

INFORMATION FOR SHAREHOLDERS, INVESTORS AND CUSTOMERS

Governance Bodies of Vozrozhdeniye Bank

General Meeting of Shareholders

Supervisory Board

Managing Board

Chairman of the Managing Board (President)

Supervisory Board of the Vozrozhdeniye Bank

Yury M. Marinitchev

Chairman of the Supervisory Board (since 1994).
The Consumers' Co-operative Union of Moscow Region, Chairman of the Board.

Dmitry L. Orlov

Deputy Chairman of the Supervisory Board (since 1994),
Chairman of the Bank's Managing Board.

Boris E. Borin

Member of the Supervisory Board (since 2001),
General Director, Elektrostal Metallurgical Industries, Elektrostal

Alexander I. Goyev

Member of the Supervisory Board (since 2002),
General Director, Zverev Mechanic Industries, Krasnogorsk

Lyudmila A. Goncharova

Member of the Supervisory Board (since 1996),
Deputy Chairperson of the Managing Board,
Vozrozhdeniye Bank

Nikolay Y. Demin

Member of the Supervisory Board (since 2000),
General Director, Eksima Trade Company

Alexander V. Dolgoplov

Member of the Supervisory Board (since 1997),
Deputy Chairman of the Managing Board,
Vozrozhdeniye Bank

Nikolay S. Zatsepin

Member of the Supervisory Board (since 1994),
General Director, Mozhaisk Wholesale and Retail Trade Company

Valentina M. Kabanova

Member of the Supervisory Board (since 1994),
Volokolamsk Branch head Manager,
Vozrozhdeniya Bank

Zinaida G. Kulikova

Member of the Supervisory Board (since 2002),
Stupino Branch Head Manager,
Vozrozhdeniya Bank

Otari L. Margania

Member of the Supervisory Board (since 2003),
Advisor to the Chairman of the Supervisory Board,
Open Joint-Stock Company Promyshlennno-stroitelny Bank

Rustam M. Usmanov

Member of the Supervisory Board (since 2002),
General Director, Almazyvelirexport

Managing Board

Dmitry L. Orlov

Chairperson of the Bank's Managing Board, President

Lyudmila A. Goncharova

Deputy Chairperson of the Managing Board

Tatiana E. Gavrilkina

Deputy Chairperson of the Managing Board,
Head of the Financial Department

Alexander V. Dolgoplov

Deputy Chairperson of the Managing Board,

Mark M. Nakhmanovich

Deputy Chairperson of the Managing Board

Yuriy I. Novikov

Deputy Chairperson of the Managing Board

Nikolay D. Orlov

Deputy Chairperson of the Managing Board

Dmitriy A. Strashok

Deputy Chairperson of the Managing Board

Alexander A. Bolvinov

Head of the Personnel Department

Tamara I. Luzhina

Deputy Head of the Financial Department

Oleg V. Kharlamov

Head of the Administrative Department

Corporate Audit Committee

Viktor A. Afonin

Chairman of the Audit Committee, Deputy General Director of
AlmazYuvellirExport

Tamara N. Lapinskaya

Deputy Head of the Planning and Analysis Department, Bank
Vozrozhdeniye

Svetlana A. Markina

Chief Internal Ledger Accountant, Bookkeeping and Account Department,
Bank Vozrozhdeniye

Natalya A. Romanenko

Head of the Monitoring Section of the Corporate Development Department,
Bank Vozrozhdeniye

Branch and Office Directory Moscow

Central Branch.

Branch manager: Mikhail T. Goghia.

Main office: Luchnikov Per. 7/4, bldg. 1, Moscow, GSP-9, 101999. Tel.: (095) 929-18-82

Ilyinsky Branch.

Branch manager: Vakhtang Y. Djariani.

Main office: Leningradsky Prospekt, 7, Moscow, 125040. Tel.: (095) 725-61-37

Ostankinsky Branch.

Branch manager: Natalia V. Barkhotkina.

Main office: Obratsova Ul. 31, Bldg. 2, Moscow, 127018. Tel.: (095) 289-11-66

Ulyanovsky Branch.

Branch manager: Alexander V. Bolohvitin.

Main office: Vesolyaya Ul. 33, block 4, Moscow, 115541. Tel.: (095) 321-13-11

District offices: Sovetskaya Ul. 50, 142700, Vidnoye. Tel.: (095) 541-78-45;

Gorky Kolkhoz Building, 140714, Molokovo. Tel.: (095) 549-11-30

Cash office: 142715, Maloye Vidnoye. Tel.: 8-916-588-60-89

Moscow region

Bronnitsy Branch.

Branch manager: Zinaida N. Shepeleva.

Main office: Novo-Bronnitskaya Ul., 52, 140170, Bronnitsy. Tel.: (095) 950-84-85

Cash office: Komsomolskiy per., 53, bldg. 1, 140170, Bronnitsy. Tel.: (246) 6-89-39

Chekhov Branch.

Branch manager: Raisa P. Petrykina.

Main office: Chekhova Ul. 22, 142300, Chekhov,

Cash office: Vishnyoviy Blvd, 8, 142300, Chekhov. Tel.: (272) 3-53-46

Dmitrov Branch.

Branch manager: Vitaly M. Soloviov.

Main office: Sovetskaya Pl. 1, 41800, Dmitrov. Tel.: (095) 993-93-42

District offices:

Karla Marxa Ul. 17, 141900, Taldom. Tel.: (220) 2-00-31

Leningradskaya Ul. 27, 141980, Dubna.

Domodedovo Branch.

Branch manager: Tatiana A. Fomicheva.

Main office: Kashirskoye Shosse 54a, 142040, Domodedovo. Tel.: (095) 546-87-50

Egorievsk Branch.

Branch manager: Lyudmila V. Baykova.

Main office: Sovetskaya Ul. 106/5, 140300, Egorievsk. Tel.: (240) 4-33-92

Elektrostal Branch.

Branch manager: Natalia A. Gnedkova.

Main office: Pobedy Ul. 16, 144007, Elektrostal. Tel.: (257) 7-08-09

District offices:

Karla Marxa Ul. 1, 144006, Elektrostal. Tel.: (257) 5-49-46

Krasnaya Ul. 21, 144005, Elektrostal. Tel.: (257) 4-66-24

Istra Branch.

Branch manager: Vera A. Ulitina.

Main office: Lenina Ul. 81, 143500, Istra. Tel.: (095) 994-54-41

District office: Yubileynaya Ul. 19, 143500, Istra. Tel.: (231) 3-05-34

Kashira Branch.

Branch manager: Tatiana A. Murashkina.

Main office: Sovetskaya Ul. 12, 142900, Kashira. Tel.: (269) 3-19-84

Khimki Branch.

Branch manager: Natalya I. Shabunina.

Main office: Moskovskaya Ul. 22/1, 141400, Khimki. Tel.: (095) 573-03-64;

Cash office: Moskovskaya Ul. 22/1, 141400, Khimki. Tel.: (095) 572-21-30

Klin Branch.

Branch manager: Olga N. Kalenova.

Main office: Karla Marxa Ul. 8A, 141600, Klin. Tel.: (224) 5-80-49;

Kolomna Branch.

Branch manager: Igor P. Egorov.

Main office: Oktyabrskoy Revolyutsii Ul. 340, 140408, Kolomna. Tel.: (26) 12-55-23;

District office: Kirova prospekt 15, 140411, Kolomna. Tel.: (26) 14-36-51

Krasnogorsk Branch.

Branch manager: Irina L. Zlenko.

Main office: Lenina Ul. 386, 143400, Krasnogorsk. Tel.: (095) 563-46-50

District offices:

Rechnaya Ul. 8, 143400, Krasnogorsk. Tel.: (095) 564-11-84

143400, Krasnogorsk-5, Golyevo. Tel.: (095) 561-08-25

Cash offices:

Lenina Ul. 21a, 143400, Krasnogorsk. Tel.: (095) 563-88-32

143400, GIBDD, Krasnogorsk, Raytsentr-3. Tel.: (095) 564-76-88;

Rechnaya Ul. 8, 143400, Krasnogorsk. Tel.: (095) 561-80-55

Kurovskoye Branch.

Branch manager: Marina S. Okuneva.

Main office: Sorok Let Oktabria Ul. 52, 142640, Kurovskoye, Orekhovo-Zuievsky

District. Tel.: (24) 11-62-12

District office:

Tsentralny boulevard 3, 142600, Orekhovo-Zuievo. Tel.: (24) 16-10-76

Lotoshino Branch.

Branch manager: Alexandra P. Vasyukova.

Main office: Pochtovaya Ul. 2, 143800, Lotoshino. Tel.: (228) 1-01-64

Lukhovitsy Branch.

Branch manager: Viktor V. Goncharov.

Main office: Gorkogo Ul. 4, 140500, Lukhovitsy. Tel.: (263) 2-49-03

Lyubertsy Branch.

Branch manager: Lyudmila V. Edykova.

Main office: Krasnoarmeyskaya Ul. 3, 140005, Lyubertsy. Tel.: (095) 559-94-72

District office: Dmitriya Donskogo Pl. 6, 140091, Dzerzhinsky.

Tel.: (095) 551-50-65

Mikhnevo Branch.

Branch manager: Galina V. Sapronova.

Main office: Gorkogo Ul. 1, 142840, Mikhnevo, Stupinsky district.

Tel.: (264) 6-64-49

Mozhaisk Branch.

Branch manager: Evdokia I. Kovbasenko.

Main office: Krasnykh Partizan Ul. 4, 143200, Mozhaisk. Tel.: (238) 4-41-44

District office: Mira Ul. 93, 143200, Mozhaisk. Tel.: (238) 2-18-06

Naro-Fominsk Branch.

Branch manager: Nadezhda V. Morozova.

Main office: Marshala Zhukova Ul. 9, 143300, Naro-Fominsk. Tel.: (095) 592-18-09;

District offices, Aprelevskaya Ul. 65, 143360, Aprelevka. Tel.: (095) 436-51-22

Noginsk Branch.

Branch manager: Natalia Y. Makarova.

Main office: Rogozhskaya Ul. 81, 142400, Noginsk. Tel.: (095) 524-52-58

District office: B. Zhелеznodorozhny Prospekt 6, 142500, Pavlovsky Posad.

Tel.: (243) 2-31-33

Odintsovo Branch.

Branch manager: Rimma N. Pankova.

Main office: Marshala Zhukova Ul. 16, 143000, Odintsovo. Tel.: (095) 593-56-29

District office: Svobody Ul. 1, 143000, Odintsovo. Tel.: (095) 590-75-00

Podolsk Branch.

Branch manager: Valentina A. Rylkova.

Main office: Kirova Ul. 11, 142100, Podolsk. Tel.: (095) 333-84-01

Cash offices:

Kirova Ul. 11, 142100, Podolsk. Tel.: (27) 57-45-69

Pravdy Ul. 28, 142115, Podolsk. Tel.: (27) 68-15-95

Pushkino Branch.

Branch manager: Tatiana V. Miklyaeva.

Main office: Moskovsky Pr. 11, 141200, Pushkino. Tel.: (095) 993-58-59

District offices:

Sadovaya Ul. 17, Pravdinskiy. Tel.: (253) 1-55-60;

Pervomayskaya Ul. 32, 141250, Ivanteevka. Tel.: (253) 6-24-40

Puschino Branch.

Branch manager: Olga P. Beletskaya.

Main office: Mikrorayon G, 142290, Puschino. Tel.: (27) 33-05-90;

Cash office: Mikrorayon G, block 20, 142290, Puschino. Tel.: (27) 79-05-04

Ramenskoye Branch.

Branch manager: Tatiana A. Kostikova.

Main office: Krasnoarmeyskaya Ul. 3, 140100, Ramenskoye. Tel.: (095) 556-69-94

Ruza Branch.

Branch manager: Irina G. Potapova.

Main office: Sotsialisticheskaya Ul. 27,143100, Ruza. Tel.: (095) 598–17–09;

Cash office: Sotsialisticheskaya Ul. 27,143100, Ruza. Tel.: (095) 598–17–09

Sergiev Posad Branch.

Branch manager: Tamara D. Teslya.

Main office: Krasnoy Armii Pr. 52,141300, Sergiev Posad. Tel.: (095) 921–01–58

Cash office: Novo-Uglichskoye Shosse, 51, 143100, Sergiev Posad. Tel.: (254) 7–05–32

Serpukhov Branch.

Branch manager: Marina A. Grosh.

Main office: Gorkogo Ul. 36, 142203, Serpukhov. Tel.: (27) 75–00–85

Shatura Branch.

Branch manager: Yekaterina N. Tarasova.

Main office: Sportivnaya Ul. 6, 140700, Shatura. Tel.: (245) 2–17–09

District office: Kosyakova Ul. 14, 140730, Roshal. Tel.: (245) 5–24–06

Shcholkovo Branch.

Branch manager: Sergey N. Nikolaev.

Main office: Lenina Pl. 5, 141100, Shcholkovo. Tel.: (095) 526–93–41

Solnetchnogorsk Branch.

Branch manager: Nina P. Aksionova.

Main office: Baranova Ul. 1, 141500, Solnetchnogorsk. Tel.: (095) 994–07–56

Stupino Branch.

Branch manager: Zinaida G. Kulikova.

Main office: Andropova Ul. 56/30a,142800, Stupino. Tel.: (264) 7–59–70

District offices:

Promyshlennaya Ul. 1, 142850, Malino, Stupinsky District. Tel.: (264) 5–52–23

Pobedy Pr. 26, 142800, Stupino. Tel.: (264) 4–24–75

Cash office: Andropova Ul. 21, 142800, Stupino. Tel.: (264) 7–14–53

Volokolamsk Branch.

Branch manager: Valentina M. Kabanova.

Main office: Oktyabrskaya Pl. 10, 143600, Volokolamsk. Tel.: (236) 2–24–72

District office: 1st Sovyetskaya Ul. 36, 143700, Shakhovskaya. Tel.: (237) 3–34–41

Cash office: Nerodnaya Ul. 6, 143611, Volokolamsky District, Sychevo. Tel.: (236) 2–21–45

Voskresensk Branch.

Branch manager: Tamara P. Matvienko.

Main office: Pobedy Ul. 34, 140200, Voskresensk. Tel.: (244) 2–70–09

District offices: Kolomenskaya Ul. 14, 140200, Voskresensk–3. Tel.: (244) 3–32–25

Rossiyskaya Ul. 1, 140250, Belozersky. Tel.: (244) 5–12–64

Cash office: Voskresensk–Lada., Novlyansky Kvart., 140200, Voskresensk.

Tel.: (244) 1–25–37

Zaraysk Branch.

Branch manager: Galina N. Shmatkova.

Main office: Uritskogo Pl. 1, 140600, Zaraysk. Tel.: (266) 2–58–32

District office: Yubileyny mikrorayon, Block 4, 142970, Serebryaniye Prudy.

Tel.: (267) 2–13–33

Zvenigorod Branch.

Branch manager: Tamara N. Starostina.

Main office: Pochtovaya Ul. 10, 143180, Zvenigorod. Tel.: (095) 992–54–67

Other regions

Barnaul Branch.

Branch manager: Tatiana V. Malakhova.

Main office: Avtotransportnaya Ul. 43a, 656064, Barnaul,. Tel.: (3852) 46–22–91

Kalinigrad Branch.

Branch manager: Tamara N. Konoplina.

Main office: Sovetskiy Pr. 12, 236000, Kaliningrad. Tel.: (0112) 27–93–06

Khabarovsk Branch.

Branch manager: Gleb E. Klimenko.

Main office: Dikopolitseva Ul. 10, 680013, Khabarovsk. Tel.: (4212) 42–82–52

Cash office: Dzerzhinskogo Ul. 43, 680000, Khabarovsk. Tel.: (4212) 74–78–33

Krasnodar Branch.

Branch manager: Irina G. Tchudinova.

Main office: Severnaya Ul. 324, 350000, Krasnodar. Tel.: (8612) 64–33–70

Magadan Branch.

Branch manager: Alexandra A. Usacheva.

Main office: Portovaya Ul. 3, 685024, Magadan. Tel.: (41322) 2–28–11

Makhachkala Branch.

Branch manager: Natalia B. Pavlova.

Main office: Pushkina Ul. 4, 367012, Makhachkala, Dagestan. Tel.: (8722) 67–84–59

Murmansk Branch.

Branch manager: Valeriy F. Lysenkov.

Main office: Kolskiy Pr. 110a, 183008, Murmansk. Tel.: (8152) 56–56–24

District office: Polyarniye Zori, 47, 183025, Murmansk, Russia. Tel.: (8152) 23–24–59

Nizhny Novgorod Branch.

Branch manager: Natalia V. Morozova.

Main office: Belinskogo Ul. 106A, 603006, Nizhny Novgorod. Tel.: (8312) 78–76–62

District office: Efremova Ul. 1, 603003, Nizhny Novgorod. Tel.: (8312) 23–33–80

Novorossisk Branch.

Branch manager: Nikolay V. Lebedev.

Main office: Kunikova Ul. 47b, 353900, Novorossiysk, Krasnodarsky Kray.

Tel.: (8617) 63–48–13

Petrozavodsk Branch.

Branch manager: Valeriy P. Volkhov.

Main office: Andropova Ul. 15, P.O. Box 29, 185028, Petrozavodsk, Karelia.

Tel.: (8142) 76–98–58

Rostov-on-Don Branch.

Branch manager: Valeriy A. Belushkin.

Budenovskiy pr. 97/243, 344011, Rostov-on-Don. Tel.: (8632) 44–33–29

St. Petersburg Branch.

Branch manager: Igor I. Kaplenov.

Main office: 9th Line of the Basil Island 60, 199004, St. Petersburg. Tel.: (812) 328–00–68

Saransk Branch.

Branch manager: Sergey V. Naumkin.

Main office: Gagrina Ul. 99, 430027, Saransk, Mordovia. Tel.: (8342) 32–02–45

District office: Svetotekhnikov Shosse 5, 430034, Saransk. Tel.: (8342) 17–13–56

Stavropol Branch.

Branch manager: Tatiana N. Adamenko.

Main office: Karla Marxa Pr. 3/1a, 355008, Stavropol. Tel.: (8652) 28–22–22

Cash office: Oktyabrskoy Revolyutsii Pr. 10/12, 355000, Stavropol. Tel.: (8652) 29–64–06

Tula Branch.

Branch manager: Alefina V. Timoshenko.

Main office: Revolyutsii Ul. 5a, 300034, Tula. Tel.: (0872) 30–82–90

Volgograd Branch.

Branch manager: Sofia B. Zhilina.

Main office: Nevskaya Ul. 11, 400087, Volgograd. Tel.: (8442) 32–12–53

District offices: Lenina pr. 97, 404120, Volzhskiy. Tel.: (8443) 27–60–36

Pavshikh Bortsov, 2, 400066, Volgograd. Tel.: (8442) 33–07–77

Volgodonsk Branch.

Branch manager: Alexey D. Petrakov.

Main office: Velikoy Pobedy boulevard 38a, 347371, Volgodonsk. Tel.: (86392) 2–89–29

District offices:

Lenina Ul. 60, 347360, Volgodonsk. Tel.: (86392) 2–04–57

Stroiteley Ul. 21, 347382, Volgodonsk. Tel.: (86392) 5–51–56

Gagarina Ul. 75, 347386, Volgodonsk. Tel.: (86392) 2–89–29

Sovetskaya Ul. 33 b, 347320, Tsimlyansk. Tel.: (86391) 2–89–29

Lenina Ul. 131/1, 346630, Semikarakorsk. Tel.: (86356) 2–23–02

Yaroslavl Branch.

Branch manager: Alexander S. Khabarin.

Main office: Pushkina Ul. 2, block 2, 150000, Yaroslavl. Tel.: (0852) 72–76–35

Yekaterinburg Branch.

Branch manager: Tatiana V. Bakunova.

Main office: Khokhryakova Ul. 104, 620144, Yekaterinburg. Tel.: (343) 257–05–28

District office: Geroyev Truda 18, 623704, Berezhovskiy, Sverdlov Region.

Tel.: (3469) 3–01–70

Representative office

North-Western Interregional Center: Bolshoy Prospect, Vasilievsky Ostrov 80,

199106, St. Petersburg. Tel.: (812) 322–24–01

Head of the Representative Office: Yuri I. Novikov.

Shares of the Bank

	State registration number	Face value, RUR	Number of shares issued
Ordinary nominal shares	10101439B	10	16,748,753
Preference nominal shares with fixed dividend	20201439B	10	1,294,505
Convertible preference nominal shares*	20101439B	10	1,999,941

* Conversion conditions: one privileged convertible share of 10 RUR nominal cost will be converted into one ordinary nominal share with the face value of 10 RUR. Starting conversion not before 2005.

American Depositary Receipts

The ordinary shares of the Bank are available on the international capital market in the form of American Depositary Receipts (ADRs) Level One. Issued ADRs amount to 2.74% of the Bank's share capital (1 ADR for 1 share).

Trading Markets

Name of market	Share class	Traded since
Russian Trading System (RTS)	Ordinary nominal shares (10101439B)	May 1997
National Quotation System	Ordinary shares (10101439B)	October 2000
	Preference nominal shares with fixed dividend (20201439B)	October 2000
	Convertible preference nominal shares (20101439B)	October 2000
Moscow Interbank Foreign Currency Exchange (MICEX)	Ordinary nominal shares (10101439B)	February 1998
	Preference nominal shares with fixed dividend (20201439B)	February 1998
Berlin Stock Exchange	Level 1 American Depositary Receipts (U.S.ISIN: US0654531021)	July 1997
Frankfurt Stock Exchange	Level 1 American Depositary Receipts (U.S.ISIN: US0654531021)	July 1997
Stuttgart Stock Exchange	Level 1 American Depositary Receipts (U.S.ISIN: US0654531021)	November 2000

Transfer of Shares

All the Bank's shares are registered shares. Instructions concerning transfers of ownership rights, change of address and other shareholders' details must be submitted to the Transfer Agent and Registrar or authorized Depositary.

Transfer Agent and Registrar

OA O Avista Specialized Registrar

Licence No. 10-000-1-00271 granted by the Federal Commission for the Securities Market on 24 December 2002.

Address: Gagarina Ul. 1, 142300, Chekhov, Moscow Region.

Postal address: Luchnikov Per. 7/4, Bldg. 6, 101000, Moscow.

Tel.: (095) 929-18-61

Fax: (095) 929-18-61

Depositary for ADRs

The Bank of New York

Address: The Bank of New York, American Depositary Receipt Division

101 Barclay Street, New York, NY, 10286

Tel.: 1 (212) 815-44-93

Fax: 1 (212) 571-30-50

Moscow Representative Office:

Address: 103045, Posledny Per. 17, office 4, Moscow, Russia.

Tel.: (095) 967-31-10

Custodian for ADRs

ING Bank Euroasia ZAO

Address: Krasnaya Presnya Ul. 31, 123022, Moscow, Russia.

Postal address: Krasnaya Presnya Ul. 31, 123022, Moscow, Russia.

Tel.: (095) 755-54-00

Fax: (095) 755-54-99

Agent for ADRs

C.T. Corporation System.

Address: 111 Eighth Avenue, New York, NY 10011

Tel.: 1 (212) 894-85-70

Fax: 1 (212) 894-87-10

Additional Information for Shareholders

Vozrozhdeniye Bank

Founded in 1991 on the basis of a specialized state institution – the Moscow Regional Department of the Agroprombank of the USSR.

Registered by the Central Bank of the Russian Federation on 12 April 1991.

General banking license No. 1439.

Founders of the Bank

Domodedovo Civil Aviation Consolidated Company

Moskovsky Agro-Industrial Company

Belaya Dacha Agricultural Company

Tomilino Poultry Factory

Zhegalovo Agricultural Company

Ramensky Agro-Industrial Company

STUPEX Company

Mozhaisk Publishing and Printing Company

Mozhaisk Medical Instruments Industries

Volokolamsk Agro-Industrial Company

The Consumer Co-operatives' Union of the Moscow Region

Department of Agriculture of the Moscow Region Government

Employees of the Bank

The Bank's Statute, financial statements, the AGM's resolutions and other documentation, as well as the information on dividend payments are available for shareholders at the offices of the Transfer Agent and Registrar.

Further information on the Bank can be found at: [http:// www.vbank.ru](http://www.vbank.ru)

For more information about the Bank for ADR holders is available from The Bank of New York Depository. Information on the ADR program is presented at: <http://www.bankofny.com>

Independent Auditors

PricewaterhouseCoopers Audit ZAO is the official auditor of the Vozrozhdeniye Bank.

License for banking audit No. E 000376 granted by the Ministry of Finance on May 20, 2002.

Full name of the Bank

in Russian – Открытое акционерное общество Банк «Возрождение»

in English – Joint stock company Bank "Vozrozhdeniye"

Short name of the Bank

in Russian – Банк «Возрождение» (ОАО)

in English – V. Bank

Bank details of the Head Office:

Telephone: (095) 777-08-88, 929-18-88

Fax: (095) 929-19-99

Telex: 414680 VBNK RU

E-mail: vbank@co.voz.ru

Website: <http://www.vbank.ru>

Wap: wap.vbank.ru

SWIFT: VBNKRUMM

REUTER DEALING: VOZM

SPRINT: VOZROGD.MOSC/CEA

Postal address:

Public joint stock company Vozrozhdeniye Bank

Luchnikov Per. 7/4, GSP-9, 101999, Moscow, Russia.