

VTB Group 9M'2009 results

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Moscow***



Some of the information in this presentation may contain projections or other forward-looking statements regarding future events or the future financial performance of JSC VTB ("VTB") and its subsidiaries (together with VTB, the "Group"). Such forward-looking statements are based on numerous assumptions regarding the Group's present and future business strategies and the environment in which the Group will operate in the future. We caution you that these statements are not guarantees of future performance and involve risks, uncertainties and other important factors that we cannot predict with certainty. Accordingly, our actual outcomes and results may differ materially from what we have expressed or forecasted in the forward-looking statements. These forward-looking statements speak only as at the date of this presentation and are subject to change without notice. We do not intend to update these statements to make them conform with actual results.

Please note that the balance sheet figures in the main part of the presentation represent rounded figures. Percentages are calculated based on exact figures.

9 Months 2009 Highlights

- VTB Capital and VTB24 increasing market share to become significant drivers of VTB Group's revenues
- Maintaining existing lending levels despite tough economic backdrop – total loans up 3% to RUB 2.7 trillion
- Net interest margin continued to recover q-o-q to 4.4% in 3Q'09; 4.3% in 9M'09
- Net fee and commission income up 27% to RUB 14.7 billion
- Core income up 31% to RUB 122.1 billion
- Cost reduction measures showing results with cost to core income down to 43.0% in 9M'09 from 50.7% in 9M'08
- Loan quality deterioration slowed down - NPLs 90+ days at 7.8% at the end of 9M'09; prudent coverage at 101%
- Net loss of RUB 45.5 billion impacted by high provisions
- Funding position significantly improved in 3Q'09 as a result of reduced reliance on state funding and continued strong deposit inflow
- Balance sheet reinforced by capital increase taking Tier 1 to 14%

VTB Capital Top Tier player in the Russian investment banking market

Global Banking

Levels of debt and capital origination were strong vs the prior year - VTBC ranked in top positions of market league tables

DCM - league tables

#	Lead manager	Amount, USD m	No of issues	Share, %
1	VTB Capital	2,519	5	18.25
2	Credit Suisse	2,514	3	18.21
3	JPMorgan	1,639	5	11.88
4	BNP Paribas	1,381	3	10.00
5	Citi	1,348	4	9.76

Source: Dealogic, Russia & CIS Eurobonds December 14, 09

#	Lead manager	Amount, RUB m	No. of issues	# clients
1	VTB Capital	170,529	24	11
2	Mosfinagent.	118,140	10	1
3	Gazprombank	85,550	22	10
4	VEB	61,460	1	1
5	Troika Dialog	57,846	19	4

Source: Cbonds 3Q'09

ECM - league tables

#	Global Coordinator or Bookrunner	Deal Value, USD m	No.	Share, %
1	Morgan Stanley	1,406	5	18
2	VTB Capital	1,167	4	15
3	Deutsche Bank	490	2	6
4	Goldman Sachs	421	2	6
5	Renaissance Capital	336	3	4

Source: Dealogic as of December 14, 2009

Global Markets

Strong performance in Fixed Income & Equities with sound risk and balance sheet discipline - enhancing product proposition

Awards 2009

■ Fixed Income

Breakthrough of the Year: Commodities; Best Risk Management in Russia & CIS; Best Securitization House in CIS

■ Equities

TOP 5 Leading Operator; TOP 5 Leading Brokerage Firm; #3 Leading Equity Repo Operator

Investment Management

■ Asset Management

Funds are among leaders by performance in 2008-2009 among Russian mutual funds, AuM increased 45% in 2009 (+37% in 2008)

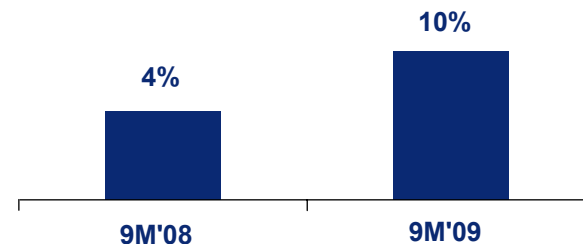
■ Venture Capital

DFJ-VTB Aurora—International Nanotechnology and Innovation Fund Family has been launched by RUSNANO and VTB Group in partnership with DFJ

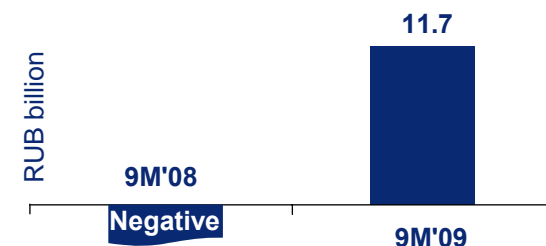
■ Infrastructure & Real Estate Funds

The first closing of VTBC-DB Real Estate Partners I L.P., a private equity fund for Russia

IB contribution to VTB Group revenues

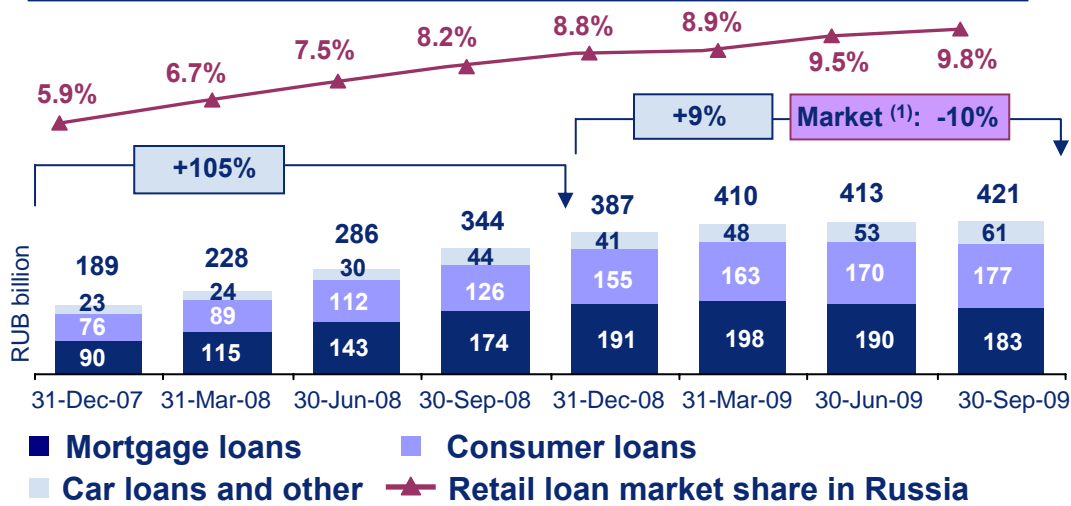


IB contribution to VTB Group profit before tax

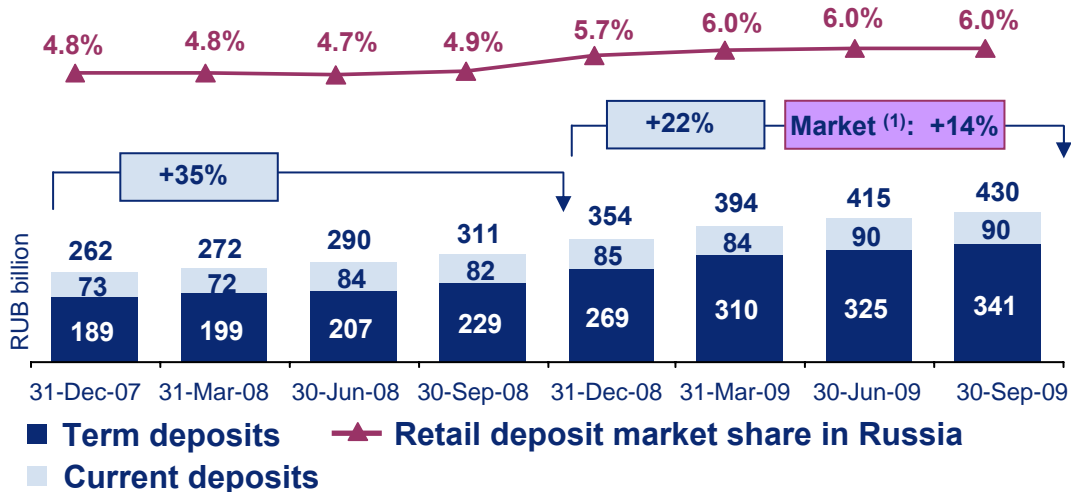


Retail business – outperforming the market

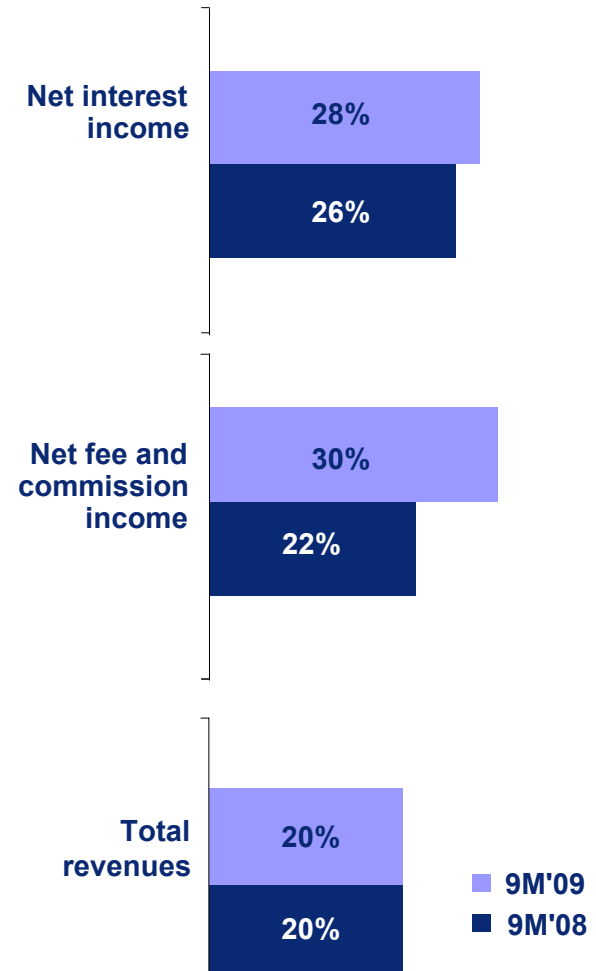
Loans to individuals (gross)



Retail deposits



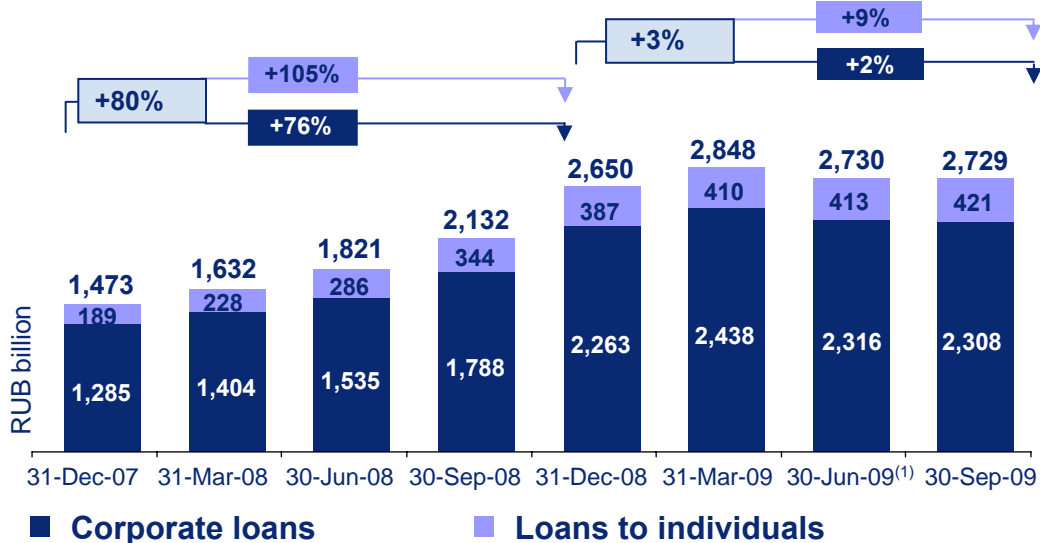
VTB24 contribution to the Group's results



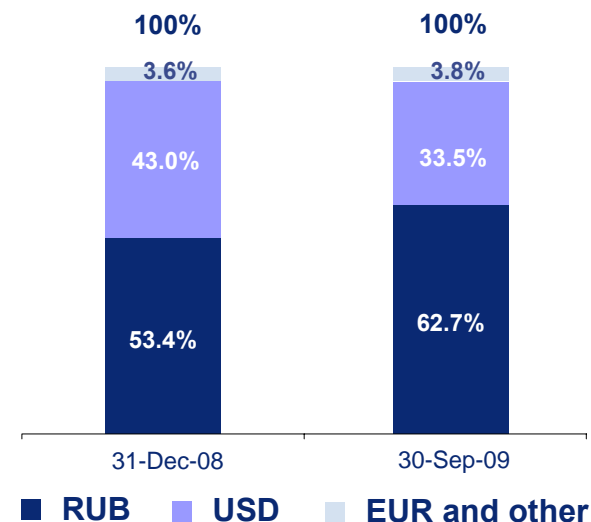
(1) Market growth in Russian retail banking

Lending volumes maintained despite tighter credit requirements

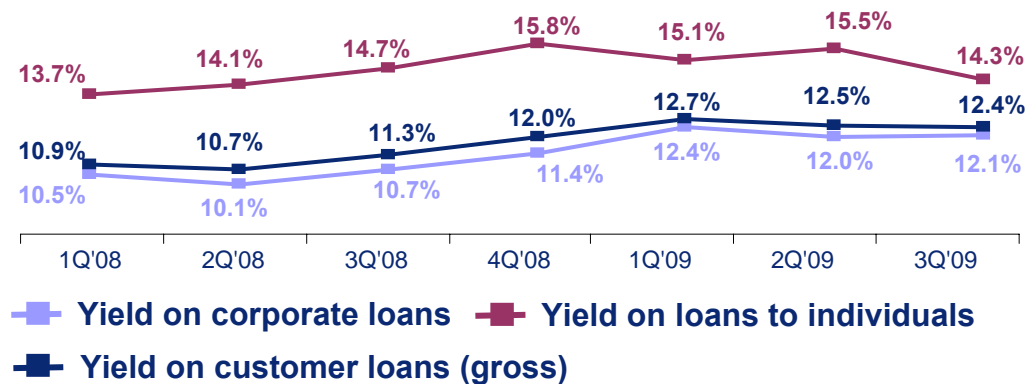
Loans to customers (gross)



Breakdown of loans by currency



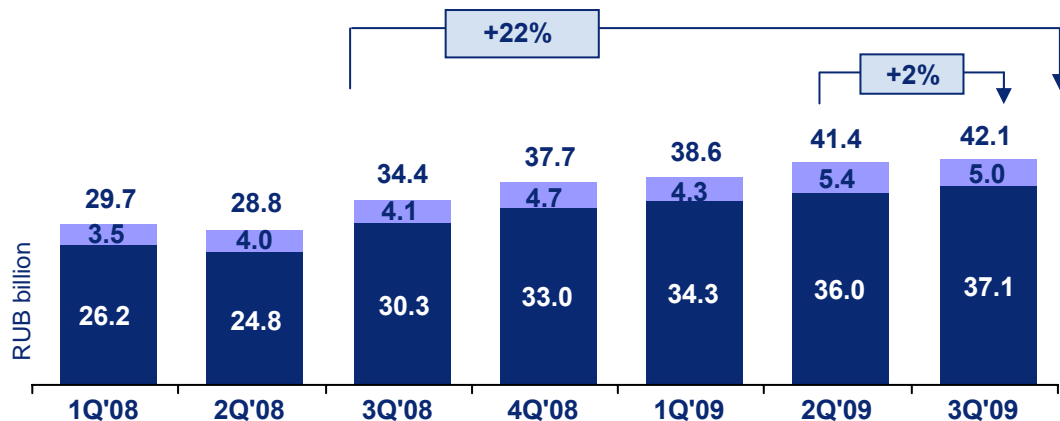
Yields on customer loans



(1) RUB 65 bn of corporate loans were deconsolidated due to sale of Russische Kommerzial Bank AG (Switzerland) in April 2009.

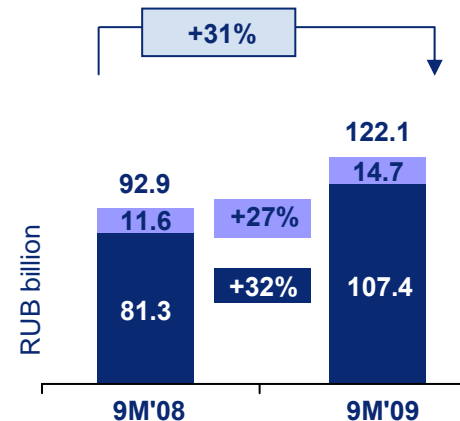
Growth in core income reflects underlying pre-provision earnings potential

Quarterly core income

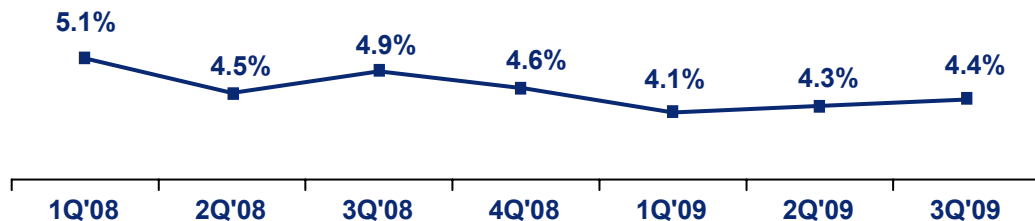


- Net interest income before provisions
- Net fee and commission income

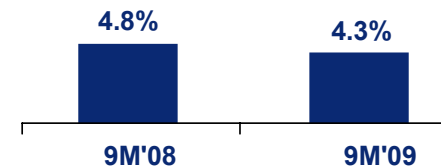
Core income YTD



Quarterly NIM



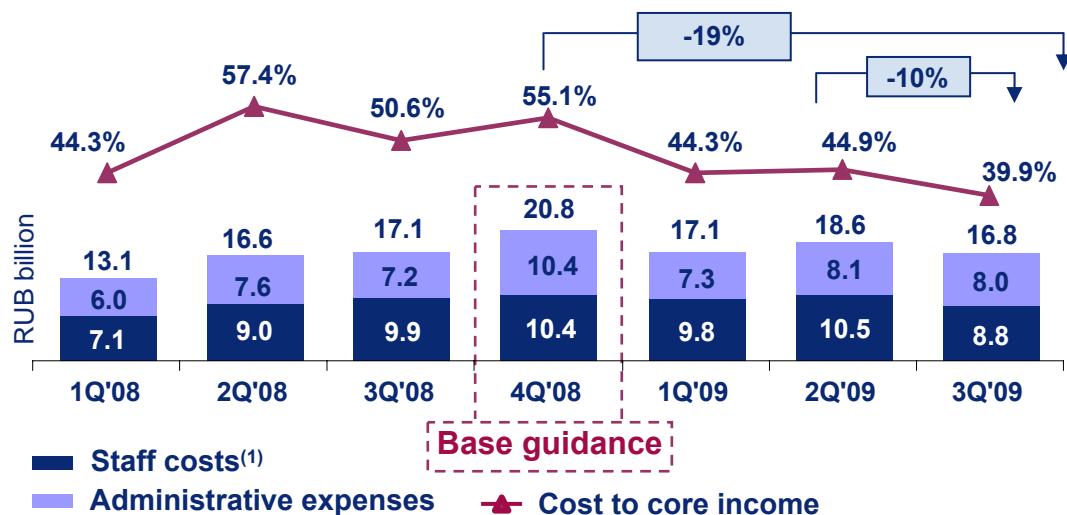
Cumulative NIM



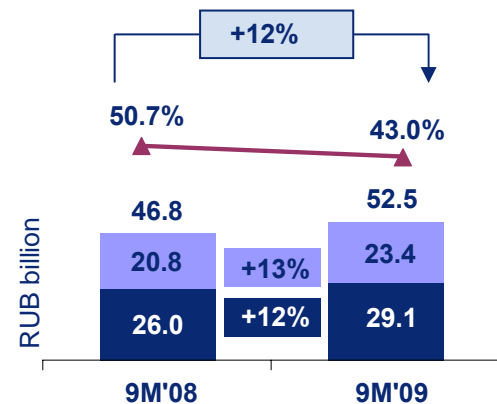
Note: Definitions of key financial indicators can be found in Appendix slide #16.

Costs under control with better than expected delivery

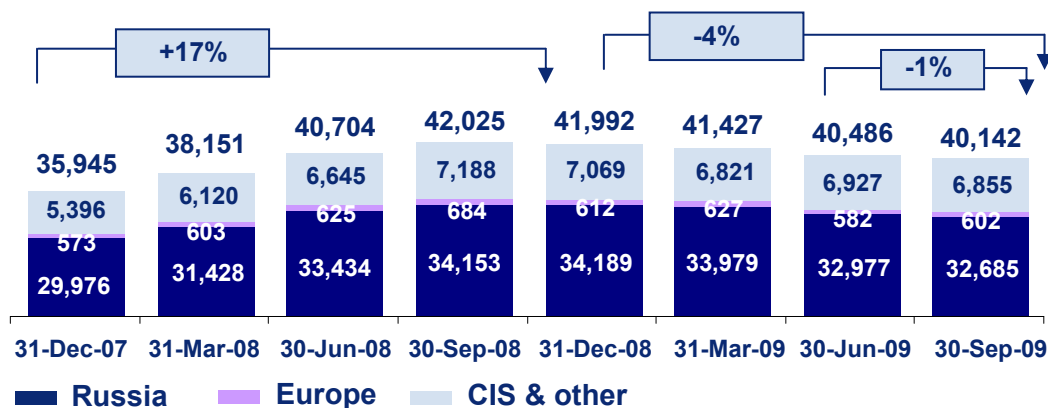
Staff and administrative expenses



Staff and adm. expenses YTD



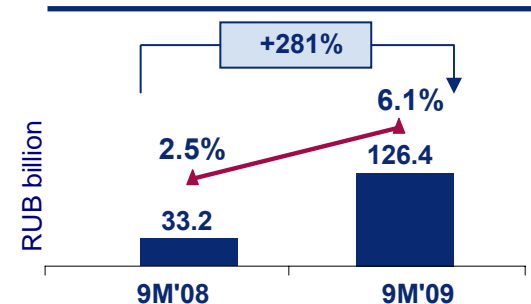
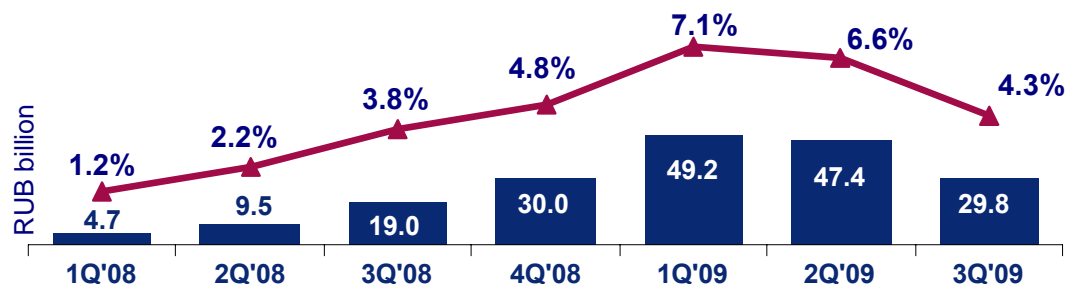
Number of employees (EOP)



(1) Including pensions.

Prudent coverage, asset quality deterioration slowing down

Quarterly provision charges



▲ Provision charge / Average gross loan portfolio (in %, annualized)

■ Provision for loan impairment

	30-Sep-09	30-Jun-09	31-Mar-09	31-Dec-08
NPL ratio (90+ days) ⁽¹⁾	7.8%	6.0%	3.1%	1.9%
- corporate	7.6%	5.8%	2.7%	1.6%
- individuals	9.0%	6.9%	5.7%	3.7%
Overdue loan ratio (1+ day) ⁽²⁾	6.5%	6.2%	3.5%	1.8%
- corporate	7.1%	6.9%	3.7%	1.9%
- individuals	3.3%	2.3%	1.8%	1.3%
Allowance for loan impairment ratio	7.9%	6.9%	5.1%	3.6%
- corporate	8.1%	6.8%	4.9%	3.6%
- individuals	7.2%	7.3%	6.0%	3.7%
Allowance for loan impairment / NPLs	101.1%	115.6%	164.0%	183.7%
- corporate	105.7%	117.7%	184.7%	215.5%
- individuals	80.0% ⁽³⁾	105.6%	105.8%	100.4%

(1) Non-performing loans (NPLs) represent loans with repayments overdue by over 90 days. NPLs are calculated including the entire principal and interest payments. Ratio is calculated to total gross loans.

(2) The amount of overdue loans and advances includes overdue portions of loans where the payment of either principal or interest is overdue by one day or more, and not the entire outstanding amount of the loans. Ratio is calculated to total gross loans.

(3) Uncovered portion is fully collateralized.

Restructuring: preserving long-term value

Rescheduled loans (as % of total gross loans)

<i>in RUB bn</i>	30-Sep-09	30-Jun-09	31-Mar-09	31-Dec-08
Rescheduled loans	225.7	78.8	23.6	16.3
- corporate	220.9	74.1	23.1	14.8
- individuals	4.8	4.7	0.5	1.5
Rescheduled loans / Total gross loans	8.3%	2.9%	0.8%	0.6%
- corporate	9.6%	3.2%	0.9%	0.7%
- individuals	1.1%	1.1%	0.1%	0.4%
Losses on initial recognition of financial instruments and on loans restructuring (cumulative)	-19.0	-2.1	-	-

Key objectives

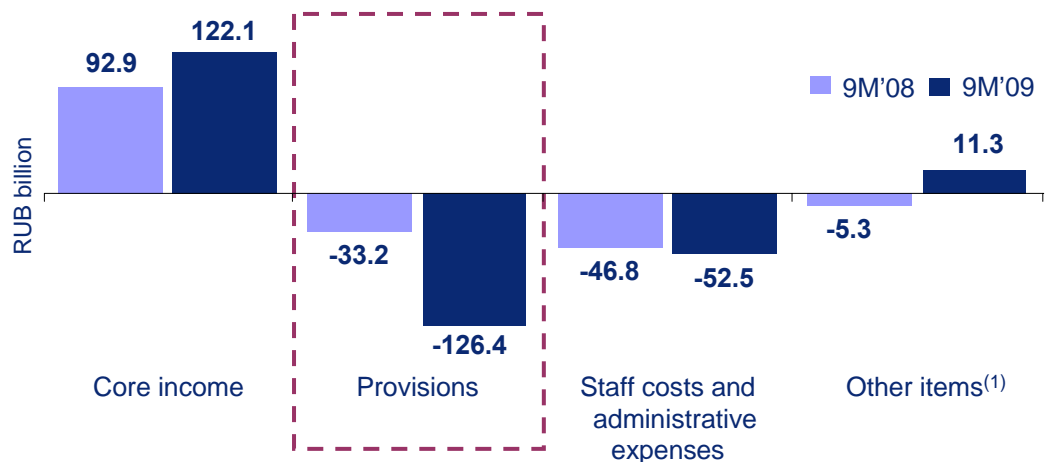
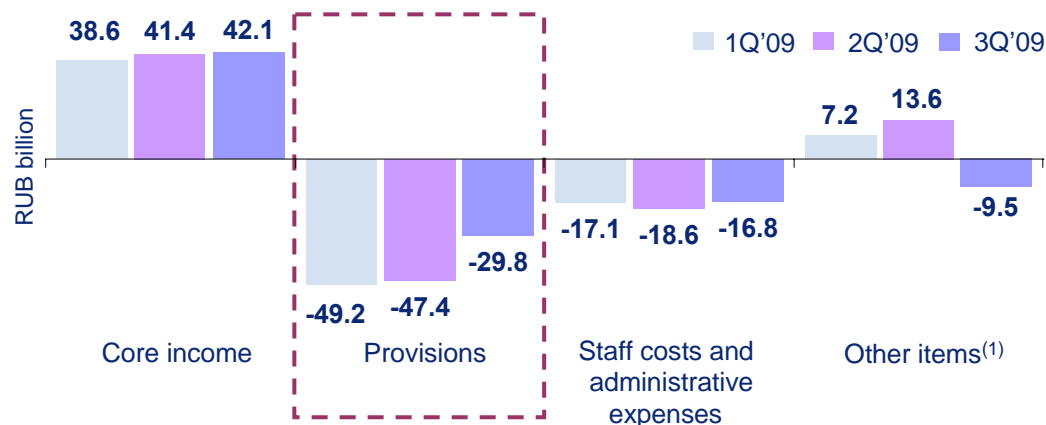
- Supporting customers and preserving long-term shareholder value
- Active restructuring of customer loans in anticipation of economic recovery in short and medium term
- Short-term impact outweighed by improved cash flow, more certainty of full recovery, more realistic valuation, and better quality collateral
- Opportunity to lock in customers at commercial rates and to obtain additional economics or optionality

Key requirements

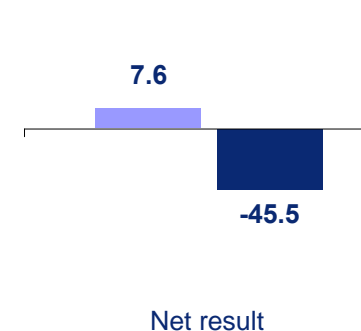
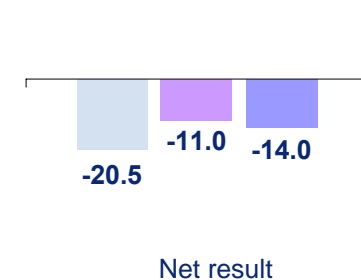
- Sustainable business model and clear restructuring plan
- Repayment of principal and any overdue interests and fees
- Debt servicing in accordance with new restructuring plan
- Strengthening collateral, providing additional guarantees and repayment sources
- Requirements to keep customer accounts with VTB
- Tighter requirements to provide operational and financial information to VTB

Net result affected by substantial provisions

VTB Group performance



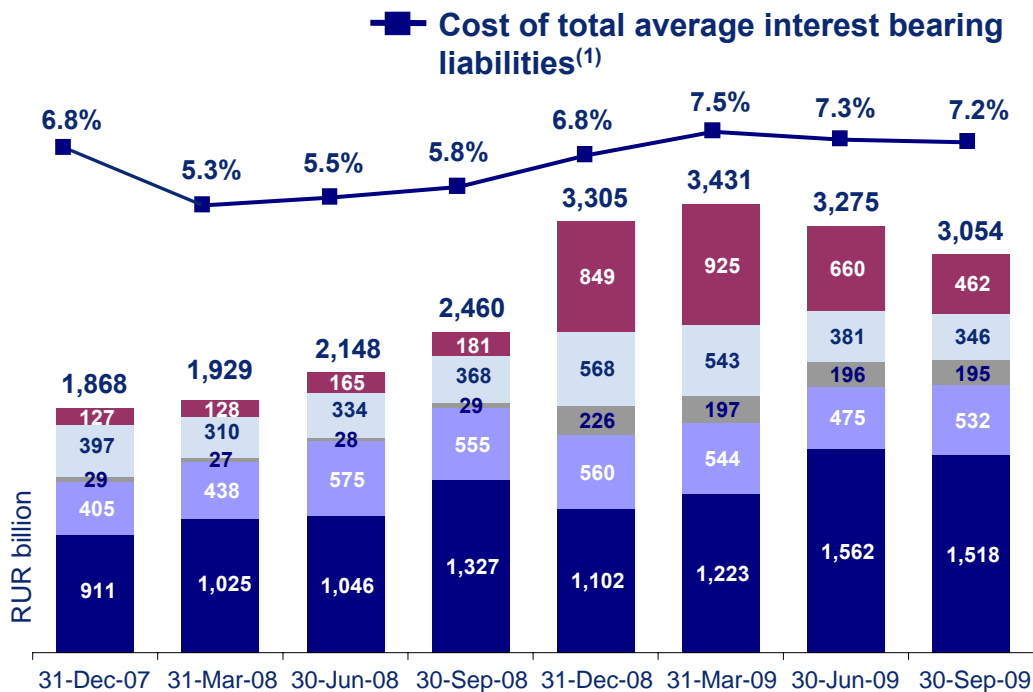
Net result



(1) Other items consist of gains/ losses arising from dealing in foreign currencies, FX translation gains/ losses, income from buy-back of bonds and subordinated debt, income arising from interbank note repayment, gain/loss from trading and AFS securities, loss on initial recognition of financial instruments and on loans restructuring, share in income of associates, net result arising from non-banking activities, other operating income, profit from disposal of subsidiaries and associates, tax expense, provision charge for impairment of other assets and credit related commitments.

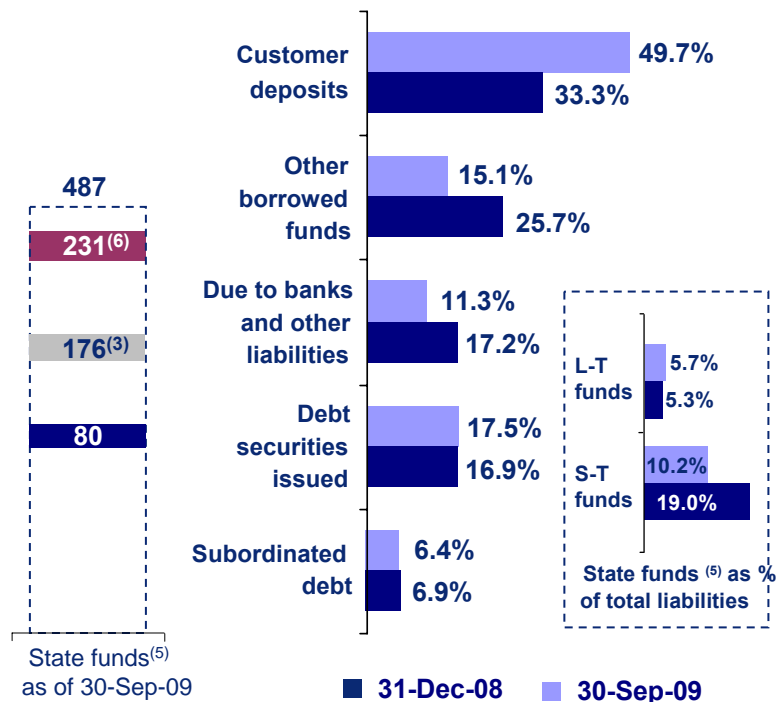
Improved funding structure with decreased reliance on state funding

Total liabilities



- Customer deposits⁽²⁾ ■ Other borrowed funds⁽⁴⁾
- Subordinated debt⁽³⁾ ■ Debt securities issued
- Due to banks and other liabilities

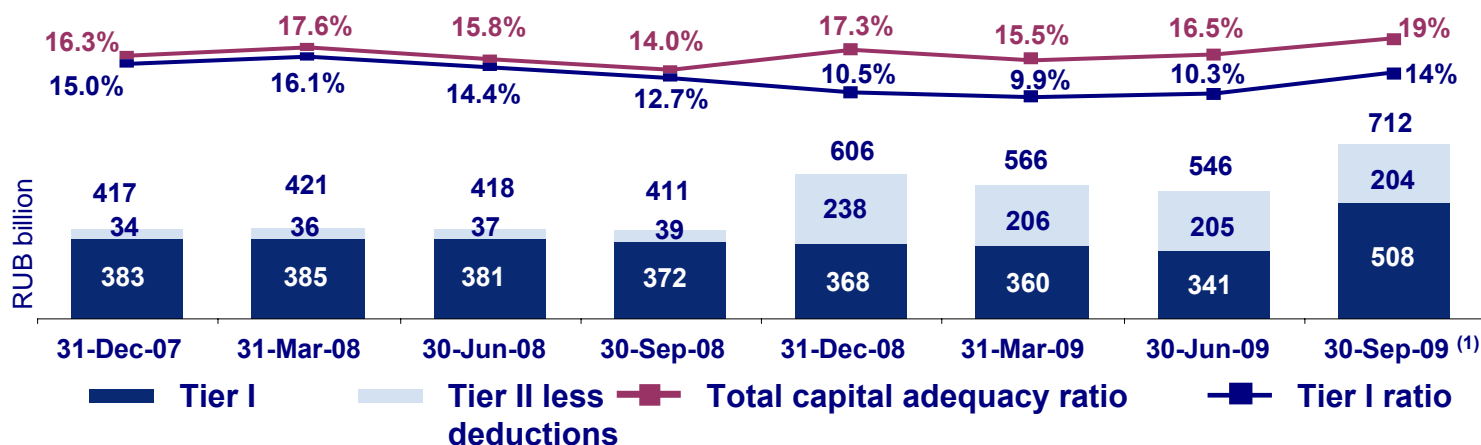
Liabilities structure



- (1) Presented on a quarterly basis.
- (2) Customer deposits include Ministry of Finance deposits.
- (3) In 4Q'08 VTB received 11-year subordinated loan of RUB 200 bn at 8% annual rate from VEB. The Group discounted the loan using an appropriate market rate adjusted for loan premium in accordance with IAS 20 ("Accounting for government grants and disclosure of government assistance"). As of 30 September 2009 the carrying amount of this debt was RUB 176 bn.
- (4) Other borrowed funds include state funding from CBR and VEB (excluding subordinated loan).
- (5) State funds include short-term CBR and Ministry of Finance financing and long-term VEB subdebt loan.
- (6) CBR funds: consist of RUB 181 bn of collateralized loans and RUB 50 bn of uncollateralized loans. REPO operations are not included.

Capital base strengthened with new Tier 1 capital raised

BIS Group capital



Results of the capital raising

	Shares placed	Amount in RUB	% of new issue
Pre-emptive rights placement	3,735.1 bn	180.03 bn	99.97%
Open subscription	1.3 bn	0.06 bn	0.03%
Total share placement	3,736.4 bn	180.09 bn	100.00%

Shareholder structure

	Before capital raising	After capital raising
Government stake	77.47%	85.50%
Free float	22.53%	14.50%

(1) Preliminary figure



Appendix

Key financial indicators

Unaudited figures

	9M'09	9M'08	3Q'09	2Q'09	1Q'09	3Q'08	FY'08
Net interest margin ⁽¹⁾	4.3%	4.8%	4.4%	4.3%	4.1%	4.9%	4.8%
Cost to core income (CCIR) ⁽²⁾	43.0%	50.7%	39.9%	44.9%	44.3%	50.6%	51.9%
Return on equity ⁽³⁾	-14.6%	2.5%	-12.5%	-11.8%	-21.2%	-8.9%	1.3%
Return on assets ⁽³⁾	-1.6%	0.4%	-1.6%	-1.2%	-2.2%	-1.3%	0.2%

(1) Net interest income divided by average interest earning assets, which include gross loans and advances to customers, due from other banks (gross) and debt securities.

(2) Staff costs and administrative expenses divided by core income composed of net fee and commission income and net interest income before provisions.

(3) Calculated using net profit and average assets/equity (all including minority interest).

Income statement

Unaudited figures

RUR billion	9M'09	9M'08	% y-o-y	3Q'09	2Q'09	% q-o-q	3Q'08	% y-o-y
Interest income	280.8	166.0	69.2%	92.2	94.6	-2.5%	62.7	47.0%
Interest expense	-173.4	-84.7	104.7%	-55.1	-58.6	-6.0%	-32.4	70.1%
Net interest income	107.4	81.3	32.1%	37.1	36.0	3.1%	30.3	22.4%
Provision charge for impairment	-126.4	-33.2	nm	-29.8	-47.4	-37.1%	-19.0	56.8%
Net interest income after provision for loan impairment	-19.0	48.1	-139.5%	7.3	-11.4	-164.0%	11.3	-35.4%
Losses net of gains arising from financial assets at fair value through profit or loss	-15.8	-12.0	31.7%	-1.8	-2.7	-33.3%	-6.5	nm
Gains less losses / (losses net of gains) from available-for-sale financial assets	1.9	1.2	58.3%	2.4	-0.5	nm	-	nm
Gains arising from extinguishment of liability	14.7	-	nm	-	9.2	nm	-	nm
Losses on initial recognition of financial instruments and on loans restructuring	-19.0	-	nm	-16.9	-2.1	nm	-	nm
Gains less losses arising from dealing in foreign currencies	-9.9	-8.8	12.5%	14.4	18.3	-21.3%	-30.5	nm
FX translation gains less losses	24.5	18.2	34.6%	-13.3	-14.3	-7.0%	30.0	nm
Net fee and commission income	14.7	11.6	26.7%	5.0	5.4	-7.4%	4.1	22.0%
Share in income of associates	0.1	0.1	0.0%	-	0.1	nm	-0.1	nm
Recovery of / (provision charge for) impairment of other assets and credit related commitments	-1.3	-0.3	nm	1.0	-1.7	-158.8%	-0.2	nm
Income arising from non-banking activities	1.9	2.0	-5.0%	0.6	0.7	-14.3%	0.5	20.0%
Other operating income	2.1	2.6	-19.2%	0.6	0.9	-33.3%	0.5	20.0%
Net non-interest (loss) / income	13.9	14.6	-4.8%	-8.0	13.3	-160.2%	-2.2	nm
Operating income	-5.1	62.7	-108.1%	-0.7	1.9	-136.8%	9.1	-107.7%
Staff costs and administrative expenses	-52.5	-46.8	12.2%	-16.8	-18.6	-9.7%	-17.1	-1.8%
of which staff costs & pensions	-29.1	-26.0	11.9%	-8.8	-10.5	-16.2%	-9.9	-11.1%
Expenses arising from non-banking activities	-0.8	-1.2	-33.3%	-0.1	-0.4	-75.0%	-0.3	-66.7%
Profit from disposal of subsidiaries and associates	1.0	-	-	-	1.0	-	-	-
(Loss) / Profit before taxation	-57.4	14.7	nm	-17.6	-16.1	9.3%	-8.3	112.0%
Income tax recovery / (expense)	11.9	-7.1	nm	3.6	5.1	-29.4%	-0.4	nm
Net profit/ loss	-45.5	7.6	nm	-14.0	-11.0	27.3%	-8.7	60.9%
Shareholders of the parent	-48.8	7.1	nm	-15.0	-12.4	21.0%	-8.8	70.5%
Minority interest	3.3	0.5	nm	1.0	1.4	-28.6%	0.1	nm

Balance sheet

Unaudited figures

RUB billion	30-Sep-09	30-Jun-09	Δ q-o-q	% q-o-q	31-Dec-08	YTD
Assets						
Cash and short-term funds	165.5	316.7	-151.2	-47.7%	416.1	-60.2%
Mandatory cash balances with central banks	21.8	14.4	7.4	51.4%	7.6	186.8%
Financial assets at fair value through profit or loss	277.2	181.1	96.1	53.1%	170.8	62.3%
Financial assets pledged under repurchase agreements and loaned financial assets	23.3	1.0	22.3	nm	44.5	-47.6%
Due from other banks	333.1	353.1	-20.0	-5.7%	308.0	8.1%
Loans and advances to customers	2,512.7	2,541.2	-28.5	-1.1%	2,555.6	-1.7%
Financial assets available-for-sale	33.5	33.4	0.1	0.3%	23.9	40.2%
Assets of disposal group held for sale	14.8	-	-	-	-	-
Investments in associates	4.7	4.7	-	-	4.5	4.4%
Investment securities held-to-maturity	32.7	33.7	-1.0	-3.0%	20.7	58.0%
Premises and equipment	64.6	63.6	1.0	1.6%	60.8	6.3%
Investment property	5.8	4.8	1.0	20.8%	4.3	34.9%
Intangible assets	11.2	11.6	-0.4	-3.4%	11.3	-0.9%
Deferred tax asset	30.2	24.4	5.8	23.8%	9.3	224.7%
Other assets	52.7	53.6	-0.9	-1.7%	60.0	-12.2%
Total assets	3,583.8	3,637.3	-53.5	-1.5%	3,697.4	-3.1%

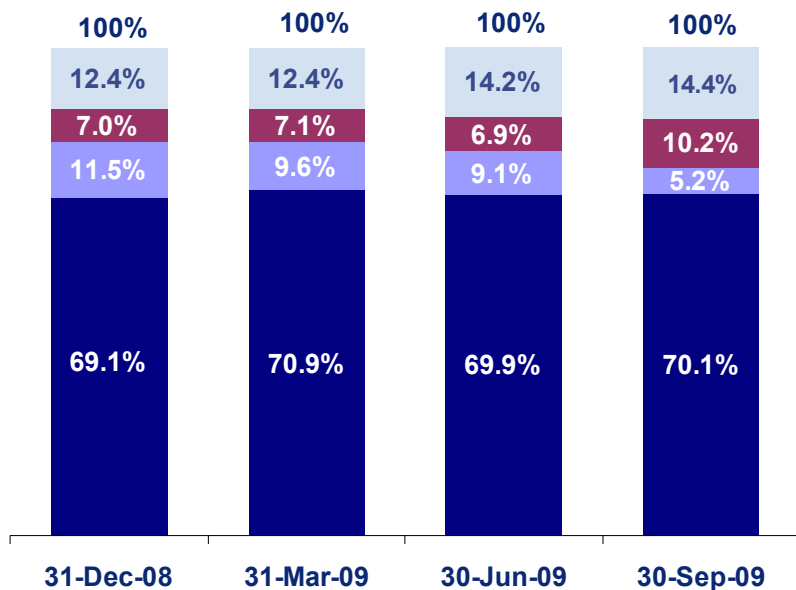
Balance sheet

Unaudited figures

RUB billion	30-Sep-09	30-Jun-09	% q-o-q	31-Dec-08	YTD
Liabilities					
Due to other banks	262.1	275.4	-4.8%	388.7	-32.6%
Customer deposits , of which	1,518.4	1,561.8	-2.8%	1,101.9	37.8%
- corporate deposits	855.7	877.4	-2.5%	702.6	21.8%
- retail deposits	430.2	415.2	3.6%	354.1	21.5%
- government bodies deposits ⁽¹⁾	152.5	83.2	83.3%	45.2	nm
Liabilities of disposal group held for sale	5.1	-	-	-	-
Other borrowed funds	462.4	660.2	-30.0%	848.7	-45.5%
Debt securities issued	531.6	475.4	11.8%	560.1	-5.1%
Deferred tax liability	3.5	4.0	-12.5%	5.5	-36.4%
Other liabilities	75.7	102.0	-25.8%	174.1	-56.5%
Total liabilities before subordinated debt	2,858.8	3,078.8	-7.1%	3,079.0	-7.2%
Subordinated debt	194.8	195.8	-0.5%	226.3	-13.9%
Total liabilities	3,053.6	3,274.6	-6.7%	3,305.3	-7.6%
Equity					
Share capital	113.1	75.7	49.4%	75.7	49.4%
Share premium	358.5	215.8	66.1%	215.8	66.1%
Treasury shares	-0.4	-0.4	0.0%	-0.4	0.0%
Unrealized gain/loss on financial assets available-for-sale and cash flow hedge	1.3	0.7	85.7%	0.1	nm
Currency translation difference	13.8	15.9	-13.2%	13.1	5.3%
Premises revaluation reserve	13.8	13.9	-0.7%	14.2	-2.8%
Retained earnings	19.8	34.7	-42.9%	70.9	-72.1%
Equity attributable to shareholders of the parent	519.9	356.3	45.9%	389.4	33.5%
Minority interest	10.3	6.4	60.9%	2.7	281.5%
Total equity	530.2	362.7	46.2%	392.1	35.2%
Total liabilities and equity	3,583.8	3,637.3	-1.5%	3,697.4	-3.1%

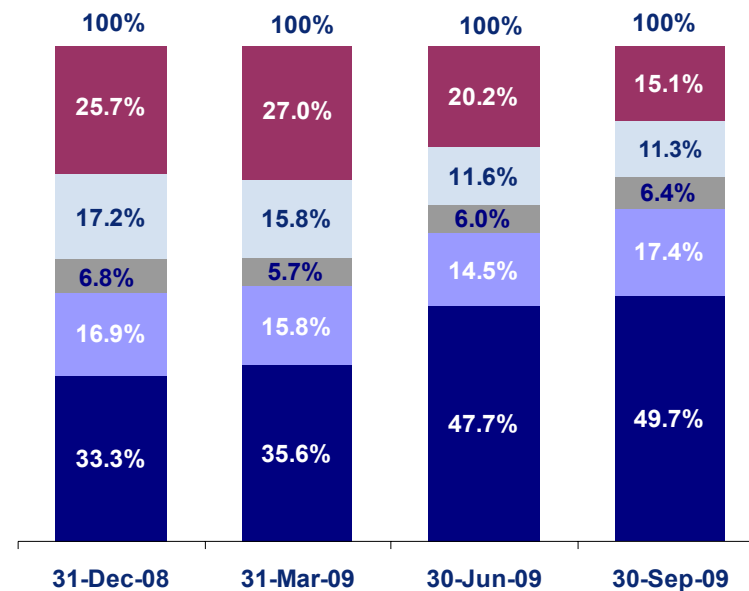
(1) Adjusted for Ministry of Finance deposits.

Breakdown of assets



- Loans to customers (net)
- Cash and mandatory reserves
- Securities portfolio
- Other assets

Breakdown of liabilities

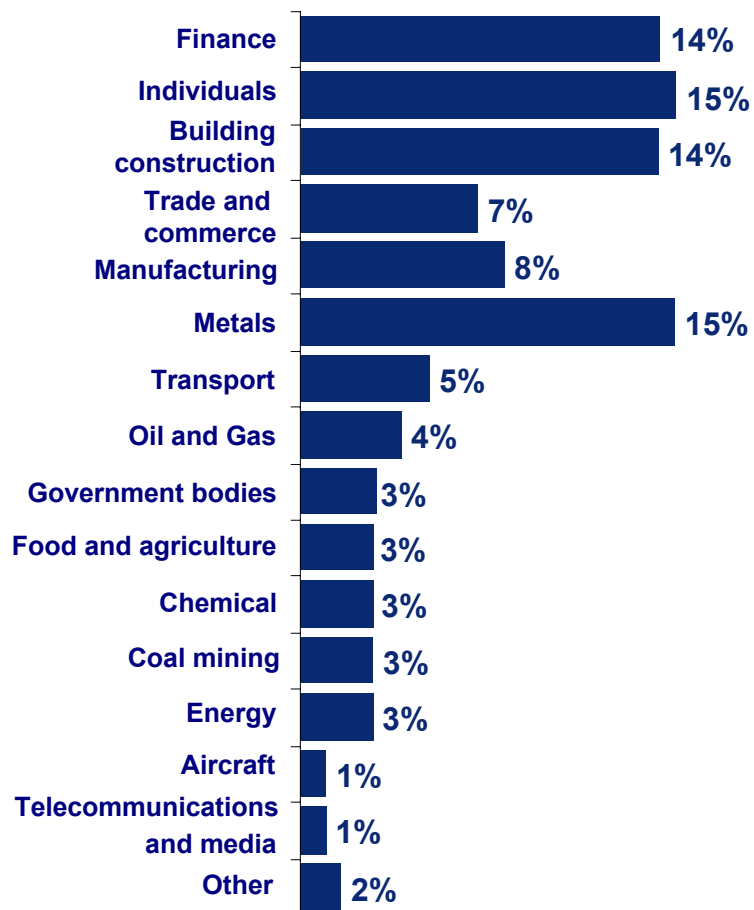


- Customer deposits⁽¹⁾
- Debt securities issued
- Subordinated debt
- Due to banks and other liabilities
- Other borrowed funds⁽²⁾

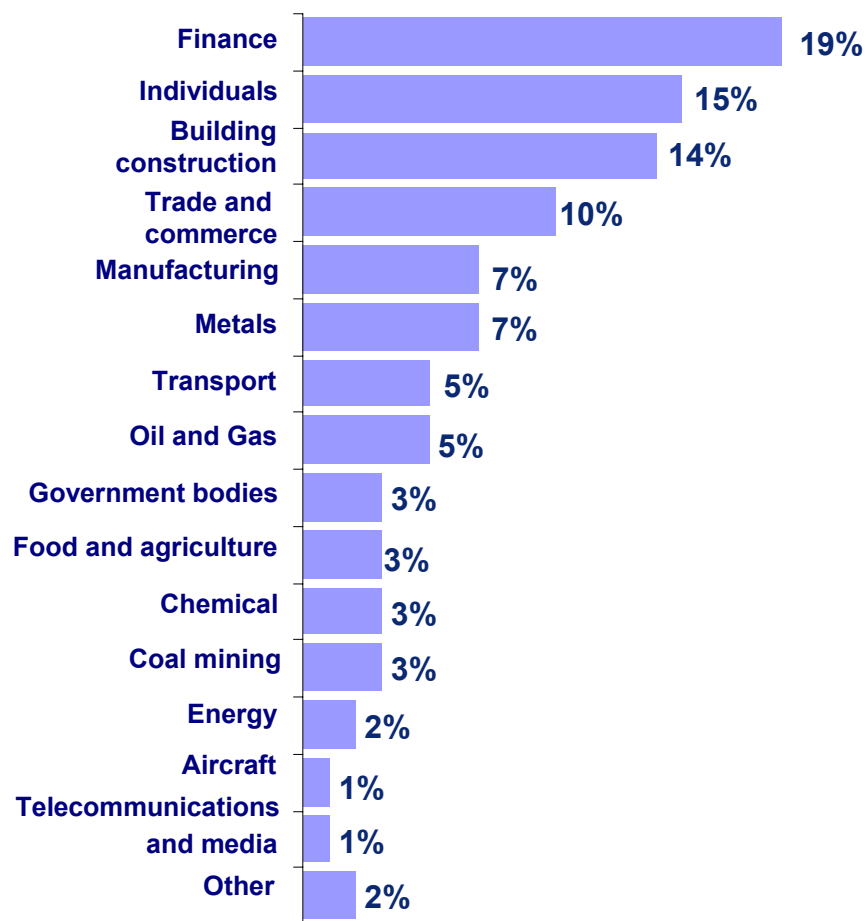
(1) Customer deposits as of June 30, 2009 and September 30, 2009 include Ministry of Finance deposits placed during 2Q'09.

(2) Other borrowed funds include state funding from CBR and VEB (excl. subordinated loan).

Breakdown of customer loans by type (as of Sep 30, 2009)



Breakdown of customer loans by type (as of Dec 31, 2008)



Total securities

Unaudited figures

30-Sep-09	At fair value through P&L	Repo + loaned securities	Available-for-sale	Held-to-maturity	Total
Debt securities	191.8	16.7	16.0	32.7	257.2
- Russian	166.9	16.7	1.5	32.3	217.4
- Foreign	24.9	0.0	14.5	0.4	39.8
Equity securities	49.8	0.2	17.5	0.0	67.5
Securities classified to Due from other banks ⁽¹⁾	0.0	3.9	0.0	0.0	3.9
Securities classified to Loans to customers (net) ⁽¹⁾	0.0	2.5	0.0	0.0	2.5
Balances arising from derivative financial instruments ⁽²⁾	35.6	0.0	0.0	0.0	35.6
Financial assets and investment securities	277.2	23.3	33.5	32.7	366.7

31-Dec-08	At fair value through P&L	Repo + loaned securities	Available-for-sale	Held-to-maturity	Total
Debt securities	47.1	31.1	12.0	20.7	110.9
- Russian	30.8	24.2	1.4	17.7	75.4
- Foreign	16.3	6.9	10.6	3.0	36.8
Equity securities	53.2	0.0	11.9	0.0	65.1
Due from other banks ⁽¹⁾	0.0	10.3	0.0	0.0	10.3
Loans to customers (net) ⁽¹⁾	0.0	3.1	0.0	0.0	3.1
Balances arising from derivative financial instruments ⁽²⁾	70.5	0.0	0.0	0.0	70.5
Financial assets and investment securities	170.8	44.5	23.9	20.7	259.9

(1) Represent a part of debt securities classified to loans to customers and due from other banks, pledged under repurchase agreement, and loaned financial assets, and other assets.

(2) Represent balancing position for derivatives accounting.

VTB Group public debt instruments issued in 2009

Borrower	Date of issue	Amount (million)	Instrument	Maturity date/ Put or call option	Coupon
VTB24	February 2009	RUB 8,000	Domestic Ruble Bond	February 2014 (1.5 year put option)	11.85%
VTB-Leasing	June 2009	RUB 5,000 RUB 5,000	Domestic Ruble Bonds	June 2016 (annual put option)	14.00%
VTB24	June 2009	RUB 14,479 RUB 9,990 (Senior tranche)	Domestic RMBS	February 2039	10.5% (Senior tranche)
VTB	August 2009	CHF 750	Series 6 EMTN 2	August 2011	7.5%
VTB-Leasing	December 2009	RUB 5,000	Domestic Ruble Bonds	November 2016 (annual put option)	9.7%
VTB24	December 2009	RUB 15,000	Domestic RMBS	December 2014 (2 year put option)	9.7%
Total (USD equivalent)⁽¹⁾		USD 2,319			

(1) Exchange rates are as of December 14, 2009, CBR data.

VTB Group public debt instruments outstanding

Unaudited figures

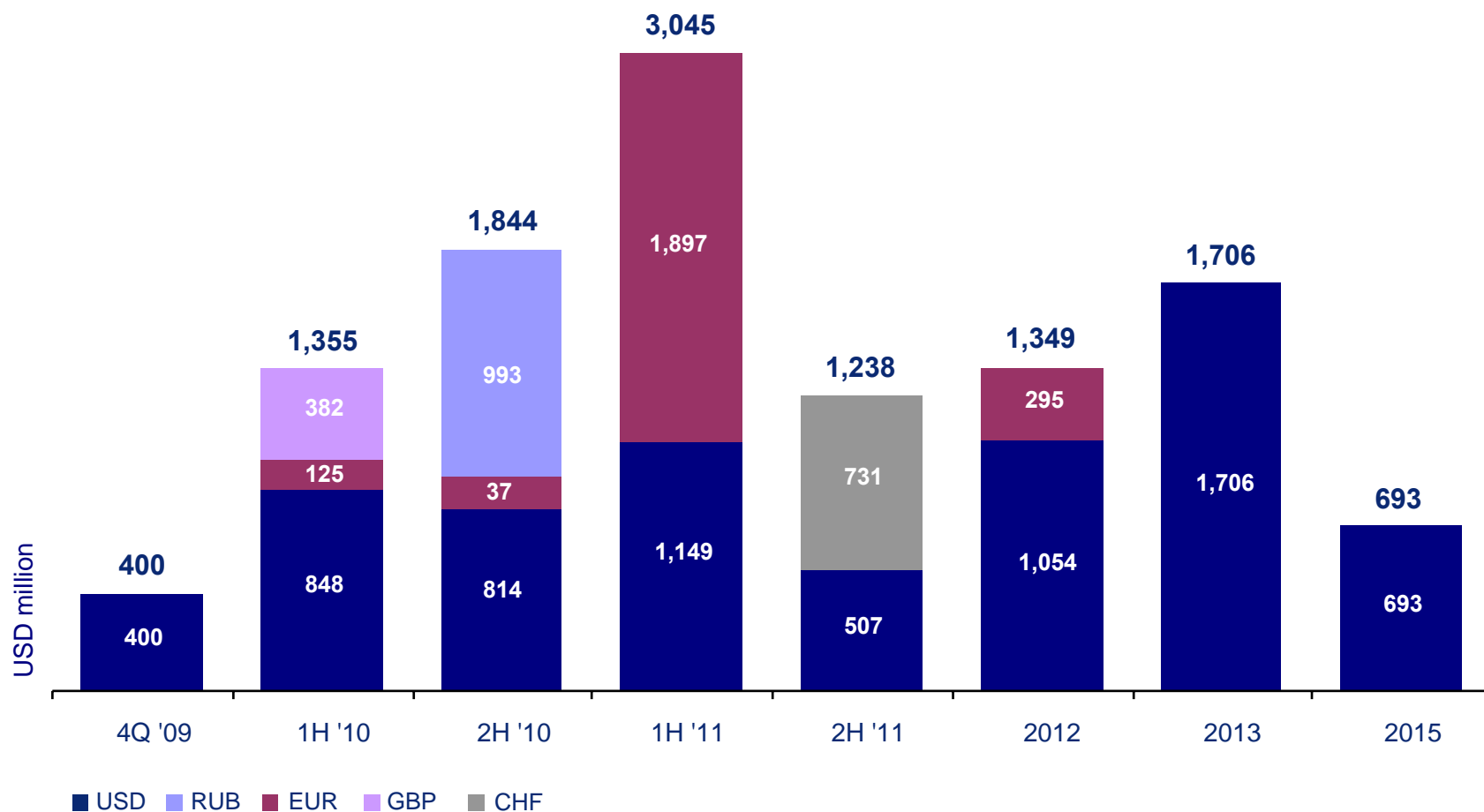
Borrower	Amount (USD, mln) ⁽¹⁾	Instrument	Maturity Date/Put or Call Option	Coupon
2009				
VTB	400	Loans repayment/amortization	During 2009	
Subtotal	400			
2010				
VTB	750	Subordinated Debt Instrument (call option)	February 2010	6.315%
VTB	382	Series 12 GBP EMTN 1	March 2010	6.332%
VTB N-W	400	Subordinated Debt Instrument (call option)	September 2010	6.2%
VTB	993	Series 3 EMTN 2 (put option)	November 2010	8.75%
Members of VTB Group	674	Loans repayment/amortization	During 2010	
Subtotal	3,199			
2011				
VTB	572	Series 9 EUR EMTN 1 (put option)	February 2011	4.25%
VTB	1,325	Series 5 EUR EMTN 2	June 2011	8.25%
VTB	731	Series 6 CHF EMTN 2	August 2011	7.5%
VTB	450	Series 4 EMTN 1	October 2011	7.5%
Members of VTB Group	1,205	Loans repayment/amortization	During 2011	
Subtotal	4,283			
2012				
VTB	1,054	Series 1 EMTN 2	October 2012	6.609%
Members of VTB Group	295	Loans repayment/amortization	During 2012	
Subtotal	1,349			
2013				
VTB	1,706	Series 4 EMTN 2 (put option)	May 2013	6.875%
2015				
VTB	693	Series 6 EMTN 1 (put option)	June 2015	6.25%
Total	11,630			

(1) Exchange rates are as of December 14, 2009, CBR data.

Note: In addition to international debt, VTB Group has RUB 93 bn outstanding domestic long-term bonds with put options.

VTB Group debt redemption profile ⁽¹⁾

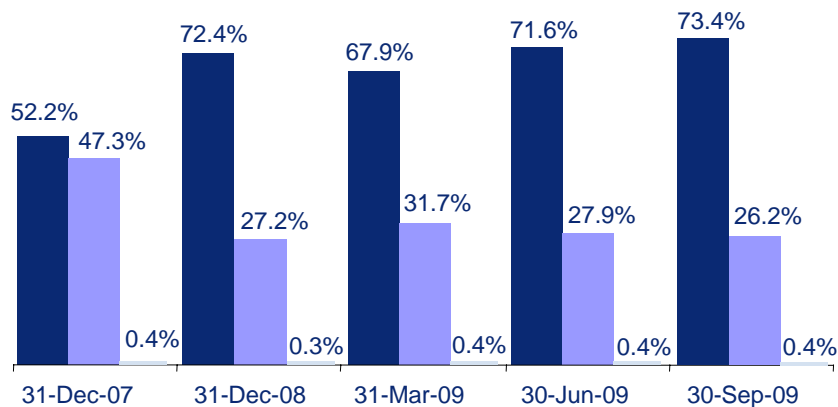
Unaudited figures



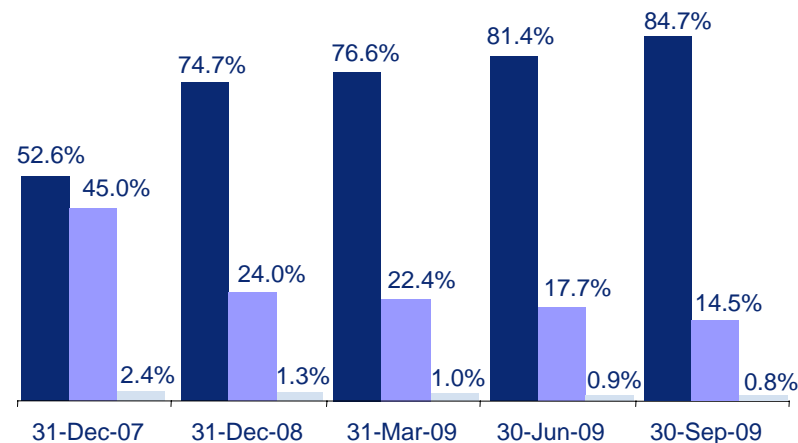
(1) Exchange rates are as of December 14, 2009, CBR data

VTB24 loan portfolio – currency breakdown

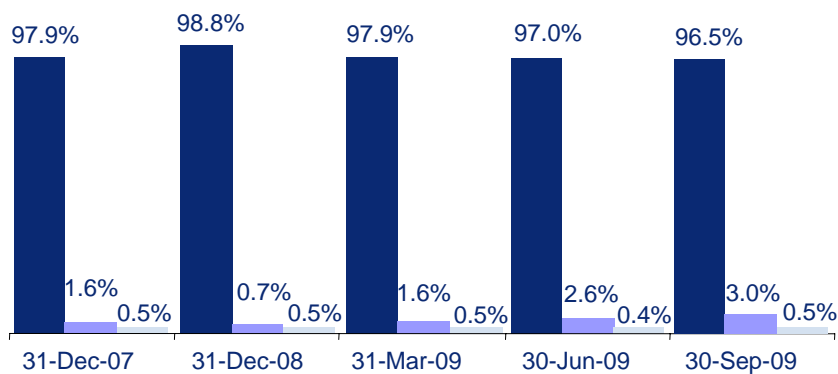
Mortgage loans



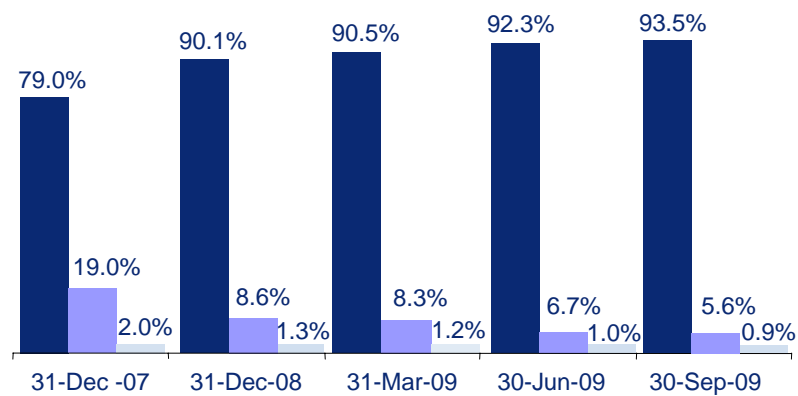
Car loans



Credit card loans

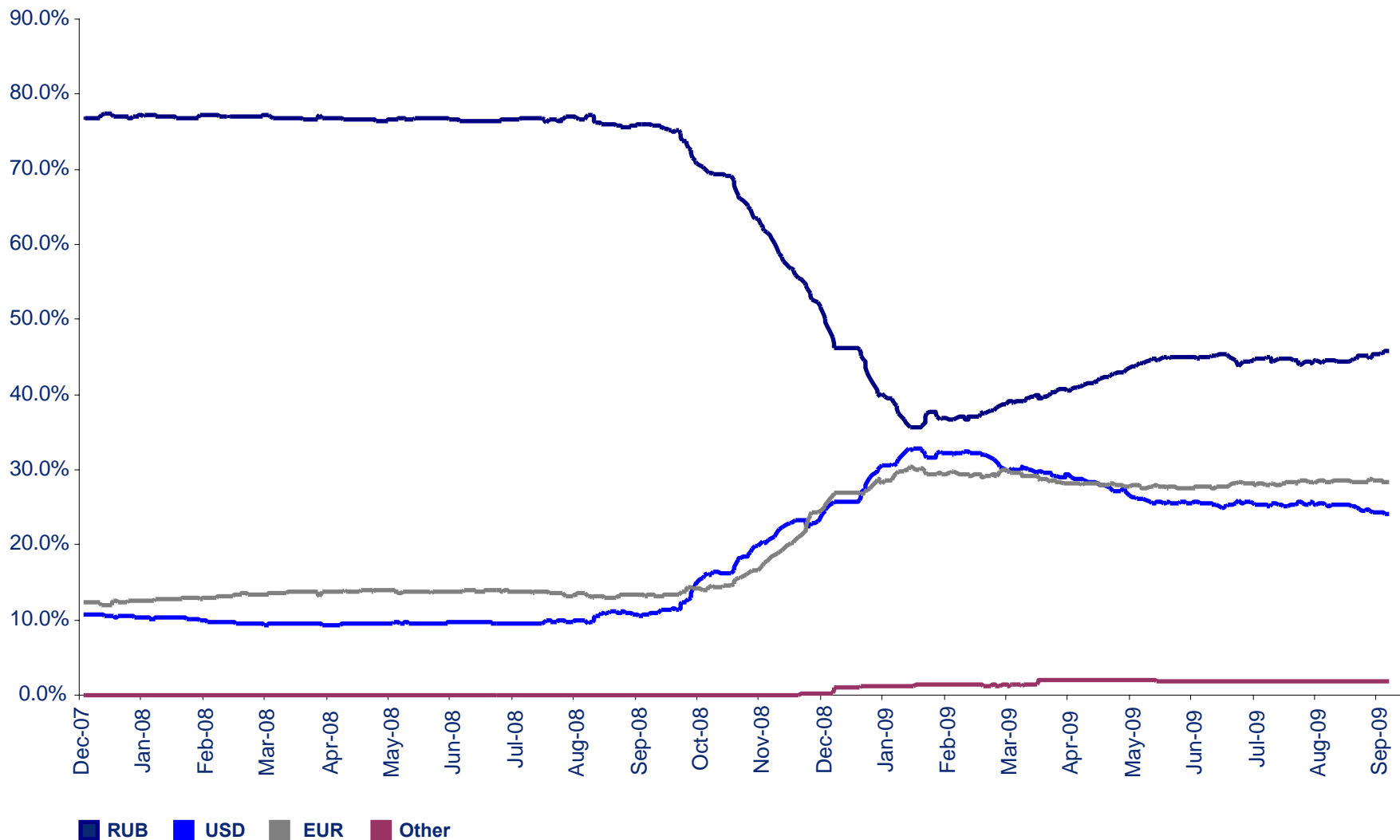


Consumer loans



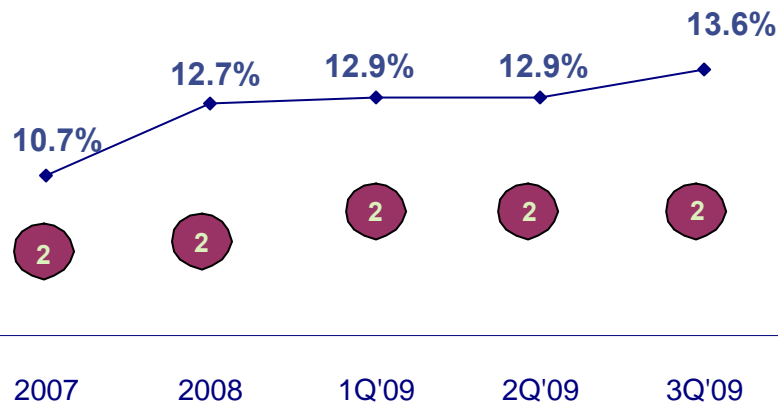
RUB
 USD
 EUR

VTB24 term deposits breakdown by currencies

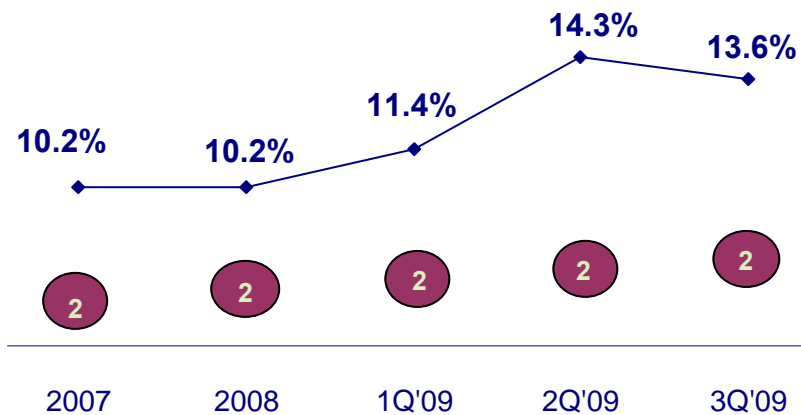


Market leadership

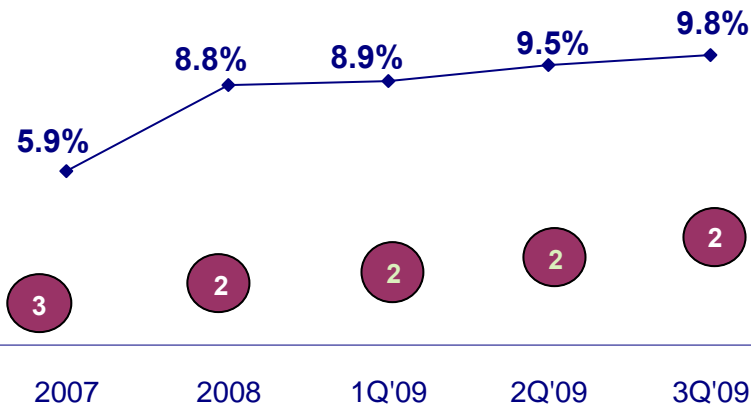
Corporate loans market share & market position



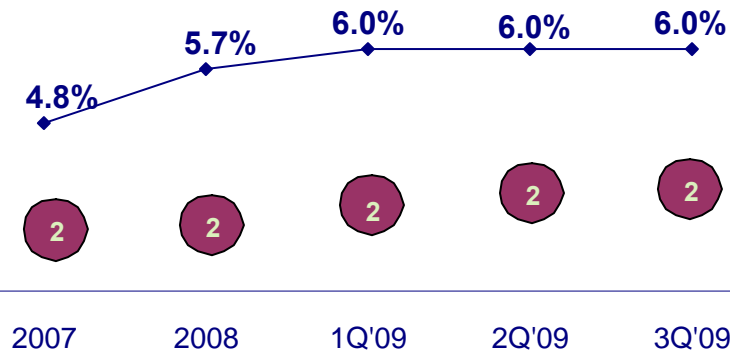
Corporate deposits market share & market position



Retail loans market share & market position



Retail deposits market share & market position



VTB Group branch network

VTB Group branch network

	30-Sep-09	30-Jun-09	Δ q-o-q	31-Mar-09	31-Dec-08	31-Dec-07
Branches	949	966	-17	980	1,020	932
Russia	653	661	-8	665	693	583
of which VTB24	476	481	-5	480	504	328
CIS & Europe	296	305	-9	315	327	349



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