

According to the Moscow Region classification of banks' reliability, Vozrozhdeniye Bank has maintained a stable position within the most reliable grouping. For several years Vozrozhdeniye has been included in annual ratings published by "Ekspert" and "Dengi" magazines of the 200 largest Russian companies based on the market capitalization level.

PricewaterhouseCoopers, one of the world's four most authoritative independent audit firms, is the official independent auditor for the Bank. PricewaterhouseCoopers conducts the annual audit of the Bank's reports prepared in accordance with both Russian and international standards of financial reporting. During the year an intermediate audit is conducted.

*The highlights of Vozrozhdeniye Bank's* financial results demonstrate our effective work, stability and reliability.

RUR in thousand

	on 31.12.2002	on 31.12.2001
Net wealth	17 288 216	13 502 376
Capital and reserves	1 532 872	1 215 877
Lending to customers and banks	11 075 699	8 807 902
Deposits	15 695 119	11 512 407
Customer accounts	12 815 599	9 524 144
Gross operating profit	411 967	182 404

During the 2002 year balance sheet profit amounted to RUR 308 177 thousand