, and in particular on such items as professional experience and qualification of a candidate, the nature of his (her) relations with the Company, its affiliated structures and separate groups of stockholders, on availability or lack of conflict of interests of a candidate as regards his (her) election to the structure of the Board of directors.

4.16. The structure of the Board of directors should ensure its efficient operation, taking into account different interests and points of view while elaborating decisions and resolutions. Quantitative and qualitative composition of the Board of directors should conform to the legislation requirements imposed to the structure of the board of directors, in particular the correlation between executive and non-executive directors. The Company tends to the fact that outside, independent members of the Board of directors have the opportunity to make essential input into the discussion and adoption of the most important resolutions and decisions.

4.17. The major requirement of the Company to an independent director is the ability to give independent estimations of the issues under discussion, which assumes the lack of any circumstances that may affect the formation of his (her) opinion.

4.18. A member of the Board of directors meeting the following requirements is considered to be an independent director:

- not being during the last three years and not being currently an official (manager) or the Company's employee, and also an official or an employee of the management organization of the Company;
- not being an official of another company in which any official of the Company is a member of staff or rewards committee of the Board of directors;
- not being an affiliated person of an official (manager) of the Company (an official of the management organization of the Company);

- not being an affiliated person of the Company, excluding a member of the Company's Board of directors;
- not being a party under liabilities with the Company in accordance to the terms and conditions of which he (she) may acquire the property (receive cash assets) the value of which is 10% and more per cent of his (her) joint, annual income apart from receiving remuneration for participation in the activity of the Board of directors;
- not being a large contracting party of the Company (the contracting party, which has within a year effected deals with the Company in the total amount equal to 10 or more percent of the balance sheet assets of the Company);
- not being the representative of the state.

4.19. The Company requires that from time to time the independent director makes a written declaration, disclosing the information allowing for ascertaining whether he is an affiliated person in relation to the stockholders or contracting parties of the Company, and also with their affiliated persons.

4.20. The members of the Board of directors must perform the obligations they are charged with, bona fide and rationally in the Company's interests. The member of the Board of directors may not disclose and use in third party's personal interests the confidential information of the Company and insider information.

4.21. The Board of directors of the Company is elected at the General meeting of stockholders by cumulative voting, which contributes to the consideration of opinions of all stockholders, including those possessing modest block of shares (minority stockholders).

4.22. For the purpose of effective functioning of the Board of directors the Company establishes Committee on corporate governance, Staff and Rewards Committee, Committee on Budget and Investment planning. The purpose of the specified Committees is to preliminary consider the most important issues and the preparation of recommendations to the Board of directors for making resolutions on these issues. The Board of directors may also establish other permanent or interim committees, as required, for the consideration of single or short-term issues and problems.

4.23. The procedure of sessions of the Board of directors is stipulated by the Provision on the Board of directors of the Company. The Company perfects the given procedure so that it ensures to the maximum the opportunity for the members of the Board of directors to get duly prepared to the session of the Board of directors.

5. The Company's executive bodies

5.1. For the purpose of providing operative management of the Company, the Board of directors establishes joint executive body (the Management board) and appoints single executive body (General Director) of the Company. The Chairman of the Management board is in charge of the Management board and directs it, and holds the post of the General Director.

5.2. The Management board and the General Director are accountable to the Board of directors of the Company. They exercise their activity in strict conformity with the requirements of the current legislation, the Charter of the Company and the "Provision on the Management board of OJSC "VolgaTelecom", and also on the basis of the provisions of the present Code.

5.3. The competence of executive bodies of the Company is defined by the Charter of the Company. The consideration of issues beyond the limits of usual economic activity of the

Company and of the issues within the limits of usual economic activity of the Company but having an important effect on the Company is referred predominantly to the competence of the joint executive body.

5.4. The General Director and the Management board of the Company admit their liabilities in relation to the stockholders and are aimed at bona fide and competent performance of obligations on the current activity management providing steady and long-term development of the Company.

5.5. At the formation of the structure of executive bodies, the Company prevents a sharer, the General Director (Corporate executive), the members of the management board or an employee of the legal entity which is the Company's competitor, from being the members of the executive bodies of the Company.

5.6. The members of the Management board, including the General Director, must avoid actions resulting or capable to result in conflicts between the interests of the Company and their own interests, and in the case of such conflict must disclose the information about this conflict to the Board of directors.

5.7. The Management board is responsible for the timely providing the members of the Board of directors with information and materials, necessary for performance of their functions, in time allowing for studying them in full.

5.8. The Management board of the Company establishes the system of internal control and monitoring of risks related to the Company's activity, with the purpose of early revelation of tendencies capable to have negative impact on the current results of activity and the realization of perspective plans of the Company's development. The Management board and the General Director submit the information about facts capable to cause the most serious risks for the Company and motions on the prevention of crisis situations related to such risks to the Board of directors.

5.9. The General Director and the members of the Management board must have high business reputation. The executive bodies of the Company in their cooperation with business associates are guided by the high standards of business ethics; follow the principles of building long-term relations, development of interaction and mutually advantageous cooperation.

5.10. The General Director and the members of the Management board are responsible for violations of provisions on the use of confidential, official and insider information of the Company.

5.11. The remuneration of the General Director and of the members of the Management board corresponds to their participation in the Company's activity and to their role in the development of the Company. The criteria determining the amount of remuneration of the members of the Management board and the procedure of its payment are defined by the "Provision on the Management board of OJSC "VolgaTelecom" and by the resolutions of the Board of directors. The information on the total amount of remunerations paid to the members of the Management board in the last completed fiscal year is reflected in the quarterly statements of the Company.

6. Corporate secretary of the Company

6.1. The main task of the Corporate secretary of the Company is to provide observance of the procedural requirements guaranteeing realization of the rights and interests of shareholders of the Company by bodies and officials of the Company.

6.2. The Corporate secretary of the Company contributes to raising the effectiveness of work of the Board of directors, to raising the level of transparency of the Company, of the effectiveness of the Company's cooperation with its stockholders and other participants of corporate relations.

6.3. The Corporate secretary of the Company is appointed to the post and dismissed by the Board of directors, and is accountable to the Board of directors. The Corporate secretary of the Company provides performance of the following functions:

- ◆ organization of preparation and holding of the General meetings of stockholders in accordance with requirements of the legislation, the Charter of the Company and "The Provision on the procedure of holding the General meeting of stockholders";
- ◆ organization of preparation and holding of the sessions of the Board of directors and of its Committees' meetings, in accordance with requirements of current legislation, the Charter of the Company, the Provision on the Board of directors and the Provisions on the Committees of the Board of directors;
- ◆ assistance to the members of the Board of directors in performance of their functions;
- ◆ providing disclosure (submittal) of information about the Company and storage of the Company's documents;
- ◆ providing duly consideration by the Company of the stockholders' applications and settlement of conflicts, concerning the violation the stockholders' rights;
- ◆ notification of the Chairman of the Board of directors of all facts preventing the observance of procedures subject to ensuring by the Corporate secretary of the Company;
- ◆ providing disclosure of information about the Company to the stockholders and interested persons.

6.4. Rights, duties, size of remuneration and responsibilities of the Corporate secretary of the Company are defined by internal documents of the Company, and also by the contract concluded by him/her with the Company. The contract is signed on behalf of the Company by the Chairman of the Board of directors of the Company.

6.5. The Corporate secretary of the Company must possess knowledge necessary for performance of his/her functions, and also enjoy confidence of shareholders and of the members of the Board of directors.

6.6. With a view of controlling the effective performance by the Corporate secretary of his/her duties, the apparatus of the Corporate secretary of the Company may be established.

6.7. If the Corporate secretary of the Company is not appointed, his/her functions are performed by the Secretary of the Board of directors or by corresponding structural sub-divisions of the Company.

7. The disclosure of information about the Company

7.1. The Company's policy of disclosure of information about its activity is aimed at timely and full report of this information to all persons interested in receiving the information in the amount necessary for making a better decision about participation in the Company or taking other actions capable to influence the financial and economic activity of the Company.

7.2. The main principles of disclosure of information about the Company are regularity and efficiency of its submission, availability for the majority of stockholders and other interested persons, its authenticity and the completeness of its content, observance of reasonable balance between the exposure and commercial interests of the Company.

7.3. At the disclosure of information about the Company's activity, the Company provides equal treatment in relation to all groups of beneficiary of the information and prevents priority of one group of beneficiaries of the information over the others.

7.4. The Company's choice of information dissemination channels is based on the principle of providing free, clear access not connected with exorbitant charges, of the interested persons to the disclosed information.

7.5. The Company provides the disclosure of information on all essential issues of the Company's activity by satisfying the requirements established by the legislation of Russian Federation and regulations, principles of corporate governance and formed international practice.

7.6. The Company pays special attention to the disclosure of information about its property structure.

7.7. The management and competent employees of the Company submit the information at the meetings with investors and stockholders of the Company, at cooperation with rating agencies, at press conferences, and also by means of publications in the mass media, brochures and booklets. The information is also disclosed at the website of the Company in the Internet: www.volgatelecom.ru

7.8. The Company fixes the principles of information policy in the internal document - Provision on the information policy.

7.9. The Company reports annually to the stockholders about its activity. The content of information allows the stockholders to appraise the results the Company's one year activity. The annual report contains and in particular:

- ◆ the role of the Company in the industry;
- ◆ the foreground areas of the Company's activity;
- ◆ the report of the Board of directors on the results of the Company's development in the foreground areas of its activity;
- ◆ the development prospects of the Company;
- ◆ report on the payment of declared (accrued) dividends;
- ◆ description of the main risk factors, related to the Company's activity;
- ◆ the list of deals effected by the Company in the fiscal year and considered by the legislation to be large deals and related party transaction; the essential conditions of each deal and the body of management of the Company, which has approved each deal are to be indicated in the list;
- ◆ the structure of the Board of directors and its modifications in the fiscal year, information about the members of the Board of directors;
- ◆ information about the General director of the Company and the members of the Management board, including their biographical data and holding of shares of the Company during the fiscal year;
- ◆ criteria of determining and the total amount of remuneration of the General Director, the members of the Management board and of the Board of directors of the Company, in accordance with the results of the fiscal year;

- ◆ information about the observance by the Company of the Code of corporate governance;
- ◆ the Company's Auditing committee certificate;
- ◆ independent auditor report.

7.10. The Company tends to the inclusion of additional information allowing the stockholders to make better decisions into its annual reports, for example: information about the number, the kind of clients and the dynamics of their modification; about the billing policy of the Company, about effecting technical policy of the Company and implementation of new technologies; the Corporate secretary's report; report on the work of the Board of directors and of the Management board; information on the stockholders' letters, applications and claims and corporate conflicts, results of reaction to them.

7.11. Taking charge of protection of official and commercial secret, the Company assumes the responsibility for non-disclosure of confidential information, and also effects control over the use of insider information. All employees of the Company are obliged to provide the protection of confidential information and to observe the rules related to the use of insider information.

8. Control over the financial and economic activity of the Company

8.1. The essential goal of control over the financial and economic activity is the protection of stockholders investments and of the Company assets. In the conditions of raising effectiveness and transparency of the system of management, internal control in the Company, this aim is achieved also by introduction of the corporate information system.

8.2. One of the priorities of the system of control of the Company is the prevention, revelation and limiting of financial and operational risks.

8.3. The control over the financial and economic activity of the Company is effected by the Auditing committee and by the internal audit department. An independent auditor is also involved in the control.

8.4. The Auditing committee is elected by the General meeting of stockholders in the procedure stipulated by the current legislation and by the Charter of the Company for a period of 1 year. The Company tends to the raising of competence of the Auditing committee members and of their ability to support objective comments. The Auditing committee effects control over the financial and economic activity of the entire Company, including its branches and the representation office.

8.5. To raise the effectiveness of control over the financial and economic activity the Company effects regular internal control. The internal audit department elaborates procedures of internal control, subject to the Management board's approval.

8.6. The Board of directors effects control over the application of internal control procedures. The Board of directors effects preliminary approval of operations passing the limits established by the Company's annual budget.

8.7. For the purpose of examination and confirmation of the correctness of the annual financial records, the Company involves annually a professional auditor, whose material interests are not connected with the Company or its stockholders.

8.8. An independent auditor of the Company is approved by the General meeting of stockholders. The terms and conditions of the contract concluded with the auditor, including the amount of payment for its services, are approved by the Board of directors of the Company.

8.9. The Board of directors of the Company effects regular control aimed at the prevention of conflict of interests in the activity of the involved independent auditor.

8.10. The independent auditor effects the audit of the financial and economic activity of the Company in accordance with legal acts of Russian Federation, on the basis of the contract concluded with it. The audit of the Company is effected in the way allowing to receive objective and full information on the Company's activity as the result of the audit.

9. Dividends

9.1. The Company proceeds from the fundamental importance of ensuring the receipt by the stockholders of their share of the Company's profits in accordance with the number and categories of the shares they possess.

9.2. The dividend policy of the Company is based on the principle of rational distribution of the profit got by the Company with due account for its investment needs. The basic principle of the dividend policy of the Company is the investment of its profit only in the economically justified projects, contributing obviously to its steady and long-term development.

9.3. The resolution on the payment of annual dividends, the amount of the annual dividend and the method of its payment in respect of each category (type) of shares, is passed by the General meeting of the stockholders.

9.4. The Company informs the stockholders about its dividend policy by means of placing the information in mass media and at the website of the Company in the Internet: www.volgatelecom.ru

9.5. The dividends declared by the Company are paid only by monetary assets.

9.6. The payment of dividends is effected in the terms stipulated in the Charter of the Company and by the resolutions of the General meetings of the stockholders or in shorter terms.

10. The settlement of corporate conflicts

10.1. The Company attaches great importance to the timely prevention and just settlement of corporate conflicts.

10.2. In relation to the corporate conflicts the Company follows the principle of prevention of conflicts at the earliest stages of their occurring and attentive attitude towards them.

10.3. In the case of corporate conflict the Company occupies position based on the provisions of Russian Federation legislation.

10.4. If the subject of the corporate conflict is the issue referred to the competence of the Board of directors of the Company or to the competence of the single executive body, the Board of directors establishes interim Committee on the settlement of corporate conflicts.

10.5. In the case when the corporate conflict between the stockholders of the Company is capable to affect the Company's interests or the interests of other stockholders of the

Company, the body of the Company responsible for consideration of such dispute decides whether the dispute affects the Company's interests or the interests of other stockholders or not, and also whether its participation is capable to contribute to the settlement of the corporate conflict or not.

10.6. With the consent of the stockholders who are the parties of the corporate conflict, the bodies of the Company (its members) may participate in the negotiations between the stockholders, submit to the stockholders the information in their disposal and which concerns the conflict and also documents, clarify the provisions of the legislation on joint stock companies, and the provisions of the internal documents of the Company, give advisory opinions and recommendations to the stockholders, prepare the drafts of documents on the settlement of conflicts for their signing by the stockholders, on behalf of the Company and within their competence assume responsibility in relation to the stockholders in the amount which is capable to contribute to the settlement of the dispute.

10.7. In the case of impossibility to settle the corporate conflict between the Company and a stockholder (a group of stockholders), between the stockholders of the Company or between the stockholders and separate bodies of management of the Company, by other means, the dispute may be transferred to the Arbitration court for consideration.

Closing provisions

The present Code is valid since the moment of its approval by the Board of directors.

The Board of directors at its sessions considers regularly the issues of observance of the present Code and ensures publication of information about results of consideration.

The Company will perfect the present Code in accordance with new standards of corporate governance in Russian and international practice, with due account for the interests of stockholders, of the Company and other interested groups.

Issues, not stipulated by the present Code, are regulated by the current legislation of Russian Federation, international contracts and agreements and by the Charter of the Company.

Appendix to item 7.1 The issuer's annual accounting statement.

**AUDITOR'S REPORT ON THE ACCOUNTING STATEMENT OF OJSC
"VOLGATELECOM" MADE BY INDEPENDENT AUDIT COMPANY**

To the stockholders of the OJSC "VolgaTelecom"

INFORMATION ON THE AUDITOR

Name: CJSC "ERNST & YOUNG VNESHAUDIT".

Location: 105062, Russia, Moscow, Podsosenskiy by-street, bld. 20/12, str. 1-1A.
Certificate of making an entry about the legal entity registered before July 1, 2002 in the United state register of legal entities, the date of making the entry: September 16, 2002, series 77 № 008050714, registered by the State Institution of Moscow registration chamber on August, 30 1994 №033.468, basic state registration number 1027739199333.

License for audit activity №E003246, approved by the Order of the Ministry of Finance of Russian Federation of January 17, 2003 №9, issued for the period of five years.

INFORMATION ON THE AUDITED ENTITY

Name: OJSC "VolgaTelecom"

Location: 603000, Nizhny Novgorod city, M.Gorky Sq., Post House.

State registration: OJSC "VolgaTelecom" is registered by city's property and land resources management Committee of the Administration of Nizhny Novgorod on December, 15 1993 №448, basic state registration number 1025203014781. The date of making an entry - August, 1 2002. Certificate: series 52 № 001480204.

Licenses for the kinds of activities subject to licensing:

Kind of activity	License number	Issued by	Date of issue	Term of license validity
License for rendering data transfer services	№ 23241	Ministry of communications and informatization of Russian Federation	01.08.2002	01.08.2007
License for rent of communication channels	№ 23246	Ministry of communications and informatization of Russian Federation	12.09.2002	12.09.2007
License for rendering services of local and	№ 23245	Ministry of communications	04.10.2002	04.10.2012

intrazonal telephone
communications

and
informatization
of Russian
Federation

Total 45 licenses.

We audited the attached accounting statement of OJSC “VolgaTelecom” for the period from January 1 to December 31, 2003 inclusive.

The accounting statement of OJSC “VolgaTelecom” consists of accounting balance-sheet, profit and loss report, designated by words “For the report period”, capital changes report for the period from January 1 till December 31, 2003, cash flow report designated by words “For the report year”, annexes to the accounting balance-sheet as related to the indexes concerning the period from January 1 till December 31, 2003, and explanatory memo, notes 2, 3, 5 - 12 as related to the information concerning the period from January 1 till December, 31 2003 (hereinafter – Accounting statement). The management of OJSC “VolgaTelecom” is responsible for preparation and presentation of this Accounting statement. Our goal is to express the opinion on the authenticity in all essential aspects of the specified statement and on the conformity of the bookkeeping procedure to the Russian Federation legislation, formed on the basis of effected audit. We didn’t effect the audit of comparable data of the period before the report one, presented in the profit and loss report, capital changes report, annex to the accounting balance-sheet and explanatory memo, notes 2, 3, 5 – 12, as related to the indexes of the period from January 1 till December, 31 2002, which had been prepared by OJSC “VolgaTelecom” with regard to organizations, affiliated on November 30, 2002 in accordance with the principles stipulated in the note 3 of the Explanatory memo. We also didn’t effect the audit of the data, presented in annex 1 to the Accounting statement, for the periods from January 1 till December 31, 2001 and from January 1 till December 31, 2002, submitted with regard to the affiliated companies as if the reorganization had been effected as of January, 1 2001.

We carried out the audit in accordance with Federal law “On the audit activity”, adopted federal rules (standards) of audit activity, Rules (Standards) of audit activity, approved by the Committee on the Audit activity with the President of Russian Federation.

The audit was planned and effected to receive reasonable confidence that the Accounting statement contains no essential misstatements. The audit is effected on the sample basis and includes the study by testing of proves confirming the values and the disclosure of information on financial and economic activity in the Accounting statement, assessment of bookkeeping principles and methods, of rules of preparation of the Accounting statement and essential assessed values received by the management of the audited person, and also the assessment of general presentation of the Accounting statement. We think that the effected audit gives sufficient grounds for the expression of our opinion on the authenticity in all essential aspects of the Accounting statement and on the conformity of the bookkeeping procedure to Russian Federation legislation.

As of December 31, 2003 the doubtful accounts receivable reserve is underreported in the amount of 229 200 thousand rubles, that is why the following amendments to the attached Accounting statement are necessary: line 240 “Accounts receivable (payments are expected within 12 months after the report date)” (as of the end of the report period) of the Accounting balance-sheet is to be reduced by 229 200 thousand rubles and should amount to 1 371 260 thousand rubles; line 145 “Deferred tax assets” (as of the end of the report period) of the Accounting balance-sheet is to be increased by 55 008 thousand rubles and should amount to 58 775 thousand rubles; line 470 “Undistributed profit (uncovered loss) of the report year” (as of

the end of the report period) of the Accounting balance-sheet is to be reduced by 174 192 thousand rubles и should amount to 1 835 246 thousand rubles; line 190 “Net profit (undistributed profit (loss) of the report period)” (for the report period) of the profit and loss report is to be reduced by 174 192 thousand rubles and should amount to 1 835 246 thousand rubles.

In our opinion, except for the influence on the Accounting statement of the circumstances stated in the previous paragraph, the bookkeeping procedure in respect of preparation of the Accounting statement of OJSC “VOLGATELECOM” in 2003 meets the requirements of Federal law “On bookkeeping” № 129-ФЗ of November 21, 1996, and the above- mentioned Accounting statement, prepared in accordance with the same Law, reflects truly in all essential aspects the financial situation of OJSC “VOLGATELECOM” as of December 31, 2003 and the results of its financial and economic activity for the period from January 1 to 31 December, 2003 inclusive.

Making no qualifications to our report, we draw your attention to the non-audited note 4 of the explanatory memo, in which the surplus of short-term liabilities of OJSC “VOLGATELECOM” over current assets by 1 642 013 thousand rubles as of December 31, 2003 is indicated.

The attached financial statements are not aimed at presentation of financial situation and the activity results according to the accounting principles or methods generally accepted in countries and other administrative-territorial formations other than Russian Federation. Accordingly, the attached financial statements are not designated for the persons unfamiliar with Russian bookkeeping principles, procedures and methods.

April 23, 2004

Robert G. Acright,
Partner

Elena Chikisheva,
Manager
General audit qualification certificate
№ K 001489, extended on November 6, 2002 for the unlimited term

Appendix to item 7.2 The issuer's quarterly accounting statement for the last accomplished report quarter.

ACCOUNTING BALANCE-SHEET			CODES
		Form № 01 by OKUD	0710001
As of July 1, 2004		Date (year, month, day)	
Organization	OJSC "VolgaTelecom"	By OKPO	01142788
Taxpayer Identification Number	5260901817	TIN	5260901817
Activity type	communication	By OKVED	64.20
Organizational-legal form/ownership form	OJSC	By OKOPF/OKFS	47 / 16
Organizational-legal form	OJSC	By OKOPF/OKFS	47 / 16
Measure unit:	Thousand rubles	By OKEI	384
Address:	603000, Nizhny Novgorod city, M.Gorky sq., Post House		
		Date of approval	
		Date of dispatch (receipt)	

ASSETS	Line code	As of the report period beginning	As of the report period end
1	2	3	4
I. NON-CIRCULATING ASSETS			
Intangible assets	110	56	44
Fixed assets	120	14 982 787	15 185 246
Capital investments	130	1 037 188	1 859 239
Income-bearing placements into material valuables	135	104	1 594
Long-term financial investments	140	1 175 065	1 195 759
Including:			
Investments into affiliated companies	141	1 129 683	1 153 438
Investments into dependent companies	142	22 164	22 080
Investments into other organizations	143	18 359	18 352

Other long-term financial investments	144	4 859	1 889
Deferred tax assets	145	3 767	10 856
Other non-circulating assets	150	788 889	1 310 973
Total for section I	190	17 987 856	19 563 711

ASSETS	Line code	As of the report period beginning	As of the report period end
1	2	3	4
II. CURRENT ASSETS			
Inventory	210	520 552	943 028
<i>Including:</i> raw materials, materials and other similar values	211	371 226	762 584
WIP expenses (distribution costs)	213	1 913	238
Finished products and goods for resale	214	40 567	35 271
Goods shipped	215	226	
Deferred expenses	216	106 616	144 931
Other inventory and expenses	217	4	4
VAT on acquired values	220	734 881	703 505
Accounts receivable (payments are expected in over 12 months after the report date)	230	39 835	32 128
<i>Including:</i> Buyers and customers	231	4 346	4 124
Advances made	232	10 862	5 965
Other debtors	233	24 627	22 039
Accounts receivable (payments are expected within 12 months after the report date)	240	1 600 460	2 235 832
<i>Including:</i> Buyers and customers	241	1 345 008	1 504 785
Advances made	242	116 471	271 780
Other debtors	243	138 981	459 267

Short-term financial investments	250	11 082	27 101
Money funds	260	234 242	354 580
Other current assets	270	483	2 615
Total for section II	290	3 141 535	4 298 789
BALANCE (sum of lines 190+290)	300	21 129 391	23 862 500

LIABILITIES	Line code	As of the report period beginning	As of the report period end
1	2	3	4
III. CAPITAL AND RESERVES			
Charter capita	410	1 639 765	1 639 765
Additional capital	420	4 088 227	4 045 239
Reserve capital	430	81 988	81 988
Own shares redeemed from stockholders	440	-	-
Undistributed profit (uncovered loss) of past years	460	7 144 288	6 751 807
Undistributed profit (uncovered loss) of the report year	470	-	968 895
Total for section III	490	12 954 268	13 487 694
IV. LONG-TERM LIABILITIES			
Credits and loans	510	2 107 680	2 810 047
<i>Including:</i>			
Credits	511	1 012 450	1 732 963
Loans	512	1 095 230	1 077 084
Deferred tax liabilities	515	386 185	460 559
Other long-term liabilities	520	900 408	808 108
Total for section IV	590	3 394 273	4 078 714
V. SHORT-TERM LIABILITIES			
Credits and loans	610	1 448 246	2 281 302
<i>Including:</i>			
Credits	611	806 296	1 813 122
Loans	612	641 950	468 180
Accounts payable,	620	3 102 458	3 323 780
<i>Including:</i>			
Suppliers and contractors	621	1 595 763	1 745 946
Advance received	622	339 042	515 219

Backlog to the Company's personnel	623	164 485	178 583
Backlog to government extra-budgetary funds	624	79 192	100 171
Taxes and dues payable	625	263 591	338 862
Other creditors	626	660 385	444 999
Backlog to participants (founders) as regards income payment	630	20 974	445 911
Deferred revenue	640	209 172	205 262
Reserves of costs to be incurred	650	-	39 837
Other short-term liabilities	660	-	-
Total for section V	690	4 780 850	6 296 092
BALANCE (sum of lines 490+590+690)	700	21 129 391	23 862 500

Reference to available values represented at off balance sheet accounts

Item description	Line code	As of the report period beginning	As of the report period end
1	2	3	4
Rented fixed assets	901	326 203	323 341
Including under leasing	911	202 413	189 344
Inventory items accepted for safe custody	902	14 110	18 681
Goods accepted for commission	903	818	2 239
Receivables written-off as a loss of insolvent debtors	904	190 238	192 177
Received guarantees of liabilities and payments	905	4 642	3 575
Issued guarantees of liabilities and payments	906	4 526 462	5 874 597
Housing fund amortization	907	29 568	24 073
Depreciation of land development facilities and similar objects	908	2 074	2 482
Communication services payment means	909	47 005	60 836

Reference on net assets cost

Item description	Line code	As of the report period beginning	As of the report period end
1	2	3	4
Net assets	1000	13 163 440	13 692 956

PROFIT AND LOSS STATEMENT

Form № 02 by OKUD	CODES
	0710002
By OKPO	01142788
TIN	5260901817
By OKVED	64.20
By OKOPF/OKFS	47 / 16
By OKEI	384

For 1-st half year of 2004

Organization **OJSC "VolgaTelecom"**

Taxpayer Identification Number **5260901817**

Activity type **communication**

Organizational-legal form/ownership form **OJSC**

Measure unit: **Thousand rubles**

Item description	Line code	For the report period	For similar period of the past year
1	2	3	4
I. Income and expenses of ordinary activities			
Proceeds (net) from sale of goods, production, works, services (excluding VAT, excise and other compulsory payments)	010	8 722 605	6 356 625
Communication services sales including	011	8 525 129	6 162 441
Prime cost of sold goods, products, works and services	020	(6 337 646)	(4 724 834)
Including: communication services	021	(6 175 380)	(4 570 016)
Sales profit (loss) (lines 010 -020)	050	2 384 959	1 631 791
II. OPERATING EARNINGS AND EXPENSES			
Interest receivable	060	3 982	8 084
Interest due	070	(252 439)	(98 187)
Earnings of participation in other organizations	080	42 477	3 559
Other operating earnings	090	37 469	127 052
Other operating expenses	100	(518 733)	(359 431)
III. NON-SALE INCOME AND EXPENSES			
Non-sale income	120	134 109	116 626
Non-sale expenses	130	(457 471)	(312 369)
Profit (loss) before tax (lines 050+060-070+080+090-100+120-130)	140	1 374 353	1 117 125

Income tax expenses (lines -151+/-152+/-153) including:	150	(405 435)	(325 655)
Deferred tax liabilities	151	(74 373)	(71 613)
Deferred tax assets	152	7 089	11 471
Current income tax	153	(338 151)	(265 513)
Profit (loss) of ordinary activities (lines 140-150)	160	968 918	791 470
IV. EXTRAORDINARY INCOME AND EXPENSES			
Extraordinary income	170	5	1 015
Extraordinary expenses	180	(28)	(166)
Net profit (undistributed profit (loss) of the report period) (lines 160+170-180)	190	968 895	792 319
FOR REFERENCE			
Income tax contingent expenses/gain	201	(329 839)	(268 110)
Recurrent tax liabilities	202	(114 581)	(106 962)
Recurrent tax assets	203	38 986	49 417

Item description	Line code	For the report period	For similar period of the past year
1	2	3	4
Basic earnings (loss) per share	301	-	-
Diluted earnings (loss) per share	302	-	-

* It is filled in annual accounting statement

Breakdown of separate profits and losses

Item description	Line code	For the report period		For similar period of the previous year	
		Profit	Loss	Profit	Loss
1	2	3	4	5	6
Penalties, interest fines and the late payment fees recognized or according to decisions of court (arbitration court) on their collecting	401	12 116	(3 863)	9 667	(3 220)
Profit (loss) of past years	402	57 014	(38 132)	7 099	(20 822)
Indemnification of damage, caused by default or inadequate execution of obligations	403	2 500	(647)	27 989	(1 933)
Exchange rate differences in operations with foreign currency	404	21 258	(14 720)	27 388	(43 702)
Deductions to assessed reserves	405	39 054	(333 873)	46 189	(152 794)

Write-off of accounts receivable and payable	406	358	(1 158)	521	(418)
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