

**Complainant's comments (translated from Russian\*)**

08.08.2016

Dear Olga,

The Management Action Plan is excellent, a huge thanks to everyone who contributed to its drafting.

The only request is to supplement paragraph 1.2 with the following content if possible:

**1.2 Recommendations regarding the communications shortcomings**

1.2.4 To take into account the positions of the third parties that are systematically providing objective information to the Bank on item (iv) above, to interact with them in this regard;

Otherwise, our complaint concerning, first of all, a failed attempt to establish a partnership with the Bank, will remain unrecorded in the Management Action Plan.

Best regards,  
Yuri Krivodanov  
T. 8 7212 420687  
Mob. 8 705 334 48 54

\*Translation 15083e-0 (Language Services Dept.).