

Bank's operation schedule for New Year 2011 holidays

Dear customers!

We draw your attention about changing in schedule of operation in foreign currencies because of Christmas and New Year holidays:

- Payments in GBP are not possible on December 27th, 28th
- Payments in Yen are not possible on December 23rd and December 31st .
- Unable to make conversion (purchases / sales) of Yen on 27-28 December
- December 30th , 2010 orders for conversion (purchase / sale) of Yen will not be accepted.
- From December 31st , 2010 till January 10th , 2011 orders for purchase / sale of foreign currency will not be accepted.

- Transfers in foreign currency with value date in the current year 2010 will be accepted by the Bank not later than the following dates:
 - For payments in U.S. dollars - December 31st , 2010
 - For payments in Euro - December 30th , 2010
 - For payments in yen –December 29th , 2010
 - For payments in GBP - December 30th , 2010

However, amount in any foreign currencies will be credited to the accounts in the Recipient Bank in Japan in 2010, if the information about the payment is received by the Recipient Bank no later than 15:00 on December 30th , 2010. All other payments will be credited to the accounts of recipients on January 04th, 2011.

- On December 31st, 2010 the Bank works with clients until 15:00
- The Bank will be closed from January 01st till January 10th , 2011
- On January 11th , 2010 the Bank starts work at 12 a.m.