

# *Information for Shareholders, Investors and Customers*

## *Management of the Bank*

**General Meeting of Shareholders**  
**Supervisory Board**  
**Chairman of the Managing Board**  
**Managing Board**

### *Supervisory Board*

**Yury M. Marinitev**  
 Chairman of the Supervisory Board,  
 The Consumer Co-operatives' Union of Moscow  
 Region, Chairman of the Board.

**Dmitry L. Orlov**  
 Deputy Chairman of the Supervisory Board,  
 Chairman of the Bank's Managing Board and  
 President

**Boris F. Borin**  
 Member of the Supervisory Board,  
 General Director, Elektrostal Metallurgical  
 Industries

**Nikolay Demin**  
 Member of the Supervisory Board, General  
 Director, Eksima Trade Company

**Aleksandr V. Dolgoplov**  
 Member of the Supervisory Board,  
 Deputy Chairman of the Managing Board,  
 Vozrozhdeniye Bank

**Aleksandr I. Goyev**  
 Member of the Supervisory Board,  
 General Director, Zverev Krasnogorsk Industries

**Lyudmila A. Goncharova**  
 Member of the Supervisory Board,  
 Deputy Chairperson of the Managing Board,  
 Vozrozhdeniye Bank

**Valentina M. Kabanova**  
 Member of the Supervisory Board,  
 Volokolamsk Branch Manager,  
 Vozrozhdeniye Bank

**Zinaida G. Kulikova**  
 Member of the Supervisory Board,  
 Stupino Branch Manager, Vozrozhdeniye Bank

**Inessa V. Nikolayeva**  
 Member of the Supervisory Board

**Rustem M. Usmanov**  
 Member of the Supervisory Board,  
 General Director, Almazyuvelirexport

**Nikolay S. Zatsepin**  
 Member of the Supervisory Board,  
 General Director, Mozhaisk Wholesale and Retail  
 Trade Company

### *Managing Board*

**Dmitry L. Orlov**  
 Chairman of the Managing Board  
 and President

**Aleksandr V. Dolgoplov**  
 Deputy Chairman of the Managing Board

**Lyudmila A. Goncharova**  
 Deputy Chairperson of the Managing Board

**Mark M. Nakhmanovich**  
 Deputy Chairman of the Managing Board

**Nikolay D. Orlov**  
 Deputy Chairman of the Managing Board

**Dmitry A. Strashok**  
 Deputy Chairman of the Managing Board

**Aleksandr A. Bolvinov**  
 Head of the Personnel Department

**Tatiana F. Gavrilkina**  
 Head of the Liquidity Management Department

**Tamara I. Luzhina**  
 Head of the Financial Department

**Oleg V. Kharlamov**  
 Head of the Administrative Department

### *Audit Committee*

**Viktor A. Afonin**  
 Chairman of the Audit Committee. Deputy  
 General Director of Almazyuvelirexport

**Tamara N. Lapinskaya**  
 Deputy Head of the Financial Department,  
 Vozrozhdeniye Bank

**Svetlana A. Markina**  
 Chief Internal Ledger Accountant of the  
 Financial Department, Vozrozhdeniye Bank

**Natalya A. Romanenko**  
 Head of the Monitoring  
 Section, Corporate Development Department,  
 Vozrozhdeniye Bank

# Branch and Office Directory

## Moscow

### Ильинский:

**Central Branch.** Branch manager: **Mikhail T. Goghia.**  
Main office: Luchnikov Pereulok 7/4, 101999 Moscow, Russia.  
(095) 929 1882

**Pyinsky Branch.** Branch manager: **Vakhtang Y. Djariani.**  
Main office: Leningradsky Prospekt 7, 125040 Moscow, Russian Federation  
(095) 725 6137

**Ostankinsky Branch.** Branch manager: **Natalia V. Barkhotkina.**  
Main office: Obratsova Ul. 31, bldg. 2, 127018 Moscow, Russia.  
(095) 289 1166

**Ulyanovsky Branch.** Branch manager: **Aleksander V. Bolhovitin.**  
Main office: Vesiolaya Ul. 33, block 4, 115541 Moscow, Russia.  
(095) 325 0616  
District offices: Sovetskaya Ul. 50, 142700 Vidnoye,  
Moscow Region, Russia.  
(095) 541 7845  
Gorky Kolkhoz Building, 140714 der. Molokovo, Lenin District,  
Moscow Region, Russia.  
(095) 549 1130

## Moscow Region

**Bronnitsy Branch.** Branch manager: **Zinaida N. Shepeleva.**  
Main office: Novo-Bronnitskaya Ul. 52, 140170 Bronnitsy, Russia.  
(246) 6 5439

**Chekhov Branch.** Branch manager: **Raisa P. Petrykina.**  
Main office: Chekhova Ul. 22, 142300 Chekhov, Russia.  
(272) 2 1893

**Dmitrov Branch.** Branch manager: **Vitaly M. Soloviov.**  
Main office: Sovetskaya Pl. 1, 141800 Dmitrov, Moscow Region, Russia.  
(095) 993 9342  
District offices: Karla Marksa Ul. 17, 141900 Taldom,  
Moscow Region, Russia.  
(220) 2 0031  
Leningradskaya Ul. 27, 141980 Dubna, Moscow Region, Russia.  
(221) 4 8118

**Domodedovo Branch.** Branch manager: **Tatiana A. Fomicheva.**  
Main office: Kashirskoye Shosse 54a, 142040 Domodedovo, Moscow Region,  
Russia.  
(095) 546 8750

**Egorievsk Branch.** Branch manager: **Lyudmila V. Baykova.**  
Main office: Sovetskaya Ul. 106/5, 140300 Egorievsk, Moscow Region, Russia.  
(240) 4-3392

**Elektrostal Branch.** Branch manager: **Natalia A. Gnedkova.**  
Main office: Pobedy Ul. 16, 144007 Elektrostal, Moscow Region, Russia.  
(257) 7 0809  
District offices: Karla Marksa Ul. 1, 144006 Elektrostal.  
(257) 5 4946  
Krasnaya Ul. 21, 144005 Elektrostal.  
(257) 4 6624

**Istra Branch.** Branch manager: **Vera A. Ulitina.**  
Main office: Lenina Ul. 81, 143500 Istra, Moscow Region, Russia.  
(095) 994 5441  
District office: Yubileynaya Ul. 19, 143500 Istra.  
(231) 3 0534

**Kashira Branch.** Branch manager: **Tatiana A. Murashkina.**  
Main office: Sovetskaya Ul. 12, 142900 Kashira, Moscow Region, Russia.  
(269) 3 1984

**Khimki Branch.** Branch manager: **Sergey S. Pushkin.**  
Main office: Moskovskaya Ul. 22/1, 141400 Khimki, Moscow Region, Russia  
(095) 572 2466  
Cash office: Moskovskaya Ul. 22/1, 141400 Khimki.  
(095) 572 2130

**Klin Branch.** Branch manager: **Olga N. Kalenova.**  
Main office: Karla Marksa Ul. 8, 141600 Klin, Russia.  
(224) 5-8049

**Kolomna Branch.** Branch manager: **Lev N. Primov.**  
Main office: Oktyabrskoy Revolyutsii Ul. 340, 140408 Kolomna.  
(26) 12 5523  
District office: Kirova Proezd 15, 140411 Kolomna.  
(26) 14 3651

**Krasnogorsk Branch.** Branch manager: **Irina L. Zlenko.**  
Main office: Lenina Ul. 38, 143400 Krasnogorsk, Moscow Region, Russia.  
(095) 565 0020  
District office:  
Rechnaya Ul. 8, 143400 Krasnogorsk.  
(095) 564 1184  
Cash offices:  
Lenina Ul. 21a, 143400 Krasnogorsk.  
(095) 563 8832  
Raitsentr 3, GIBDD, 143400 Krasnogorsk.  
(095) 564 7688  
Rechnaya Ul. 8, 143400 Krasnogorsk.  
(095) 561 8055

**Kurovskoye Branch.** Branch manager: **Marina S. Okuneva.**  
Main office: Sorok Let Oktiabria Ul. 52, 142640 Kurovskoye, Moscow Region,  
Orehkovo-Zuevo District, Moscow Region, Russia.  
(24) 11 6212  
District office: Cenralny Bulvar 3, 142600 Orekhovo-Zuevo.  
(24) 16 1076

**Lotoshino Branch.** Branch manager: **Aleksandra P. Vasiukova.**  
Main office:  
Pochtovaya Ul. 2, 143800 Lotoshino, Moscow Region, Russia.  
(228) 1 0164

**Lukhovitsy Branch.** Branch manager: **Viktor V. Goncharov.**  
Main office:  
Gorkogo Ul. 4, 140500 Lukhovitsy, Moscow Region, Russia.  
(263) 2 4903

**Lyubertsy Branch.** Branch manager: **Lydmila B. Edykova.**  
Main office:  
Krasnoarmeiskaya Ul. 3, 140005 Lyubertsy, Moscow Region, Russia.  
(095) 559 9472

**Mikhnevo Branch.** Branch manager: **Galina V. Sapronova.**  
Main office: Gorkogo Ul. 1, 142840 Mikhnevo, Moscow Region, Russia.  
(264) 7 1937

**Mozhaisk Branch.** Branch manager: **Evdokia I. Kovbasenko.**  
Main office: Krasnyh Partizan Ul. 4, 143200 Mozhaisk, Moscow Region, Russia.  
(238) 4 4144  
District offices: Mira Ul. 93, 143200 Mozhaisk.  
(238) 2 1806

**Naro-Fominsk Branch.** Branch manager: **Nadezhda V. Morozova.**  
Main office: Marshala Zhukova Ul. 9, 143300 Naro-Fominsk, Moscow Region,  
Russia.  
(095) 592 1809  
District office: Aprelevskaya Ul. 65, 143360 Aprelevka.  
(095) 436 5122

**Noginsk Branch.** Branch manager: **Olga F. Slyshankova.**  
Main office: Rogozhskaya Ul. 81, 142400 Noginsk, Moscow Region, Russia.  
(095) 524 5258  
District office: B. Zheleznodorozhny Proezd 6, 142500 Pavlovsky Posad.  
(243) 2 3133

**Odintsovo Branch.** Branch manager: **Rimma N. Pankova.**  
Main office: Marshala Zhukova Ul. 16, 143000 Odintsovo, Moscow Region,  
Russia.  
(095) 593 5629  
District office: Svobody Ul. 1, 143000 Odintsovo.  
(095) 590 7500

**Podolsk Branch.** Branch manager: **Valentina A. Rylkova.**  
Main office: Kirova Ul. 11, 142100 Podolsk, Moscow Region, Russia.  
(095) 333 8401  
Cash office: Kirova Ul. 11, 142100 Podolsk.  
(27) 57 4569

**Pushkino Branch.** Branch manager: **Tatiana V. Miklyaeva.**  
Main office: Moskovsky Prospekt 11, 141200 Pushkino, Moscow Region, Russia  
(095) 993 5859  
District offices:  
Sadovaya Ul. 17, 141200, Pravdinsky.  
(253) 1 5580  
Pervomayskaya Ul. 32, 141250 Ivanteyevka.  
(253) 6 2440

**Pushtchino Branch.** Branch manager: **Olga P. Beletskaya.**  
Main office: Mikrorayon G, 142290 Pushtchino.  
(27) 79 0590  
Cash offices:  
Mikrorayon G., block 20, 142290 Pushchino.  
(27) 79 0504  
Kaminskogo Ul. 24a, 300000 Tula, Russia.  
(0872) 36 6699

**Ramenskoye Branch.** Branch manager: **Tatiana A. Kostikova.**  
Main office: Krasnoarmeyskaya Ul. 3, 140100 Ramenskoye, Russia.  
(095) 556 6994

**Ruza Branch.** Branch manager: **Irina G. Potapova.**  
Main office: Sotsialisticheskaya Ul. 27, 143100 Ruza, Moscow Region, Russia.  
(095) 598 1709  
Cash office: Sotsialisticheskaya Ul. 27, 143100 Ruza.  
(227) 2 4234

**Sergiev Posad Branch.** Branch manager: **Tamara D. Teslya.**  
Main office: Krasnoy Armii Prospekt 52, 141300 Sergiev Posad, Moscow Region, Russia.  
(095) 921 0158

**Serpukhov Branch.** Branch manager: **Marina A. Grosh.**  
Main office: Gorkogo Ul. 3b, 142203 Serpukhov, Moscow Region, Russia.  
(27) 75 0085

**Shatura Branch.** Branch manager: **Yekaterina N. Tarasova.**  
Main office: Sportivnaya Ul. 6, 140700 Shatura, Moscow Region, Russia.  
(245) 2 1709  
District office: Kosyakova Ul. 14, 140730 Roshal.  
(245) 5 2406

**Shchiolkovo Branch.** Branch manager: **Sergei N. Nikolaev.**  
Main office: Lenina Pl. 5, 141100 Shchiolkovo, Moscow Region, Russia.  
(095) 526 9341

**Solnetchnogorsk Branch.** Branch manager: **Nina P. Aksionova.**  
Main office: Baranova Ul. 1, 141500 Solnetchnogorsk, Moscow Region, Russia.  
(095) 994 0756

**Stupino Branch.** Branch manager: **Zinaida G. Kulikova.**  
Main office: Andropova Ul. 56/30a, 142800 Stupino, Moscow Region, Russia.  
(264) 7 5970  
District offices:  
Promyshlennaya Ul., bldg 1, 142850 Malino,  
Stupino District.  
(264) 5 5223  
Pobedy Ul. 26, 142800 Stupino.  
(264) 4 2475  
Cash office: Andropova Ul. 21, 142800 Stupino.  
(264) 7 1453

**Volokolamsk Branch.** Branch manager: **Valentina M. Kabanova.**  
Main office: Oktiabrskaya Pl. 10, 143600 Volokolamsk, Moscow Region, Russia.  
(236) 2 2472  
District office: 1st Sovetskaya Ul. 36, 143700 Shakhovskaya.  
(237) 3 3441  
Cash office:  
Nerudnaya Ul. 6, 143611 Sychevo, Volokolamsk District.  
(236) 2 2145

**Voskresensk Branch.** Branch manager: **Tamara P. Matvienko.**  
Main office: Pobedy Ul. 34, 140200 Voskresensk, Moscow Region, Russia.  
(244) 2 7177  
District offices:  
Kolomenskaya Ul. 14, 140200 Voskresensk 3.  
(244) 3 3225  
Rossiyskaya Ul. 1, 140250 Beloozersky.  
(244) 5 1264  
Cash office: Novlyansky Block, 140200 OAO "Voskresensk-Lada",  
Voskresensk, Russia.  
(244) 1 2537

**Zaraisk Branch.** Branch manager: **Galina N. Shmatkova.**  
Main office: Uritskogo Pl. 1, 140600 Zaraisk, Moscow Region, Russia.  
(266) 2 2832  
District office: Yubileyny Mikrorayon 4, 142940, Serebryaniye Prudy.  
(267) 2 1333

**Zvenigorod Branch.** Branch manager: **Tamara N. Starostina.**  
Main office: Pochtovaya Ul. 10, 143180 Zvenigorod, Moscow Region, Russia.  
(095) 992 5467

## *Other regions*

**Barnaul Branch.** Branch manager: **Tatiana V. Malakhova.**  
Main office: Avtotransportnaya Ul. 43a, 656064 Barnaul, Russia.  
(3852) 35-2291

**Kaliningrad Branch.** Branch manager: **Tamara N. Konoplina.**  
Main office: Sovestky Prospekt 12, 236000 Kaliningrad, Russia.  
(0112) 27 9306

**Khabarovsk Branch.** Branch manager: **Gleb E. Klimenko.**  
Main office: Dikopol'tseva Ul. 10, 680013 Khabarovsk, Russia.  
(4212) 21 2341  
Cash office: Dzerzhinskogo Ul. 43, 680000 Khabarovsk, Russia.  
(4212) 74 7833

**Krasnodar Branch.** Branch manager: **Irina G. Chudinova.**  
Main office: Severnaya Ul. 324, 350000 Krasnodar, Russia.  
(8612) 64 3370

**Magadan Branch.** Branch manager: **Aleksandra A. Usacheva.**  
Main office: Portovaya Ul. 3, 685024 Magadan, Russia.  
(41322) 2 2811

**Makhachkala Branch.** Branch manager: **Natalia B. Pavlova.**  
Main office: Pushkina Ul. 4, 367012 Makhachkala, Russia.  
(8722) 67 8459

**Murmansk Branch.** Branch manager: **Valery F. Lysenkov.**  
Main office: Kolsky Prospekt 110a, 183008 Murmansk, Russia.  
(8152) 56 5624  
District office: Polarniye Zori Ul. 47, 183025 Murmansk, Russia.  
(8152) 23 2459

**Nizhny Novgorod Branch.** Branch manager: **Natalya V. Morozova.**  
Main office: Belinskogo Ul. 106a, 603006 Nizhny Novgorod, Russia.  
(8312) 78 7661

**Novorossiysk Branch.** Branch manager: **Nikolay V. Lebedev.**  
Main office: Kunikova Ul. 47b, 353900 Novorossiysk, Russia.  
(8617) 23 7813

**Petrozavodsk Branch.** Branch manager: **Valery P. Volkhov.**  
Main office: Andropova Ul. 15, P.O. Box 29, 185028 Petrozavodsk,  
Republic of Karelia, Russia.  
(8142) 76 9858

**Rostov-on-Don Branch.** Branch manager: **Liubov D. Bakholdina.**  
Main office: Budionovskiy Prospekt 97/243, 344011 Rostov-on-Don, Russia.  
(8632) 44 2753

**St. Petersburg Branch.** Branch manager: **Vladimir V. Gladchenko.**  
Main office: 9th Liniya Vasilievskogo Ostrova 60, 199004 St. Petersburg, Russia.  
(812) 328 0068

**Saransk Branch.** Branch manager: **Sergey V. Naumkin.**  
Main office: Gagarina Ul. 99, 430027 Saransk, Russia.  
(8342) 33 5025

**Stavropol Branch.** Branch manager: **Gennady Z. Zatykian.**  
Main office: Karla Marksa Ul. 3/1a, 355008 Stavropol, Russia.  
(8652) 28 2222

**Volgograd Branch.** Branch manager: **Sofia B. Zhilina.**  
Main office: Nevskaya Ul. 11, 400087 Volgograd, Russia.  
(8442) 32-1253  
District offices:  
Lenina Prospekt 97, 404120 Volzhsky,  
Russia.  
(8443) 27 6036  
Pavshykh Boytsov Pl. 2, 400066 Volgograd, Russia.  
(8442) 33 0777

**Volgodonsk Branch.** Branch manager: **Alexey D. Petrakov.**  
Main office: Velikoy Pobedy Bouevar 38a, 347340 Volgodonsk, Russia.  
(86392) 2 8929  
District offices:  
Lenina Ul. 60, 347360 Volgodonsk,  
Russia.  
(86392) 2 0457  
Stroiteley Ul. 21, 347382 Volgodonsk, Russia.  
(86392) 5 5156  
Lenina Ul. 19, 347320 Tsimlyansk, Russia.  
(86391) 2 1565  
Gagarina Ul. 75, 347386 Volgodonsk, Russia.  
(86392) 2 8929  
Lenina Ul. 131/1, 346630 Semikarakorsk, Russia.  
(86356) 2 2302

**Yaroslavl Branch.** Branch manager: **Aleksander S. Khabarin.**  
Main office: Pushkina Ul. 2, block 2, 150000 Yaroslavl, Russia.  
(0852) 72 7635

**Yekaterinburg Branch.** Branch manager: **Tatiana V. Bakounova.**  
Main office: Khokhriakova Ul. 104, 620144 Yekaterinburg, Russia.  
(3432) 22 0528  
District office: Geroyev Truda Ul. 18, 623704 Beriozovskiy,  
Sverdlov Oblast, Russia.  
(3469) 3 0170

## Shares of the Bank

	State registration number	Face value, RUR	Number of issued shares
Ordinary nominal shares	10101439B	10	11 248 753
Preference nominal shares with fixed dividend	10401439B	10	1 294 505
Convertible preference nominal shares	10311439B	10	1 999 941

## American Depositary Receipts

The ordinary shares of the Bank are available on the international capital market in the form of American Depositary Receipts (ADRs). ADRs were issued by the Bank of New York under a sponsored Level I Depositary Receipt programme. Issued ADRs amount to 3.78% of the Bank's share capital.

## Trading Markets

Name of market	Share class	Traded since
Russian Trading System (RTS)	Ordinary nominal shares	May 1997
National Quotation System	Ordinary shares Preference nominal shares with fixed dividend Convertible preference nominal shares	October 2000 October 2000 October 2000
Moscow Interbank Foreign Currency Exchange (MICEX)	Ordinary nominal shares Preference nominal shares with fixed dividend	February 1998 February 1998
Berlin Stock Exchange	Level I American Depositary Receipts	July 1997
Frankfurt Stock Exchange	Level I American Depositary Receipts	August 1997
Stuttgart Stock Exchange	Level I American Depositary Receipts	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

### OAo Avista Specialized Registrar

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

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

Postal address: 7/4 (Building 6), Luchnikov Pereulok, 101000 Moscow, Russia

Telephone: (7 095) 929 1861. Fax: (7 095) 929 1861

## *Depository for ADRs*

### **The Bank of New York**

The Bank of New York, American Depositary Receipt Division  
101 Barclay Ul., New York, NY, 10286  
Telephone: (1 212) 815-5838. Fax: (1 212) 571-3505  
Moscow Representative Office  
17, Posledny Pereulok, Office 4, 103045 Moscow, Russia  
Telephone: (7 095) 967-3110

## *Custodian for ADRs*

### **ING Bank Eurasia ZAO**

Address: 31 Krasnaya Presnya Ul., 123022 Moscow, Russia  
Postal address: 31 Krasnaya Presnya Ul., 123022 Moscow, Russia  
Telephone: (7 095) 755-5400. Fax: (7 095) 755-5499

## *Agent for ADRs*

### **C.T. Corporation Systems**

111 Eighth Avenue, New York, NY 10011 USA  
Telephone: (1 212) 894-8570. Fax: (1 212) 894-8710

## *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 licence 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 Moscow Region  
Department of Agriculture of the Moscow Region Government  
Employees of the Bank

## *Information*

The Bank's Statute, financial statements, the AGM's resolutions and other documentation may be inspected by shareholders at the offices of the Transfer Agent and Registrar.  
Further information on the Bank can be found at: **[www.vbank.ru](http://www.vbank.ru)**.  
For more information about ADRs, please, visit The Bank of New York at: **[www.bankofny.com](http://www.bankofny.com)**

## *Independent Auditors*

### **PricewaterhouseCoopers Audit ZAO.**

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

**Head Office****Postal Address:** 7/4, Building 6, Luchnikov Pereulok, GSP 9,103696 Moscow, Russia**Telephone:** (095)929 1888

Automated Information Service (095) 777 0888

**Facsimile:** (095) 929 1999**Telex:** 414680 VBNK RU**E-mail:** vbank@co.voz.ru**Website:** www.vbank.ru**Wapsite:** wap.vbank.ru**SWIFT:** VBNKRUMM**REUTER DEALING:** VOZM**SPRINT:** VOZROGD.MOSC/CEA



# Branch and Office Directory

## Moscow

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**Central Branch.** Branch manager: **Mikhail T. Goghia.**  
Main office: Luchnikov Pereulok 7/4, 101999 Moscow, Russia.  
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Gorky Kolkhoz Building, 140714 der. Molokovo, Lenin District,  
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(095) 549 1130

## Moscow Region

**Bronnitsy Branch.** Branch manager: **Zinaida N. Shepeleva.**  
Main office: Novo-Bronnitskaya Ul. 52, 140170 Bronnitsy, Russia.  
(246) 6 5439

**Chekhov Branch.** Branch manager: **Raisa P. Petrykina.**  
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(221) 4 8118

**Domodedovo Branch.** Branch manager: **Tatiana A. Fomicheva.**  
Main office: Kashirskoye Shosse 54a, 142040 Domodedovo, Moscow Region,  
Russia.  
(095) 546 8750

**Egorievsk Branch.** Branch manager: **Lyudmila V. Baykova.**  
Main office: Sovetskaya Ul. 106/5, 140300 Egorievsk, Moscow Region, Russia.  
(240) 4-3392

**Elektrostal Branch.** Branch manager: **Natalia A. Gnedkova.**  
Main office: Pobedy Ul. 16, 144007 Elektrostal, Moscow Region, Russia.  
(257) 7 0809  
District offices: Karla Marksa Ul. 1, 144006 Elektrostal.  
(257) 5 4946  
Krasnaya Ul. 21, 144005 Elektrostal.  
(257) 4 6624

**Istra Branch.** Branch manager: **Vera A. Ulitina.**  
Main office: Lenina Ul. 81, 143500 Istra, Moscow Region, Russia.  
(095) 994 5441  
District office: Yubileynaya Ul. 19, 143500 Istra.  
(231) 3 0534

**Kashira Branch.** Branch manager: **Tatiana A. Murashkina.**  
Main office: Sovetskaya Ul. 12, 142900 Kashira, Moscow Region, Russia.  
(269) 3 1984

**Khimki Branch.** Branch manager: **Sergey S. Pushkin.**  
Main office: Moskovskaya Ul. 22/1, 141400 Khimki, Moscow Region, Russia  
(095) 572 2466  
Cash office: Moskovskaya Ul. 22/1, 141400 Khimki.  
(095) 572 2130

**Klin Branch.** Branch manager: **Olga N. Kalenova.**  
Main office: Karla Marksa Ul. 8, 141600 Klin, Russia.  
(224) 5-8049

**Kolomna Branch.** Branch manager: **Lev N. Primov.**  
Main office: Oktyabrskoy Revolyutsii Ul. 340, 140408 Kolomna.  
(26) 12 5523  
District office: Kirova Proezd 15, 140411 Kolomna.  
(26) 14 3651

**Krasnogorsk Branch.** Branch manager: **Irina L. Zlenko.**  
Main office: Lenina Ul. 38, 143400 Krasnogorsk, Moscow Region, Russia.  
(095) 565 0020  
District office:  
Rechnaya Ul. 8, 143400 Krasnogorsk.  
(095) 564 1184  
Cash offices:  
Lenina Ul. 21a, 143400 Krasnogorsk.  
(095) 563 8832  
Raitsentr 3, GIBDD, 143400 Krasnogorsk.  
(095) 564 7688  
Rechnaya Ul. 8, 143400 Krasnogorsk.  
(095) 561 8055

**Kurovskoye Branch.** Branch manager: **Marina S. Okuneva.**  
Main office: Sorok Let Oktiabria Ul. 52, 142640 Kurovskoye, Moscow Region,  
Orekhovo-Zuevo District, Moscow Region, Russia.  
(24) 11 6212  
District office: Cenralny Bulvar 3, 142600 Orekhovo-Zuevo.  
(24) 16 1076

**Lotoshino Branch.** Branch manager: **Aleksandra P. Vasiukova.**  
Main office:  
Pochtovaya Ul. 2, 143800 Lotoshino, Moscow Region, Russia.  
(228) 1 0164

**Lukhovitsy Branch.** Branch manager: **Viktor V. Goncharov.**  
Main office:  
Gorkogo Ul. 4, 140500 Lukhovitsy, Moscow Region, Russia.  
(263) 2 4903

**Lyubertsy Branch.** Branch manager: **Lydmila B. Edykova.**  
Main office:  
Krasnoarmeiskaya Ul. 3, 140005 Lyubertsy, Moscow Region, Russia.  
(095) 559 9472

**Mikhnevo Branch.** Branch manager: **Galina V. Sapronova.**  
Main office: Gorkogo Ul. 1, 142840 Mikhnevo, Moscow Region, Russia.  
(264) 7 1937

**Mozhaisk Branch.** Branch manager: **Evdokia I. Kovbasenko.**  
Main office: Krasnyh Partizan Ul. 4, 143200 Mozhaisk, Moscow Region, Russia.  
(238) 4 4144  
District offices: Mira Ul. 93, 143200 Mozhaisk.  
(238) 2 1806

**Naro-Fominsk Branch.** Branch manager: **Nadezhda V. Morozova.**  
Main office: Marshala Zhukova Ul. 9, 143300 Naro-Fominsk, Moscow Region,  
Russia.  
(095) 592 1809  
District office: Aprelevskaya Ul. 65, 143360 Aprelevka.  
(095) 436 5122

**Noginsk Branch.** Branch manager: **Olga F. Slyshankova.**  
Main office: Rogozhskaya Ul. 81, 142400 Noginsk, Moscow Region, Russia.  
(095) 524 5258  
District office: B. Zheleznodorozhny Proezd 6, 142500 Pavlovsky Posad.  
(243) 2 3133

**Odintsovo Branch.** Branch manager: **Rimma N. Pankova.**  
Main office: Marshala Zhukova Ul. 16, 143000 Odintsovo, Moscow Region,  
Russia.  
(095) 593 5629  
District office: Svobody Ul. 1, 143000 Odintsovo.  
(095) 590 7500

**Podolsk Branch.** Branch manager: **Valentina A. Rylkova.**  
Main office: Kirova Ul. 11, 142100 Podolsk, Moscow Region, Russia.  
(095) 333 8401  
Cash office: Kirova Ul. 11, 142100 Podolsk.  
(27) 57 4569

**Pushkino Branch.** Branch manager: **Tatiana V. Miklyaeva.**  
Main office: Moskovsky Prospekt 11, 141200 Pushkino, Moscow Region, Russia  
(095) 993 5859  
District offices:  
Sadovaya Ul. 17, 141200, Pravdinsky.  
(253) 1 5580  
Pervomayskaya Ul. 32, 141250 Ivanteyevka.  
(253) 6 2440

**Pushtchino Branch.** Branch manager: **Olga P. Beletskaya.**  
Main office: Mikrorayon G, 142290 Pushtchino.  
(27) 79 0590  
Cash offices:  
Mikrorayon G., block 20, 142290 Pushtchino.  
(27) 79 0504  
Kaminskogo Ul. 24a, 300000 Tula, Russia.  
(0872) 36 6699

**Ramenskoye Branch.** Branch manager: **Tatiana A. Kostikova.**  
Main office: Krasnoarmeyskaya Ul. 3, 140100 Ramenskoye, Russia.  
(095) 556 6994

**Ruza Branch.** Branch manager: **Irina G. Potapova.**  
Main office: Sotsialisticheskaya Ul. 27, 143100 Ruza, Moscow Region, Russia.  
(095) 598 1709  
Cash office: Sotsialisticheskaya Ul. 27, 143100 Ruza.  
(227) 2 4234

**Sergiev Posad Branch.** Branch manager: **Tamara D. Teslya.**  
Main office: Krasnoy Armii Prospekt 52, 141300 Sergiev Posad, Moscow Region, Russia.  
(095) 921 0158

**Serpukhov Branch.** Branch manager: **Marina A. Grosh.**  
Main office: Gorkogo Ul. 3b, 142203 Serpukhov, Moscow Region, Russia.  
(27) 75 0085

**Shatura Branch.** Branch manager: **Yekaterina N. Tarasova.**  
Main office: Sportivnaya Ul. 6, 140700 Shatura, Moscow Region, Russia.  
(245) 2 1709  
District office: Kosyakova Ul. 14, 140730 Roshal.  
(245) 5 2406

**Shchiolkovo Branch.** Branch manager: **Sergei N. Nikolaev.**  
Main office: Lenina Pl. 5, 141100 Shchiolkovo, Moscow Region, Russia.  
(095) 526 9341

**Solnetchnogorsk Branch.** Branch manager: **Nina P. Aksionova.**  
Main office: Baranova Ul. 1, 141500 Solnetchnogorsk, Moscow Region, Russia.  
(095) 994 0756

**Stupino Branch.** Branch manager: **Zinaida G. Kulikova.**  
Main office: Andropova Ul. 56/30a, 142800 Stupino, Moscow Region, Russia.  
(264) 7 5970  
District offices:  
Promyshlennaya Ul., bldg 1, 142850 Malino,  
Stupino District.  
(264) 5 5223  
Pobedy Ul. 26, 142800 Stupino.  
(264) 4 2475  
Cash office: Andropova Ul. 21, 142800 Stupino.  
(264) 7 1453

**Volokolamsk Branch.** Branch manager: **Valentina M. Kabanova.**  
Main office: Oktiabrskaya Pl. 10, 143600 Volokolamsk, Moscow Region, Russia.  
(236) 2 2472  
District office: 1st Sovetskaya Ul. 36, 143700 Shakhovskaya.  
(237) 3 3441  
Cash office:  
Nerudnaya Ul. 6, 143611 Sychevo, Volokolamsk District.  
(236) 2 2145

**Voskresensk Branch.** Branch manager: **Tamara P. Matvienko.**  
Main office: Pobedy Ul. 34, 140200 Voskresensk, Moscow Region, Russia.  
(244) 2 7177  
District offices:  
Kolomenskaya Ul. 14, 140200 Voskresensk 3.  
(244) 3 3225  
Rossiyskaya Ul. 1, 140250 Beloozersky.  
(244) 5 1264  
Cash office: Novlyansky Block, 140200 OAO "Voskresensk-Lada",  
Voskresensk, Russia.  
(244) 1 2537

**Zaraisk Branch.** Branch manager: **Galina N. Shmatkova.**  
Main office: Uritskogo Pl. 1, 140600 Zaraisk, Moscow Region, Russia.  
(266) 2 2832  
District office: Yubileyny Mikrorayon 4, 142940, Serebryaniye Prudy.  
(267) 2 1333

**Zvenigorod Branch.** Branch manager: **Tamara N. Starostina.**  
Main office: Pochtovaya Ul. 10, 143180 Zvenigorod, Moscow Region, Russia.  
(095) 992 5467

## *Other regions*

**Barnaul Branch.** Branch manager: **Tatiana V. Malakhova.**  
Main office: Avtotransportnaya Ul. 43a, 656064 Barnaul, Russia.  
(3852) 35-2291

**Kaliningrad Branch.** Branch manager: **Tamara N. Konoplina.**  
Main office: Sovestky Prospekt 12, 236000 Kaliningrad, Russia.  
(0112) 27 9306

**Khabarovsk Branch.** Branch manager: **Gleb E. Klimenko.**  
Main office: Dikopol'tseva Ul. 10, 680013 Khabarovsk, Russia.  
(4212) 21 2341  
Cash office: Dzerzhinskogo Ul. 43, 680000 Khabarovsk, Russia.  
(4212) 74 7833

**Krasnodar Branch.** Branch manager: **Irina G. Chudinova.**  
Main office: Severnaya Ul. 324, 350000 Krasnodar, Russia.  
(8612) 64 3370

**Magadan Branch.** Branch manager: **Aleksandra A. Usacheva.**  
Main office: Portovaya Ul. 3, 685024 Magadan, Russia.  
(41322) 2 2811

**Makhachkala Branch.** Branch manager: **Natalia B. Pavlova.**  
Main office: Pushkina Ul. 4, 367012 Makhachkala, Russia.  
(8722) 67 8459

**Murmansk Branch.** Branch manager: **Valery F. Lysenkov.**  
Main office: Kolsky Prospekt 110a, 183008 Murmansk, Russia.  
(8152) 56 5624  
District office: Polarniye Zori Ul. 47, 183025 Murmansk, Russia.  
(8152) 23 2459

**Nizhny Novgorod Branch.** Branch manager: **Natalya V. Morozova.**  
Main office: Belinskogo Ul. 106a, 603006 Nizhny Novgorod, Russia.  
(8312) 78 7661

**Novorossiysk Branch.** Branch manager: **Nikolay V. Lebedev.**  
Main office: Kunikova Ul. 47b, 353900 Novorossiysk, Russia.  
(8617) 23 7813

**Petrozavodsk Branch.** Branch manager: **Valery P. Volkhov.**  
Main office: Andropova Ul. 15, P.O. Box 29, 185028 Petrozavodsk,  
Republic of Karelia, Russia.  
(8142) 76 9858

**Rostov-on-Don Branch.** Branch manager: **Liubov D. Bakholdina.**  
Main office: Budionovskiy Prospekt 97/243, 344011 Rostov-on-Don, Russia.  
(8632) 44 2753

**St. Petersburg Branch.** Branch manager: **Vladimir V. Gladchenko.**  
Main office: 9th Liniya Vasilevskogo Ostrova 60, 199004 St. Petersburg, Russia.  
(812) 328 0068

**Saransk Branch.** Branch manager: **Sergey V. Naumkin.**  
Main office: Gagarina Ul. 99, 430027 Saransk, Russia.  
(8342) 33 5025

**Stavropol Branch.** Branch manager: **Gennady Z. Zatykian.**  
Main office: Karla Marksa Ul. 3/1a, 355008 Stavropol, Russia.  
(8652) 28 2222

**Volgograd Branch.** Branch manager: **Sofia B. Zhilina.**  
Main office: Nevskaya Ul. 11, 400087 Volgograd, Russia.  
(8442) 32-1253  
District offices:  
Lenina Prospekt 97, 404120 Volzhsky,  
Russia.  
(8443) 27 6036  
Pavshykh Boytsov Pl. 2, 400066 Volgograd, Russia.  
(8442) 33 0777

**Volgodonsk Branch.** Branch manager: **Alexey D. Petrakov.**  
Main office: Velikoy Pobedy Bouevar 38a, 347340 Volgodonsk, Russia.  
(86392) 2 8929  
District offices:  
Lenina Ul. 60, 347360 Volgodonsk,  
Russia.  
(86392) 2 0457  
Stroiteley Ul. 21, 347382 Volgodonsk, Russia.  
(86392) 5 5156  
Lenina Ul. 19, 347320 Tsimlyansk, Russia.  
(86391) 2 1565  
Gagarina Ul. 75, 347386 Volgodonsk, Russia.  
(86392) 2 8929  
Lenina Ul. 131/1, 346630 Semikarakorsk, Russia.  
(86356) 2 2302

**Yaroslavl Branch.** Branch manager: **Aleksander S. Khabarin.**  
Main office: Pushkina Ul. 2, block 2, 150000 Yaroslavl, Russia.  
(0852) 72 7635

**Yekaterinburg Branch.** Branch manager: **Tatiana V. Bakounova.**  
Main office: Khokhriakova Ul. 104, 620144 Yekaterinburg, Russia.  
(3432) 22 0528  
District office: Geroyev Truda Ul. 18, 623704 Beriozovsky,  
Sverdlov Oblast, Russia.  
(3469) 3 0170

## *Shares of the Bank*

	State registration number	Face value, RUR	Number of issued shares
Ordinary nominal shares	10101439B	10	11 248 753
Preference nominal shares with fixed dividend	10401439B	10	1 294 505
Convertible preference nominal shares	10311439B	10	1 999 941

## *American Depositary Receipts*

The ordinary shares of the Bank are available on the international capital market in the form of American Depositary Receipts (ADRs). ADRs were issued by the Bank of New York under a sponsored Level I Depositary Receipt programme. Issued ADRs amount to 3.78% of the Bank's share capital.

## *Trading Markets*

Name of market	Share class	Traded since
Russian Trading System (RTS)	Ordinary nominal shares	May 1997
National Quotation System	Ordinary shares Preference nominal shares with fixed dividend Convertible preference nominal shares	October 2000 October 2000 October 2000
Moscow Interbank Foreign Currency Exchange (MICEX)	Ordinary nominal shares Preference nominal shares with fixed dividend	February 1998 February 1998
Berlin Stock Exchange	Level I American Depositary Receipts	July 1997
Frankfurt Stock Exchange	Level I American Depositary Receipts	August 1997
Stuttgart Stock Exchange	Level I American Depositary Receipts	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*

### **OAo Avista Specialized Registrar**

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

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

Postal address: 7/4 (Building 6), Luchnikov Pereulok, 101000 Moscow, Russia

Telephone: (7 095) 929 1861. Fax: (7 095) 929 1861

## *Depository for ADRs*

### **The Bank of New York**

The Bank of New York, American Depositary Receipt Division  
101 Barclay Ul., New York, NY, 10286  
Telephone: (1 212) 815-5838. Fax: (1 212) 571-3505  
Moscow Representative Office  
17, Posledny Pereulok, Office 4, 103045 Moscow, Russia  
Telephone: (7 095) 967-3110

## *Custodian for ADRs*

### **ING Bank Eurasia ZAO**

Address: 31 Krasnaya Presnya Ul., 123022 Moscow, Russia  
Postal address: 31 Krasnaya Presnya Ul., 123022 Moscow, Russia  
Telephone: (7 095) 755-5400. Fax: (7 095) 755-5499

## *Agent for ADRs*

### **C.T. Corporation Systems**

111 Eighth Avenue, New York, NY 10011 USA  
Telephone: (1 212) 894-8570. Fax: (1 212) 894-8710

## *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 licence 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 Moscow Region  
Department of Agriculture of the Moscow Region Government  
Employees of the Bank

## *Information*

The Bank's Statute, financial statements, the AGM's resolutions and other documentation may be inspected by shareholders at the offices of the Transfer Agent and Registrar.  
Further information on the Bank can be found at: [www.vbank.ru](http://www.vbank.ru).  
For more information about ADRs, please, visit The Bank of New York at: [www.bankofny.com](http://www.bankofny.com)

## *Independent Auditors*

### **PricewaterhouseCoopers Audit ZAO.**

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

**Head Office****Postal Address:** 7/4, Building 6, Luchnikov Pereulok, GSP 9,103696 Moscow, Russia**Telephone:** (095)929 1888

Automated Information Service (095) 777 0888

**Facsimile:** (095) 929 1999**Telex:** 414680 VBNK RU**E-mail:** vbank@co.voz.ru**Website:** www.vbank.ru**Wapsite:** wap.vbank.ru**SWIFT:** VBNKRUMM**REUTER DEALING:** VOZM**SPRINT:** VOZROGD.MOSC/CEA

