



2008

Joint stock commercial bank — Bank of Moscow (open joint stock company)

Address: 8/15, bldg. 3, Rozhdestvenka Str.,
Moscow 107996, Russia SWIFT:MOSW RU MM
Telex:485306 MBNK RU
Tel.:[+7 495] 745-8000
Fax:[+7 495] 795-2600
E-mail: info@mmbank.ru

- 2008**
- May** — US\$ 220 million 18 month Syndicated Loan
 - February** — CHF 250 million 3-year Eurobond Issue
RUB 10 billion Senior Bond Issue due in 2013
- 2007**
- November** — US\$ 600 million 30 month Syndicated Loan
 - May** — US\$ 400 million 10 year Subordinated Debt Issue
 - April** — Increase of Share Capital for RUB 7 billion
 - March** — US\$ 105 million 3-year Syndicated Loan
- 2006**
- December** — US\$ 100 million 10-year Subordinated Loan
 - November** — RUB 5 billion 3-year Eurobond Issue
 - October** — US\$ 500 million 2-year Syndicated Loan
 - August** — Upgrade of ratings by Fitch Ratings Limited
Increase of Share Capital for RUB 560 million
 - May** — US\$ 500 million 7-year Eurobond Issue
 - April** — US\$ 400 million 3-year Syndicated Loan
 - February** — Obtaining of a banking license by a subsidiary bank in the Ukraine - 'BM Bank'
- 2005**
- November** — US\$300 million 10-year Subordinated Debt Issue
US\$300 million Increase of Tier 2 Capital
 - October** — Upgrade of ratings by Moody's Investors Service
 - August** — Upgrade of ratings by Fitch Ratings Limited
 - May** — US\$300 million 5.5-year Eurobond Issue
 - April** — US\$200 million 2-year Syndicated Loan
 - March** — Bank's 10th Anniversary



- **One of the Russian largest universal commercial banks offering a comprehensive range of banking services and products to domestic and foreign customers, both corporates and individuals.**
 - 4th position in terms of assets
 - 4th position in terms of shareholders equity
 - 3rd position in terms of volume of retail deposits
 - 2nd position in terms of plastic cards issued
 - 5th position in terms of retail loan portfolio

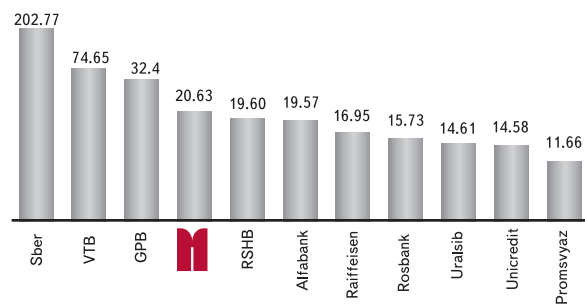
- **Core business areas**
 - Corporate banking
 - Treasury and investment banking
 - Retail banking
 - Asset management
 - Private banking

- **Ratings**

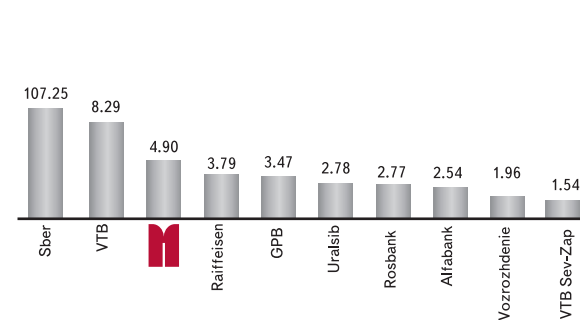
<i>Fitch Ratings Limited</i> <ul style="list-style-type: none">Long-term rating — BBB/stableShort-term rating — F3Individual rating — DSupport rating — 2	<i>Moody's Investors Service</i> <ul style="list-style-type: none">Foreign currency deposit ratings — Baa2/Prime-2/stableFinancial strength — D -
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- **Staff**
 - 9 500 employees

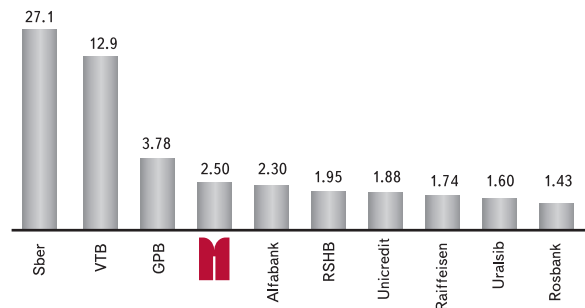
Top Russian Banks by Total Assets (US\$bn)



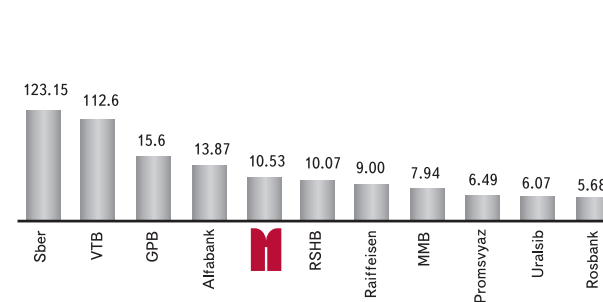
Top Russian Banks by Retail Deposits (US\$bn)



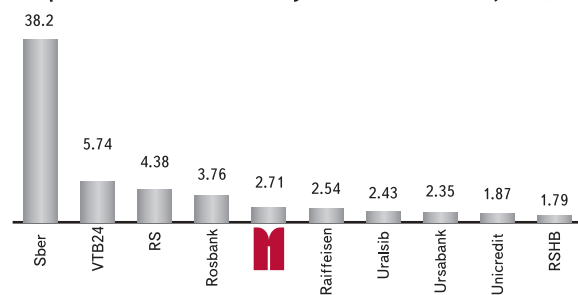
Top Russian Banks by Capital (US\$bn)



Top Russian Banks by Commercial Loans (US\$bn)



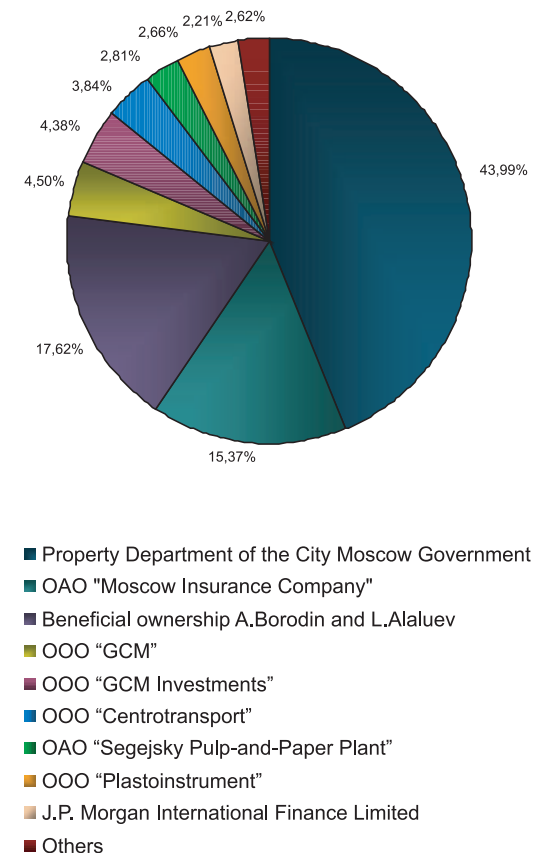
Top Russian Banks by Retail Loans (US\$bn)



Strong Shareholder Structure

- The City of Moscow has been the largest shareholder of the Bank since the Bank was established in 1995.
- The City of Moscow represented by the Property Department owns 44% of the Bank's shares.
- A. Borodin, President of the Bank, and L. Alaluev, Deputy Chairman of the Board of Directors, indirectly jointly control 17.62% of the Bank's share capital.
- The next largest shareholder is OAO "Moscow Insurance Company" owned by Insurance Group "Capital Insurance Group", which in its turn is controlled by the City of Moscow and the Bank of Moscow Group.
- The City of Moscow backs the policy of retaining net profits within the Bank.
- Since 2004 Bank's shares are traded on MICEX (Moscow Interbank Currency Exchange).
- In 2006 after the 10th share issue J.P. Morgan International Finance Limited owns 2.2% of the Bank's outstanding shares.
- The most recent share issue was completed in April 2007 in the amount of RUR 6,99bln. The Bank issued 6,900,000 ordinary voting shares.

Shareholder Structure



Business Strategy

Further Develop Leading Position in Russian Banking

- Provide high-quality, reliable banking services
- Expand range of products and service

Attract Additional Retail Clients

- Enhance retail lending product range
- Expand deposit portfolio
- Enhance private banking services, asset & wealth management
- Enhance mutual funds

Maintain Strong Commitment to Capital Management

- Allocate capital to risk-profit balanced business
- Allocate capital to business in developing markets in accordance with prudent risk management procedures

Expand Branch Network

- Expansion of the Bank's regional network to diversify client concentration

Attract Additional Corporate Business

- Capture lending opportunities and demand from SME customers
- Diversification of customer base

Improve Recurring Profitability

- Focus on revenue diversification, market oriented policies, controlling costs and introducing new business lines



- One of the largest and well diversified branch networks in Russia
- The geographical reach spans across the entire territory of Russia from St. Petersburg and Kaliningrad in the North West to Vladivostok and Petropavlovsk-Kamchatsky in the Far East covering all 11 time zones of the country
- Presence in 54 regions of the Russian Federation
- 53 regional branches offering the full range of banking services and 191 subordinated offices with the primary focus on the distribution of retail banking products
- 118 outlets in Moscow and in the Moscow region
- 471 desks at the Moscow postal offices distributing retail products
- 1 643 ATMs in Russia
- 4 foreign subsidiaries:
 - Moscow-Minsk Bank (Minsk, Belarus)
 - Latvian Businessbank (Riga, Latvia)
 - BM Bank (Kiev, Ukraine)
 - Estonian Credit Bank (Tallin, Estonia)
- Representative Office in Germany (Frankfurt am Main)

EXCELLENT GEOGRAPHICAL REACH — *cont'd*



● Major regional branches

● Subsidiary and affiliated banks

The Bank of Moscow, implementing its strategy, has consolidated a variety of financial service businesses into a group with a particular emphasis on banking.

SUBSIDIARY AND AFFILIATED BANKS IN RUSSIA

Mosvodokanalbank
3, Pleteshkovsky per.,
Moscow, 107005

Russian National Commercial Bank
40, Dolgorukovskaya str.,
Moscow, 127994

Russian Land Bank
3/25, bldg.1, Sytinsky per.
Moscow, 123104

SUBSIDIARY BANKS ABROAD

Moscow-Minsk Bank
49, Kommunisticheskaya str.,
Minsk, 220002, Belarus

Latvian Business Bank
3, Antoniyas str., Riga,
LV 1010 Latvia

Estonian Credit Bank
4, Narva mnt., Tallin,
15014 Estonia

BM Bank
94, B. Vasilkovskaya str., Kiev,
03150 Ukraine

**FOREIGN BANK MOSCOW-MINSK
(BELARUS)**

- Established in 2000
- 100% ownership by the Bank of Moscow
- 8th largest bank in Belarus
- 6th most profitable bank in Belarus
- No.1 in ROA and ROE
- Highly professional in corporate and trade finance

**BM BANK
(UKRAINE)**

- Established in 2006
- 100% ownership by the Bank of Moscow
- One of the most fast growing banks in the Ukraine
- Specialised in corporate and retail banking

**LATVIAN BUSINESS BANK
(LATVIA)**

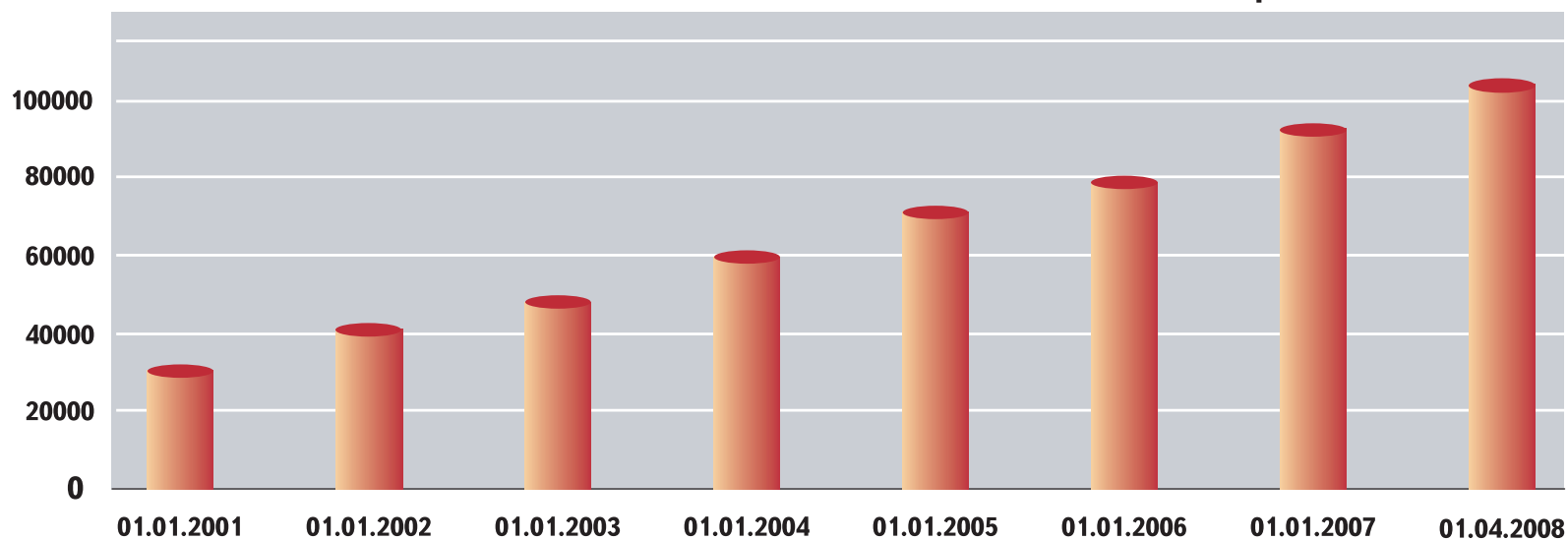
- Established in 1992
- 99.87 % ownership by the Bank of Moscow
- One of the most dynamically developing banks in the country
- Specialised in serving trade in the Baltics, with Russia, Belarus and Ukraine
- Efficient tool for Russian investments in Latvian economy

**ESTONIAN CREDIT BANK
(ESTONIA)**

- Established in 1992
- 89.2% ownership by Latvian Businessbank
- 4th largest bank in Estonia by assets
- Emphasis on retail banking

- 104.4 thousand customers
- 11 % growth of clientele in 2007
- 29.4 % increase of customer balances in 2007
- Diversified customer base represents
 - all industries and sectors of the Russian economy
 - all regions and economic centers of the country
 - all forms of ownership and incorporation
- Products and services include:
 - accounts & settlements
 - corporate lending
 - syndicated loans
 - investment banking
 - trade finance
 - foreign trade and exchange operations
 - securities transactions
 - precious metals
 - depository services
 - consultancy

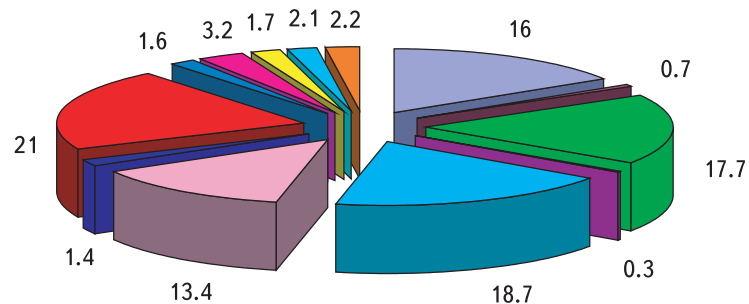
Corporate Customers



- Increasing geographic and sectoral diversification
- Focus is predominantly on some of the most fast growing efficient and cash flow generating sectors of the Russian economy
- Conservative risk management procedures
- Loan portfolio represents 2/3 of the total assets
- 37 % growth of the loan portfolio in 2007
- Corporate loans constitute 80 % of the total portfolio
- More than 50 % of the loan book is concentrated in regions

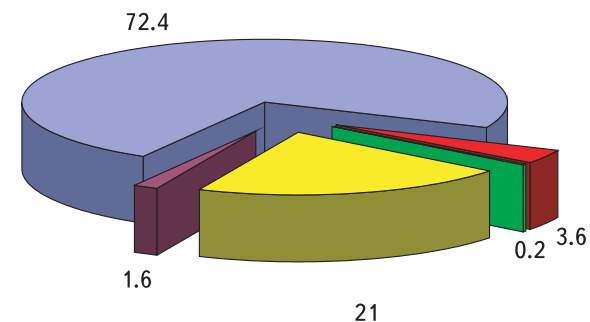
BREAKDOWN OF LOANS IN 2007

by economic sector



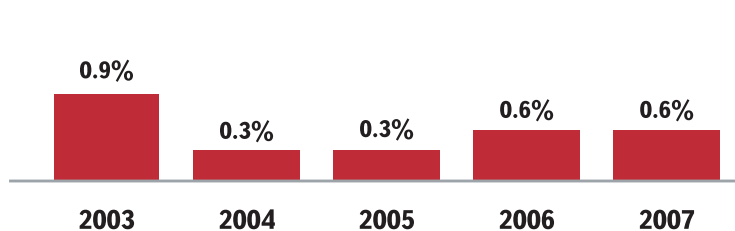
- | | | |
|--------------------------------|--------------------------------|------------------|
| ■ Construction | ■ Science | ■ Manufacturing |
| ■ Agriculture and fishing | ■ Financial and other services | ■ Trade |
| ■ Fuel and energy sector | ■ Individuals | ■ State agencies |
| ■ Other | ■ Food industry | ■ Metallurgy |
| ■ Transport and communications | | |

by type of ownership

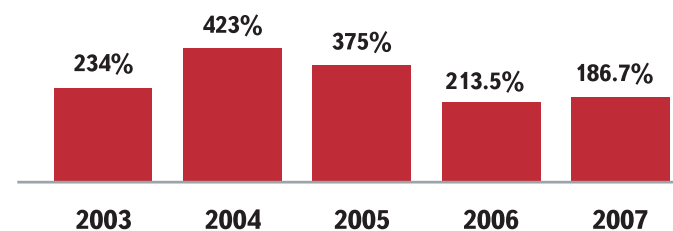


- | |
|--|
| ■ Loans to non-state entities and organisations |
| ■ Loans to enterprises in federal ownership |
| ■ Loans to enterprises in regional (municipal) ownership (other than the City of Moscow) |
| ■ Loans to individuals |
| ■ Loans to RF subjects |

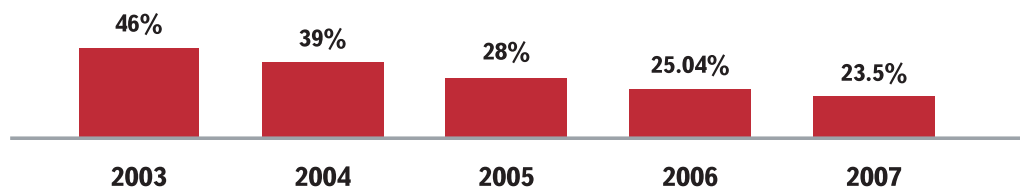
Non-performing loans (NPL)/gross loans



Allowance for loan losses/NPL



Client concentration: 20 largest borrowers/gross loans



- The management of BOM's problem loans is governed by internal regulation. This regulation is in compliance with the requirements of the Central Bank of the Russian Federation.
- This regulation recognises a loan as being of "substandard" quality (a problem loan or NPL) when the borrower has failed to pay interest and/or failed to meet principle repayment obligations for more than 30 calendar days.
- As well as the 30 days overdue limit a loan can also be recognised as substandard if it falls into one of the following categories:
 - Reliable information has been obtained to the effect that the debtor has no real possibility of performing its contractual obligations or intends to evade performing its obligations;
 - A material deterioration of the financial standing of the borrower has occurred;
 - A loss or deterioration in the quality of collateral has occurred;
 - Unfavourable changes have taken place in the organisation or management structures of the borrower;
 - The relationship between the borrower and the Bank is deteriorating;
 - The borrower has been presented with third party claims in amounts which may compromise the ability of the borrower to meet its obligations with BOM;
 - Enforcement proceedings have been initiated with respect to the borrower's liability with BOM or other creditors;
 - Information has been obtained about the borrower's involvement in unlawful activities or links to criminal structures.
- The units responsible for recognition of substandard loans include the specific product departments as well as the Audit Department, the Credit Risks Division and the Economic Security Division.

- The Bank offers a variety of investment banking services, including:
 - underwriting
 - debt issuance
 - research
 - asset management

- Investment banking activities are a significant means for developing relationships with strategic corporate customers

- Leading underwriter and arranger of domestic debt issuance:
 - offered a wide range of domestic bond issuance services
 - as for the end of 2007 bonds issued for 128 issuers from 2004, totaling over RUR 360 bln (US\$14.7 bln)
 - in 2007 acted as sole lead arranger for two international debt issuance

CONSERVATIVE CREDIT AND MARKET RISK POLICIES IN PLACE

Credit Risk	<ul style="list-style-type: none"> • Based on recommendations and requirements of CBR, Basel Committee, international auditors and best practice of leading IFIs • Single borrower/economic group limits • Product type/geographic/industry concentration limits • Ongoing monitoring of borrower's condition and collateral
Interest Rate Risk	<ul style="list-style-type: none"> • Measured via gap and interest rate sensitivity models • Also employ stress testing and scenario analysis techniques
Currency Risk	<ul style="list-style-type: none"> • Open foreign currency position, stop-loss, borrower limits • Centralised control over exchange rates in currency operations • In accordance with CBR regulations, currency risk exposure cannot exceed 20% of bank's aggregate capital in all currencies • Currency position is controlled by the CBR on a daily basis
Liquidity Risk	<ul style="list-style-type: none"> • Managed with the aid of scenario analysis, simulative, optimising and predictive modelling • Strict CBR controls on instant (N2) and current (N3) liquidity ratios • Monitored on a weekly basis
Equity Risk	<ul style="list-style-type: none"> • Daily market exposure analysis, limits control and monitoring • Portfolio and exposure risk reporting with techniques including VaR
Operational Risk	<ul style="list-style-type: none"> • Established operational risk management standards, including definitions, policies, classification of risks • Historical database of internal and external losses resulted from operational risks • Reporting system permitting to execute independent control over the level of the bank's operational risks • Periodical review of risk assessment methodology • Automation of business processes and IT development



- One of the Bank of Moscow's fundamental objectives is a duly established and reasonable lending policy that supports the expansion of the Bank of Moscow whilst preserving the quality of the loan portfolio.
- In structuring and implementing its credit policy, the Bank is guided by the following priorities:
 - Diversification of lending across industry and economic sectors. Key areas of focus are the municipal owned companies in Moscow and key sectors such as defence, energy, construction, metals and mining, chemical and petrochemicals, pharmaceuticals, equipment manufacturers and pulp and paper.
 - Regional diversification. The focus of this business being the Russian regions where the Head Office and the branches of the Bank are based.
 - Financing projects with short to medium term payback periods, high efficiency and minimal credit risk.
- The powers of taking independent lending decisions lie primarily with those bodies specifically set up for that purpose i.e. The Credit Committee and the Small Credit Committee:
 - Both of the the Credit Committees are made up of members of the executive board as well as other business representatives;
 - Both committees meet once a week;
 - Approval for any loan over USD 2m in value goes to the Credit Committee. Loans for less than USD 2m are referred to the Small Credit Committee;
 - Typically 12 people are participating on the small Credit Committee meetings while the larger Credit Committee has at least 15 people.
 - The Central Bank of Russia currently limits credit exposure to one client to 25% of shareholder equity.

- Other than these two bodies, power to make independent lending decisions is afforded to the territorially separate banking units (regional branches and Moscow offices), as well as a number of authorised officers at the BOM Head Office, which includes the President of the Bank.
- The procedures of setting, using and monitoring the application of the limits by the branches and offices are prescribed by the respective regulations of the bank.
- The Bank has designed an internal system of limits applicable to credit transactions - the Limit of Independent Lending to a Client - which dictates the maximum credit volume that can be extended to a client or group of related clients by a branch or office without authorisation from Head Office.
- This limit is determined by formal parameters reflecting the availability of necessary expertise at the branch or office and the track record of the lending business at that unit. The track record is assessed by looking at repayment record on the loan portfolio, the volume of the loan portfolio, volume of overdue loans etc.
- This regulation also lays down a list of transactions which the branch is not allowed to execute independently e.g. granting loans to a customer with an existing overdue liability.
- When a loan proposal exceeds the authority of that particular unit, it is referred to Head Office, where the appropriate body (i.e. a Credit Committee) will consider the application.
- BOM does have an internal credit scoring system with the total volume of credit scored loan standing at roughly USD 2.5bn which is roughly 50% of loan book.

- Leading operator in the FX and MM segments in Russia
- Principal market maker in Moscow City debt
- Conservative investment policy
- Active in international capital markets

2008 May - US\$ 220 million Syndicated Loan

MLAs - Emirates NBD, Deutsche Bank, AG,
ABN AMRO Bank, RZB AG
18 months
LIBOR + 0.65%

February - CHF 250 million Senior Eurobond

MLA - UBS AG
3 years
6.235% coupon

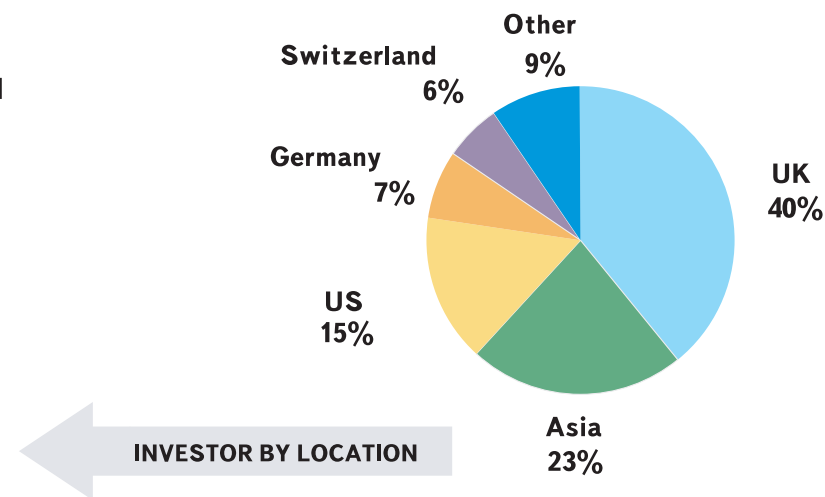
RUB 10 billion Senior Bond

Self-led by the Bank of Moscow
5 years
7.85% coupon

2007 November — US\$ 600 million Syndicated Loan
 MLAs — Bayerische Landesbank, Bayerische Hypo-und Vereinsbank AG, Commerzbank AG, DEPFA BANK, DZ Bank AG, Mizuho Corporate Bank Ltd., Sumitomo Mitsui Banking Corporation Europe Limited
 30 months
 LIBOR + 0.55 % p.a.

May — US\$ 400 million Subordinated Debt Issue
 MLAs — Deutsche Bank AG (London Branch), J.P.Morgan Securities
 10 years (10 No-call 5)
 6.807% p.a.

March — US\$ 105 million Syndicated Loan
 MLA - ICICI Bank
 3 years
 LIBOR + 0.55 % p.a.



2006 December — US\$ 100 million Subordinated Loan

MLA - ABN AMRO Bank N.V.
10 years with optional redemption rights after 5 years

November — RUB 5 billion Eurobond Issue

MLA - Barclays Bank Plc
3 years
7.25 % p.a.

October — US\$500 mln Syndicated Loan

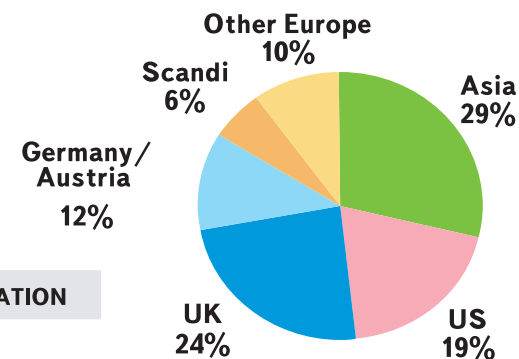
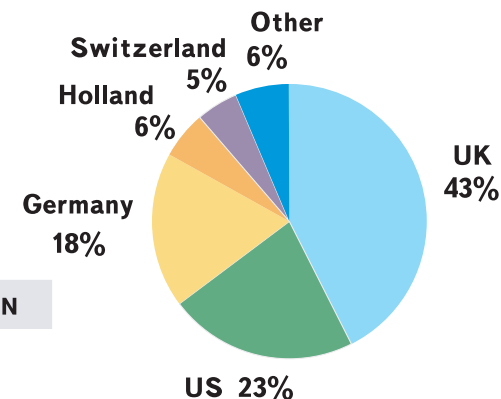
Mandated Lead Arrangers - Deutsche Bank, WestLB, SMBC, BNP Paribas
2 years
LIBOR + 0.5% p.a.

May — US\$500 mln Eurobond Issue

Manadated Joint Lead Arrangers - Barclays Capital, JPMorgan
7 years
7.335% p.a. coupon

April — US\$400 mln Syndicated Loan

Mandated Lead Arrangers - Barclays Capital, Commerzbank AG, DEPFA Investment Bank Limited and JPMorgan plc
3 years
LIBOR + 0.7% p.a.



2005 November — US\$300 mln Subordinated Debt Issue

Mandated Joint Lead Arrangers - Barclays Capital and Merrill Lynch International
10 years
7.5 % p.a. coupon

May — US\$300 mln Eurobond Issue

Mandated Joint Lead Arrangers — JPMorgan Chase Bank and BNP Paribas
5,5 years
7.375 % p.a. coupon

April — US\$200 mln Syndicated Loan

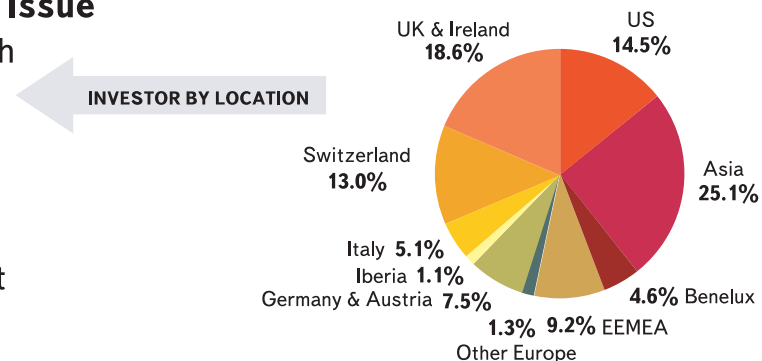
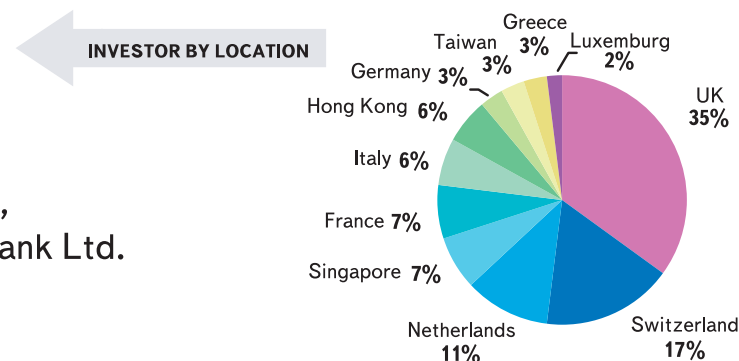
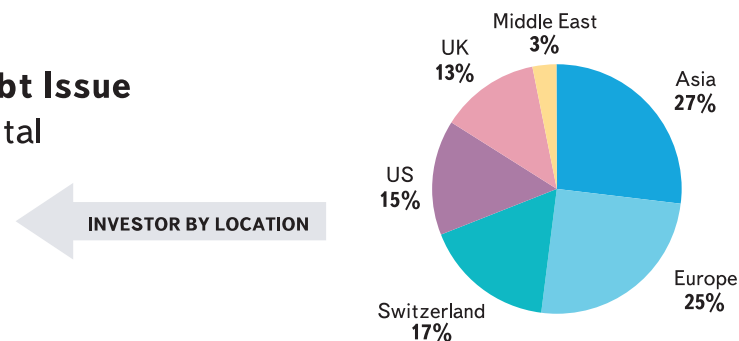
Mandated Lead Arrangers - Deutsche Bank AG, ABN AMRO Bank N.V. and Depfa Investment Bank Ltd.
2 years
LIBOR + 1.6%

2004 September — US\$250 mln Debut Eurobond Issue

Mandated Joint Lead Arrangers — Merrill Lynch International and ABN AMRO Bank N.V.
5 years
8% p.a. coupon

July - US\$100 mln Syndicated Loan

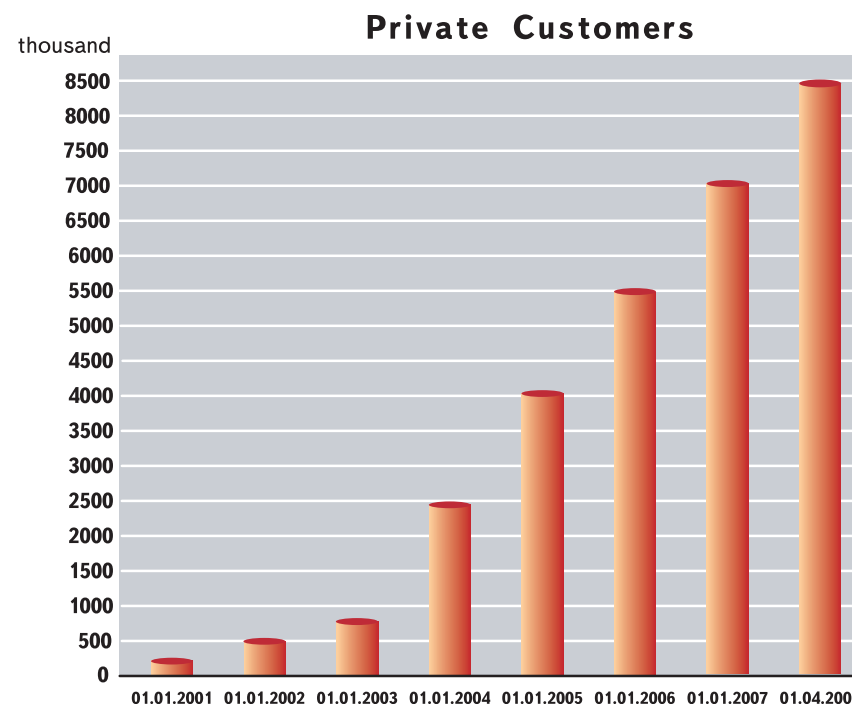
Mandated Lead Arrangers — Depfa Investment Bank Ltd. and Donau-Bank AG
1 year + 1 year (option)
LIBOR + 2.5%



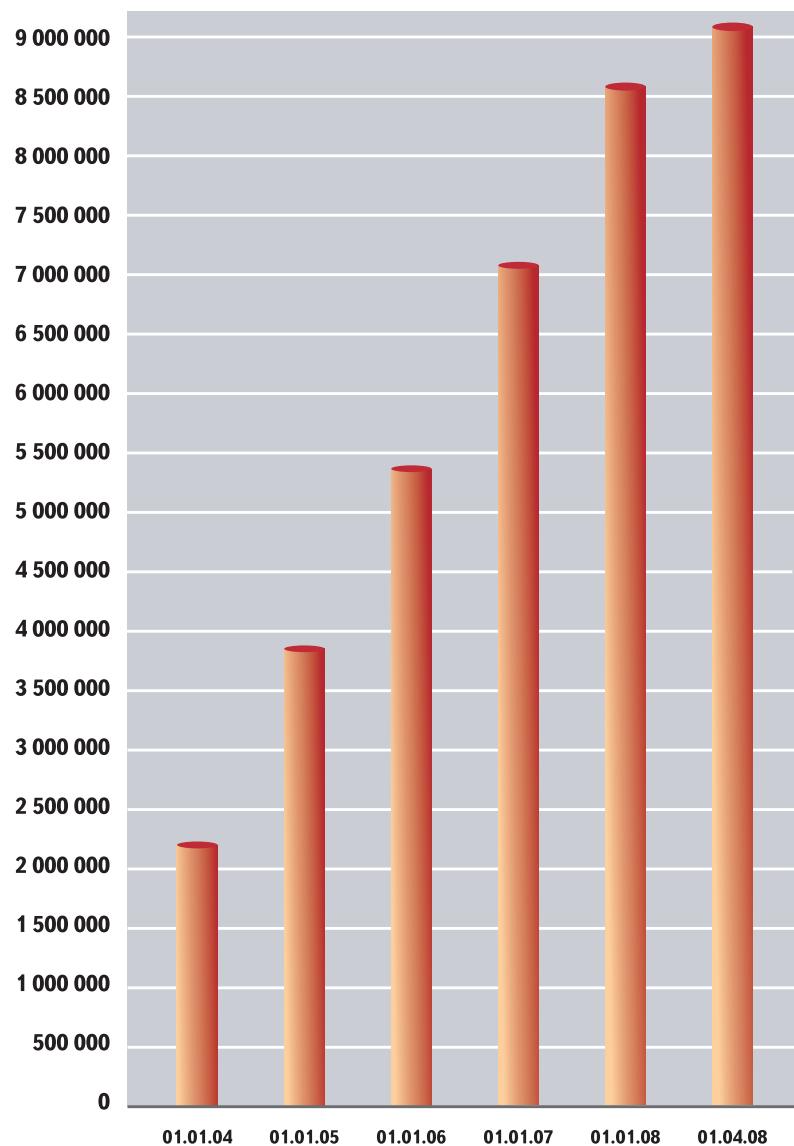
- 8.5 million retail customers
- 3rd largest deposit taker in Russian Federation
 - more than RUB 126.7 (US\$ 5.2 bln) in retail deposits as of January 1, 2008
 - approved by CBR to participate in the Deposit Insurance System
- 5th largest retail lender in Russian Federation
- RUB 74.6 bln (US\$ 3.0 bln) - volume of retail loan portfolio as of January 1, 2008
- More than 2-fold growth of retail loan portfolio in 2007
- Market leader in plastic cards business with 9.2 million plastic cards issued
- Broad range of retail services

and products includes:

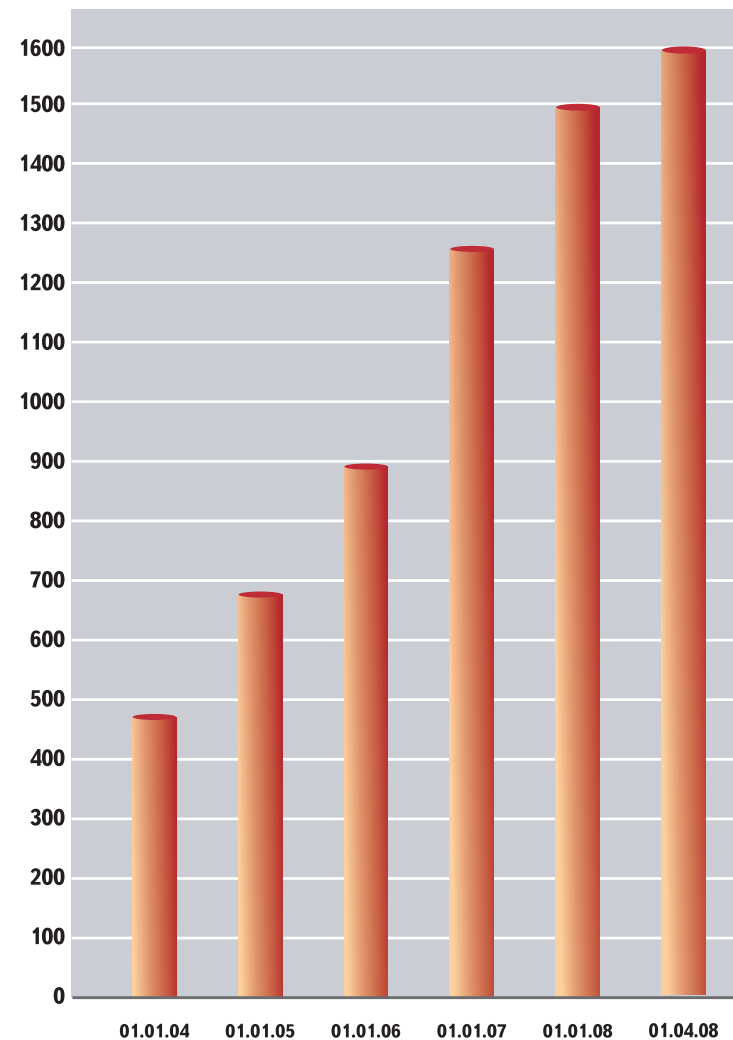
- account and deposits
- lending facilities
 - consumer loans
 - car loans
 - mortgage loans
 - overdrafts
- credit and debit cards
- money transfers
- private banking
- Internet banking
- Telephone banking



Plastic cards issued



ATMs in operation

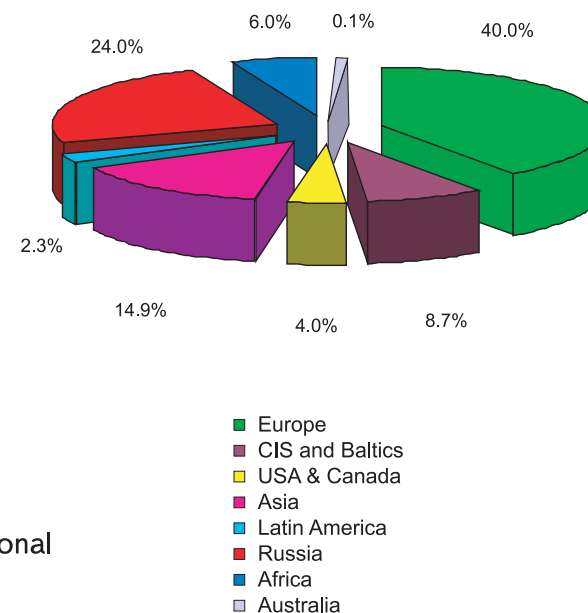


- Started Asset Management business in 2003
- 3 key business areas:
 - Private Asset Management
 - Mutual Fund Management (14 open and interval mutual funds)
 - Pension Fund Management
- Total assets under management of RUR16.9 bln (US\$ 688.5 mln)
- 52% growth of assets under management in 2007
- Bank's market share in terms of assets under management increased to 5,82% as of 1 July 2007 and 6,28% as of the end of 2007*
- No. 4 in ratings based on the net assets under management amongst Russian Asset Management companies*
- Offers AM products both to institutional and retail clients
- No. 5 in terms of new funds and accounts acquisitions

* Source: www.investfunds.ru as of 29 December 2007

- Over 850 correspondent banks in 82 countries worldwide, including 90 new relationships established in 2007
- Clean lines for trade related and treasury operations established by major international banks
- RUB clearing bank for 200 banks and one of the major providers of trade finance services in Russia
- Variety of products offered:
 - L/C confirmations and deferred payments
 - Guarantees and Standby L/Cs
 - Post-financing
 - Pre-export financing
 - Financing with ECA coverage
 - Forfeiting
- 270% growth of the trade finance portfolio in 2007, including
 - 292% increase of L/Gs
 - 225% increase of L/Cs
- Eligible partner in Russia for the overwhelming majority of ECAs worldwide
- Framework Credit Agreements signed with the leading international banks for ECAs covered financing

Geographical breakdown of the correspondent network



- Strict compliance with Federal Law FZ-115 "On Countering the Legalisation (Laundering) of Income Received Through Criminal Activity and Terrorist Financing"
- Setting up a specially designated Financial Control Unit
- AML measures cover the entire bank, from the head office to remote branches
- Implementing integrated AML system through the following modules

customer identification and evaluation

exposure of money laundering activity in customers' operations

verification of information on customers' operations to collaborate or reject money laundering assumptions

recording of information

storage of information and documents

training

CONSOLIDATED BALANCE SHEET OVERVIEW (IFRS)

	2007		2006		2007/2006
	RUB million	US\$ million	RUB million	US\$ million	%
Total assets	528,086.2	21,514.0	382,258.8	14,518.0	+ 38.1
Loans and advances to customers	351,622.2	14,325.0	256,042.1	9,724.3	+ 37.3
Due from banks and credit institutions	40,853.1	1,664.3	29,268.4	1,111.6	+ 40.0
Due to credit institutions	69,624.7	2,836.5	38,015.3	1,443.8	+ 84.0
Due to customers	350,646.2	14,285.2	259,501.1	9,855.7	+ 35.1
Total equity	48,595.0	1,979.7	31,969.4	1,214.2	+ 52.0

CBR's RUB/USD exchange rate:

31/12/07 USD1 - RUB24.55

31/12/06 USD1 - RUB26.33

2008

PROFIT & LOSS ACCOUNT OVERVIEW (IFRS)

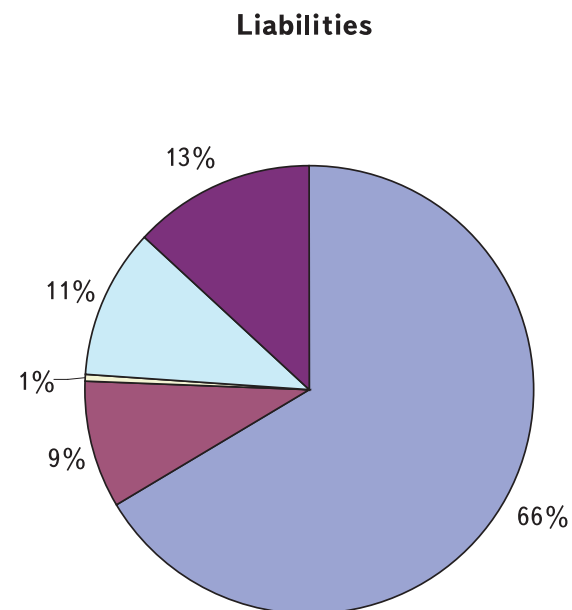
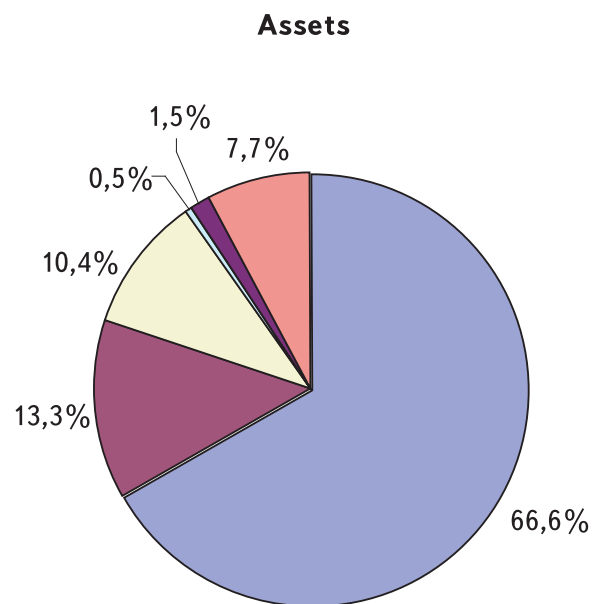
	2007		2006	
	RUB million	US \$ million	RUB million	US \$ million
Interest income	39,544.4	1,611.0	27,614.8	1,048.8
Interest expense	20,467.1	833.8	(13,533.7)	(514)
Net interest income	19,077.3	777.2	14,081.1	534.8
Net interest (after provision for loan impairment)	16,630.3	677.5	12,735.2	483.7
Net income	22,481.9	915.9	16,938	643.3
Operating income	11,377.4	463.5	7,605.8	288.9
Profit before tax	13,192.6	537.46	7,628.6	289.7
Net profit	10,046.2	409.3	5,777.5	219.4

CBR's RUB/USD exchange rate:

31/12/07 USD1 - RUB24.55

31/12/06 USD1 - RUB26.33

ASSETS AND LIABILITIES COMPOSITION



- Loans to customers
- Cash and reserves
- Securities
- Other assets
- Fixed assets
- Loans to banks

- Customers' funds
- Equity
- Other liabilities
- Debt securities
- Loans from banks

	01.01.08	01.01.07	01.01.06
Profitability Ratios			
Return on shareholders' equity (ROE)	22.17%	20.44%	18.70%
Return on total assets (ROA)	1.95%	1.79%	1.98%
Cost/Income	46.11%	49.24%	49.94%
Loan Portfolio Quality			
NPL/Gross loans	0.68%	0.65%	0.33%
Allowance for loan losses/Gross loans	1.27%	1.29%	1.24%
Balance Sheet and Capital Adequacy Ratios			
Customer deposits as a percentage of total assets	66.40%	67.94%	68.57%
Tier 1 Capital ratio (BIS)	10.40%	10.20%	11.10%
Capital adequacy ratio (BIS)	14.80%	13.30%	15.70%
Total shareholders' equity as a percentage of total assets	9.20%	8.36%	9.64%

Address: 8 / 15, bldg. 3, Rozhdestvenka Str., Moscow 107996, Russia

Telephone: (7 495) 745-8000, 925-8000 Facsimile: (7 495) 795-2600

E-mail: info@mmbank.ru Web site: <http://www.mmbank.ru>

Telex: 485306 MBNK RU, 614475 MBANK RU SWIFT: MOSWRUMM

Reuters dealing code: MMBM

INTERNATIONAL DIVISION

Mr. Alexander NAUMOV

Managing Director

Tel.: (7 495) 745-8000, ext. 1168

Fax: (7 495) 624-1387

E-mail: naumov_ay@mmbank.ru

FINANCIAL INSTITUTIONS

Mr. Vladimir VASYATKIN

General Manager

Tel.: (7 495) 745-8000, ext. 1141

Fax: (7 495) 621-1290

E-mail: vasjatkin@mmbank.ru

TRADE FINANCE

Mr. Alexander MUSIYKO

General Manager

Tel.: (7 495) 745-8000, ext. 4217

Fax: (7 495) 624-1387

E-mail: musiyko_ae@mmbank.ru

FUNDING AND INVESTOR RELATIONS

Mrs. Anastasia BELYANINA

Director

Tel.: (7 495) 745-8000, ext. 1149

Fax: (7 495) 795-3080

E-mail: belyanina@mmbank.ru

