



AK BARS BANK'S PRESENTATION

Kazan, 2011

BANK'S PROFILE

Name

- Joint-Stock commercial bank AK BARS (Open joint-stock company)

Registration

- November 29, 1993

Type of license

- General license of the Central bank of the Russian Federation №2590
- License of the Central bank of the RF for executing banking operations with precious metals
- License of Professional securities market participant for brokerage, depository, dealing operations and securities management activities issued by the Federal Commission of Russia
- Permission of the State Customs Committee to be a guarantor to customs bodies

Share capital

- RUB 28,2 billion= USD 885,2 million*

Equity

- RUB 35,6 billion = USD 1 117,7 million*

* as of 01.10.2011 (USD 1.00 = RUB 31,8751)

BANK'S PROFILE

Balance sheet

- RUB 287,7 billion = USD 9,03 billion*

Branches

- 43 branches, 155 sub-branches, 144 stand-alone cash desks

Auditor

- ZAO PricewaterhouseCoopers Audit (PricewaterhouseCooper's)
- LLC "Sredne-Volzhskoye Expert Bureau"

Profit

- RUB 1 567,8 million = USD 49,97 million*

Membership in associations and unions

- The Society for Worldwide Interbank Financial Telecommunication (S.W.I.F.T.)
- Information-dealing system "Reuters Dealing"
- Moscow Interbank Currency Exchange (MICEX)
- Association of the Participants of Bills Market
- Banking Association of the Tatarstan
- Association of the Russian banks

* as of 01.07.2011 (USD 1.00 = RUB 28,0758)

INTERNATIONAL RATINGS

Fitch Ratings (date of last review – June 8, 2011):

Foreign Currency

Short-term	➔	B
Long-term	➔	BB
Individual	➔	D/E
Viability rating	➔	b+
Support	➔	3
Outlook	➔	Стабильный (stable)
Long-term national scale	➔	AA- (rus)

INTERNATIONAL RATINGS

Moody's Investor Service Inc.

(date of last review – December 17, 2009):

Foreign Currency

Long-term



Ba3 (NP)

Outlook



Negative

Financial strength rating



E+

Outlook



Stable

Long-term national scale



Aa3.ru

RUSSIAN RATINGS

The Bank is ranked:

18 - in terms of assets (hereinafter the ratings are given according to “Profile” magazine as of 01.08.2011)

17 - in terms of capital

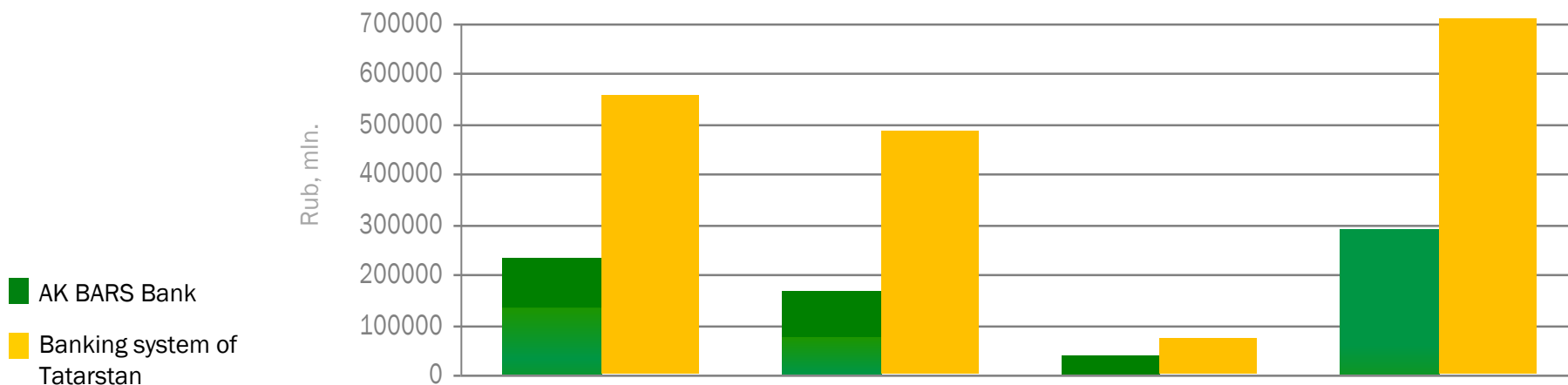
26 - among banks by volume of saving deposits attracted from individuals

19 - among banks by largest corporate clients balances

19 - among banks by volume of loans issued to legal entities

BANK'S SHARE IN THE BANKING SERVICES MARKET OF TATARSTAN as of 01.07.2011

	Borrowed funds	Granted loans	Paid-in share capital	Assets
AK BARS Bank, Rub, mln	232 151,8	164 162,2	35 725,7	287 596,9
Banking system of Tatarstan, Rub, mln	555 776,8	486 480,7	70 878,8	719 984,3
Percentage share	41,77%	33,74%	50,4%	39,94%



BRANCH NETWORK

43 branches

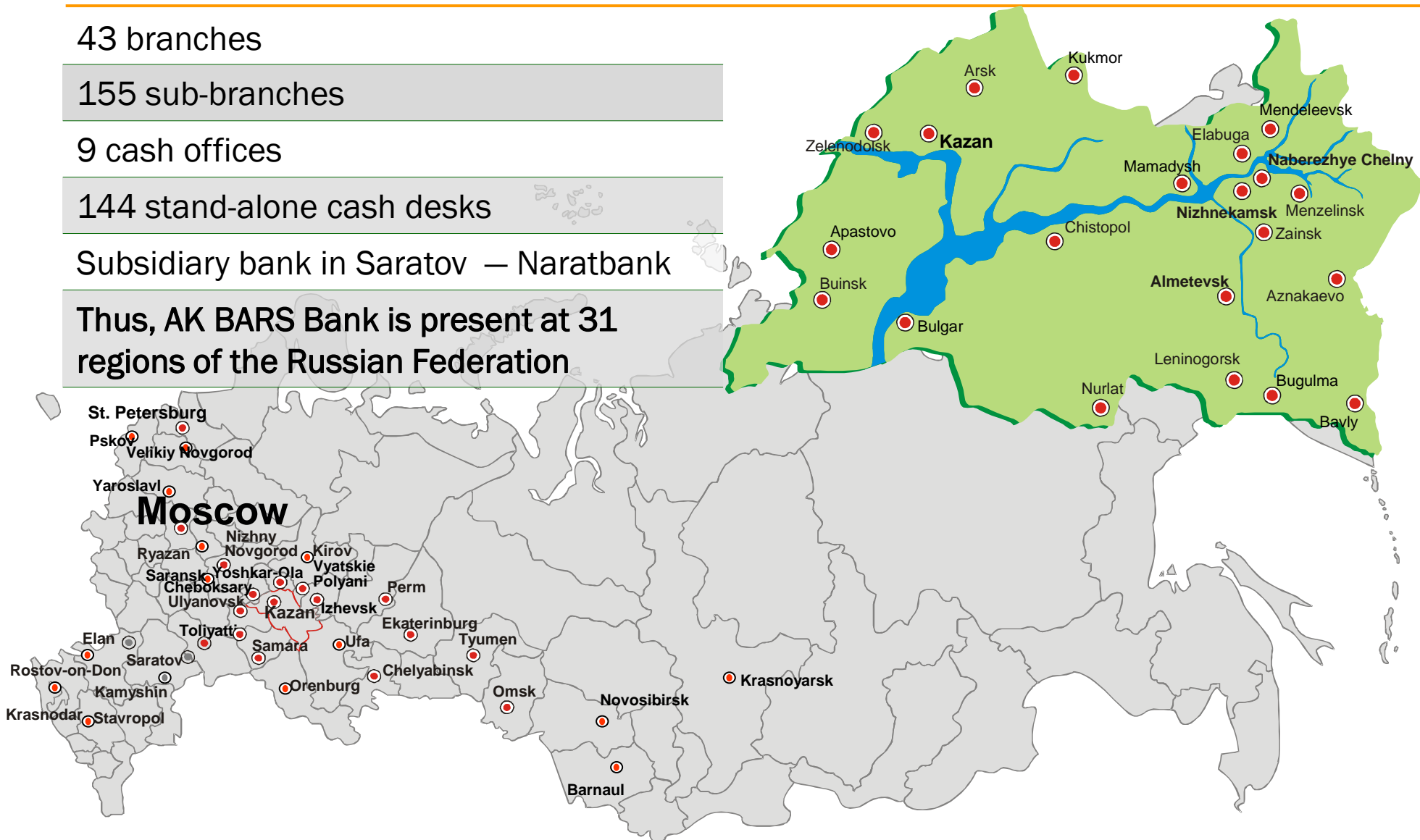
155 sub-branches

9 cash offices

144 stand-alone cash desks

Subsidiary bank in Saratov – Naratbank

Thus, AK BARS Bank is present at 31 regions of the Russian Federation



MAIN SHAREHOLDERS

Open joint-stock company "Svyazinvestneftekhim"	18,49%
Republic of Tatarstan, represented by the Ministry of Land and Property Relations of the Republic of Tatarstan	15,31%
Limited Liability Company "IKS-LUCH"	13,60%
Company "OSMAND HOLDING LIMITED"	11,61%
Limited Liability Company "Investments and Consulting"	11,53%
Company "Sinek Investments&Developments Limited"	9,21%
Open joint-stock company "Holding Company "AK BARS"	8,96%
Closed joint-stock company "Eurobest"	3,40%
Private joint-stock company with liability of shareholders within the limits of their shares "Brass Holdings Limited"	1,68%
Limited Liability Company "Prosper Invest»	1,21%
Open joint-stock company "NefteKhimSevilen"	1,07%
Open joint-stock company "Nizhnekamskneftekhim"	1,06%
Shareholders, holding less than 1% of share capital	2,88%

MANAGEMENT OF THE BANK



Robert Musin

Chairman of the Board of
directors



Robert Minnegaliev

Chairman of the Management
Board

BOARD OF DIRECTORS

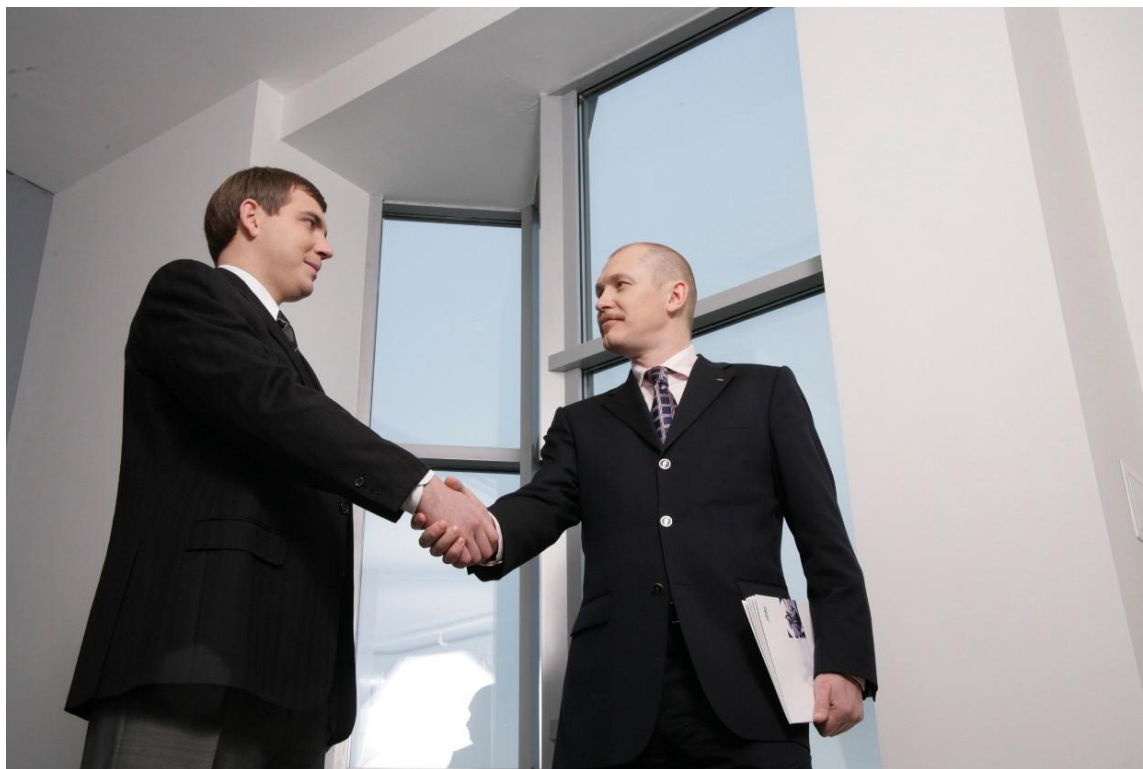
- Igor Avanesyan
- Andrei Vernikov
- Farida Volkova
- Ruslan Ilyasov
- Juri Levin
- Robert Minnegaliev
- Robert Musin
- Valeriy Sorokin
- Midkhat Shagiakhmetov
- Yevgeny Tikhturov
- Sergey Shibaev

MANAGEMENT BOARD OF THE BANK

Chairman of the Management Board	Robert Minnegaliev
First deputy Chairman	Zufar Garaev
First deputy Chairman	Marat Shagitov
deputy Chairman	Ifan Gubaidullin
deputy Chairman	Bulat Davletshin
deputy Chairman	Radik Salyakhutdinov
deputy Chairman	Lyalya Kudermetova
chief accountant	Airat Bayazitov
head of client service department	Gulnara Galiakberova

BANK SERVICES

- *The Bank provides more than 100 types of services to corporate and private clients.*
- *As at 01.10.2011 the Bank has 43 branches and 155 outlets in all administrative regions of the Republic of Tatarstan and regions of Russia*

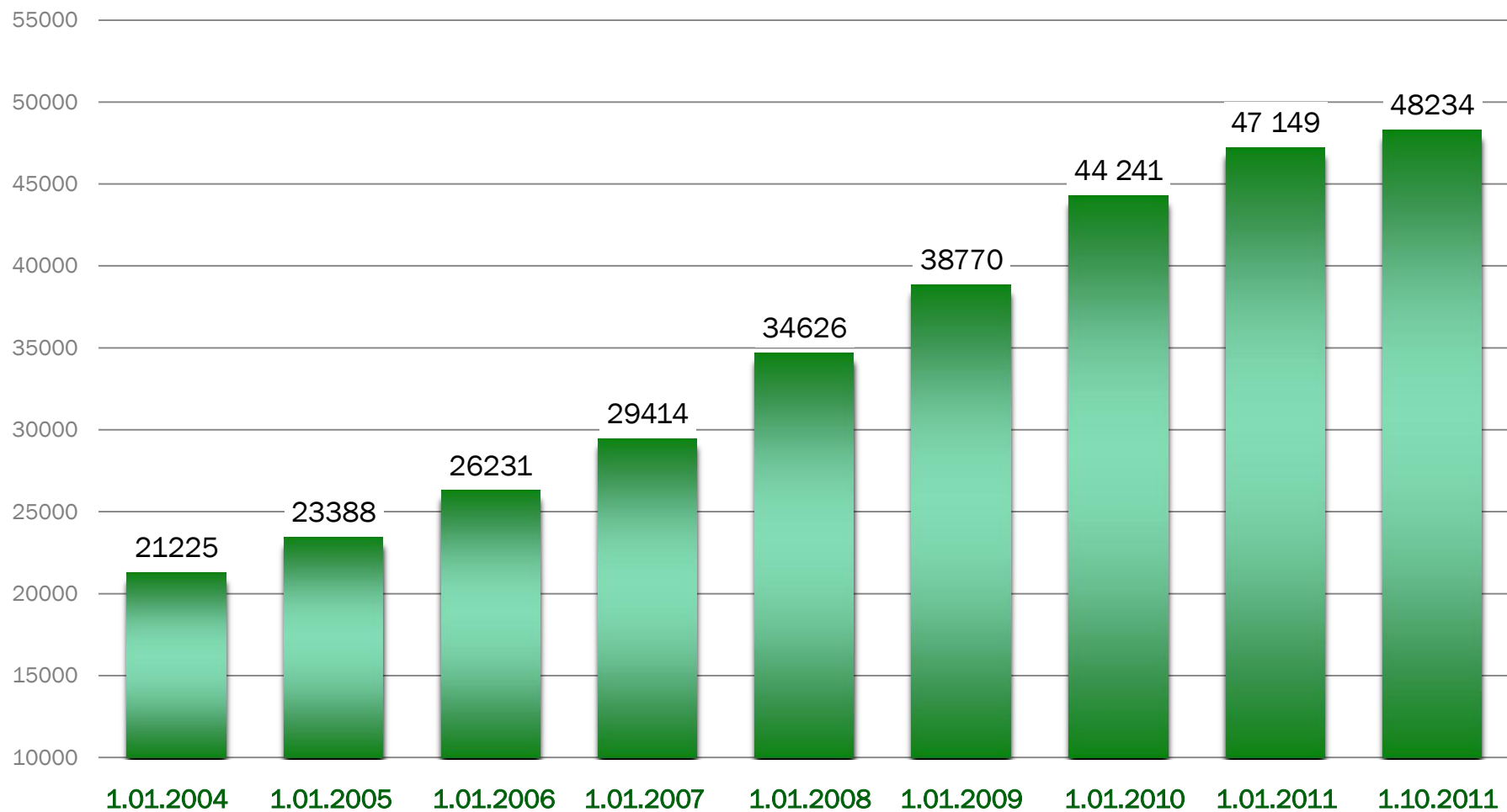


The increase of the clientele base is the best acknowledgement of the trust to the Bank

SERVICES TO CORPORATE CLIENTS

- Lending
- Financing of investment projects
- Corporate financing
- Settlement and cash services
- Remote banking
- Deposits
- Financing of export-import operations
- Trade finance transactions
- Bank guarantees issue
- Remittance of salary to the banking cards of corporate employee
- Engagement in real estate and mortgage programmes
- Operations with precious metals
- Safe deposit box renting
- Operations with securities
- Depositary services
- Disposal of collateralized property

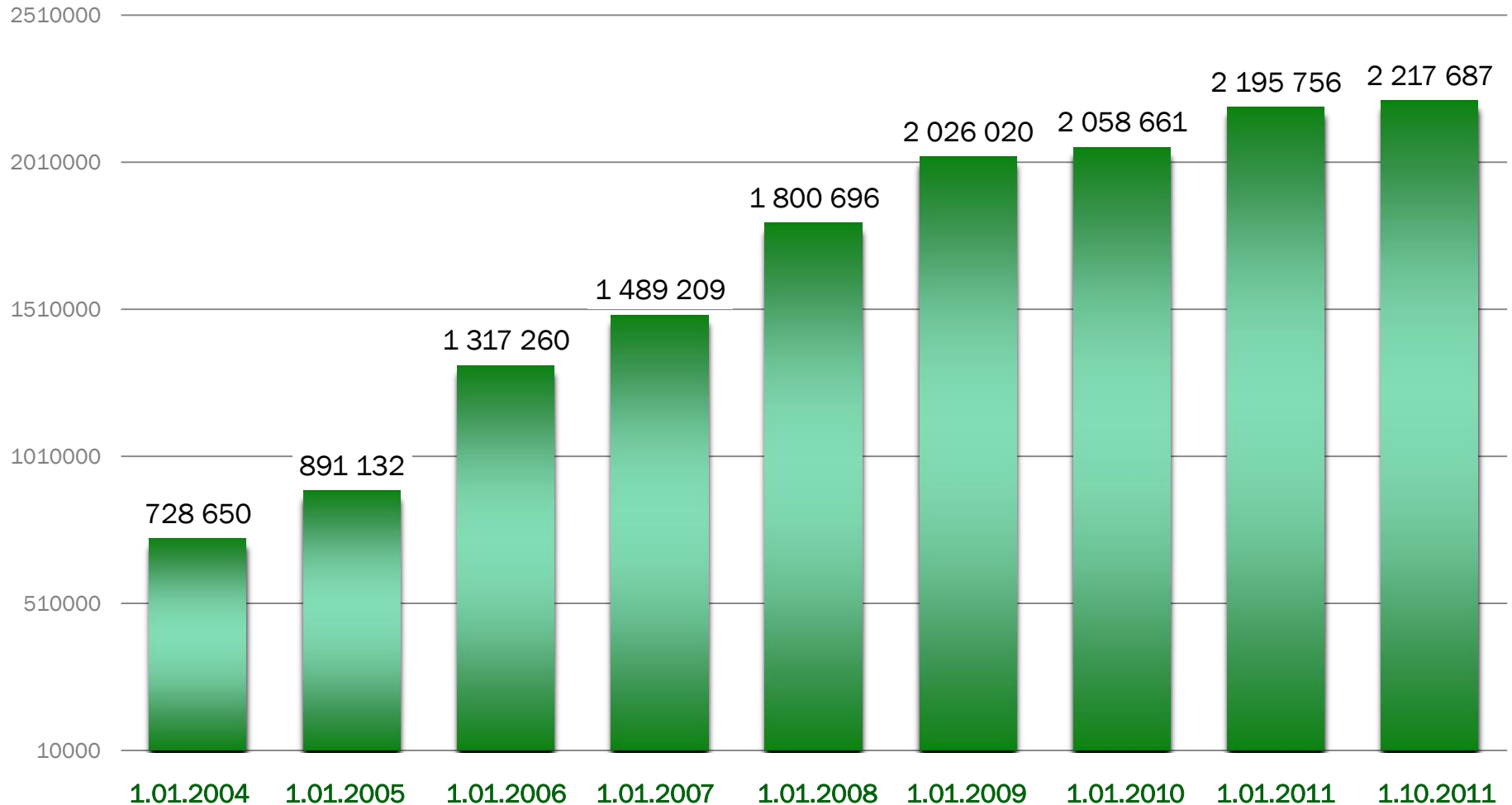
CLIENTELE BASE. CORPORATE CLIENTS



SERVICES TO PRIVATE CLIENTS

- Consumer loans
- Mortgage loans
- Car loans
- Deposits
- Cash transfer across Russia and abroad
- Acceptance of payments
- Currency exchange operations
- Maintenance of current accounts
- Depositary services
- Operations with bank cards
- Operations with precious metals
- Safe deposit box renting
- Operations with securities
- Remote banking

CLIENTELE BASE. PRIVATE CLIENTS



MILESTONES IN 2010

The status of a Principal Member in the International payment system Visa International has been awarded to AK BARS Bank.

February 3, 2010

Principal Member is a highest category of banking participation in a system Visa Int. Promotion of status up to Principal Member became possible due to intensive development of card direction in retail business of AK BARS Bank. This status put the Bank on a level of direct interaction with Visa Int. and allows it to make settlements with payment system and contractors independently. It can also open more possibilities for AK BARS Bank in realization of new projects and card decisions.

Principal Member status is one of the requirements of payment system for receiving by the Bank the license for execution of trade acquiring. The given advantage make it possible for the Bank to produce the flexible pricing and strategic policy on a market of banking cards, to expand acquiring network and also to increase the volume of emissions and acquiring turnover in the Bank.

Moreover, this status make it possible for AK BARS Bank to act as a bank-sponsor and to attract for servicing other members of payment system, providing them emission services and maintenance of banking cards, as well as execution of settlements with other banks participating in the payment system.

As of the end of 2009 the volume of card emission of the Bank amounted to 737 629 cards. Among them more than 346 000 cards were representing Visa Int payment system. The acquiring network of the Bank consists of 427 ATMs and 1045 terminals for cash and non-cash servicing of banking cards in retail and service outlets.

MILESTONES IN 2010

AK BARS Bank restart disbursement of loans within the frameworks of the state program for favorable auto lending

February 25, 2010

AK BARS Bank restart disbursement of loans within the frameworks of the state program for favorable auto lending.

The program shall be applied to domestic and foreign cars with the cost up to 600 thousand rubles, manufactured in Russia and included in the list of companies confirmed by the Ministry of Industry and Trade RF.

To receive loan is possible in any brunch of the Bank convenient for you.

The more detailed information about lending you can find in a section «Auto lending with state funding» or to call: 8-800-2005-303 (toll-free in Russia).

More than 2 mln. EURO was the sum of international financing provided by Austrian bank UniCredit Bank Austria AG to AK BARS Bank

May 22, 2010

AK BARS Bank and Austrian bank Unicredit Bank Austria AG have signed the Export Credit Agreement for an overall amount exceeding 2 bln.EURO. Within the limits of agreement shall be financed economic transaction between CJSC «CENTER-CAPITAL» and Aichelin GmbH (Austria) for realization of a large investment project related to leasing of industrial equipment for an overall amount of 3 mln. EURO. Financing shall be provided for a period of 5 years subject to guarantee from the state export credit agency of Austria (OeKB).

Export credit agency of Austria has enlarged the list of export credit agencies from European countries (Belgium, Germany, Italy, Spain, Czech Republic, Switzerland), provided their guaranties for financing of AK BARS Bank under the contracts of its clients.

MILESTONES IN 2010

CHF 30 mln. is the amount of a framework credit agreement signed between AK BARS Bank and the largest bank of Switzerland UBS AG, Zurich

August 10, 2010

On August 9, 2010 between AK BARS Bank and UBS AG bank was signed a framework agreement according to which the contracts of Russian enterprises for purchasing of manufacturing equipment from Switzerland and other OECD countries shall be financed under the guaranties from state export credit agencies of these countries. The total amount of the loan agreement is CHF 30 mln. Financing facility shall be provided for a period up to 5 years in Swiss francs, US dollars or EURO.

AK BARS Bank became one of the founders of OJSC “Universal electronic card”, authorized for issue and servicing of all-purpose electronic cards for citizens.

August 20, 2010

The shareholders of OJSC “Universal electronic card” are represented by AK BARS Bank, Sberbank and Uralsib bank. The established company is defined by the Government RF as a federal authorized body for issue and maintenance of all-purpose cards for citizens. This institution was selected in conformity with the federal law “About rendering of state and municipal services”. By virtue of universal electronic cards the citizens can make the payments to the budget. Except for payment (banking) application this card will have pensionary, medical, educational, transportational and other social applications. The universal electronic card shall be distributed on a free basis. The trial issue of specified cards on the territory of Tatarstan is scheduled on 2010. The full-scale issue of universal electronic cards will start at 2012.

The meeting of the Board of Directors of AK BARS Bank took place on September 9, 2010

September 9, 2010

The Board of Directors of the Bank studied the information provided by the Chairman of the Board Robert Kh. Minnegaliev on implementation of main directions of development of AK BARS Bank for 2009-2012.

The Board of Directors has also approved the placement of stock bonds of the Bank 50-01 and 50-02 series, confirmed the documents for this issue and approved related-party transactions and dealings with the persons affiliated to AK BARS Bank. In addition, in a form of absentee voting was adopted a decision for convocation and holding of an extraordinary general meeting of shareholders of AK BARS Bank. The meeting will be held on October 19, 2010. The agenda includes approval of the regulation “About the Board of Directors of AK BARS Bank” in a new edition.

MILESTONES IN 2010

The project of AK BARS Bank is awarded by diploma of the National premium of transport branch of Russia «The Golden Chariot».

September 14, 2010

The award ceremony for winners of Russian national contest, the prizewinners of 6th National public premium of the transportational industry of Russia “The Golden Chariot” took place in Moscow State Kremlin Palace on September 8, 2010. OJSC “The transport card”, with its founder AK BARS Bank, has been considered the award winner in the category «The project of the year in transportation industry». The award was bestowed for execution of the project «The transport card» in Kazan city.

The project «Electronic payment system in the passenger transport of Kazan city» was successfully started up by AK BARS Bank and Administration of Kazan on June 1, 2008. Today, the project is in operation and actively developing.

From the date of start up was established processing center and issued more then 200 000 social and reimbursable transport cards. More than 200 sales and refill balance points were established. All the necessary technologies for balance refill through the cash points and informational stands of AK BARS Bank were developed and implemented. In 2009 the reimbursable cards were put into operation, including those operating as «electronic wallet». Today the question of acceptance of transport cards on suburban trains and river port of Kazan is also studying by Administration.

At present, the implementation of the project «The transport card» in the Republic of Tatarstan is in initial phase. Execution of the project is carried out in four cities: Naberezhniye Chelny, Nizhnekamsk, Almetjevsk and Zelenodolsk.

In addition, AK BARS Bank along with Sberbank and Uralsib is an active participant of the project «Universal electronic card».

MILESTONES IN 2011

AK BARS Bank issued its millionth plastic card.

25 January 2011

AK BARS Bank issued its millionth plastic card on 19 January 2011. Nafisa Sitdikova, who ordered a card within the payroll card programme at Naberezhnye Chelny branch, became a holder of AK BARS Bank's millionth MasterCard Maestro. On 25 January 2011, Asiya Salakhova, the Head of Naberezhnye Chelny branch, congratulated the holder of the milestone card with a gift on behalf of AK BARS Bank.

- The issue of the millionth payment card indicates that AK BARS Bank chose the right direction for the card business development, - notes Asiya Salakhova. - The future belongs to electronic payments, and I am sure that introduction of modern card products and development of payment cards service network will be evaluated on its merits by the Bank's customers in Tatarstan and other regions of Russia.

AK BARS Bank has been issuing international Visa and MasterCard cards since 2000. Wide range of card products include traditional ones - Visa Electron и MasterCard Standard, as well as premium segment cards - MasterCard Gold, Visa Gold, Visa Platinum. Bank successfully implements innovation projects; works with target groups of customers to whom it offers special card products and services. Those include instant issue bank cards, cards with "Droog Companii" rewards programme, and cards with transport application.

Payroll cards compose 80% of AK BARS Bank card portfolio. The Bank offers flexible rates to each organization within the payroll card programme. Through a large number of ATMs and cash offices, the Bank provides opportunities for various payments, loan on overdraft, and remote banking. Thus, AK BARS Bank ATMs allow to pay for mobile phone service, cable TV, the Internet, utilities, fines for violation of traffic regulations, and investment units of AK BARS CAPITAL Management Company 24 hours a day.

Having significantly increased the scale of card business development in the last 4 years, AK BARS Bank moved to a new level of qualitative and quantitative growth of indices in working with bank cards. Number of valid AK BARS Bank cards grew more than twofold from 2007 to 2011. Number of ATMs increased by 2.7 and reached 726 machines across Russia.

AK BARS Bank was listed in top-100 most reliable banks of Russia

22 March 2011

Forbes magazine published top-100 most reliable banks of Russia according to the results of 2010. It was based on financial rankings of international agencies such as Fitch, Moody's, and Standard&Poor's. AK BARS Bank placed 19th with assets amounting to 235.7 bln rubles and individual funds (saving deposits and settlement account balances) amounting to 47.1 bln rubles.

MILESTONES IN 2011

AK BARS Bank proved high level of information security and reliability of payment cards

9 June 2011

AK BARS Bank was one of the first in Russia to successfully complete the certification audit for the compliance with international standard of payment cards security PCI DSS (Payment Card Industry Data Security Standard) version 2.0. PCI DSS standard is accepted by largest international payment systems such as Visa., MasterCard, American Express, Discover Card and JCB, and it is designed for companies which store, transfer and process payment cards data. The certification was conducted by Limited Liability Company “Digital Security” and Open joint-stock company “ICL-KPO VS”, which are one of Russian leaders in the field of bank information system.

The audit summary confirms that AK BARS Bank provides high level of security and virtually eliminates the risk of data theft and damage for its clients who use payment cards.

Fitch Ratings affirmed AK BARS Bank’s long-term rating at ‘BB’, Outlook Stable

10 June 2011

Fitch Ratings, an international rating agency, affirmed AK BARS Bank’s long-term issuer default rating (IDR) at ‘BB’ with Stable Outlook on 8 June 2011.

AK BARS Bank rankings reflect the potential of support from the government of the Republic of Tatarstan (‘BBB-’, Outlook Stable). The opinion of Fitch on its high readiness to provide support is based on direct and indirect joint-stock control from the Republic, its vigorous representation in the Board of Directors, history of liquidity and capital injections provision, and systemic importance of the bank in the region.

Short-term IDR was affirmed at ‘B’. According to national rating – at ‘AA-’(rus), Outlook Stable.

The Bank has sufficient liquidity to settle both foreign and internal debt obligations. Capitalization figures are significantly higher than minimum levels set in Basel Capital Accord and national regulator standards.

The affirmation of international Bank’s ratings by Fitch indicates that it holds its current stable financial position whilst continuing the positive prospective trend, despite the negative influence of the world financial downturn upon Russian banking industry.

MILESTONES IN 2011

PEAK Systems, AK BARS BANK and OJSC 'Social card' unite their efforts for the introduction of automated fare collection system for city public transport

5 August 2011

PEAK Systems, OJSC AK BARS BANK and OJSC 'Social card' signed a partner agreement. According to this agreement, the companies intend to introduce automated fare collection system for city public transport together and in a coordinated fashion in towns of the Russian Federation, including within the framework of the project 'Universal electronic card' (UEC) by placing special transport application in UEC cards.

AK BARS Bank signed an agreement with the German bank Landesbank Berlin AG on provision of financing in the amount of approximately EUR10 million

29 August 2011

AK BARS Bank and the German bank Landesbank Berlin AG signed an Individual Loan Agreement on providing long-term financing to AK BARS Bank with the participation of German export credit agency Euler Hermes under the contract of the Bank's client OOO 'Domostroitelny Kombinat'.

Last week OJSC AK BARS Bank successfully closed the debut in CIS syndicated Murabaha financing contract in the amount of USD60 million.

12 September 2011

OJSC AK BARS Bank closed the debut in CIS Murabaha contract for attracting syndicated financing in the amount of USD60 million.

The attracted finance will be directed to AK BARS Banks Shariah compliant financing activities within Tatarstan and other regions of the Russian Federation. The contract attracted significant interest among investors in the Middle East and allowed to raise awareness about Russia and Tatarstan in particular in the Islamic investment community.

MILESTONES IN 2011

Universiade 2013 in Kazan acquired a new General Partner.

6 October 2011

The Autonomous Non-Commercial Organization 'Executive Directorate of the 27th World Summer Universiade of 2013 in Kazan' and OJSC AK BARS BANK signed a partnership agreement.

After the agreement was signed, the Bank acquired a status of a General Partner of competitions. It also became the Official Bank of the Universiade 2013 and the Official Provider of banking services. Besides, under terms of the agreement the Bank received rights to use the Universiade Symbols (the logo, the mascot, the brand sign (tulip), and other style elements). As such, for instance, the Bank is going to use the Universiade 2013 Symbols in the design of bank cards. Moreover, the agreement specifies a set of rights and opportunities of the Bank in accordance with the Universiade 2013 sponsorship programme such as participation in test events of the Universiade, integration in the advertising campaign, and so on.

All partnership events are designed until the end of 2013.

BANK'S MAIN FOREIGN CORRESPONDENTS

Wells Fargo Bank N.A. (London Branch) <i>(Great Britain)</i>	VTB Bank (France) S.A. <i>(France)</i>
Commerzbank AG, UniCredit Bank AG (HypoVereinsbank), Deutsche Bank AG <i>(Germany)</i>	Komerčni Banka as <i>(Czech Republic)</i>
Industrial and Commercial Bank of China <i>(China)</i>	UBS AG <i>(Switzerland)</i>
Commerzbank AG, Luxembourg branch <i>(Luxembourg)</i>	Skandinaviska Enskilda Banken AB (Publ) <i>(Sweden)</i>
Standard Chartered Bank Wells Fargo Bank N.A. Citibank N.A. <i>(USA)</i>	The Bank of Tokyo-Mitsubishi UFJ, Ltd <i>(Japan)</i>
Nordea Bank Finland Plc <i>(Finland)</i>	

BANK'S MAIN FOREIGN PARTNERS

Raiffeisen Bank International AG UniCredit Bank Austria AG <i>(Austria)</i>	Intesa Sanpaolo SpA UBI Banca <i>(Italy)</i>
Landesbank Berlin AG Landesbank Baden-Württemberg VTB Bank (Deutschland) AG, <i>(Germany)</i>	Royal Bank of Scotland plc ING Bank NV <i>(Netherlands)</i>
Danske Bank a/s <i>(Denmark)</i>	BRE Bank SA <i>(Poland)</i>
Bank of China <i>(China)</i>	Svenska Handelsbanken AB <i>(Sweden)</i>
Eurasian Development Bank <i>(Kazakhstan)</i>	Credit Suisse, BNP Paribas (Suisse) SA <i>(Switzerland)</i>
KBC Bank NV <i>(Belgium)</i>	

RUSSIAN FINANCIAL MARKET: PARTNERS

Number of signed interbank master agreements

➔ 185

The volume of funds attracted on interbank market in the third quarter of 2011

➔ 121,14 billion rubles

The volume of funds allocated on interbank market in the third quarter of 2011

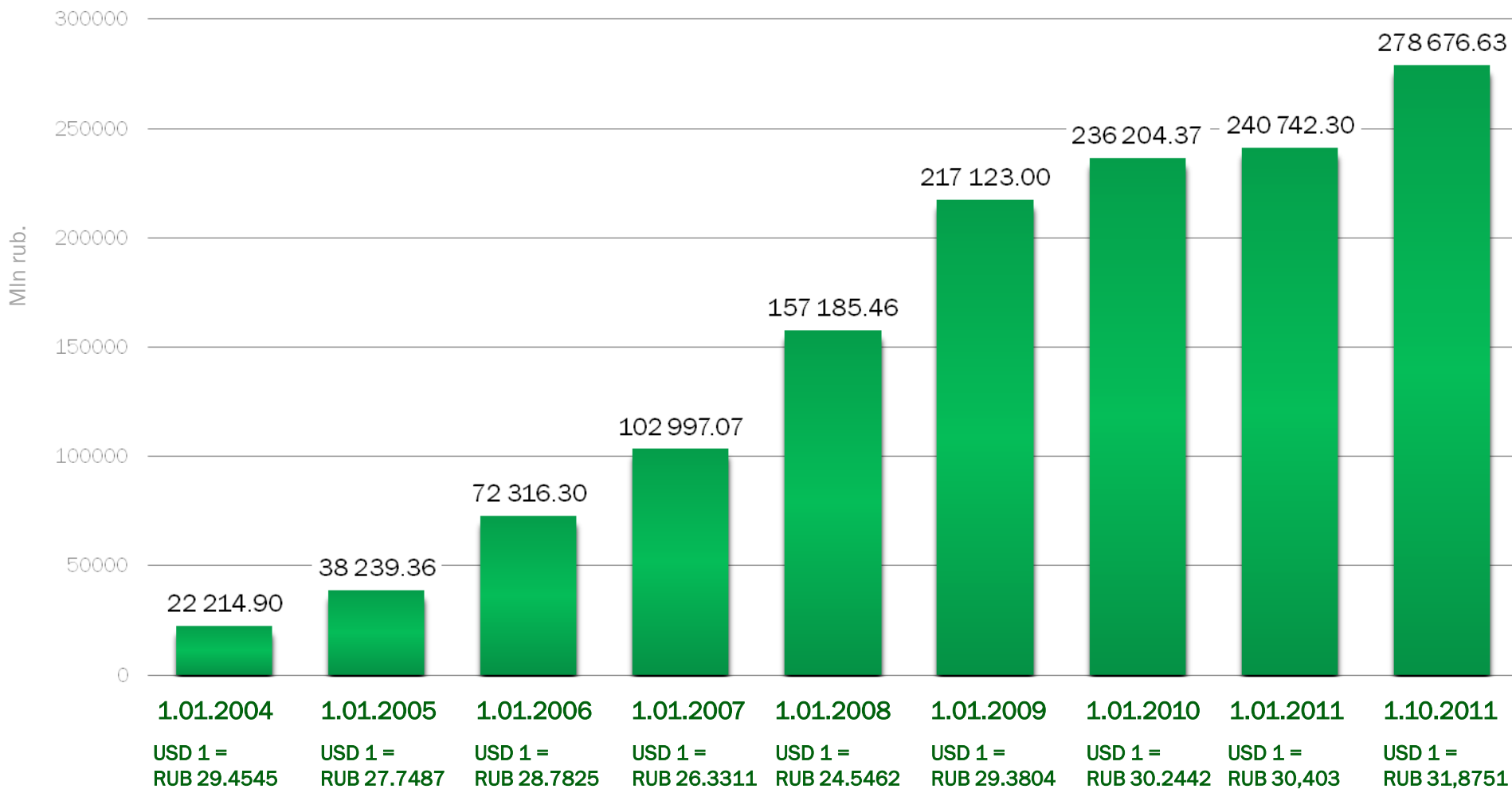
➔ 57,56 billion rubles

The largest Russian and foreign bank-partners:

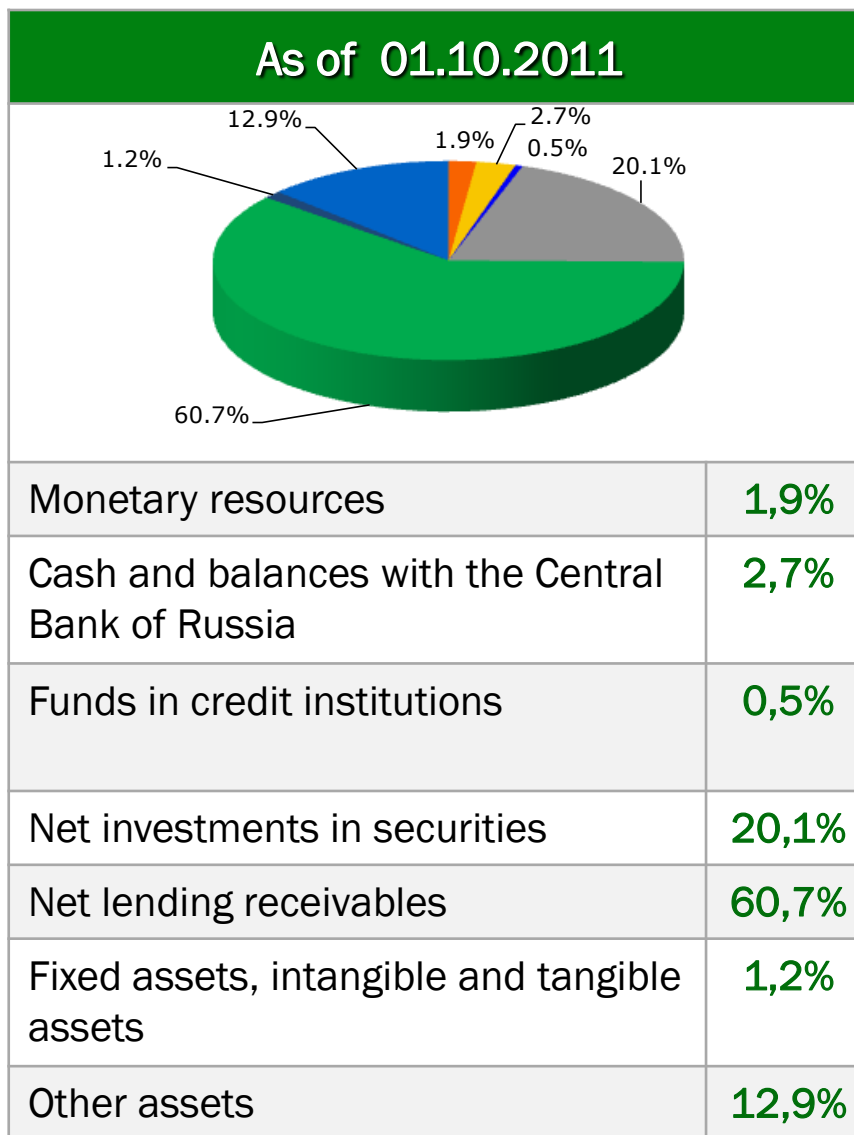
- Open joint-stock company “Alfa-Bank”
- VTB Bank (Open joint-stock company)
- Gazprombank (Open joint-stock company)
- MDM Bank (Open Joint Stock Company)
- Sberbank of Russia
- JSC KHANTY-MANSIYSKY BANK

- Barclays Bank, London
- BNP PARIBAS, France
- Commerzbank AG, Germany
- CitiBank, USA
- STANDARD CHARTERED BANK, USA

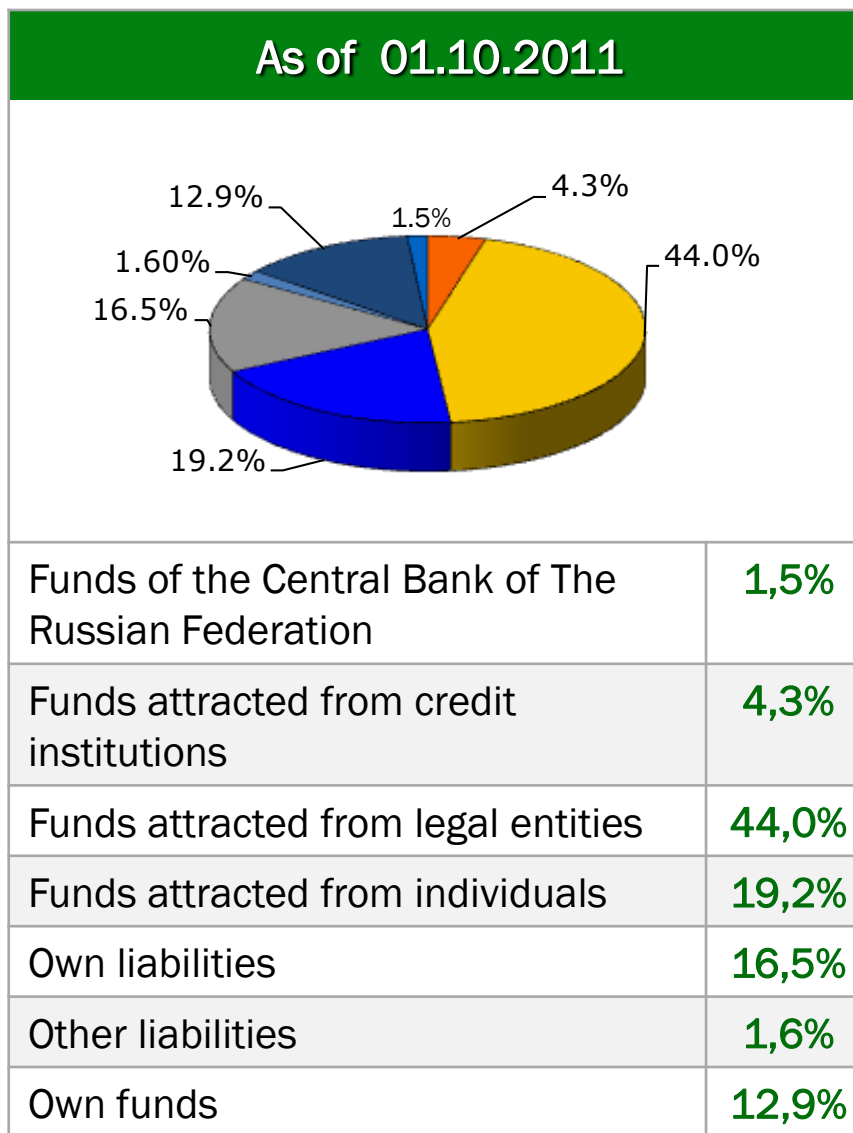
BANK'S ASSETS



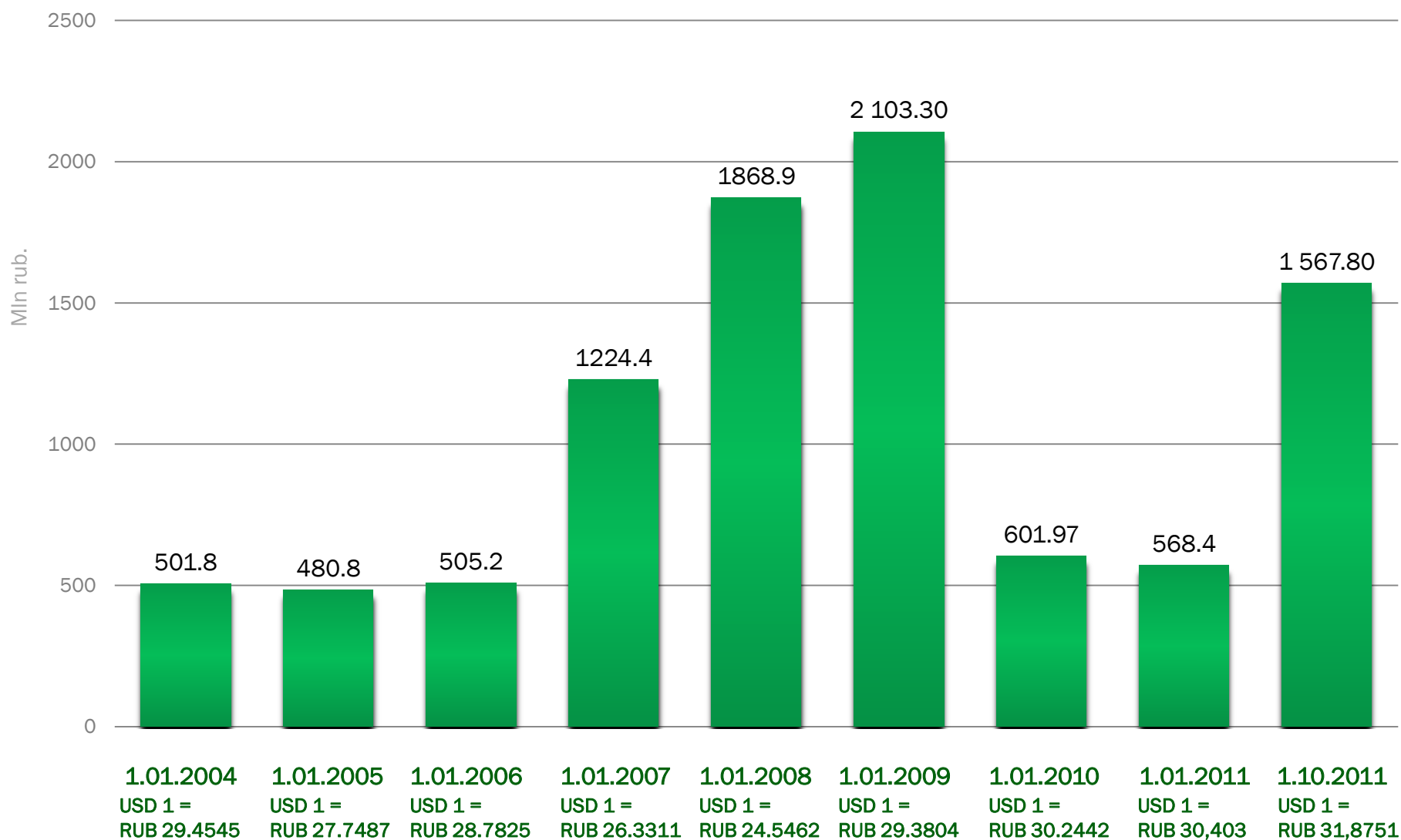
ASSETS STRUCTURE



LIABILITIES STRUCTURE



BANK'S PROFIT AFTER TAXATION





АК БАРС БАНК

Abb
АК БАРС БАНК

