

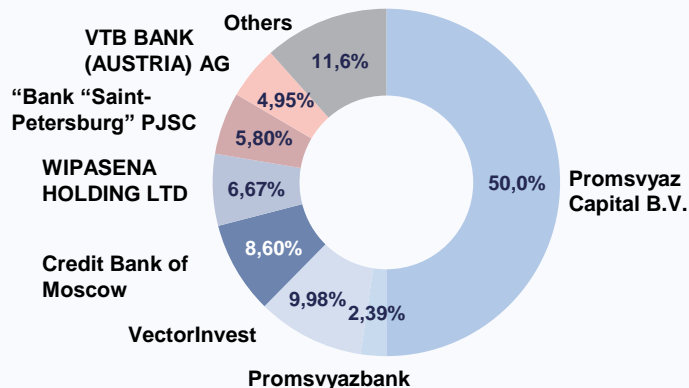
Money does not build a bank, relationships do

Vozrozhdenie Bank has a history dating back to April 1991. For its over 26 years of history it has successfully passed through all crises (1993-94, 1998, 2004, 2008, 2014) with time-proved conservative risk policies. The bank's most valuable asset is its long-standing relationships with its clients, which are built on reliability and responsiveness. Now we are one of the leading banks in Russia ranked 36st by assets, 15th by loans issued to SMEs, 9th by issued mortgages and 23rd by retail deposits. The bank's key operations are in loans to SMEs (26% of corporate loans) and retail lending (33%).

Our distribution network spans 120 outlets and over 2 000 ATMs (including ATMs of our partners) covering 17 regions of Russia with the main focus on Moscow region, South and North-West of Russia. Serving around 42,000 corporate clients and 1.3 million retail clients we concentrate on our key strengths - strong fee-income generation capacity (actually one of the highest shares of fees in operating income among Russian banks) and higher margin-SME and mortgage lending as well as stable funding from customer deposits.

Bank has been publishing financials under Russian Accounting Standards and International Financial Reporting Standards since 1991. Our external auditor is AO PricewaterhouseCoopers Audit. The bank's long-term ratings are: Moody's B1, Standard & Poor's BB-, RAEX ruA-. Vozrozhdenie Bank is listed on the MICEX (ticker VZRZ, pref - VZRZP).

The main shareholders of the bank are*:



Market position**

36th by assets
15th by loans issued to SMEs
9th by issued mortgages
23rd by retail deposits
28th by corporate loans

* Proportion in voting shares as of June 15, 2017

** According to RAEX rating agency

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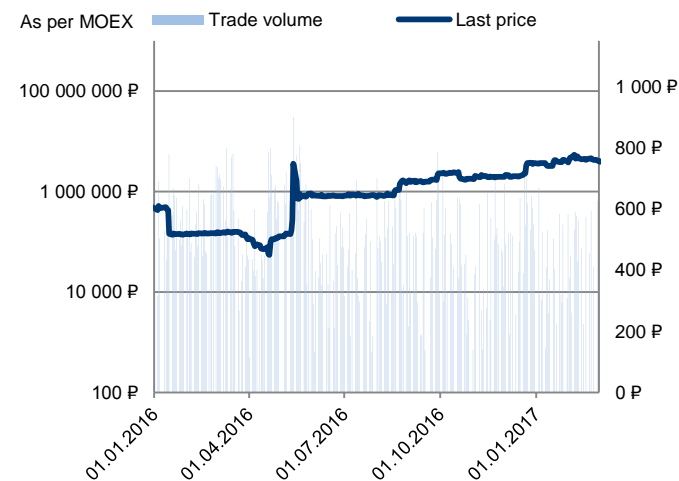


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Key balance sheet numbers, Rub mln	2016	2015	2014
Assets	238,893	223,888	227,922
Net loans	175,078	157,454	155,719
Corporate loans %	67%	70%	73%
Retail loans%	33%	30%	27%
Customer accounts	200,946	169,658	174,218
Equity	23,761	22,211	23,804
Key balance sheet ratios	2016	2015	2014
Loans to Deposits	95%	102%	98%
Common Equity Tier 1 CAR	8.1%	8.3%	9.3%
Total Capital CAR	12.4%	13.0%	12.0%
Leverage (equity/assets)	9.9%	9.9%	10.4%
Customer funds to liabilities	93.4%	84.1%	85.4%

Key income statement numbers, Rub mln	2016	2015	2014
NII	10,382	10,060	9,786
Net fees	4,324	3,806	3,964
Other income	1,352	1,158	629
Provisions on loans impairment	(4,104)	(9,451)	(3,192)
Operating expenses	(8,845)	(9,146)	(9,364)
Net profit	2,115	(3,775)	1,204
Key ratios	2016	2015	2014
NIM	4.6%	4.7%	4.6%
Cost of risk (annualized)	2.3%	5.7%	1.9%
Cost to Income	55.1%	60.9%	65.1%
ROA	0.9%	(1.7%)	0.6%
ROE	9.4%	(16.5%)	5.2%

Share price performance



Earnings per share	2016	2015	2014
EPS, Rubles	84	-145	48