



ЮниКредит Банк

UniCredit Bank (Russia)

UniCredit Bank is the largest foreign bank in Russia



UniCredit Bank at a glance

- UniCredit Bank was founded under the name of International Moscow Bank in **1989**
- UniCredit Bank is fully-owned (100%) by UniCredit Bank Austria AG, Vienna, Austria, member of UniCredit
- UniCredit Bank has General Licence for banking operations **№1** of Bank of Russia
- **106** branches in Russia and **1** Representative office in Belarus
- **3666** employees*
- More than **1 215 000** retail customers*
- More than **28 250** corporate clients
- One of the main bank partners for 9 of 10 largest Russian companies and for 200 Russian companies from top-400
- One of the largest creditors of enterprises in the metallurgical and chemical industries, companies, transport and communications

*As of 31.12.2012

UniCredit Bank's performance in 2012

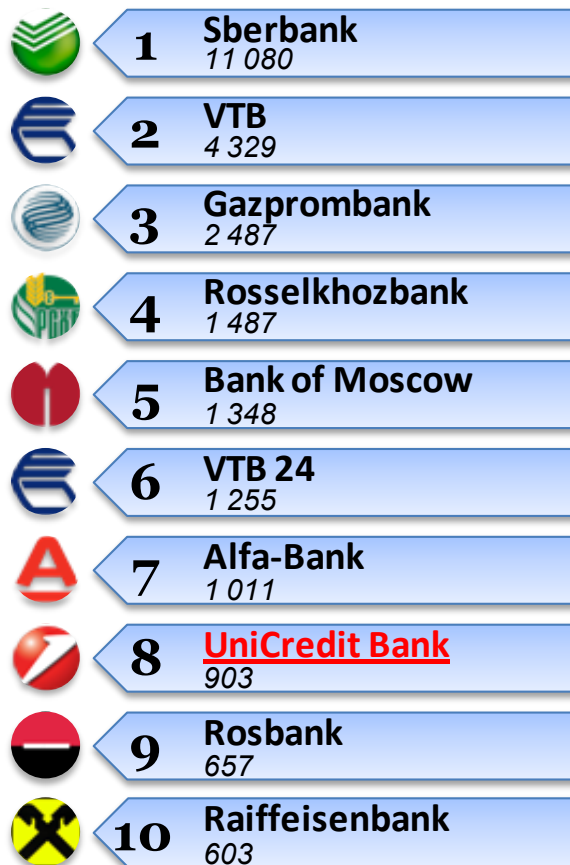
- Net profit: RUB 17.48 billion
- Total assets: RUB 868.48 billion
- Total Equity: RUB 113.25 billion
- Loans to customers: RUB 504.20 billion
- Total customers deposits: RUB 503.87 billion



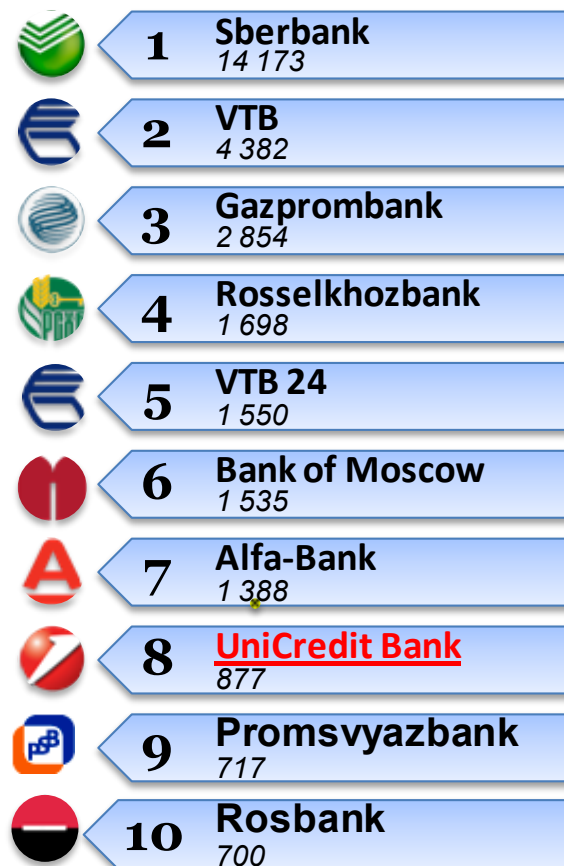
ZAO UniCredit Bank's results as of 31.12.2012 prepared in accordance with International Financing Reporting Standards:

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2011

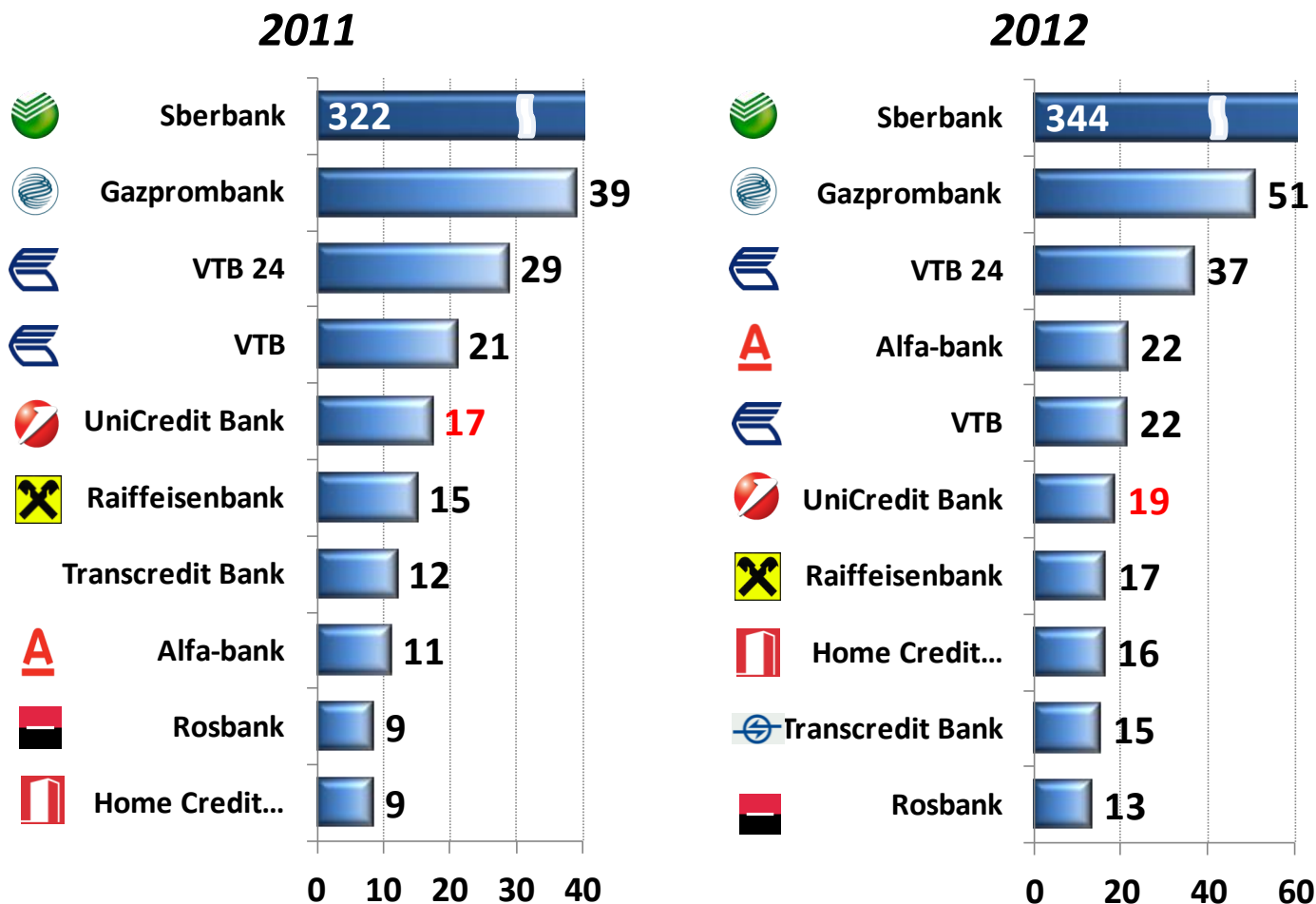


2012



Sources: CBR, the banks' balance sheets (RAS), UniCredit Bank's calculations, RUB billion

UniCredit Bank is one of the most profitable banks in Russia



UniCredit Bank is one of the most reliable banks in Russia

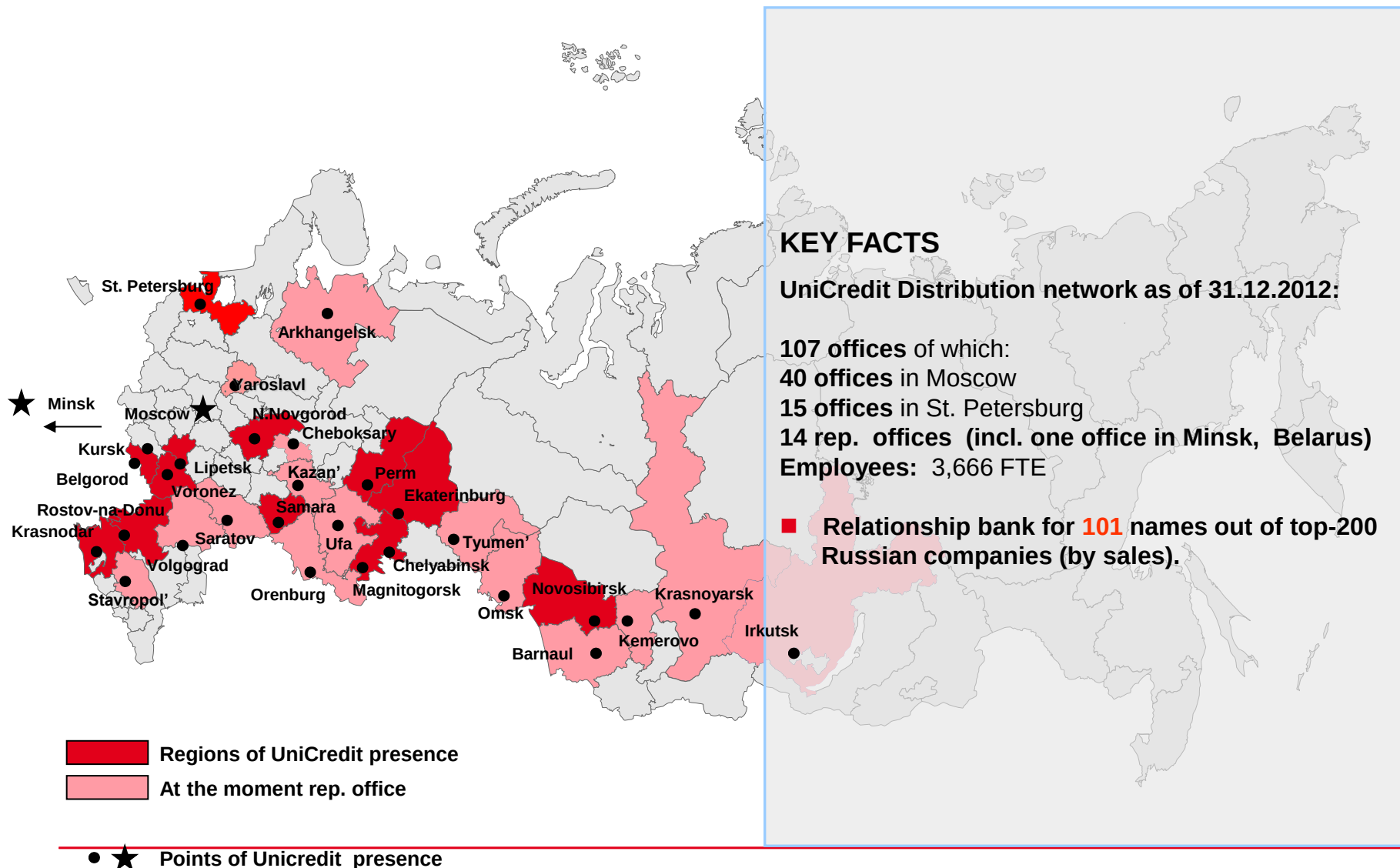
- №7 in Top-10 Russian banks by equity*
- №9 in top-17
the most reliable Russian banks
according to the Russian Forbes
magazine ranking (as of the end of 2012)
- Ratings:
BBB (Fitch)**, BBB (Standard & Poor's)

		Поднялся		Опустился		Присвоен в 2012 г.		Активы		Налица		Вклады населения*		Кредиты населению	
Банк	Рейтинг (самый низкий из минималов)	Другие рейтинги	Место	млрд руб.	Место	млрд руб.	млрд руб.	в % к обязательствам	млрд руб.	%**					
1 Ситибанк	BBB+ (Fitch)		18	325,6	14	52,5	62,5	22,9	39,7	36,4					
2 Нордеа Банк	BBB+ (Fitch)		25	260,8	27	24,7	6,4	3,5	17,4	10,4					
3 Эйч-Эс-Би-Си Банк	BBB+ (Fitch)		54	101,8	68	8,8	—	—	0,1	0,6					
4 Креди Агриколь КИБ	✓ BBB+ (Fitch)		88	51,4	93	6,0	0,6	0,01	0	0					
5 Сбербанк	BBB (Fitch)	Baa1 (Moody's)	1	13585,5	1	1629,3	6288,1	52,6	2528,0	27,5					
6 Банк ВТБ	BBB (Fitch, S&P)	Baa1 (Moody's)	2	4285,0	2	630,0	11,5	0,3	0,2	0					
7 Россельхозбанк	BBB (Fitch)	Baa1 (Moody's)	4	1571,0	4	171,0	185,3	13,2	197,9	17,9					
8 Банк ВТБ24	BBB (Fitch)	Baa1 (Moody's)	5	1469,0	6	131,0	982,7	73,4	793,9	83,1					
9 ЮниКредит Банк	BBB (S&P)	BBB+ (Fitch)	8	865,0	7	111,0	60,0	8,0	111,5	23,3					
10 Росбанк	↓ Baa3 (Moody's)	BBB+ (Fitch)	10	648,5	9	100,2	138,7	25,3	215,4	50,6					
11 Райффайзенбанк	BBB (S&P)	BBB+ (Fitch)	12	607,4	10	87,1	218,9	42,1	123,5	34,3					
12 ИНГ банк (Евразия)	↓ Baa2 (Moody's)		30	219,0	20	30,8	1,8	0,9	0,02	0,1					
13 МСП Банк	BBB (S&P)	Baa2 (Moody's)	47	112,9	33	21,1	0	0	0	0					
14 БНП Париба	BBB (S&P)		60	88,6	78	7,9	0,9	1,2	14,0	30,7					
15 Газпромбанк	↑ BBB- (S&P)	Baa3 (Moody's)	3	2766,4	3	285,9	298,6	12,0	174,1	12,4					
16 Транскредитбанк	↑ Baa3 (Moody's)	BBB (S&P)	13	494,6	12	53,1	80,4	18,2	118,1	33,7					
17 Дельтакредит	↓ Baa3 (Moody's)	BBB+ (Fitch)	68	79,6	50	11,4	1,1	1,6	59,1	81,5					

*As of the end of 2012, Interfax-100

**As of 20.03.2013

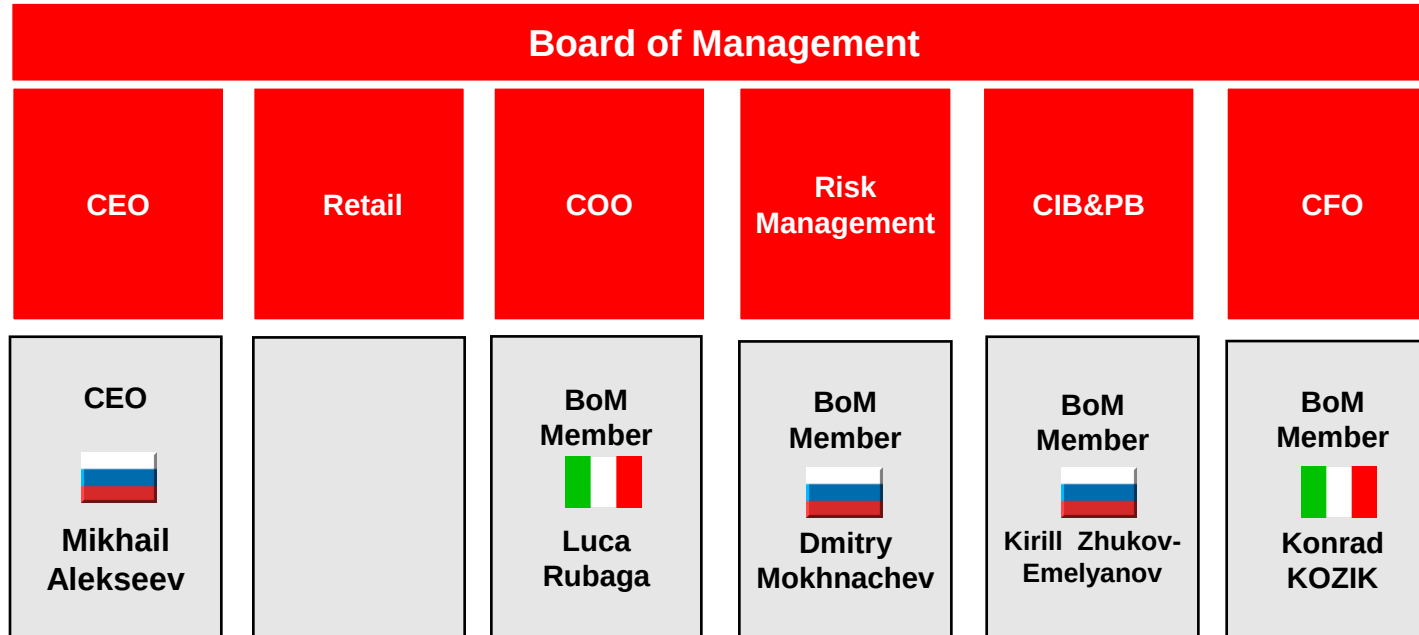
UNICREDIT BANK RUSSIA AT A GLANCE as of 31.12.2012



SHAREHOLDERS STRUCTURE DEVELOPMENT

October, 1989	Banking license № 1 of Central Bank of Russia. First bank in Russia with foreign shareholders (among which Bayerische Vereinsbank AG, Creditanstalt-Bankverein, Banca Commerciale Italiana, Credit Lyonnais and Kansalis Osaki-Pankki)
October, 2001	Merger with BACA (Russia)
May, 2005	Member of HVB-Group through a placement of new IMB shares (HVB with over 52% of voting shares)
October, 2005	Integration into UniCredit after the deal with HVB
June, 2006	HVB increases stake in IMB (from 52.9% to 79.3%) acquiring further 26.44% in the voting capital from Nordea
January, 2007	Transfer of interest in IMB from HVB to BACA and acquisition of a further 19.77% stake from VTB Bank (BACA currently owns 95% of voting rights, 5% owned by EBRD)
July 2007	The BA-CA acquisition of 7.17% of IMB's total share capital held by EBRD, was complete. Thus Bank Austria Creditanstalt became the owner of 100 per cent of IMB's total share capital.
Today	Subsidiary of UniCredit. One of the largest Russian Commercial Banks providing a wide range of banking services to companies, private individuals and financial institutions

MANAGEMENT



THE BUSINESS AND ORGANIZATIONAL MODEL ENVISAGES:

- Holding company coordinates subsidiaries activities leveraging on “competence lines”
- Strong functional link between holding company and subsidiaries organization structures
- High responsibility of the Countries/ local Banks, through increased autonomy and decision levers, in order to guarantee increased proximity to the client and faster decision processes

Most Recent Awards



■ UniCredit Bank was acknowledged as The Best Trade Finance Bank in Russia according to “Global Finance” magazine



■ CEO of UniCredit Bank Mikhail Alekseev received an award “Reputation of the Year 2012”, a confirmation of high professional and personal qualities of an award-winner.



■ “Quality Recognition Award 2011”
from JPMorgan Chase Bank, New York.
UniCredit Bank received the Award for the 10th time.



■ “Deal of the Year” Awards from Trade Finance Magazine
UniCredit Bank participated in the organization of four deals recognized with the awards by the renowned industry publication.



■ UniCredit Bank – the Best Bank in Russia according to Global Finance magazine

■ UniCredit Bank was named **EUROPEAN TOP EMPLOYER 2012**
Based on the result of CRF Institute studies UniCredit Bank (Russia)

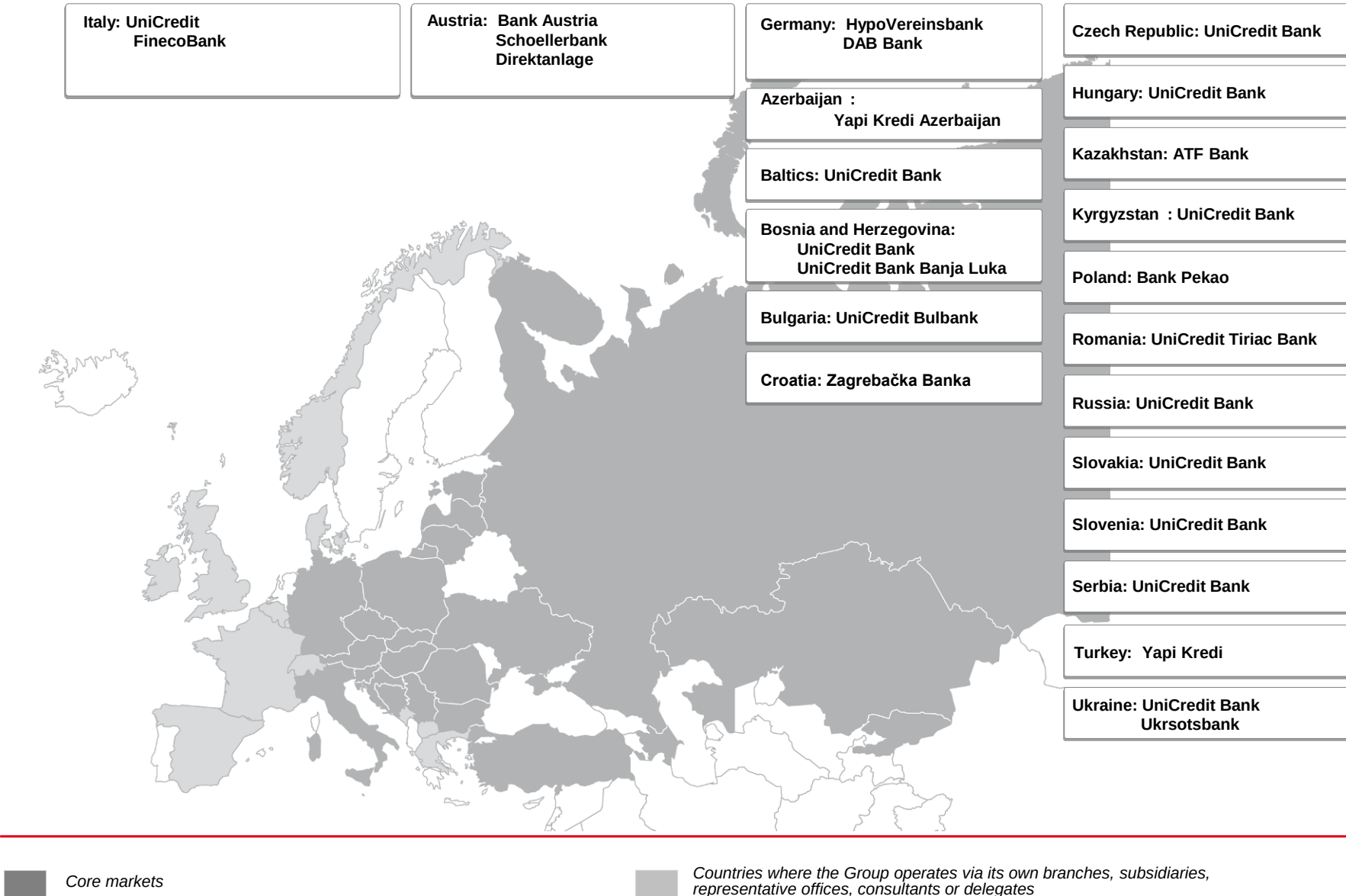
UniCredit – at a glance



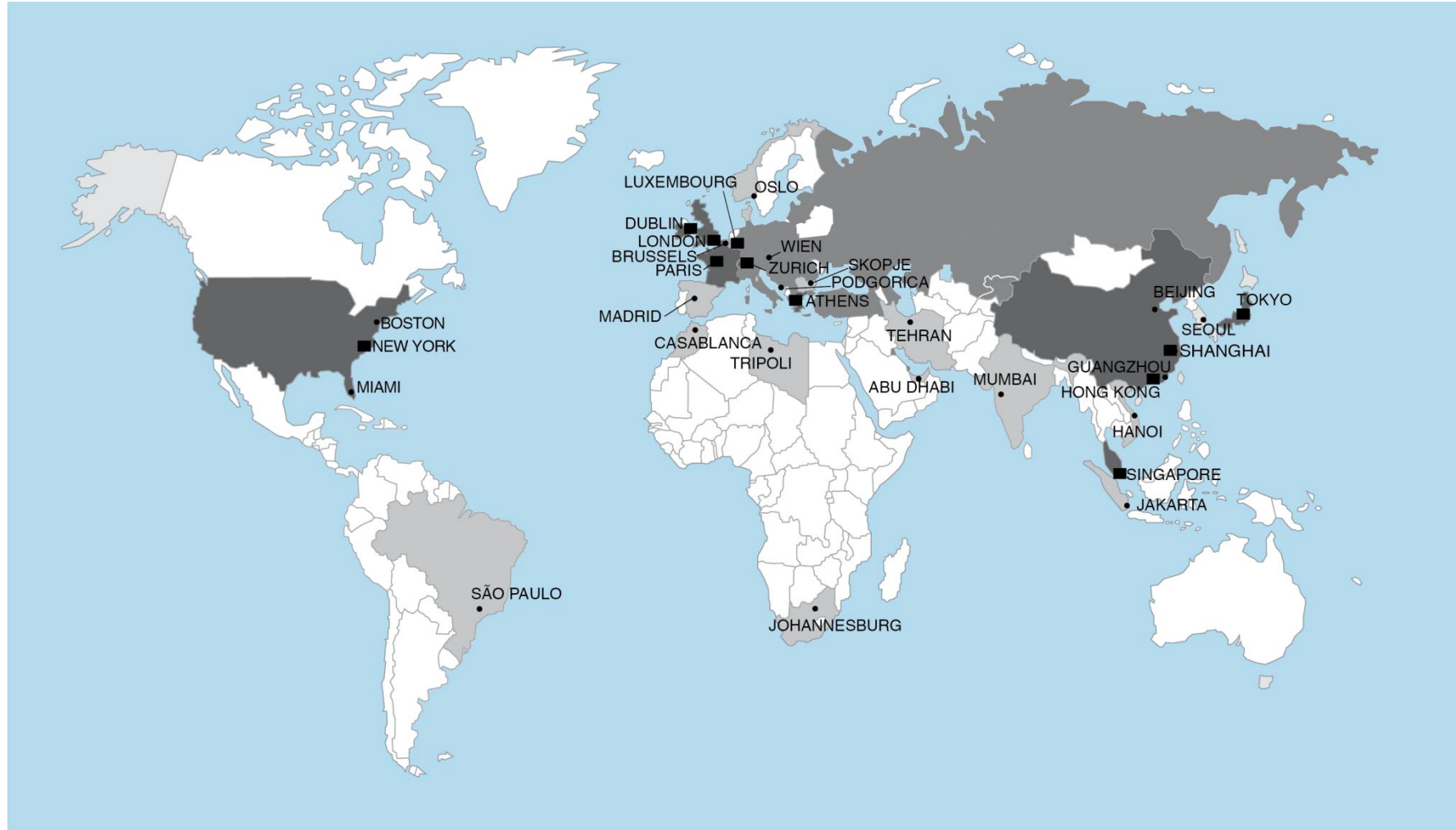
- **Employees:** over 156,000
- **Branches:** 9,300
- **Total Assets:** €927 billion
- **Banking operations in 22 countries**
- **International network spanning ~ 50 countries**
- **Market leader in Central and Eastern Europe leveraging on the region's structural strengths**

*As of 31.12.2012

UNICREDIT – EUROPEAN BANKING NETWORK



UNICREDIT INTERNATIONAL NETWORK



■ Branches and subsidiaries

■ Core markets

● Representative Offices, Delegates, Consultants, Investment Centers