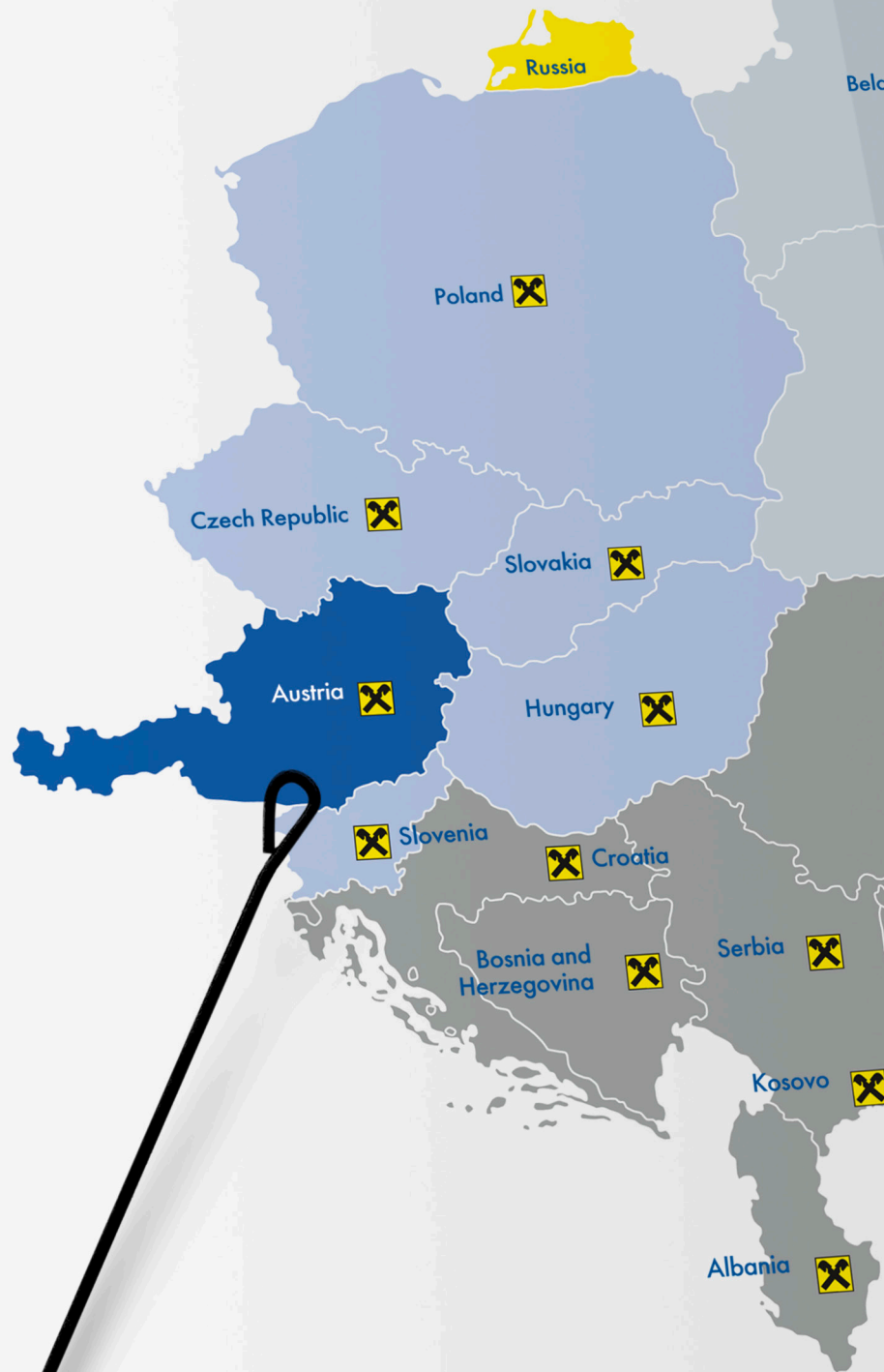
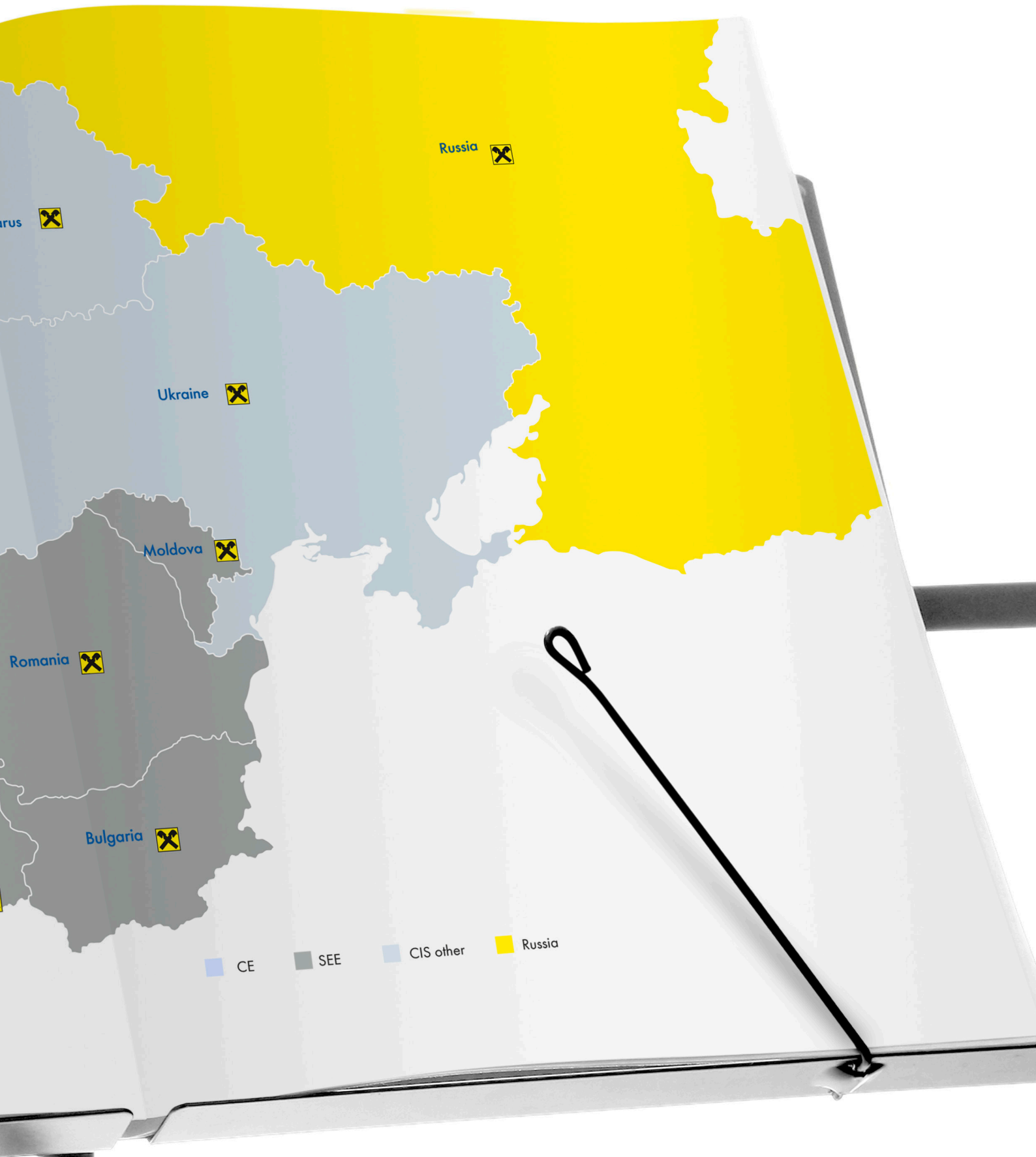


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Aktiengesellschaft**

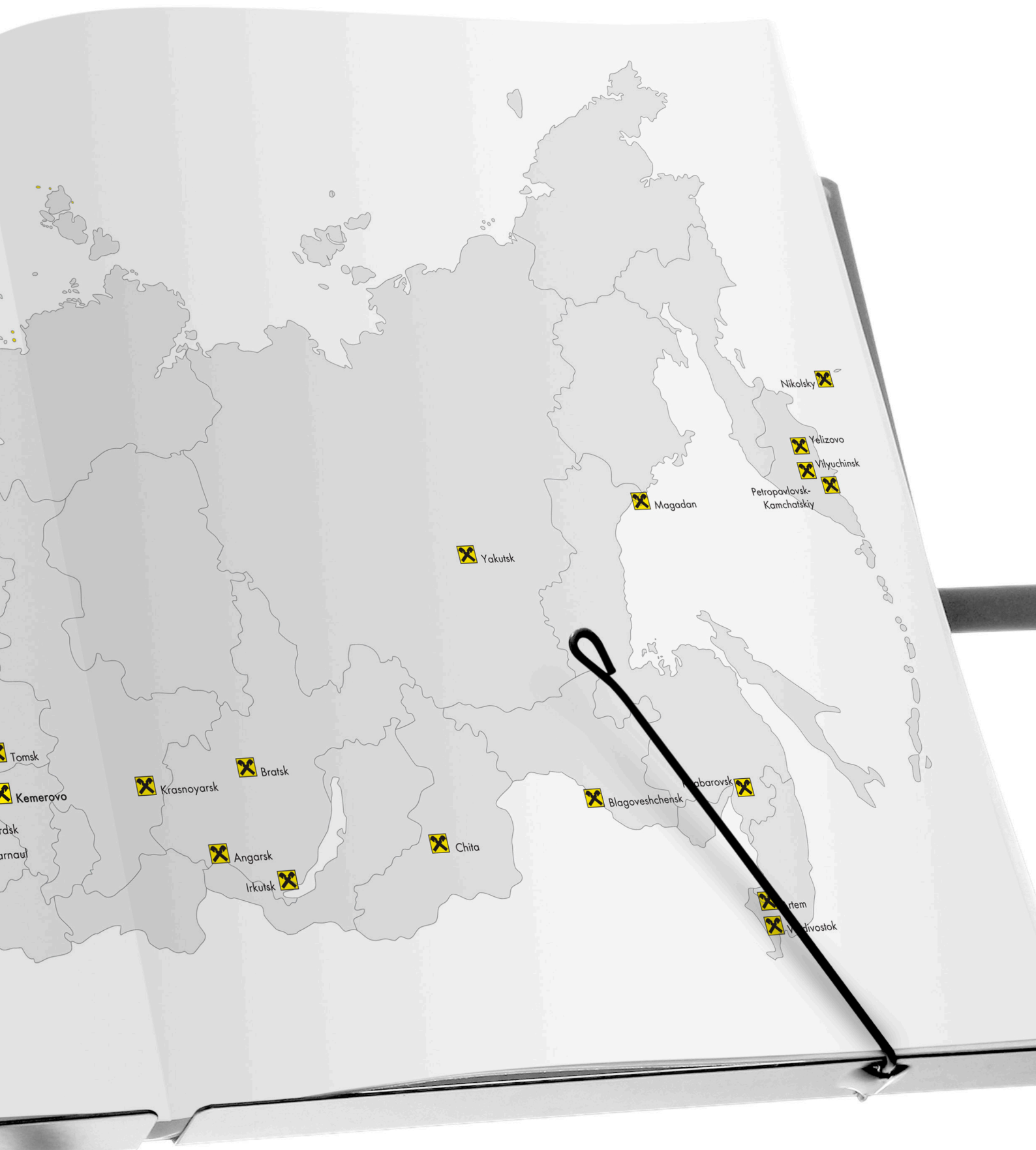
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Barklaya str., 16, bld. 1

Belyaev branch
Profsoyuznaya str., 104

**Bol'shie Kamenschiki 6
branch**
Bol'shie Kamenschiki str., 6,
bld. 1

Varshavskoye branch
Varshavskoe shosse, 64, bld. 1

Voikovskoye branch
Leningradskoe shosse, 16A,
bld. 1

Dmitrovskoe branch
Butyrskaya str., 77

Kolomenskoe branch
Andropova prospekt, 42, bld. 1

Krasnye vorota branch
Orlikov lane, 8

Krylatskiye Kholmy branch
Krylatskaya str., 17, bld. 1

Kutuzovskoye branch
Kutuzovskiy prospekt, 34,
bld. 14

**Leningradsky prospekt
branch**
Leningradsky prospekt, 39A

Leninsky 32 branch
Leninsky prospekt, 32

Lyublino branch
Krasnodarskaya str., 48

Marksistskoye branch
Marksistsky lane, 3

Mayakovskoye branch
Bol'shaya Sadovaya, 1, bld. 1

Mozhayskoye branch
Mozhayskoe shosse, 2

Moscow-City branch
Testovskaya str., 10

Mytishchi branch
Moscow region, Mytishchi,
Komarova str., 2, bld. 3

Nagatinskoe branch
Varshavskoe shosse, 18, bld. 1

Na Maysnitskoy branch
Maysnitskaya str., 22/2/5,
bld. 1

Novy Arbat branch
Novy Arbat, bld 3

Odintsovo branch
Moscow region, Odintsovo,
Mozhayskoye shosse, 112a

Ostozhenka branch
Ostozhenka str., 27, bld. 1

Otradnoye branch
Khachaturyana str., 20

Petrovka branch
Petrovka str., 5

Petrovsky park branch
Petrovsko-Razumovskaya
alleya, 10, bld. 3

Ploschad Ilich branch
Sergiya Radonezhskogo str., 8,
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Profsoyuznoye branch
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Pyatnitskoe branch
Pyatnitskaya str., 34

Rechnoy Vokzal branch
Leningradskoe shosse, 68

Romanov Dvor branch
Romanov lane, 4, bld.1

Rublevskoe branch
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Rayzansky prospekt branch
Rayzansky prospekt, 24, bld. 2

Sadovo-Triumfalnoye branch
Malaya Dmitrovka str., 20

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Semenovskaya square, 1A

Smolenskoye branch
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Sukharevskoye branch
Prospekt Mira, bld 1

Sushchevsky val branch
Obraztsova str., 3

Taganskoye branch
Nikoloyamskaya str., 13/2

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Shmitovskiy proezd, 19

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Leninsky prospekt, 66

Leninsky prospekt 148 additional office
Leninsky prospekt, 148

Marii Ulyanovoy 9 additional office
Marii Ulyanovoy str., 9, bld. 4

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Novopeschanaya str., 20/10, bld. 1A

Prospekt Mira additional office
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Komendantsky prospekt branch

Komendantsky prospekt, 13,
bld. 1, liter A

Kupchino branch

Malaya Balkanskaya, 26
liter A, room 17H

Leninsky prospekt branch

Novatorov boulevard, 11,
liter A, room 15A

Ligovskiy prospekt branch

Ligovsky prospekt, 105,
liter A, room 3H

Maly prospekt branch

Maly prospekt V.O., 22, room
28-4

Moskovsky prospekt branch

Moskovsky prospekt, 216,
liter A

Sadovaya ulitsa branch

Sadovaya str., 10, liter A

Sennaya ploschad branch

Efimova str., 4A

Staronevskoye branch

Nevsky prospekt, 137

Park Pobedy branch

Mosckovsky prospekt, 186A,
liter A

Primorskoe branch

Savushkina str., 127A

Nevsky additional office

Nevsky prospekt, 102, liter A,
room 2H

Volynsky additional office

Volynsky lane, 3A

Raiffeisenbank in Saransk**Saransky operational office**

Prospekt Lenina, 7

Raiffeisenbank in Saratov**Saratovskiy operational office**

Chernyshevskogo str., 60/62

Prospekt Kirova operational office

Prospekt Kirova S.M., corner
Radisheva A.N., 1-3/29-31

Raiffeisenbank in Smolensk**Smolensky operational office**

Industrialnaya str., 2

Nikolskie vorota operational office

Marshala Zhukova str., 9

Raiffeisenbank in Sochi**Sochinsky additional office**

Kurortny prospekt, 73

Raiffeisenbank in Stavropol**Stavropolsky operational office**

Mira str., 237

Lomonosova street operational office

Mira str., 355/
Lomonosova str., 38

Raiffeisenbank in Stary Oskol**Starooskolsky operational office**

Komsomolskaya str., 61

Raiffeisenbank in Surgut**Surgutskiy operational office**

Profsoyuzov str., 18

Nefteyugansk additional office

Nefteyugansk,
microdistrict 14, 9

Raiffeisenbank in Syktyvkar**Syktyvkarsky operational office**

Pervomayskaya str., 62

Raiffeisenbank in Taganrog**Taganrogskiy operational office**

Petrovskaya str., 88

Raiffeisenbank in Tomsk

Tomsky operational office
Berdskaya str, 23

Prospekt Frunze operational office

Prospekt Frunze, 40

Raiffeisenbank in Tula

Tulsky operational office

Fridrikha Engelsa str., 6

Raiffeisenbank in Tyumen

Tyumensky branch

Kholodilnaya str., 114

Na Permyakova operational office

Permyakova str., 70/1

Raiffeisenbank in Ufa

Bashkortostan branch

Karl Marks str., 20

Raiffeisenbank in Khabarovsk

Khabarovsky branch

Turgeneva str., 96, bld. 4

Raiffeisenbank in Chelyabinsk

Yuzhny Ural branch

Karl Marks str., 38

Severo-Zapadny additional office

Molodogvardeyskaya str., 53

Miassky operational office

Chelyabinsk region, Miass,
Prospekt Oktyabrya, 72

Raiffeisenbank in Cherepovets

Cherepovetsky operational office

Sovetsky prospekt, 105

Raiffeisenbank in Chita

Chita credit-cash office

Krasnoyarskaya str., 31

Raiffeisenbank in Yakutsk

Yakutsk credit-cash office

Dzerzhinskogo str., 23

Raiffeisenbank in Yaroslavl

Yaroslavsky operational office

Sobinova str., 15/14

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The forecasts, plans, and statements addressing the future are based on knowledge and estimates at the time at which they are drawn up. Like all statements addressing the future, they are exposed to risks and uncertainty factors that may lead to considerable deviations in the result. No guarantees can therefore be provided that the forecasts are targeted values, or statements addressing the future, will actually materialize. We have exercised utmost diligence in the preparation of this annual report and checked the data contained there. The English version is a translation of the report that the Bank originally prepared in the Russian language. The Bank only recognizes the Russian version as the authentic version.

Data valid as of 31st of December 2010