



Important Notice
The Depository Trust Company

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| B #: | 0689-13 |
| Date: | January 31, 2013 |
| To: | All Participants |
| Category: | Dividends |
| From: | International Services |
| Attention: | Operations, Reorg & Dividend Managers, Partners & Cashiers |
| Subject: | Depository Fees Notification Revised Nomos Bank OJSC 144A & Reg. S CUSIP: 65538M105 & 65538M204 Deutsche Bank Trust Company Americas |

The Depository Trust Company has received from Deutsche Bank Trust Company Americas, the attached information regarding depository fees. Charges will be processed through the billing statement on the seventh business day of the following month.

Important Legal Information: *The Depository Trust Company ("DTC") does not represent or warrant the accuracy, adequacy, timeliness, completeness or fitness for any particular purpose of the information contained in this communication, which is based in part on information obtained from third parties and not independently verified by DTC and which is provided as is. The information contained in this communication is not intended to be a substitute for obtaining tax advice from an appropriate professional advisor. In providing this communication, DTC shall not be liable for (1) any loss resulting directly or indirectly from mistakes, errors, omissions, interruptions, delays or defects in such communication, unless caused directly by gross negligence or willful misconduct on the part of DTC, and (2) any special, consequential, exemplary, incidental or punitive damages. To ensure compliance with Internal Revenue Service Circular 230, you are hereby notified that: (a) any discussion of federal tax issues contained or referred to herein is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties that may be imposed under the Internal Revenue Code; and (b) as a matter of policy, DTC does not provide tax, legal or accounting advice and accordingly, you should consult your own tax, legal and accounting advisor before engaging in any transaction.*

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Non-Confidential

Deutsche Bank Aktiengesellschaft

DEPOSITARY RECEIPTS

To: Holders of Rule 144A and Regulation S Global Depositary Receipts (GDRs)
Issued in respect of equity shares of Nomos Bank OJSC

144A Cusip:65538M105

Reg S Cusip:65538M204

144A ISIN: US65538M1053

Reg S ISIN: US65538M2044

We refer to provisions of the Deposit Agreement (the "Deposit Agreement") dated as February 21, 2011 between Nomos Bank OJSC and Deutsche Bank Aktiengesellschaft, as depositary (the "Depositary").

Pursuant to the provisions of Condition 16 (A) of the Deposit Agreement, the Depositary shall be entitled to charge and receive for the operation and maintenance costs associated with the administration of the GDRs an annual fee of U.S.\$0.02 per GDR (such fee to be assessed against Holders of record as at the date or dates set by the Depositary as it sees fit. Please be advised that the Depositary announces that it has established March 7, 2013 as the record date for determining the persons and/or entities responsible to the Depositary for such annual fee of US\$0.02 per outstanding GDR.

In connection therewith, the Depositary will instruct The Depositary Trust Company (DTC) to charge the accounts of each of their respective participants holding Nomos Bank Rule 144A GDRs (or interests therein) and Euroclear and Clearstream to debit the accounts of each of their respective participants holding Regulations S GDRs (or interests therein), in each case for the amounts owing. DTC, Euroclear and Clearstream participants should debit the accounts of their respective beneficial owner clients as of the March 7, 2013 record date for the amounts owing in connection herewith.

Deutsche Bank Aktiengesellschaft
As Depositary
January 30, 2013

Deutsche Bank (the “Depository”) hereby represents and warrants to The Depository Trust Company (“DTC”) that it may collect and receive, pursuant to the terms and conditions of the Deposit Agreement(s) (the “Agreement(s)”), each dated as of February 21, 2011 by Nomos Bank OJSC and the Depository, an annual service fee per GDR share in accordance with the table below (the “Representation”):

| Depository | DTC # | Security Name | CUSIP | Security Type | Fee | Record Date | Billing Period |
|---------------|-------|---------------|-----------|---------------|------|-------------|----------------|
| Deutsche Bank | 2879 | Nomos Bank | 65538M105 | GDR | 0.02 | 03/07/13 | 2013 |

The Depository hereby instructs DTC to collect and pass-through such fee(s) to the Depository (the “Instruction”).

Depository hereby agrees to indemnify and defend DTC and its respective officers, directors, employees, agents and attorneys (the “Indemnities”) from and against, and hold the Indemnities harmless from, any and all Losses¹ and/or Legal Actions² suffered or incurred by the Indemnities resulting from, relating to, arising out of, or in connection with the Representation and/or the Instruction.

¹ “Losses” means and includes all losses, liabilities, damages, judgments, payments, litigations, costs and expenses (including without limitation any costs of investigation and legal fees and expenses incurred), regardless of whether or not any liability, payment, obligation or judgment is ultimately imposed against the Indemnities.

² “Legal Action” means and includes any claim, counterclaim, demand, action, suit, counterclaim, arbitration, inquiry, proceeding or investigation before any federal, state or foreign court or other tribunal, or any investigative or regulatory agency or SRO.

Deutsche Bank Aktiengesellschaft

DEPOSITARY RECEIPTS

To: Holders of Rule 144A and Regulation S Global Depositary Receipts (GDRs)
Issued in respect of equity shares of Nomos Bank OJSC

144A Cusip:65538M105

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144A ISIN: US65538M1053

Reg S ISIN: US65538M2044

We refer to provisions of the Deposit Agreement (the "Deposit Agreement") dated as February 21, 2011 between Nomos Bank OJSC and Deutsche Bank Aktiengesellschaft, as depositary (the "Depositary").

Please be advised that pursuant to the Deposit Agreement of the GDRs issued thereunder, the Depositary is entitled to collect \$0.01 per GDR per year to cover such expenses as are incurred in connection with inspections of the relevant share register maintained by the local registrar and/or performing due diligence on the central securities depository for the Russian Federation. In connection therewith, the Depositary announces that March 7, 2013 is the record date for determining those Holders obligated to pay such \$0.01 per depositary share annual fee.

In connection therewith, the Depositary will instruct The Depositary Trust Company (DTC) to charge the accounts of each of their respective participants holding Nomos Bank Rule 144A GDRs (or interests therein) and Euroclear and Clearstream to debit the accounts of each of their respective participants holding Regulations S GDRs (or interests therein), in each case for the amounts owing. DTC, Euroclear and Clearstream participants should debit the accounts of their respective beneficial owner clients as of the March 7, 2013 record date for the amounts owing in connection herewith.

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| Depository | DTC # | Security Name | CUSIP | Security Type | Fee | Record Date | Billing Period |
|---------------|-------|---------------|-----------|---------------|------|-------------|----------------|
| Deutsche Bank | 2879 | Nomos Bank | 65538M105 | GDR | 0.01 | 03/07/13 | 2013 |

The Depository hereby instructs DTC to collect and pass-through such fee(s) to the Depository (the “Instruction”).

Depository hereby agrees to indemnify and defend DTC and its respective officers, directors, employees, agents and attorneys (the “Indemnities”) from and against, and hold the Indemnities harmless from, any and all Losses¹ and/or Legal Actions² suffered or incurred by the Indemnities resulting from, relating to, arising out of, or in connection with the Representation and/or the Instruction.

¹ “Losses” means and includes all losses, liabilities, damages, judgments, payments, litigations, costs and expenses (including without limitation any costs of investigation and legal fees and expenses incurred), regardless of whether or not any liability, payment, obligation or judgment is ultimately imposed against the Indemnities.

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