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Raiffeisenbank in Ufa**Bashkortostan credit-cash office**

Prospekt Oktyabrya, 132/3
e-mail: credit_ufa@raiffeisen.ru
(opened January 2007)

Bashkortostan representative office

Prospekt Oktyabrya, 132/3
(opened February 2007)

RZB representative office

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Managing Board of ZAO Raiffeisenbank Austria and Editors



Ilya Maliy — photographer

Head of Syndicated Lending and Securitization Department, Corporate Finance and Investment Banking Division

Ilya Maliy's photographs can be viewed at his website: www.bigmaly.com

You will find the online version of the Annual Report 2006 at <http://www.raiffeisen.ru/rBank/about/annualreport>

The forecasts, plans, and statements addressing the future are based on knowledge and estimates at the time at which they were 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 therein. 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 the 21st of May 2007.

