

CRITERIA FOR IDENTIFYING CLIENTS AS FOREIGN TAXPAYERS

1. Criteria for identifying individuals as foreign taxpayers:
 - (a) Individual is a citizen of a foreign country (including United States);
 - (b) Individual is a resident in a foreign country (including United States);
 - (c) Individual refused to provide information required to observe the applicable legislation.

2. Criteria for identifying legal entities as foreign taxpayers:
 - (a) Legal entity is an institution or an organization meeting one of the following definitions stipulated by the applicable legislation of a foreign country (including United States):
 - Partnership registered in a foreign country;
 - Corporation registered in a foreign country;
 - Estate;
 - Trust provided that:
 - Court authorities in a foreign country can perform primary supervision over such trust administration and
 - One or more persons identified as foreign taxpayers in accordance with this Appendix have the right to control all important decisions made by such trust;
 - (b) Shareholders in a legal entity are persons identified as foreign taxpayers in accordance with this Appendix 1 who own, directly or indirectly, over 10% of shares or stakes in such legal entity (based on a number of votes or value);
 - (c) Legal entity refused to provide information required to observe the applicable legislation.

WAYS OF COLLECTING INFORMATION

To obtain information and supporting documents from a Client the Bank uses the following ways:

- (a) written inquiries to a Client by letter addressed via
 - postal sending to location address or e-mail address specified by the Client, or
 - delivering to the Client (its authorized representative) in person by a representative of the Bank;
- (b) Receiving from a Client tax information forms and certificates including
 - U.S. Forms W-8 or W-9; or
 - any other available forms or questionnaire;
- (c) analysis of information about Client lawfully available to the Bank;
- (d) other lawfully available methods of obtaining information.