

Bank at a glance

Overview

Providing personal services for corporate clients and individuals, Bank Vozrozhdenie is a truly community bank operating in Russia. With a history dating back to 1991, the Bank is one of the leading Russian financial institutions today and has been among the country's top 30 banks for 20 years in a row.

The Bank serves almost 63,400 corporate clients and around 1.7 million retail clients, offering a variety of services that include deposits, business financing, mortgage and consumer lending, bank cards and settlement operations. Its services are accessible both at offices and remotely, such as through mobile and internet banking.

Bank Vozrozhdenie's network consists of 147 branches and 828 ATMs in 21 Russian regions, primarily those in the European part of the country: Moscow Region and the Southern and North-Western areas of the country. The Bank is renowned for the loyalty of its clients, many of whom have been customers for more than 20 years.

Bank Vozrozhdenie's strategy is based on developing a profitable business that generates stable operating income. In the corporate segment the main clients are small and medium-sized enterprises (SMEs), while another rapidly expanding area is retail loans. Funding comes primarily from customer deposits. The Bank focuses on developing remote services for clients and adheres to a conservative risk-management policy.

The Bank is a public company, and its shares are traded on local stock exchanges. Its shareholders include over 9,500 individuals and legal entities. The main shareholder is Dmitry Orlov, Chairman of the Board of Directors.

Bank Vozrozhdenie publishes financial statements according to Russian Accounting Standards and International Financial Reporting Standards. Its external auditor is PricewaterhouseCoopers Audit.

Market positions:

- [5th by loans to SMEs](#)
- [8th by volume of mortgages issued](#)
- [13th by number of active bank cards](#)
- [17th by individual deposits](#)
- [21st by loans to corporate clients](#)
- [25th by volume of liquid assets](#)

Key financial indicators

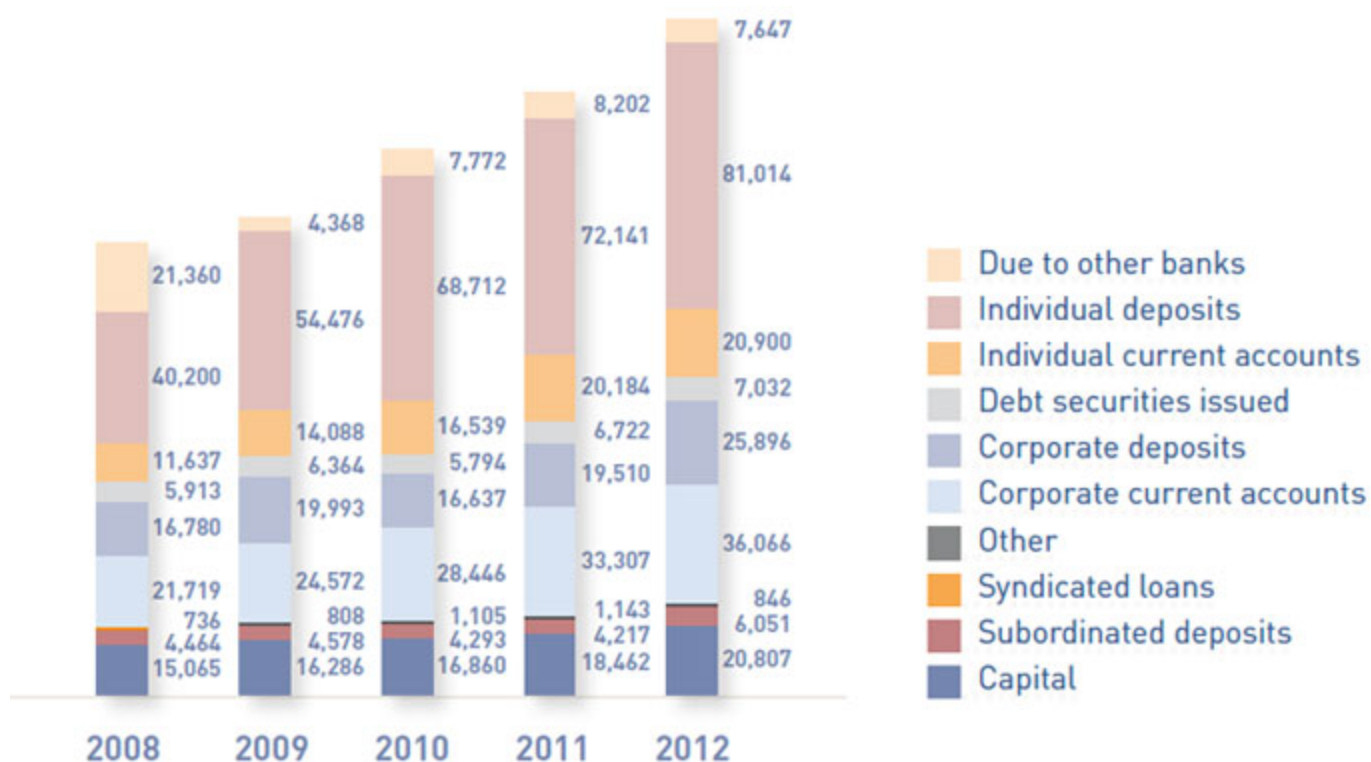
| | 2012 | 2011 | Change |
|--|-------|-------|--------|
| Assets, RUB billion | 209.1 | 183.9 | 13.7% |
| Loan portfolio (before provisions), RUB billion, | 156.4 | 137.3 | 13.8% |
| Client funds, RUB billion | 163.9 | 145.1 | 12.9% |
| Net income, RUB billion | 2.3 | 1.6 | 46.2% |
| Capital adequacy | 14.9% | 13.8% | 1.1 pp |
| ROE | 11.9% | 9.1% | 2.8 pp |
| Number of retail clients, '000 | 1,700 | 1,594 | 6.6% |
| Number of corporate clients, '000 | 63.4 | 62.6 | 1.3% |

Dynamics and breakdown of assets, RUB million

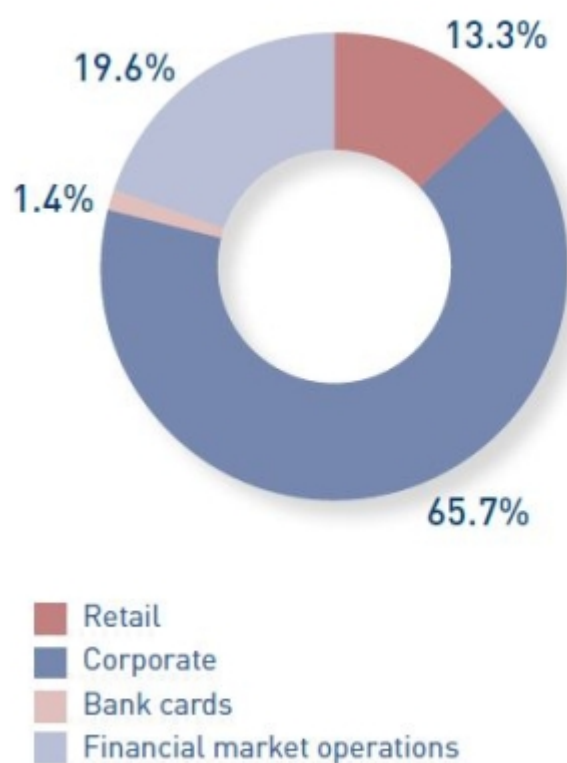


* Excluding provisions .

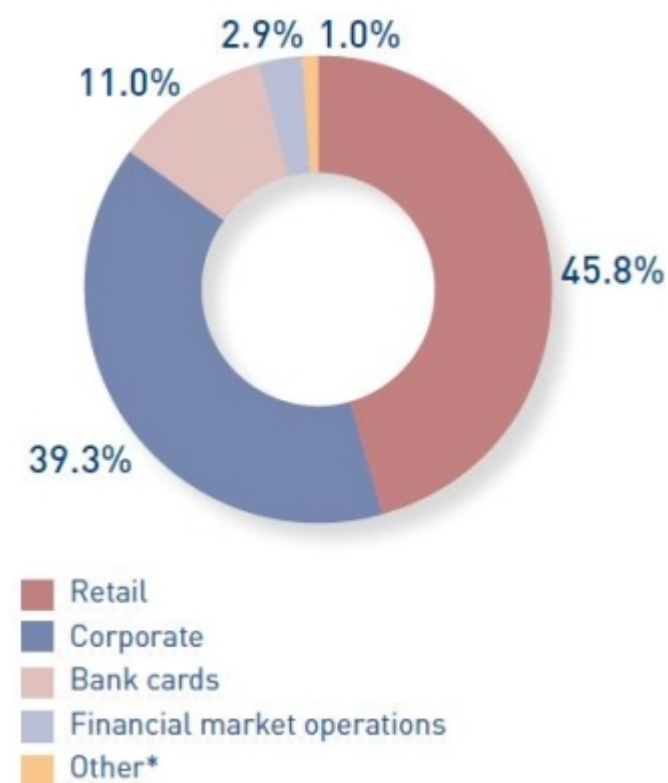
Dynamics and breakdown of liabilities and capital, RUB million



Breakdown of assets



Breakdown of liabilities



* Undistributed financial indicators.

Credit ratings

| Agency | Type | Rating | Outlook |
|--------|------|--------|---------|
|--------|------|--------|---------|

| | | | | |
|---------------------------|---|---------------------------------------|----------------|--------------------|
| Moody's Investors Service | Foreign Currency deposit rating Financial Strength rating | Local Currency deposit rating | Ba3/NPBa3/NPD- | StableStableStable |
| Standard & Poor's | Long-term counterparty credit rating National-scale rating | Short-term counterparty credit rating | BB-BruAA- | StableStableStable |
| Moody's Interfax | Long-term national-scale credit rating | | Aa3.ru | Stable |