

Who we are	RosEvroBank is medium-sized Russian Bank whose market niches are: corporate lending, trade and export finance, retail banking. With 31 offices in Russia (including 11 offices in Moscow) we are servicing more than 14,000 corporate and more than 95,000 private customers. The Bank has a highly qualified, well-regarded management and supported by a team of professionals with in-depth knowledge of the Russian financial market. RosEvroBank is member of Depositors' Compensation System run by the Central Bank of Russia.
Shareholders	Shareholders of RosEvroBank are: Managing Company "RosEvroGroup" LLC-84%, DEG (member of KfW Banking Group)- 6% and Renaissance Investment Management - 10%. Beneficial owners of Managing Company "RosEvroGroup" are 6 individuals, besides RosEvroBank these people run logistic, development, consulting, construction and flowers businesses.
Financial Highlights	<p>Total Assets: RUB 48 billion (IFRS, as of 30 September 2009)</p> <p>Shareholders' Equity: RUB 7.3 billion (IFRS, 30 September 2009)</p> <p>Net Profit: RUB 607.3 million (IFRS, January-September 2009)</p> <p>Loan Portfolio: RUB 22.6 billion (IFRS, 30 September 2009)</p>
Credit Ratings	<p>"B1/NP", stable outlook (Moody's Investor Service, last update 19 June 2009);</p> <p>"B", stable outlook (Fitch Ratings, last update 12 November 2009)</p>
What makes us different?	<ul style="list-style-type: none"> ▪ Stable ownership and top management team (almost all top managers in place since 1999, 60% of mid-level managers are at Bank for more than 5 years) ▪ The Bank never defaulted on its obligations ▪ Among Top 30 banks in terms of corporate business (14,000 corporate customers and more than 95,000 private customers), rapidly growing customer base (60-80 new customers per week) ▪ Foreign shareholders (6%-DEG, 10%-Renaissance Investment Management) ▪ Structure of loan portfolio: 79% - corporates, 21% - individuals ▪ Foreign borrowings are less than 14% in liabilities (79%-customer accounts) ▪ As of 2008YE ROAE was 17.5%, C/I - 53.2%, share of small and medium enterprises in loan portfolio - 66% ▪ As of 30 June 2009 CAR (RAS) was 23.1%, CAR (IFRS) was 29.6% ▪ Very conservative securities portfolio (no exposure to stock and corporate bond market) includes promissory notes of the biggest Russian banks and state bonds ▪ Partnership with interstate financial institutions (KfW, EBRD, BSTDB, OPIC) means high transparency and strong reputation of individual shareholders of the Bank ▪ During the crisis the Bank did not take any assistance from the Central Bank of Russia ▪ Good equity growth (2007-2008 equity growth - 17%), strong support from shareholders (2 subordinated loans in 2008, subordinated loan from Vnesheconombank in 2009)
International business	<p>RosEvroBank is recognized by international financial institutions as a reliable partner and currently maintains about USD 320 million in unsecured credit lines for trade finance transactions. The Bank has history of syndicated loans (8 loans since 2005 for more than USD 300 million), issuance of credit linked notes (2 series for USD 230 million), transactions with IFC, EBRD (2 loans in December 2009 totaling USD 30 million) and other interstate financial institutions.</p>
	<p>International services for corporate customers include: financing of import of goods (short- and medium-term) via letters of credit, issuance of bank guarantees and standby letters of credit, financing of import of equipment under ECA cover, financing of exporters, services for dealers and distributors of foreign companies in the Russian Federation (special program for increase of sales of foreign companies in Russia for account of financial resources of Rosevrobank).</p>
Network of correspondents	<p>RosEvroBank maintains correspondent relationships with more than 500 banks worldwide including: Deutsche Bank, Commerzbank, Landesbank Berlin AG, Landesbank Baden-Wuerttemberg AG, AKA Ausfuhrkredit GmbH, BHF-Bank Frankfurt, Oberbank, Raiffeisen Landesbank Niederoesterreich AG, Erste Bank, RZB, Bank Austria Creditanstalt (member of UniCredit Group), Credit Industriel et Commercial, BRED Banque Populaire, UBS, Credit Suisse, Zurcher Kantonal Bank, Banque Cantonale de Geneve, BBVA, UniCredito, Banca Popolare di Vicenza, Banca Popolare di Sondrio, Banca Popolare dell'Emilia Romagna, Banca Monte dei Paschi di Siena, Scandinvaska Enskilda Banken, Svenska Handelsbanken, Danske Bank, KBC Bank, ING, Nordea Bank, JPMorgan Chase Bank, National City Bank (now part of PNC Group), Bank of Montreal, Banco Bradesco, Banco do Brasil, BANIF, Agricultural Bank of China, China Construction Bank, Industrial and Commercial Bank of China, Bank of China, State Bank of India, Commercial Bank of India, Woori Bank, Korea Exchange Bank, Sumitomo Mitsui Banking Corporation, Royal Bank of Scotland plc, Standard Bank Plc, Citibank, Mashreq Bank, Emirates NBD Bank, National Bank of Bahrain, Commercial Bank of Kuwait and others</p>
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