

Employee Turnover

%	2010		2011		2012	
	Retirement	Turnover	Retirement	Turnover	Retirement	Turnover
Regional bank						
Baikalsky bank	16.7	7.4	15.4	8.6	20.2	16.1
Volgo-Vyatsky bank	14.2	7.3	17.2	13.3	24.0	16.9
Vostochno-Sibirsky bank	17.2	12.9	21.3	15.7	16.7	15.3
Dalnevostochny bank	14.8	8.8	18.4	13.9	23.2	12.7
Zapadno-Sibirsky bank	12.9	6.5	18.6	17.0	17.6	14.8
Zapadno-Uralsky bank	12.0	6.1	14.0	11.0	21.0	18.2
Moscow bank	20.5	11.1	22.8	21.2	30.0	27.9
Povolzhsky bank	14.1	6.3	19.2	15.0	29.7	22.5
Severny bank	13.2	5.6	12.1	9.4	18.5	15.9
Severo-Vostochny bank	16.9	9.1	16.2	13.5	26.9	22.4
Severo-Zapadny bank	11.9	6.0	17.3	13.7	21.6	18.3
Severo-Kavkazsky bank	16.7	7.1	12.1	8.4	23.0	14.5
Sibirsky bank	12.8	6.2	13.0	10.6	22.1	15.9
Srednerussky bank	16.4	9.7	20.6	17.6	22.5	21.5
Uralsky bank	14.1	6.7	16.6	11.6	24.6	20.4
Tsentralno-Cheromzemny bank	13.6	5.4	16.6	14.5	22.0	18.7
Yugo-Zapadny bank	17.2	9.4	22.0	18.0	23.0	19.8
Head Office	8.7	6.3	15.5	15.1	14.8	14.4
TOTAL	14.7	7.5	17.6	14.2	23.2	18.9