

Background Information

The Full Name of the Bank:

Открытое акционерное общество Банк «Возрождение» in Russian, and
Public Joint-Stock Company Vozrozhdeniye Bank in English.

The Short Name of the Bank:

Банк «Возрождение» (ОАО) in Russian, and
V.Bank in English.

The Bank was established on the basis of the Moscow region division of the Agro-Industrial Bank of the USSR and registered by the Central Bank of the Russian Federation on 12 April 1991.

The Bank holds the following licences:

General license No. 1439 issued by the Bank of Russia;

License No. 1439 issued by the Central Bank of the Russian Federation on 24 March 2003 granting the Joint Stock Company Vozrozhdeniye Bank a right to attract and place precious metals on deposit, to carry out other operations with precious metals in accordance with the law of the Russian Federation;

Certificate No. 276 issued on 09 December 2004 by the State Corporation Deposit Insurance Agency of entering the Joint Stock Company Vozrozhdeniye Bank into the register of banks which are parties to the compulsory deposit insurance system;

License for broker's activities No. 177-02959-100000 issued by the Federal Securities Commission of the Russian Federation on 27 November 2000, duration unlimited;

License for dealer's activity No. 177-03063-010000 issued by the Federal Securities Commission of the Russian Federation on 27 November 2000, duration unlimited;

License for securities management No. 177-03135-001000 issued by the Federal Securities Commission of the Russian Federation on 27 November 2000, duration unlimited;

License for depository activity No. 177-03735-000100 issued by the Federal Securities Commission of the Russian Federation on 27 November 2000, duration unlimited;

License No. 22-000-1-00035 issued on 29 June 2000 by the Federal Securities Commission of the Russian Federation for engaging in activities as specialized depository of investment, unit mutual, and non-governmental pension funds, duration unlimited;

Broker's License No. 700 issued on 25 March 2005 by the Commission on Commodity Exchange of the Federal Securities Commission of the Russian Federation for making stock exchange futures and option transactions on the territory of the Russian Federation, valid until 25 March of 2008;

Permit No. 236 issued by the State Customs Committee of the Russian Federation on 01 December 2003 granting a right to act as a guarantor with respect to customs authorities, valid until 01 December 2006;

License No. 027405511090 issued by the Ministry of Economic Development and Commerce of the Russian Federation on 08 September 2004 granting a right to export gold bullion which is not used for minting coins (refined gold in the form of measuring and standard bars), valid until 01 September of 2005;

License No. 561 X issued by the Licensing, Certification and State Secret Protection Centre of the Federal Security Service of Russia on 20 February 2004 granting a right to provide cryptographic (encryption) facilities with maintenance support, valid until 18 September 2007;

License No. 562 P issued by the Licensing, Certification and State Secret Protection Centre of the Federal Security Service of Russia on 20 February 2004 granting a right to engage in distribution of provide cryptographic (encryption), valid until 18 September 2007;



License No. 563 Y issued by the Licensing, Certification and State Secret Protection Centre of the Federal Security Service of Russia on 20 February 2004 granting a right to provide information encryption services, valid until 18 September 2007;

License No. 0313 issued on 21 January 2005 by the Federal Technical and Export Control Service for engaging in technical protection of confidential information, valid until 21 January 2010;

License No. FC-1-99-02-27-0-5000001042-004345-1 issued by the State Committee of the Russian Federation for Construction and Housing on 27 March 2003 granting a right to engage in building construction of first and second levels of responsibility pursuant to government standards, valid until 14 November 2005.

Detailed Information on the Head Office of Vozrozhdeniye Bank

Bank Identification Code (BIK) is 044525181.

Taxpayer Identification Number (INN) is 5000001042.

Correspondent Account No. 3010181090000000181 with the Operations Department of GTU of the Bank of Russia.

Phone: 777-0888; 929-1888
Fax: 929-1999
Telex: 414680 VBANK RU
E-mail: vbank@co.voz.ru
Website: <http://www.vbank.ru>
Wap: wap.vbank.ru
SWIFT Code: VBNKRUMM
Reuter Dealing Code: VOZM
SPRINT Code: VOZROGD.MOSC/CEA

Address of the Bank:

Vozrozhdeniye Bank
Luchnikov Pereulok, 7/4, Building 1, 101999 Moscow, GSP-9



Offices of Vozrozhdeniye Bank

Offices in Moscow City:

Central Branch

Luchnikov Pereulok, 7/4, Building 1,
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Tel: (095) 929-1882
Mr. Mikhail T. Gogia

Ilyinsky

Leningradsky Prospekt, 7, 125040 Moscow
Tel: (095) 725-1317
Mr. Vakhtang Dzhariani

Ostankinsky

Obraztsova Ul., 31, Building 2, 127018 Moscow
Tel: (095) 289-1166
Ms. Natalya V. Barkhotkina

Ulyanovsky

Vesiolaya Ul., 33, Building 4, 115541 Moscow
Tel: (095) 321-1311
Mr. Aleksandr V. Bolkhovitin
Additional Offices:
Sovetskaya Ul., 50, Flat 1, Vidnoye,
142700 Moscow Region
Tel: (095) 541-7845,
Molokovo, Headquarters of Kolkhoz Gorky,
Leninsky District, 140714 Moscow Region
Tel: (095) 549-1130
Operational Cash Desk:
Maloye Vidnoye, Leninsky District,
142715 Moscow Region
Tel: (8-916) 588-6089

Offices in Moscow Region

Balashikha

Prospekt Lenina, 45, 143900 Balashikha
Ms. Lyubov N. Yukhareva
Additional Office:
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143980 Zheleznodorozhny

Bronnitsy

Novo-Bronnitskaya Ul., 52, 140170 Bronnitsy
Tel: (246) 6-5439
Ms. Zinaida N. Shepeliova
Operational Cash Desk:
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140170 Bronnitsy
Tel: (246) 6-8939

Chekhov

Chekhova Ul., 22, 142300 Chekhov
Tel: (272) 2-1893
Ms. Raisa P. Petrykina

Operational Cash Desk:
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Dmitrov

Sovetskaya Pl., 1, 141800 Dmitrov
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Mr. Vitaly M. Solovyov,
Additional Offices:
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Prospekt Bogolyubova, 25, 141980 Dubna
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Domodedovo

Kashirskoye Shosse, 54A, 142040 Domodedovo
Tel: (095) 546-8750
Ms. Tatyana A. Fomicheva

Egoryevsk

Sovetskaya Ul., 106/5, 140300 Egoryevsk
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Ms. Lyudmila V. Baykova

Elektrostal

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Ms. Natalya A. Gnedkova
Additional Offices:
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Krasnaya Ul., 21, 144005 Elektrostal
Tel: (257) 4-6624

Istra

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Ms. Vera A. Ulitina
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Ms. Tatyana A. Murashkina

Khimki

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Additional Offices:
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Khimki District
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Klin

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Ms. Olga N. Kalenova

Kolomna

Oktyabrskoy Revolyutsy Ul., 340, 140408 Kolomna
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Mr. Igor P. Egorov
Additional Office:
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Krasnogorsk

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Ms. Irina L. Zlenko,
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Golyevo, 143000 Krasnogorsk-5
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Operational Cash Desks:
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Tel: (095) 563-8832,
Raytsentr-3, GIBDD, 143400 Krasnogorsk
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Rechnaya Ul., 8, 143400 Krasnogorsk
Tel: (095) 562-2329,
Zavodskaya Ul., 26, 143400 Krasnogorsk
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Kurovskoye

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Lotoshino

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Mozhaysk

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Naro-Fominsk

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Volokolamsk

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Voskresensk

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Saransk

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Mr. Sergey V. Naumkin
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Stavropol

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Operational Cash Desk:
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Tula

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Ms. Alefina V. Timoshenko

Volgograd

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Ms. Sofya B. Zhilina
Additional Offices:
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Pavshikh Bortsov Pl., 2, 400066 Volgograd
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Engelsa Bulvar, 9, 400112 Volgograd
Tel: (8442) 61-0086

Volgodonsk

Velikoy Pobedy Bulvar, 38A, Volgodonsk,
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Stroiteley Ul., 21, 347382 Volgodonsk
Tel: (86392) 6-6148,
Gagarina Ul., 75, 347386 Volgodonsk
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Morskaya Ul., 124, 347381 Volgodonsk
Tel: (86392) 2-8929,
Sovetskaya Ul., 33B, 347320 Tsimlyansk
Tel: (86391) 5-0941,
Lenina Ul., 131/1, 346630 Semikarakorsk
Tel: (86356) 2-2302

Yaroslavl

Pushkina Ul., 2, Building 2, 150000 Yaroslavl
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Mr. Aleksandr S. Khabarin

Representative Office in Kaluga

Kirova Ul., 1, 248001 Kaluga
Tel: (0842) 54-8656
Ms. Valentina V. Tsarapkina

Representative Office, North-Western Interregional Center

Bolshoy Prospekt, Vasilyevsky Ostrov 80,
119106 St. Petersburg
Tel: (812) 332-2401
Mr. Yury I. Novikov

**Auditor:** ZAO PricewaterhouseCoopers Audit.

Auditor's address: Kosmodamianskaya Embankment, 52, Building 5, 113054 Moscow.

Main Government Registration Number is 1027700148431.

Taxpayer Identification Number is 7705051102.

License No. E000376 was issued by the Ministry of Finance of the Russian Federation on 20 May 2002.

License is valid until 19 May 2007.

Registrar is the Moscow branch of the Joint-Stock Company Specialized Registrar AVISTA.

License No. 10-000-1-00271 was issued by the Federal Securities Commission on 24 December 2002.

Its duration is unlimited.

Mailing address: Luchnikov Pereulok, 7/4, Building 1, 101999 Moscow.

Phone: (095) 929-1861.

Fax: (095) 929-1861.

American Depository Receipts (ADR), level one, for ordinary shares of the Vozrozhdeniye Bank**Depository (Issuer of ADR)** is the Bank of New York

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

101 Barclay Street, New York, NY, 10286.

Phone: 1 (212) 815-4493

Fax: 1 (212) 571-3050

Representative Office in Moscow is located at Posledny Pereulok, 17, Suite 4, 103045 Moscow.

Phone: (095) 967-3110

Custodian Bank is ING Bank (Eurasia) ZAO.

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

Phone: (095) 755-5400

Fax: (095) 755-5499

Procedural Agent is C.T. Corporation System.

Address: 111, Eighth Avenue New York, NY 10011.

Phone: 1 (212) 894-8570

Fax: 1 (212) 894-8710

Extra Information

Data on the Vozrozhdeniye Bank can be obtained through the Internet at <http://www.vbank.ru>

Shareholders may look through documents of the Bank at the Registrar's office and get information on decisions taken at the General Meetings of Shareholders, on dividend rate and record date from the Registrar.

Information on ADR Program is available in the Internet at <http://www.bankofny.com>.