

## Tariffs for Citigold/Citione Tiered Savings Accounts in Rubles and USD ("Account")

Effective as of April 1, 2010

### Tiered Savings Account interest rates in Rubles and USD

Interest accrues daily based on the account balance. The account balance is divided into segments as shown in the table above. The accrued interest is transferred to the account on the last business day of each month. Interest will accrue based on a 365/366 day year.

#### USD

##### Interest rate table

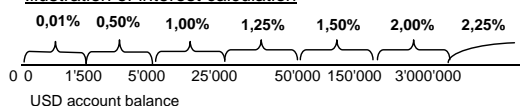
Segment, USD	Interest rate p.a.
0 - 1'500	0,01%
1'500 - 5'000	0,50%
5'000 - 25'000	1,00%
25'000 - 50'000	1,25%
50'000 - 150'000	1,50%
150'000 - 3'000'000	2,00%
> 3'000'000	2,25%

##### Interest calculation example

Client deposit USD 44 000 in the account.  
For interest accrual purposes, this amount is split into segments as follows:

*Segment 1:* 1 500 (from 0 to 1 500, interest accrual basis - 1 500, interest rate 0.01% p.a.)  
*Segment 2:* 3 500 (from 1 500 to 5 000, interest accrual basis - 3 500, interest rate 0.5% p.a.)  
*Segment 3:* 20 000 (from 5 000 to 25 000, interest accrual basis - 20 000, interest rate 1.0% p.a.)  
*Segment 4:* 19 000 (from 25 000 to 50 000, in this case, the balance of 44 000 after segmentation; interest accrual basis - 19 000, interest rate 1.25% p.a.)

##### Illustration of interest calculation



#### Rubles

##### Interest rate table

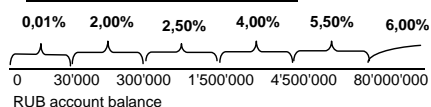
Segment, RUB	Interest rate p.a.
0 - 30'000	0,01%
30'000 - 300'000	2,00%
300'000 - 1'500'000	2,50%
1'500'000 - 4'500'000	4,00%
4'500'000 - 8'000'000	5,50%
>8'000'000	6,00%

##### Interest calculation example

Client deposit RUB 3 654 000 in the account.  
For interest accrual purposes, this amount is split into segments as follows:

*Segment 1:* 30 000 (from 0 to 30 000, interest accrual basis - 30 000, interest rate 0.01% p.a.)  
*Segment 2:* 270 000 (from 30 000 to 300 000, interest accrual basis - 270 000, interest rate 2.0% p.a.)  
*Segment 3:* 1 200 000 (from 300 000 to 1 500 000, interest accrual basis - 1 200 000, interest rate 2.5% p.a.)  
*Segment 4:* 2 145 000 (from 1 500 000 to 4 500 000, in this case, the balance of 3 654 000 after segmentation; interest accrual basis - 2 145 000, interest rate 5% p.a.)

##### Illustration of interest calculation



### Advanced Tiered Savings Account interest rates in rubles

##### Interest rate table

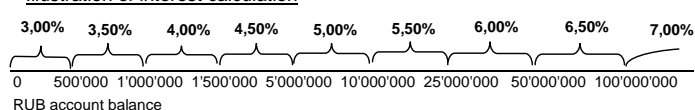
Segment, RUB	Interest rate p.a.
0 - 500'000	3,00%
500'000 - 1'000'000	3,50%
1'000'000 - 1'500'000	4,00%
1'500'000 - 5'000'000	4,50%
5'000'000 - 10'000'000	5,00%
10'000'000 - 25'000'000	5,50%
25'000'000 - 50'000'000	6,00%
50'000'000 - 100'000'000	6,50%
>100'000'000	7,00%

##### Interest calculation example

Client deposit RUB 4 500 000 in the account.  
For interest accrual purposes, this amount is split into segments as follows:

*Segment 1:* 500 000 (from 0 to 500 000, interest accrual basis - 500 000, interest rate 3% p.a.)  
*Segment 2:* 500 000 (from 500 000 to 1 000 000, interest accrual basis - 500 000, interest rate 3.5% p.a.)  
*Segment 3:* 500 000 (from 1 000 000 to 1 500 000, interest accrual basis - 500 000, interest rate 4% p.a.)  
*Segment 4:* 3 000 000 (from 1 500 000 to 5 000 000, in this case, the balance of 4 500 000 after segmentation; interest accrual basis - 3 000 000, interest rate 4.5% p.a.)

##### Illustration of interest calculation



Citibank may revise and change interest rates on Advanced Tiered Savings Accounts as provided in its Consumer Banking Terms and Conditions, at any time. The Customer may obtain information on Advanced Tiered Savings Accounts, including current interest rates, at Citibank branches, through Citibank Online or by calling CitiPhone on 775-75-75 in Moscow, 336-75-75 in St.Petersburg or 8 (800) 700-38-38 elsewhere in Russia, at any time.

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