

# Highlights 2012



2006 YEAR. CELEBRATION OF THE 15TH ANNIVERSARY OF BANK VOZROZHDENIE

## Financial and operating results

- Net income rose by 50% to RUB 2.3 billion and ROE reached 11.9%
- Assets increased by 13.7% to RUB 209.1 billion
- The corporate loan portfolio expanded by 9.3% to RUB 123.5 billion. The share of small and medium-sized businesses (SMEs) in it climbed to 62.5%.
- The retail loan portfolio expanded by 34.8% to RUB 32.9 billion
- The mortgage loan portfolio exceeded RUB 22.3 billion, up 45% year-on-year
- Customer funds rose by 12.9% to RUB 163.9 billion. The share of retail deposits was 49.4%.
- Credit turnover on bank-card accounts grew by 11.4% to RUB 186 billion

## Key events

- Dmitry Orlov is elected as Chairman of the Board of Directors
- Alexander Dolgopolov is appointed as Chairman of the Management Board
- Two new management positions are created, Operations Director and IT Director, as part of the operating

- model optimization project
- RUB 4.3 billion of mortgages are securitized
- RUB 2 billion of subordinated deposits is raised to strengthen capital

## **Strengthening market positions**

- Bank Vozrozhdenie features in a rating of the world's top 1,000 banks compiled by authoritative British magazine The Banker
- Bank Vozrozhdenie features in a rating of the world's 500 most valuable banking brands by Brand Finance

## **Professional recognition**

- In March 2013, the Bank wins the “Best Corporate Governance, Russia” award from British magazine World Finance
- The Bank wins the “Best IR Management in Russia” award for 2012 from Global Banking & Finance Review
- The Bank is presented with the “STP Award 2011. Excellent Quality” by Commerzbank AG for the high quality of its international settlement service
- Lyudmila Goncharova, Deputy Chairwoman of the Management Board, features in the “Top 50 Corporate Bankers” rating by magazine Profile
- Andrey Shalimov, Deputy Chairman of the Management Board, wins the “Best Investor Relations by CFO, Small Cap” award from IR magazine Russia & CIS