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1.

- 1. (-) : « »
- « » - « »;
- « » - , , , , ,

23.09.06 . 215 «

- « »- »;
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2. « » ,

- 3.) ;
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4. . -

5. ,

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- 6. • ;

7. • () ;
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8. () , () / () .
9. • , ;
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10. , , () .
11. , () () ,
12. , 30 360 .
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17. () :
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18. ()

19. () :

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20. 360 , 360 , 30 .

21. ()

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22. :
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25.

American Express; () Citicorp Mastercard Travellers Cheques,
Thomas Cook Group Ltd, Visa; () ; ()
, (,); ()

26.

(Visa Inc., Mastercard Worldwide, American
Express) Diner's Club.

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(3, 4, 5, 6, 7, 8, 9, 10, 11, 12),

(1, 2)

36. (),

37.) () ,

38. (), 65 () ,

39. () , () ,

(,) , () - ;

40. (-) (OUR)

41. , ,

42. ()

43. ()

44. **8.** _____

45. () - ()

46.

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48.

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1)

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50.

9.

Visa Electron Instant Card -

): 10

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- 90

51.

52.

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(2)

(1)

(...)

54.

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2)

59.

60.

| | |
|---------------|---|
| - | http://www.kkb.kz/ |
| Homebank | https://www.homebank.kz/ |
| Call – Center | (727) 2 585 444 8-8000-8000-90 |
| | 135 |
| | Call-center |
| | 050000, , , 67, .(727)2788024, (727)2725297, https://www.afn@afn.kz |

61.

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62.

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63.

64.

11.

65.

() () ; () / ()
() () ; - ;

66.

67.

«01» 2011 ,
1 () - «01»
2010 . «01» 2011
(11.2 26.11.09 ., « -1100 », 26.11.09 .)

- (1) 1. ;
- (2) 2. ;
- (3) 3. () ;
- (4) 4. () ;
- (5) 5. () ;
- (6) 6. (-) ;
- (7) 7. () ;
- (8) 8. "Premier";
- (9) 9. "VIP";
- (10) 10. ;
- (11) 11. ;
- (12) 12. ;

1. ()

| 1.1. : | | |
|--------|------|-------|
| | | |
| | | |
| : | % : | % : |
|) | 0,0% | 10,0% |
|) | 0,0% | 8,5% |

1.2. ():

| 1.2. (): | | | | |
|-----------|--------|-------|----------|----------|
| | 1 | | | |
| : | (%) | (%) | (%) | * (%) |
|) | 0,0%** | 0,0% | 12,5% | 11,2% |
|) | 0,0% | 0,0% | 10,0% | 9,1% |
|) | 0,0% | 0,0% | . .)-) | . .)-) |

*

** 01.10.2010 .

2.

2.1. :

| 2.1. : | | |
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| | | |
| | | |
| : | % : | % : |
|) | 0,0% | 10,0% |
|) | 0,0% | 7,0% |

2.2. ():

| 2.2. (): | | | | |
|-----------|-----------------|-------|----------|----------|
| | 10 , 10 USD/EUR | | * | |
| | 1 | | 10 | |
| : | (%) | (%) | (%) | ** (%) |
|) | 0,0% | 0,0% | 15,0% | 16,1% |
|) | 0,0% | 0,0% | 14,5% | 15,5% |
|) | 0,0% | 0,0% | . .)-) | . .)-) |

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I. ,

1. ()

| : | | 1 | | 240 | |
|---|----|---------|---------|-------|-------|
| : | | (%) | (%) | (%) | (%) |
| - | | 8% | 8,4% | 56% | 56% |
| - | | 8% | 8,4% | 56% | 56% |
| - | | 1%*** | 1%*** | 56% | 56% |
| - | ** | 0,5%*** | 0,5%*** | 56% | 56% |
| - | | 0% | 0% | 56% | 56% |

* / ;
 ** ;
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2.

| - | : | 30 000 /200 USD/150 EUR | | 750 000 000 / | |
|---|-----|-------------------------|--------|-------------------------------------|-------|
| - | | 15 000 /100 USD | | <u>5 000 000 USD/ 3 500 000 EUR</u> | |
| - | | 5 000 /30 USD/25 EUR | | <u>5 000 000 / 35 000 USD</u> | |
| - | | 5 000 /30 USD/25 EUR | | 750 000 000 /5 000 000 USD/ | |
| | | | | <u>3 500 000 EUR</u> | |
| | | | | 50 000 000 / 300 000 USD / | |
| | | | | 250 000 EUR | |
| - | : | 1 | | 360 | |
| - | | 1 | | 60 | |
| - | | 1 | | | |
| - | | - | | 420 | |
| * | : | (%) | (%) | (%) | (%) |
| - | | 1%** | 1,0%** | 28% | 56% |
| - | | 14,7% | 16% | 33% | 56% |
| - | | 0%**** | 0%**** | 40% | 56% |
| - | *** | 0% | 0% | 40% | 56% |

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II. , () () ()

| : | | | | |
|---|-------|--------------------|-------|--------------------|
| : | 1 | | | 120 . / |
| : | (%) | (% [*]) | (%) | (% [*]) |
| - | 0,1% | 0,1% | 40% | 50% |
| - | 0,1% | 0,1% | 40% | 50% |
| - | 0%** | 0%** | 40% | 50% |

*

**

100 %

(), Call Center
www.kkb.kz

| | | | | | | | |
|----|---|----------|-----------|---|---------------|-----------------|-------------|
| 29 | - | USD, EUR | | | | . \$40, . \$500 | |
| | | | | | | \$500 | |
| 30 | - | (| - | - | - | | |
| | - | - SHA) | | | | | |
| | - | USD, EUR | | | | 0,2%, . \$25, | 0,1% . \$15 |
| | - | (| USD, EUR) | | | . \$400 | |
| | | | | | | 0,2%, | |
| | | | | | | . \$40, . \$500 | 0,1% . \$15 |
| 31 | : | | | | | 250 | 0 |
| | | | | | | 0 | |
| | | | | | | 0 | |
| 32 | : | | | | | | |
| 33 | | | | | | | |
| | - | 13-00 . | : | | | | |
| | - | 5- . | | | 0,25%, .490 , | | 0% .60 |
| | | | | | .690 | | |
| | - | 5- . | | | 0,25%, .900 , | | 0% .60 |
| | | | | | .1500 | | 0% .60 |
| | - | 13-00 . | : | | | | |
| | - | | | | 0,25%, .900 , | | 0% .60 |
| | | | | | .1500 | | |
| 34 | : | | | | | | |
| | - | 5- . | | | 0,2%, .150 , | | 0% .60 |
| | | | | | .400 | | 0% .60 |
| | - | 5- . | | | 550 | | |
| | | | | | | | |
| | - | 5- . | | | 0,2%, .150 , | | 0% .60 |
| | | | | | .295 | | 0% .60 |
| | - | 5- . | | | 375 | | |
| 35 | : | | | | | | |
| | - | 13-00 . | : | | | | |

| | | | | | | | | |
|----|------------------|-----|----------------------------|--|--|-----------------------|-------|-------|
| | - 5- | | 0,23%, .200 , .450 +40% | | | | 0% | .60 |
| | 5- | | 0,25%, .500 , .950 +40% | | | | 0% | .60 |
| | - 13-00 . | : | 0,25%, .500 , .950 +40% | | | | 0% | .60 |
| 36 | | | | | | | | |
| 37 | | : (| | | | | | |
| | - USD | | | | | 0,3%, .150, \$.800 | 0,08% | \$.8 |
| | - EUR | | | | | 0,3%, .150, \$.600 | 0,08% | \$.10 |
| | - RUB | | | | | 0,25%, .15, \$.350 | 0,08% | \$.10 |
| | - (EUR,USD,RUB) | | | | | 0,3%, .75, \$.500 | 0,08% | \$.10 |
| 38 | - USD, EUR | | | | | \$500 | | |
| 39 | | (| | | | | | |
| | - SHA) | | | | | | | |
| | - USD, EUR | | | | | 0,2%, .30, \$.400 | 0,08% | \$.10 |
| | - (USD, EUR) | | | | | 0,2%, .40, \$.500 | 0,08% | \$.10 |
| 40 | | | | | | | | |
| 41 | | | | | | 0 | | |
| | | | | | | 0 | | |
| 42 | | : | | | | 0 | | |
| | - | | | | | 250 | | 0 |
| | - | | | | | 0,15% .100 .800 | | |
| | - | | | | | | | |

43
44

_____ :
13-00 . :
- 5- .
- 5- .
13-00 . :

:

0,25%, .500 .,
.2000
0,25%, .500 .,
.2000
0,25%, .500 .,
.2000

0% .200
0% .200
0% .200

45

:

- 5- .
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- 5- .
- 5- .

0,2%, .400 .,
.1500
0,2%, .400 .,
.1500
0,2%, .300 .,
.1 000 .
0,2%, .300 .,
.1 000 .

0% .200
0% .200
0% .200
0% .200

46

:
13-00 . :
- 5- .
- 5- .
13-00 . :

:

0,23%, .420 .,
.800
0,25%, .700 .,
.1400
0,25%, .700 .,
.1400

0% .200
0% .200
0% .200

47

48

_____(-
- -
- **USD**
- EUR

- OUR):

0,5%, . \$100,
.\$600
0,3%, . \$50,
.\$400

0,1% . \$15
0,1% . \$15

| | | | | | |
|----|--------------------|------|--------|---------|-------------|
| | - RUB | | 0,25%, | \$.15, | |
| | - (USD, EUR, RUB) | | 0,3%, | \$.300 | 0,1% . \$15 |
| 49 | - (- SHA): | | | \$.500 | 0,1% . \$15 |
| | - USD, EUR | | 0,2%, | \$.25, | |
| | - (USD, EUR, RUB) | | | \$.300 | 0,1% . \$15 |
| 50 | - : (, .). | | 0,2%, | \$.30, | |
| | - " () | 250 | | \$.400 | 0,1% . \$15 |
| | - KZT | | | | 0 |
| | - USD, EUR | | | 30\$ | 0\$ |
| | - RU | | | 15\$ | 0\$ |
| | - " " | 250 | | | 0 |
| | - KZT | | | 30\$ | 0\$ |
| | - USD, EUR | | | 15\$ | 0\$ |
| | - KGS | | | | 0 |
| | - " " | 250 | | | 0\$ |
| | - KZT | | | 15\$ | 0\$ |
| | - TJS | | | 30\$ | 0\$ |
| | - USD, EUR | | | | |
| 51 | - : « » | | 0,05% | | |
| | - 5 . | | | \$.250, | |
| | - 5 . | | | \$.550 | 0 |
| 52 | - 10 | 5000 | 0,05% | | 0 |
| 53 | - : | | | | 1000 |

| | | | | | | | |
|-------------|--------------------|----------|---------|-----|-------|------|-----------|
| | - | 16-00 . | 18-00 . | | 200 | - | 0 |
| | - | 16-00 | 18-00 . | | 2000 | \$30 | 500 / 0\$ |
| 54 | <u>/OnlineBank</u> | | | | | | |
| | - | 17-00 . | 18-00 . | | 200 | | 0 |
| | - | 17-00 . | 18-00 . | | 2000 | \$30 | 500 / 0\$ |
| III. | | | | | | | |
| 55 | | : | | | | | |
| 56 | , | | () | | 5000 | | 300 |
| 57 | ' | () | | | 7000 | | 500 |
| 58 | , | | () | | 10000 | | 1000 |
| 59 |) | | | (| 10000 | | 1000 |
| 60 | | | () | | 5000 | | 0 |
| 61 | | | : | | | | |
| 62 |) | | | (| 3000 | | 300 |
| 63 | ' | | () | | 4000 | | 300 |
| 64 |) | | | (| 5000 | | 800 |
| 65 | (|) | ' | | 1000 | | 0 |
| 66 | | | () | () | 200 | | 0 |
| 67 | | | () | () | 500 | | 0 |
| 68 |) | | | (| 1000 | | 0 |
| 69 | | () | | | 1500 | | 0 |
| 70 |) | | | (| 5000 | | 0 |
| 71 | | | () | | 2000 | | 0 |
| 72 | | | () | | 4000 | | 0 |
| 73 | ' | , 10 000 | () | () | 1500 | | 0 |
| 74 | | | () | ' | 2000 | | 0 |
| IV. | | | | | | | |

| | | | | | | | | | |
|----|----|-----------|-----------|-----------|-------------------------------------|----|------------------------------|------------|-------------------------|
| 75 | | | | 1 000 001 | 1 000 000 5 000 000 5 000 001 | : | 0,4%, .250 0,35% 0,30% | 1,4% | 0,05% 0,05% 0,05% |
| 76 | | (| | | | : | | 0,10% | 0% |
| 77 | | | | | | | | | |
| 78 | | | | | | | 0,25%, .250 | 0,3%, .750 | 0% |
| 79 | | | | | | | 0,2%, .200 | | 0% |
| 80 | | , | * | | | | 0,2%, .500 , .5000 . | | 0 |
| | * | | | | | | | | |
| 81 | (| .. | , | , | , | . | . | | |
| | - | | | | | : | 0,5%, .150 | | 0,15% |
| | - | | | | | : | 0,3%, .150 | | 0,15% |
| 82 | | (|) | | | | 3%, .50 | | 0% |
| 83 | , | | | | | | | 10% | 0% |
| 84 | | | | | | | 0,5%, .700 | | 0,10% |
| 85 | | (|) | : | | | | | |
| | - | 25 | | | | | 630 | | 0 |
| | - | 50 | | | | | 1000 | | 0 |
| 86 | / | | (|) | | | | | |
| | - | | | | | | 0,20%, .1500 | 1 | 0,04% .0 |
| | - | - | | | | | 0,25%, .1500 | 1 | 0,04% .0 |
| 87 |): | | | | | (| | | |
| | - | | : | | | | | | |
| | | 250 000 | . | (|) | | 15000 | | 1000 |
| | | 250 000 | 1 000 000 | . | (|): | 30000 | | 5000 |
| | | 1 000 000 | 4 000 000 | .. | (|): | 40000 | | 5000 |
| | | 4 000 000 | . | (|): | | 50000 | | 5000 |
| | | | : | | | | 50000 | | 5000 |

| | | | | | | |
|------------|----------------------|---|------|----------------|---------|--------------|
| | - | | (| 0,05%, .7000 , | | 0,05% . 2000 |
| |) | / | | .50000 | | 10 000 |
| | - 1 | | (): | 50000 | | 0 - |
| | - 1 | | | 290 - | | 2000 - |
| 88 | (| | | 6950 | 2000 | 0 |
| V. | | | | | | |
| 89 | : | | : | | | |
| | - | | | 0,17% | 0,17% | 0% |
| | - | | | .750 | .750 | 0% |
| | - | | | 0,15% | 0,15% | 0% |
| | - | | | .750 | .750 | 0% |
| | - | | | 0,1% | 0,1% | 0% |
| | - | | | .750 | .750 | 0% |
| | : | | , | | | |
| | - | | | 0,2% | 0,2% | 0% |
| | - | | | 0,15% | 0,15% | 0% |
| | - | | | 0,1% | 0,1% | 0% |
| 90 | | | | | 0 | |
| 91 | 30 000\$ | | | 0,2%, | .20 000 | 0% |
| VI. | | | | | | |
| 92 | "OnlineBank": | | | | 0 | |
| 93 | "OnlineBank" (| |) | | 750 | 0 |
| 94 | - "OnlineBank" (| |) | | 3500 | 0 |
| 95 | - Olninebank | | () | | 3500 | 0 |
| 96 | - (| |) | 1580 (|) | 0 |
| 97 | " | " | ": | " (|) | 15000 |

| | | | | | | |
|-------------|-------|----|----------|-------------|-----------|-------------|
| 98 | | | | 1580 (|) | 0 |
| 99 | " | " | " (|) | 7000 | |
| 100 | " | " | " (|) | 7000 | |
| 101 |) | " | " | (| 7000 | |
| 102 | (.) | | | | 15000 | |
| 103 | () | " | " | | 7000 | |
| 104 | | | | | | |
| 105 | | | (|) | 3160 | 0 |
| 106 | / | | (|) | 4 740 | 0 |
| 107 | (|) | | | 4740 | 0 |
| 108 | | | (|) | 3160 | 0 |
| 109 | | | (|) | 4740 | 0 |
| 110 | | | (|) | 4740 | 0 |
| VII. | | | | | | |
| 111 | | | (|) - | | |
| | | | | | 1 - 200 | 1 - 100 |
| | | | | | 1 - 220 | 1 - 100 |
| | | | | | 1 - 240 | 1 - 100 |
| | | | | | 1 - 300 | 1 - 100 |
| | | | | | 1 - 340 | 1 - 100 |
| | | | | | 1 - 380 | 1 - 100 |
| | | | | | 1 - 480 | 1 - 100 |
| | | | | | 1 - 540 | 1 - 100 |
| | | | | | 1 - 580 | 1 - 100 |
| | : | | 6 | 20%; | 12 | 10%; |
| 112 | (|) | | | 11580 | 5000 |
| 113 |) | , | (|) | 11580 | 5000 |
| 114 | (|) | | | | + 10% |
| 115 | (|): | | | | |
| - | | | | | 0 | |
| - | | | | | 490 | 0 |
| 116 | | | | | 0 | |
| 117 | (|) | | | 2950 | 0 |

| | | | | | |
|--------------|-----------|--|-------------------------|--|----------------------------|
| 118 | / (): | | | | |
| - 1 | | | 290 | | 0 - |
| - 1 | | | 6950 | | 2000 - |
| VIII. | | | | | |
| 119 | - : | | | | |
| - | | | 0,2%, .13000 , .130000 | | 0,2% .9000 100 000 |
| 120 | | | 0 | | |
| 121 | : | | | | |
| - | | | 0,1%, .15600 , .91000 | | 0,1%, .9000 .. .20000 . |
| - | () | | 6500 | | 3160 |
| - | | | 3250 | | 0 |
| 122 | | | | | |
| - | | | 13000 | | 5000 |
| - | | | 0 | | |
| 123 | | | 0,15%, .15600 , .130000 | | 0,1% .7500 . .20000 . |
| 124 | () | | 6500 | | 1500 |
| 125 | | | 5200 | | 0 |
| 126 | : | | | | |
| - | | | 0,15%, .13000 , .65000 | | 0,1% .13000 , .31 000 |
| - | | | 6500 | | 0 |
| 127 | / (,) : | | 5850 | | 0 |
| 128 | / () | | | | |
| 129 | | | | | |

| | | | | |
|-----|--------|--------------------------|--------------------------------------|-----------------|
| 130 | | 0,25%, .3900 , | USD, EUR - 0,30%, .\$40, . \$500; | 0,15%, . 600 ., |
| | | .39000 | RUB - 0,25%, . \$15, .\$300 | . 1000 ./ |
| 131 | - (), | 15600 | | USD, EUR 0,2% |
| | | | | .\$20 .250, |
| 132 | : | 0,2%, .15600 , .156000 | | RUB - 0,15%, |
| 133 | | 0 | | .\$10, |
| 134 | | 5200 | | .\$100 |
| 135 | (| 13000 | | 0 |
| |) | | | 0,1% .7 500 ., |
| 136 | | 0,15%, .15 600 , .130000 | | .35 000 . |
| 137 | () | 6500 | | 0 |
| | | | | 0,1%, .7 500 |
| 138 | | 0,25%, .3900 , | USD, EUR - 0,30%, .\$40, . \$500; | , .20 |
| | | .39000 | RUB - 0,25%, . \$15, .\$300 | 000 |
| 139 | | 13000 | | 1500 |
| 140 | | | | 0,15%, . 600 ., |
| 141 | , | | | . 1000 ./ |
| 142 | | 15 600 | | USD, EUR 0,2% |
| 143 | / () | | | .\$20 .250, |
| 144 | , : | 3250 | | RUB - 0,15%, |
| | | | | .\$10, |
| | | | | .\$100 |
| 145 | * | 0,15%, .3900 , .32500 | | 5000 |
| | | | | 0 |
| | | | | 0 |
| | | | | 0,1%, .0 , |
| | | | | .15000 |

| | | | | | | |
|-----|---|--|-----|--------------------------|---|--|
| | - | | | 0,25%, .3900 , .39000 | USD, EUR- 0,30%, .\$40, .500; RUB-0,25%, .15, .\$300 | 0,15%, .600 ., .1000 ./ USD, EUR 0,2% .\$20 .250, RUB - 0,15%, .\$10, .\$100 |
| 159 | : | | | | | |
| | , | | , | 0,1%, .11700 , .78000 | | 0,1%, .4 400 , .20 000 |
| | - | | , | 6500 | | 4000 |
| | - | | , | 3250 | | 0 |
| 160 | | | | | | |
| 161 | | | | 15600 | | 0 |
| 162 | : | | : | 3250 | | 0 |
| | * | | | | | |
| | - | | : | | | |
| 163 | : | | : | | | |
| | - | | | 0,2%, .100, .\$1000 | | 0,2% .50\$.500\$ |
| 164 | | | | \$0 | | |
| 165 | : | | | | | |
| | - | | () | 0,1%, .120, .\$700 | | 0,1% .60\$.150\$ |
| | - | | | \$50 | | 25\$ |
| | - | | | \$25 | | 0\$ |
| 166 | | | | 0,15%, .120, .\$1000 | | 0,1% .60\$ 150\$ |
| 167 | | | () | \$50 | | 10\$ |
| 168 | : | | | | | |
| | - | | | 0,15%, .100, .\$500 | | 0,15% .50\$.250\$ |
| | - | | | \$50 | | 0\$ |

| | | | | |
|-----|---|-------|--|--|
| 169 | - | : | \$100 | 40\$ |
| 170 | - | | \$0 | |
| 171 | | | USD, EUR - 0,30%, \$.40, \$.500; RUB - 0,25%, \$.15, \$.300 | 0,15%, .600 ., .1000 ./ USD, EUR 0,2% \$.20 .250, RUB - 0,15%, \$.10, \$.100 |
| 172 | | | \$120 | 0\$ |
| 173 | | | \$40 | 0\$ |
| 174 | | , | \$45 | 0\$ |
| 175 | / | () | | |
| 176 | | - () | 0,2%, \$.120, \$.1200 | 0,1% .60\$.250\$ |
| 177 | | | \$0 | |
| 178 |) | (| \$100 | 25\$ |
| 179 | | | 0,15%, \$.120, \$.1000 | 0,1% .60\$.150\$ |
| 180 | | () | \$50 | 10\$ |
| 181 | | | \$100 | 40\$ |
| 182 | | | 0,25%, .3900 , .39000 | 0,15%, .600 ., .1000 ./ USD, EUR 0,2% \$.20 .250, RUB - 0,15%, \$.10, \$.100 |
| 183 | | | \$40 | 0\$ |
| 184 | | , | \$25 | 0\$ |
| 185 | / | () | | |
| 186 | | | | |
| 187 | | , | | |

| | | | | | | | | |
|-----|---|------|---|---|--------|--|--|----------------------|
| 188 | | | | | \$120 | | 0\$ | |
| | * | | | | | | | |
| | | , | | | | | | |
| 189 | | | | | 0,15%, | \$.30, | \$.250 | 0,1% .0\$.110\$ |
| 190 | | | (|) | 0,15%, | \$.30, | \$.250 | 0,1% .0\$.110\$ |
| 191 | | | | | \$25 | | 0\$ | |
| 192 | | : | | | \$30 | | 0\$ | |
| | - | | | | \$50 | | 0\$ | |
| | - | (| |) | | | 0,15%, .600 ., .1000 ./ | |
| 193 | | | | | | USD, EUR - 0,30%, \$.40, \$.500; RUB - 0,25%, \$.15, \$.300 | USD, EUR 0,2% \$.20 .250, RUB - 0,15%, \$.10, \$.100 | |
| 194 | | | , | : | \$25 | | 0\$ | |
| 195 | | | | | \$40 | | 0\$ | |
| | - | | | | | | | |
| 196 | | / | (|) | 0,2%, | \$.60, | \$.400 | |
| | - | 100% | | | 0,2%, | \$.60, | \$.400 | 0,1% .30\$.200\$ |
| | - | 100% | | | 0,2%, | \$.70, | \$.700 | 0,1% .30\$.200\$ |
| 197 | | | | | 0,2%, | \$.120, | \$.1200 | 0,1% .30\$.200\$ |
| 198 | |) | (| | \$60 | | 30\$ | |
| 199 | | | : | | \$100 | | 50\$ | |
| | - | | | | \$0 | | | |
| 200 | | | | | \$0 | | | |
| 201 | | | : | | | | | |
| | - | , | | | 0,15%, | \$.120, | \$.500 | 0,1% .60\$.150\$ |

| | | | | | |
|------------|---|-----------------------------|--------------------------|--|--|
| | | | 0,25%, .3900 , .39000 | USD, EUR - 0,30%, .\$40, . \$500; RUB - 0,25%, . \$15, .\$300 | 0,15%, . 600 ., . 1000 ./ USD, EUR 0,2% .\$20 .250, RUB - 0,15%, .\$10, .\$100 |
| 202 | : | | | | |
| | , | , | | 0,1%, . \$90, . \$600 | 0,1% .35\$.150\$ |
| | - | , | | \$50 | 25\$ |
| | - | , | | \$25 | 0\$ |
| 203 | | | | \$120 | 0\$ |
| 204 | | , | : | \$25 | 0\$ |
| 205 | | | | | |
| | * | | | | |
| IX. | | | | | |
| | : | | | 1% | 0,5% |
| 206 | | | | \$5 | 3\$ |
| 207 | : | | | | |
| | | | | .1000 , .2% + * | |
| 208 | | , | | | |
| | - | Deutsche Bank Trust Company | | \$30 | |
| | - | Commerzbank AG | | € 200 | |
| | | | | .2000 , .2% + * | |
| 209 | | , | | | |
| | - | Deutsche Thrust Company | | \$100 | |
| | - | Commerzbank AG | | € 350 | |
| 210 | | , | | | |

| | | | | | | | | |
|-----------|---|----|-----|---|---|-----|--------|-------|
| 211 | | | | | | | \$100+ | - |
| X. | | | | | | | | |
| 212 | | | | | | 0 | | |
| 213 | | | | | | 200 | | |
| 214 | | | | | | | 0 | |
| 215 | | | | | | | | |
| | - | 1 | . | ; | | | 1.5% | . 200 |
| | - | 1 | 30 | . | | | 1% | . 200 |
| | - | 30 | 70 | . | | | 0.8% | . 200 |
| | - | 70 | 100 | . | | | 0.6% | . 200 |
| | - | | 100 | . | | | 0.5% | . 200 |
| | | | | | | | 200 | |
| 216 | | | | | | | | |
| 217 | | 1 | . | , | | | | |
| | - | 1 | | | | | 0,08% | . 200 |
| | - | 1 | 3 | . | | | 0,09% | . 200 |
| | - | | 3 | . | | | 0,1% | . 200 |
| | | | | | | | 200 | |
| 218 | | 1 | 20 | . | , | | | |
| | - | 1 | | | | | 0,05% | . 200 |
| | - | 1 | 3 | . | | | 0,06% | . 200 |
| | - | | 3 | . | | | 0,07% | . 200 |
| | | | | | | | 200 | |
| 219 | | 20 | 50 | . | , | | | |
| | - | 1 | | | | | 0,03% | . 200 |
| | - | 1 | 3 | . | | | 0,04% | . 200 |
| | - | | 3 | . | | | 0,05% | . 200 |
| | | | | | | | 200 | |
| 220 | | 50 | 70 | . | , | | | |
| | - | 1 | | | | | 0,01% | . 200 |
| | - | 1 | 3 | . | | | 0,015% | . 200 |
| | - | | 3 | . | | | 0,04% | . 200 |

| | | | | |
|-------------|--------|-------|----------------------|-------|
| 221 | 70 . , | | 200 | |
| - 1 | : | | | |
| - 1 3 . | | | 0,005% | . 200 |
| - 3 . | | | 0,01% | . 200 |
| | | | 0,035% | . 200 |
| 222 | | | 500 1 | 200 |
| 223 | | | 2 000 | |
| 224 | () | - | | 200 |
| 225 | 30 () | | | 1000 |
| XI. | | () | | |
| XII. | | | | |
| 226 | : | | | |
| 227 | | | | |
| 228 | 100%- | « » , | | |
| 229 | 100%- | « » | | |
| 230 | | | 0,2%, .7900 , .79000 | |
| 231 | | | (. .) | |
| 232 | () | | 7900 . | |
| 233 | , | | 7 900 , .155000 | |
| 234 | , | | 6500 | |
| 235 | , | | 6500 | |
| | : | | | |

| | | | | | | | | | | |
|-------------|----|-----------|----|---|------|-----------|---|------|-------|---|
| | - | | | | 0,1% | .500 | , | 0,1% | .500 | , |
| 255 | | (| | | | | | | | |
| 256 |): | | | | | | | | 0 | |
| 257 | | | | | | | | | 4700 | |
| 258 | | Loco-SWAP | | | | | | | | |
| 259 | | FORWARD | | | | | | | | |
| 260 | | | | | | | | | 4700 | , |
| 261 | | (|) | | | | | | . | |
| 262 | | (|): | | | | | | | |
| 263 | | | | | | | | | | |
| 264 | | | | | | | | | | |
| 265 | | | | (|) | | | | | |
| 266 | | | | | | | | | | |
| XIV. | | | | | | (|) | | | |
| XV. | | | | | | | | | | |
| 267 | | (|) | | | | | | 12500 | 0 |
| 268 | | | | (|) | | | | 4500 | |
| 269 | | (|) | | - | 1000-9500 | , | | - | |
| 270 | (|) | , | | | | | | 7900 | |
| 271 | | | | (|): | | | | | |
| - | . | , | | | | | | | 9050 | |
| - | | | | | | 9050 | + | . | | |
| 272 | | , | | | | | | | | |
| | (| , |) | (|)(|): | | | | |
| | | - | 1 | | | | | | 3160 | |
| | | - | 1 | 2 | | | | | 7500 | |
| | | - | 2 | | | 10000 | - | , | | |

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|-----|------------|-------|--|
| 273 | (10) () | 12500 | |
| 274 | - | | |
| | - | 500 | |
| | | 1500 | |

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| - | / | | 2011 . | | *) |
|------------|-------|-----------------------------------|------------|-------|----|
| | | | | | |
| I. | | : | | | |
| 1 | | () | 0 | 0 | |
| 2 | | () | 0 | 0 | |
| 3 | | * | 300 , | 300 - | |
| 4 | * - | : ; , CheckingCard / () | | 1 500 | |
| 5 | | ' () | | 600 | |
| 6 | | - () | | 500 | |
| 7 | | | | 0 | |
| 8 | | () | 1 500 () | | |
| 9 | | () | | 0 | |
| 10 | - , 1 | 1 () | | 1 500 | |
| | | | | 0 | |
| II. | | | | 0 | |
| 11 | | | | | |
| 12 | " - " | " , | 0,3% , 100 | | 0% |

| | | | | |
|-------------|---|---|-------|-------------------------------|
| 13 | <p>∴ ,</p> <p>) , , , , , (</p> <p>- :</p> <p>- "</p> | <p>0,5% .150</p> <p>0,3% .150</p> <p>0,5%, .150</p> | | <p>0%</p> <p>0%</p> <p>0%</p> |
| 14 | ": | | | |
| 15 | : | | | |
| 16 | : | | | |
| 17 | : | | | |
| | - 1 | 0,70% | 1,20% | 0% |
| | - 1 | 0% | 0% | |
| | - 1 | 0,70% | 1,20% | 0% |
| | - 1 | 0% | 0% | |
| 18 | : | 0,70% | 1,20% | 0% |
| | () | 0,70% | 1,20% | 0% |
| | () | 0% | | |
| 19 | / , , | | | |
| 20 | * () , | 0 | | |
| | * :- ; - , | | | |
| 21 | : | 0,5% .50 | | |
| 22 | () | 3% .50 | 10% | |
| | - , | | 10% | |
| 23 | (): | | | |
| | - 50 | 15 | | |
| | - 50 | 10 | | |
| III. | | | | |
| 24 | : | | | |
| 25 | : | 0 | | |
| 26 | : | 250 | | |
| | - , | 0,15% .100 | .800 | |
| | - , , , | | | |

| | | | | | | | | |
|----|-------|----------|-------|---------|----|--------|----------|-------------|
| | - | - | | | | 250 | | |
| | - c | - | | | | 95 | 210 | 0 |
| 27 | | (|) | | | | 0 | |
| 28 | | | | | | 0 | | |
| 29 | | : | | | | | | |
| 30 | | | | | | | | |
| | 13-00 | . | : | | | | | |
| | - | 5- | . | | | 0,25%, | .500 ., | 0,1% .100 . |
| | | | | | | | 2000 . | |
| | - | 5- | . | | | 0,25%, | .500 ., | 0,1% .100 . |
| | | | | | | | 2000 . | |
| | 13-00 | . | : | | | | | |
| | - | | | | | 0,25%, | .500 ., | 0,1% .100 . |
| | | | | | | | 2000 . | |
| 31 | | | | | : | | | |
| | - | 5- | . | | | 0,2%, | .400 ., | 0,1% .100 . |
| | | | | | | | .1500 . | |
| | - | 5- | . | | | 0,2%, | .400 ., | 0,1% .100 . |
| | | | | | | | .1500 . | |
| | - | 5- | . | | | 0,2%, | .300 ., | 0,1% .100 . |
| | | | | | | | .1 000 . | |
| | - | 5- | . | | | 0,2%, | .300 ., | 0,1% .100 . |
| | | | | | | | .1 000 . | |
| | 17-00 | . |) | (16-00 | (| 2 000 | 30\$ | |
| 32 | | |): | | | | | |
| 33 | | | SWIFT | | | | 1 000 | |
| 34 | | | | (|): | | | |
| | - | | | | | | 2 500 | |
| | - | | : | | | | | |
| | - | USD, EUR | | | | | 6 500 | |
| | - | RUB | | | | | 3 700 | |
| | - | | | | | | 9 200 | |
| 35 | | / |) | (|) | 2000 | | |
| | - | 1 | | | | | 4 000 | |
| | - | 1 | | | | | 8 000 | |
| 36 | | | : | | | 500 | 500 | |

| | | | | |
|----|---|------------------|-------|------------------------|
| | (|) | 2 000 | 12 000 |
| | (| RUB) | | 25\$ (|
| 37 | | | 0 | 100\$) |
| 38 | : | : | | |
| 39 | (| - | | |
| | - | - | | |
| | - | USD | | 0,5% . \$100 . |
| | - | EUR | | \$600 |
| | - | RUB | | 0,3%, . \$50, . \$400 |
| | - | (USD, EUR, RUB) | | 0,25%, . \$15, . \$300 |
| | - | (| | 0,3%, . \$40, . \$500 |
| 40 | - | - SHA): | | |
| | - | USD, EUR | | 0,2%, . \$25, . \$300 |
| | - | (USD, EUR, RUB) | | 0,2%, . \$30, . \$400 |
| 41 | : | : | | |
| | " | " () | | |
| | - | KZT | 250 | 30\$ |
| | - | USD, EUR | | 15\$ |
| | - | RU | | |
| | - | " | | |
| | - | KZT | 250 | 30\$ |
| | - | USD, EUR | | 15\$ |
| | - | KGS | | |
| | - | " | | |
| | - | TJS | | 15\$ |
| | - | KZT | 250 | 30\$ |
| | - | USD, EUR | | 0,05% |
| 42 | | « | | , . \$250, . \$550. |

43 ()
Western Union

44)
Western Union ()

| | | |
|--------------------|--|--------|
| : | | |
| 10 000,00 | | 600 |
| 10 000,01-20 000 | | 900 |
| 20 000,01-30 000 | | 1 400 |
| 30 000,01-40 000 | | 1 900 |
| 40 000,01-50 000 | | 2 400 |
| 50 000,01-75 000 | | 2 900 |
| 75 000,01-100 000 | | 3 700 |
| 100 000,01-150 000 | | 5 445 |
| 150 000,01-200 000 | | 7 045 |
| 200 000,01-250 000 | | 9 045 |
| 250 000,01-300 000 | | 11 045 |
| 300 000,01-350 000 | | 13 045 |
| **: | | |
| 5 000,00 | | 1 300 |
| 5 000,01-10 000 | | 1 500 |
| 10 000,01-20 000 | | 2 200 |
| 20 000,01-30 000 | | 2 900 |
| 30 000,01-40 000 | | 3 400 |
| 40 000,01-50 000 | | 4 000 |
| 50 000,01-75 000 | | 4 500 |
| 75 000,01-100 000 | | 5 000 |
| 100 000,01-150 000 | | 7 645 |
| 150 000,01-175 000 | | 8 145 |
| 175 000,01-200 000 | | 9 145 |
| 200 000,01-250 000 | | 11 145 |
| 250 000,01-300 000 | | 12 145 |

350 000,00 ()
*) 300 000,00 ()
**), 60 000,00 ()
, 2.000,00

45 (): :

| | | |
|----|---|-----|
| 46 | - | 300 |
| | - | 500 |
| | - | 700 |

47 - , / :
 -
 - ,
 : 20
 : 20

48 Western Union

49 *

100
 100,01 - 200
 200,01 - 300
 300,01 - 400
 400,01 - 500
 500,01 - 750
 750,01 - 1 000
 1 000,01 - 1 500
 1 500,01 - 2 000
 2 000,01 - 2 500
 2 500,01 - 3 000
 3 000,01 - 3 500

**

50
 50,01 - 100
 100,01 - 200
 200,01 - 300
 300,01 - 400
 400,01 - 500
 500,01 - 750
 750,01 - 1 000
 1 000,01 - 1 500
 1 500,01 - 1 750
 1 750,01 - 2 000
 2 000,01 - 2 500
 2 500,01 - 3 000
 3 000,01 - 3 500
 3 500,01 - 4 000
 4 000,01 - 4 500
 4 500,01 - 5 000
 5 000,01 - 5 500
 5 500,01 - 6 000
 6 000,01 - 6 500
 6 500,01 - 7 000
 7 000,01 - 7 400

1 300
 200
 300
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 300 + 20
 20

6\$
 9\$
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 181\$
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 221\$
 241\$
 261\$
 281\$
 301\$

| | | | | | |
|----|-------------------------|-------------------|-------|-------|-------------|
| | 500,00 | 3,500.00 | 20.00 | | |
| 50 | (): | | | | |
| 51 | - | : | | | 3\$ |
| | - | | | | 5\$ |
| | - | | | | 7\$ |
| | - | | | | 13\$ |
| 52 | - | / : | | | 2\$ |
| | - | | | | 3\$ |
| | : | 20 ... | | | 3\$ |
| | : | 20 | | | 3\$ + 0,2\$ |
| 53 | | Western Union () | | 5 000 | 20 |
| 54 |) | | (| | |
| | 0 - 200 | | | | 6\$ |
| | 200.01 - 400.00 | | | | 12\$ |
| | 400.01 - 600.00 | | | | 18\$ |
| | 600.01 - 800.00 | | | | 24\$ |
| | 800.01 - 1000.00 | | | | 30\$ |
| | 1,000.01 - 1,250.00 | | | | 36\$ |
| | 1,250.01 - 1,500.00 | | | | 42\$ |
| | 1,500.01 - 1,750.00 | | | | 48\$ |
| | 1,750.01 - 2,000.00 | | | | 54\$ |
| | 2,000.01 - 2,250.00 | | | | 60\$ |
| | 2,250.01 - 2,500.00 | | | | 66\$ |
| 55 |) | | (| | |
| | 0 - 10,000.00 | | | 400 | |
| | 10,000.01 - 20,000.00 | | | 600 | |
| | 20,000.01 - 40,000.00 | | | 1 000 | |
| | 40,000.01 - 60,000.00 | | | 1 400 | |
| | 60,000.01 - 80,000.00 | | | 1 800 | |
| | 80,000.01 - 100,000.00 | | | 2 200 | |
| | 100,000.01 - 150,000.00 | | | 2 600 | |
| | 150,000.01 - 200,000.00 | | | 3 000 | |
| | 200,000.01 - 250,000.00 | | | 3 400 | |
| | 250,000.01 - 300,000.00 | | | 3 800 | |
| | 250,00 | 2,500.00 | 6,00 | | |

| | | | | | | | | |
|------------|------|--------|------------|---|---|-------|-------------|----|
| | | | | | | | | |
| | | | 300,000.00 | | | | | |
| | | 400.00 | 40,000.00 | | | | | |
| 56 | | | (): | | | | | |
| 57 | | | : | | | | | |
| | - | | | | | | 3\$ | |
| | - | | | | | | 5\$ | |
| | - | | | | | | 7\$ | |
| 58 | - | , | / | | | | 13\$ | |
| | - | | | | | | 2\$ | |
| | - | , | | | | | 3\$ | |
| | : | 20 | | | | | 3\$ | |
| | : | 20 | | | | | 3\$ + 0,2\$ | |
| | : | | | | | | | |
| | * - | | : | | | | | |
| | , | , | , | , | , | , | | |
| | , | . | | | | | | |
| | ** - | | : | | | | | |
| | . | | | | | | | |
| IV. | | | | | | | | |
| 54 | | (/) | : | | | | | |
| | - | | | | | 0.2% | 0.2% | 0% |
| | - | | | | | 0.15% | 0.15% | 0% |
| | - | | | | | 0.1% | 0.1% | 0% |
| 55 | | , | : | | | | | |
| | - |) | | | | | | |
| | - | | | | | 0% | | |
| | - | | | | | 0% | | |
| | - | | | | | 0% | | |
| V. | | | | | | | | |
| | : | | | | | | | |
| 56 | | | | | | | 0,5% | |
| | | | | | | | \$7 | €7 |
| 57 | (|) | , | | | | 600 | |

| | | | | | |
|------------|---|-----------------------------|--------------|-----------------|--------------|
| 58 | | | 2% | USD \$4, EUR-3 | |
| 59 | : | , | €; GBP - 2£; | | |
| | | | - 3€ | | |
| | | | 2 370 | | |
| 60 | | | 1% | \$10 | |
| 61 | : | | | | |
| 62 | | | 790 | | |
| | | | .1 000 | , | |
| | | | 2% | | |
| | | | + | | |
| 63 | - | Deutsche Bank Trust Company | | 30 USD | |
| | - | Commerzbank | | 200 EUR | |
| | | | | .2 000 | , |
| | | | | 2% | |
| | | | | + | |
| | | | | * | |
| 64 | - | Deutsche Bank Trust Company | | 100 USD | |
| | - | Commerzbank AG | | 350 EUR | |
| | | | | 100\$ + | - |
| 65 | | , | | | |
| VI. | | | | | |
| 66 | " | " | (|) - | |
| | | | 1 . 250 ; 1 | . 3 500 ; 3 | . 9 560 ; 6 |
| | | | | . 17 900 ; 12 | |
| | | | | . - 30 495 . | |
| | | | 1 . 300 ; 1 | . 4 350 ; 3 | . 11 300 ; 6 |
| | | | | . 21 200 ; | |
| | | | | 12 . - 35 550 . | |
| | | | 1 . 350 ; 1 | . 5 000 ; 3 | . 13 750 ; 6 |
| | | | | . 24 800 ; | |
| | | | | 12 . 46 000 . | |
| | | | 1 . 400 ; 1 | . 5 560 ; 3 | . 14 800 ; 6 |
| | | | | . 27 800 ; | |
| | | | | 12 . 52 200 . | |
| | | | 1 . 420 ; 1 | . 5 800 ; 3 | . 16 500 ; 6 |
| | | | | . 31 300 ; | |
| | | | | 12 . 57 600 . | |
| | | | 1 . 560 ; 1 | . 7 400 ; 3 | . 19 500 ; 6 |
| | | | | . 36 000 ; | |
| | | | | 12 . 68 000 . | |
| | | | 1 . 750 ; 1 | . 8 700 ; 3 | . 23 450 ; 6 |
| | | | | . - 44 300 ; | |
| | | | | 12 . 83 400 . | |
| | | | | | 37 920 |

| | | | | |
|-------------|------------|-------|---|-------|
| | | | 1 . 850 .; 1 . 8 550 .; 3 . 25 200 .; 6 . 47 800 .; | |
| | | | 12 . 90 400 . | |
| 67 | | () | | +15% |
| 68 | () | | 15 500 | |
| 69 | , | () | 15 500 | |
| 70 | () | - () | | + 20% |
| 71 |) | - () | 3 160 | |
| 72 | / (): | | | |
| - 1 | | | 300 | 8 700 |
| - 1 | | | 8 700 | |
| | , | () | | |
| " " | , | () | | |
| VII. | | | | |
| 73 | | - () | 200 0 | |
| 74 | | | - | |
| 75 | | () | 0 | |
| 76 | : | | | |
| - | 1 . ; | | 1.5% | . 200 |
| - | 1 30 . | | 1% | . 200 |
| - | 30 70 . | | 0.8% | . 200 |
| - | 70 100 . . | | 0.6% | . 200 |
| - | 100 . | | 0.5% | . 200 |
| « | (): | | 200 | |
| 77 | 1 . , | : | | |
| 78 | - 1 | | 0,08% | . 200 |
| - 1 3 . | | | 0,09% | . 200 |
| - 3 . | | | 0,1% | . 200 |
| | 1 20 . , | : | 200 | |
| 79 | - 1 | | 0,05% | . 200 |
| - 1 3 . | | | 0,06% | . 200 |

| | | | | |
|--------------|-----------|---|---------------------------|---------|
| | - 3 . | | 0,07% | . 200 |
| 80 | 20 50 . , | : | 200 | |
| | - 1 | | 0,03% | . 200 |
| | - 1 3 . | | 0,04% | . 200 |
| | - 3 . | | 0,05% | . 200 |
| 81 | 50 70 . , | : | 200 | |
| | - 1 | | 0,01% | . 200 |
| | - 1 3 . | | 0,015% | . 200 |
| | - 3 . | | 0,04% | . 200 |
| 82 | 70 . , | : | 200 | |
| | - 1 | | 0,005% | . 200 |
| | - 1 3 . | | 0,01% | . 200 |
| | - 3 . | | 0,035% | . 200 |
| | | | 200 | |
| VIII. | | | | |
| 83 | | | 500 1 | |
| 84 | | | 2 100 | |
| 85 | () | | 243,6 | |
| 86 | 30 () | | 1 218 | |
| IX. | | | | |
| 87 | : | | | |
| | - | | | |
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| | « » | | | |
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| 88 | | | 0,2%, .7 900 ., .79 000 . | (.) |
| 89 | | | 7 900 | |
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| 91 | , | | 6 320 | |

92
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X.

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XI.

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250 000 . ()
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11 060

. 20 000

- .50 000

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15 000 +

0,1%
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15 000
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| | | | | |
|-------------|------|----------------|----------------------|--------|
| | | | 50 000 | |
| | - | : | 0,05% . 7 000 , . 50 | |
| 107 | . | () | 000 | |
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| 110 | (): | | | |
| | - 1 | | | 15 000 |
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| 112 | - | | | 500 |
| | - | | | 2 500 |
| XII. | | | (Homebank) | |
| 113 | | | 0 | |
| 114 | | | 35 | |
| | | | 50 | |
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| 116 | - | (HomeBank) () | 840 | 200 |
| 117 | - | (HomeBank) () | 3 920 | 300 |
| 118 | | / . : | | |
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*)