

Consolidated Financial Statements

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Report Of The Independent Auditor on The Summary Consolidated Financial Statements

To the Shareholders and Board of Directors of Bank Vozrozhdenie:

The accompanying summary consolidated financial statements, which comprise the summary consolidated statement of financial position as at 31 December 2012, the summary consolidated statement of comprehensive income, the summary consolidated statement of changes in equity and the summary consolidated statement of cash flows for the year then ended are derived from the audited consolidated financial statements of Bank Vozrozhdenie and its subsidiaries (the “Group”) for the year ended 31 December 2012. We expressed an unmodified audit opinion on those consolidated financial statements in our report dated 25 March 2013.

The summary consolidated financial statements do not contain all the disclosures required by International Financial Reporting Standards (“IFRS”). Reading the summary financial statements, therefore, is not a substitute for reading the audited consolidated financial statements of the Group prepared in accordance with IFRS.

Management’s responsibility for the summary consolidated financial statements

Management of the Group is responsible for the preparation of a summary of the audited consolidated financial statements on the basis described in Note “Basis for preparation”.

Auditor’s responsibility

Our responsibility is to express an opinion on the summary consolidated financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810, “Engagements to Report on Summary Financial Statements”.

Opinion

In our opinion, the summary consolidated financial statements derived from the audited consolidated financial statements of the Group for the year ended 31 December 2012 are consistent, in all material respects, with those consolidated financial statements, on the basis described in Note “Basis for preparation”.

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