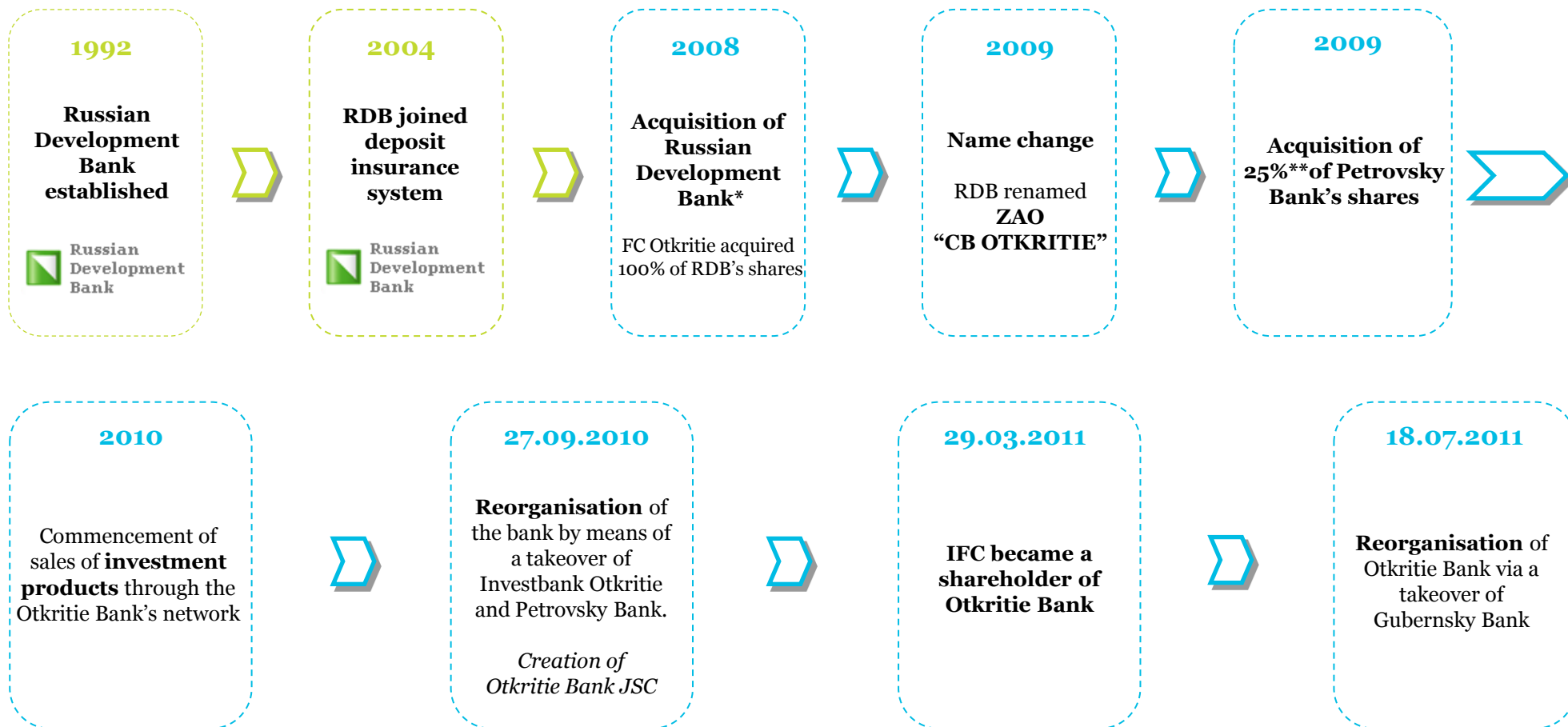


OTKRITIE BANK

bank presentation



01|12|2011
www.openbank.ru



* The deal was closed within the bounds of the bailout of Russian Development Bank with the assistance of the CBR and the Deposit Insurance Agency

** +25% of Petrovsky Bank's shares were bought from Nomos Bank in August 2010



FC Otkritie

- Otkritie Bank is a subsidiary of Otkrite Financial Corporation – one of the leading financial companies in Russia

Website: www.open.ru



Deposit Insurance Agency

- DIA became a shareholder of Otkritie Bank during the bailout of RDB
- Otkritie Bank is currently a member of the deposit insurance system

Website: www.asv.org.ru

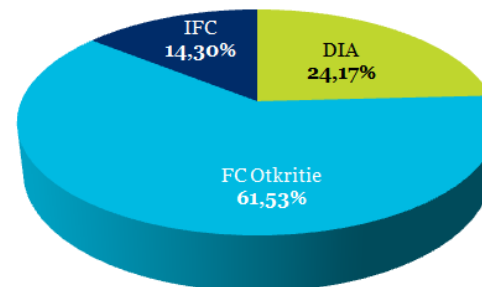


Interantional Finance Corporation

- International Finance Corporation (IFC) is an investment subsidiary of the World Bank. IFC became an Otkritie Bank shareholder on 29 March 2011, which is considered a factor affecting international investor confidence in Otkritie Bank.

Website: www.ifc.org

Shareholder structure of Otkritie Bank (as of 01.12.2011)



Minority share less than 1%

Board of Directors



❖ **M. Belyaev**



□ **V. Belyaev**



□ **D. Romaev**



□ **A. Kolankov**



□ **V. Kurashev**



□ **V. Zablotsky**



□ **A. Deryabin**



□ **G. Agaptsev**



□ **D. Vasilyev**

❖ Chairman of the Board of Directors / Executive Board

□ Member of the Board of Directors

▪ Member of the Executive Board

Executive Board



❖ **V. Zablotsky**



▪ **A. Predtechensky**



▪ **E. Dankevich**



▪ **A. Gonus**



▪ **V. Ilyushina**



▪ **O. Zibareva**



▪ **I. Eliseeva**



▪ **T. Konkina**



▪ **N. Milnikov**



▪ **V. Koryevkin**



▪ **A. Atamas**



▪ **D. Popkov**



Network of Otkritie Bank



Regional network of the bank:

- 219 branches
- 36 regions
- 53 cities

**Retail business**

- Wide range of financial services including loans and deposits, as well as investment and insurance products. Our goal is to offer our clients tailored products and services

**Commercial business**

- Servicing large and medium enterprises operating in the power, manufacturing, building and other sectors

**SME business**

- Servicing small and medium enterprises is one of the key business lines of Otkritie Bank. The wide variety of loan programmes offered to entrepreneurs includes express loans and large investment loans for a period up to 10 years

**Investment business**

- Provision of services on equity, debt and money markets




Main information
(as of 01.12.11), RUB bn/persons/branches
Balance sheet data according to RAS:

○ Assets	167.6
○ Liabilities	150.9
○ Equity	16.7

Operational indicators:

○ Number of people employed	~ 6,161
○ Number of branches	219
○ Number of cities	53
○ Number of regions	36

Ratings:

○ S&P	B-	
○ NRA	AA-	


Market place of Otkritie Bank
(as of 01.12.2011)
Rankings according to RAS*:
(Method: CBR Rating, bank's calculations)

- **№29** by assets
- **№26** by loans to individuals
- **№19** by deposits of individuals
- **№29** by loans of legal entities
- **№33** by deposits of legal entities

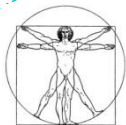
Ranking of CBR (01.10.11):

**Банковский
Мониторинг**

- **№21** by number of branches

Data from cbonds.ru (01.10.11):


- **№14** arranger of corporate exchange-traded bonds issues
- **№12** bonds underwriter on local markets



Universal Bank

- Development of commercial and investment banking services, supported by synergy with other Otkritie companies



Convenience

- Creation of a bank with a developed sales and service network that is efficient, convenient and takes into account all of the needs of the client

Strategy



Focus of retail and SME products

- Active development of retail and SME products in order to establish one of the largest retail* banks in Russia



Wide range of products and services

- Development of up-to-date competitive product lines that satisfy all of the needs of the client

* Retail loans+ SME loans