



ANNUAL REPORT 2013
ЭНЕРОБАНК



Address of the Chairman of the Bank



Dear stockholders, partners and customers of our Bank,

Let me represent to you the Annual Report of the JSCB "Energobank" for year 2013.

Our progress shows that the year passed has been another successful stage of our Bank's development. We have demonstrated a stable development and also took some steps aimed at building up a qualitatively new platform for our future growth.

In 2013, the Bank met its targets properly, it strengthened its positions on financial markets, and it confirmed its status of a reliable credit institution capable of reaching high economic performance, which had been expressed in increasing its profits up to RUB 214,131 thousand, which is 2.8 higher than in the preceding year, assets by 3.8 %, stockholders' investments by 5.3 %, lending receivables by 2.6 %.

We can certainly state the continuation of the Bank's business onrush in all areas of its activities.

We actively developed our retail business, worked on the improvement of our operating activities and customer satisfaction. We consider that our key accomplishment is the further broadening of the Bank's representation in the towns and cities of Tatarstan – opening a new office in Zelenodolsk and the second office in Naberezhnye Chelny, aimed at creating maximum comfort for our customers, which allowed us to achieve significant success and increase our advances portfolio and our deposit portfolio.

As before, the Bank is interested in developing each customer's business, it acts as a reliable partner, a financial advisor, by offering banking products that optimally meet the customer's business development targets.

The Bank met its targets decently and is implementing its new plans in the next year, among which there are increasing of the amounts of debit and credit cards issued, extending and upgrading card-based products, implementing customer loyalty programs, increasing the client service quality, and improving business processes.

We would like to appreciate our Bank's stockholders, customers and partners for their trust, support and cooperation; and we also hope that year 2014 would be at least as successful for our collaboration as year 2013 was.

Year 2013 will go down in the history of our country and of our republic as the year of the XXVII Summer Universiade – one of the world's largest sports and cultural event. Our capital city changed out of all recognition. The words that Kazan is a modern European megalopolis are not a just ambitious goal – it is, to a large extent, a reality of today. It is exactly the event we devote our Annual Report to.

D.I. Vagizov
Chairman
JSCB "Energobank"



General Information about the Bank

Full business name:

Joint-Stock Commercial Bank "Energbank" (Public Corporation)

Abbreviated name:

JSCB "Energbank"

The Bank was founded:

On March 2, 1989; CB RF License No. 67

Location:

The Bank's registered head office is located at: 13/52 Pushkina str., 420111 Kazan, Republic of Tatarstan, Russia

The Bank does not have any banking facilities.

As of January 1, 2014, along with its head office, the Bank had 13 branches in Kazan and one branch per each of the following towns: Almet'yevsk, Bugulma, Nizhnekamsk, two offices in Naberzhniye Chelny, and one operational office within the Volga Federal District (in Cheboksary).

Certificate of state registration of the company:

No. 1021600000289 of August 13, 2002, registration number with the Bank of Russia is 67, dated May 21, 1999

Web site: www.energbank.ru**Authorized capital details:**

The Bank's authorized capital is 2,137,400,000.00 Russian Rubles (RUB). It is divided into 21,374,000 registered ordinary shares, the par value of one share is RUB 100.00.

The Bank performs its activities under the following licenses:

- License for performing banking transactions in Russian Rubles and in foreign currencies;
- License of a professional participant of the equity market for performing brokerage activities;
- License of a professional participant of the equity market for performing dealing activities;
- License of a professional participant of the equity market for performing depository activities;
- License for performing activities using National Security Information;
- License for providing information encryption services;
- License for distribution of cryptographic facilities;
- License for cryptographic facilities maintenance;

The Bank's membership in international payment systems, card schemes, associations, exchanges:

- Currency Section of Moscow Interbank Currency Exchange (MICEX)
- Association of Russian Banks (ARB);
- Bank Association of Tatarstan (BAT);
- Society for Worldwide Interbank Financial Telecommunications (SWIFT);
- Member in good standing of payment systems, such as MasterCard Int, VISA Int, Global Payment System (GPS)



*Kazan Hotel
in the Baumann Street*

JSCB “Energobank” has been participating in the obligatory deposit insurance schemes since 2005.

The above is confirmed by the Certificate No. 843 dated July 28, 2005.

Auditor’s Details:

For the Russian and international financial reporting standards:

Closed Joint-Stock Company (Russian: ZAO) “Prof-Auditum”

Location: 8 Dostoyevskogo str., 420012, Kazan, Russia.

State registration:

- Legal Entity State Registration Certificate (Series 16 No. 002727003) certifying the entry in the Unified State Register of Companies regarding the incorporation of a company under the primary state registration number 1031628221833, dated December 18, 2003; registering authority: Inspectorate of the Ministry for Taxes and Charges of the Russian Federation for the Privolzhsky District of Kazan in the Republic of Tatarstan.

ZAO “Prof-Auditum” is the member of the self-regulatory organization of auditors – Noncommercial Partnership “Moskovskaya auditorskaya palata” (Moscow Chamber of Auditors):

- The primary registration number of the entry on recording the details of the self-regulatory organization of auditors – Noncommercial Partnership “Moskovskaya auditorskaya palata” in the Register of Auditors and Audit Organizations - 10403043761.

Director’s full name: Bulat Vadutovich Bakeyev.

The Bank’s Registrar:

Limited Liability Company “Yevroziatsky Registrator»

Location: 2 Stolbova str., 420021, Kazan, Republic of Tatarstan, Russia.

Address: POB 238, 420021, Kazan, Republic of Tatarstan, Russia.

Tel./fax: +7 (843) 236-93-15

Principle State Registration Number: 1021603631224; INN (Taxpayer ID): 1660055801

License No. 10-000-1-00332 dated March 10, 2005

Duration of license: without limitations on duration;

License issuing authority: Federal Securities Market Commission

Director’s full name: Eduard Fanisovich Badretdinov

The Bank’s Situation in Banking Area and in Ratings:

JSCB “Energobank” is one of the most reliable and stably developing banks. Among the Bank’s clients, there are large and dynamically developing industrial enterprises, trade and construction companies, SMEs, as well as non-incorporated entrepreneurs. The Bank’s basic working principles are our client focus and conformity with market trends. The Bank’s activities are based on establishing long-term partner relationships with its customers, customization of services, development of banking service systems, rendering real assistance to its customers, including consulting them in order to help them perform their economic activities. The most important criterion of Energobank’s success is its customers’ trust. When working with its customers, the Bank puts itself the following primary tasks: Providing the highest comfort of the services offered, transparency of all activities, high servicing quality.

In May, 2013, the “Expert RA” Rating Agency confirmed the Bank’s level A – “High Solvency Rating”; the forecast for the Bank’s rating is stable.

According to the RBC-Rating Agency, the Bank is in the 189th place in the “Top 500 Russian Banks by Net Assets” and the 9th place among the banks of the Republic of Tatarstan. According to the same Agency, with its 220th place in Russia and the 5th place among regional banks, the Bank was rated among the “Most Profitable and Effective Banks”. In banks rating named “Loan Portfolio as of January 1, 2014”, JSCB “Energobank” is in the rightful fourth place among the Tatarstan’s banks.

The Bank’s financial performance gives evidence of its stable position on the market and creates opportunities for efficient solving new, tremendous tasks.



Aquatic Palace



Bank Management Details of the major shareholder possessing more than 1% of voting shares of JSCB "Energobank"

Closed Joint Stock Company «Edelveis Corporation»:

- Participatory interest: 98.72% of voting shares of the Company;
- OGRN (Principle State Registration Number): 1101690070790, date of state registration: December 20, 2010;
- Address: 11 Pushkina str., Kazan 420111, Russia

According to the resolution of the Stockholders Meeting, the net profit for year 2013 was distributed as follows:

- RUB 27,679.4 thousand were allocated in the contingency fund of the Bank;
- RUB 50,015.1 thousand were paid out as dividends.

Supervisory Board

Information on the composition of the Bank's Supervisory Board within the reporting year:

Supervisory Board Composition	
as of December 31, 2012	as of December 31, 2013
Chairman Ilshat Nazipovich Khairullin	Chairman Ilshat Nazipovich Khairullin
Members of the Supervisory Board: <ul style="list-style-type: none"> • Dmitry Ilgizovich Vagizov • Nadezhda Yakovlevna Golubeva • Svetlana Albertovna Koltsova • Oleg Radiyevich Kondrashev • Venera Yuriyevna Petrushenko • Olga Vyacheslavovna Ryazanova 	Members of the Supervisory Board: <ul style="list-style-type: none"> • Dmitry Ilgizovich Vagizov • Nadezhda Yakovlevna Golubeva • Oleg Radiyevich Kondrashev • Venera Yuriyevna Petrushenko

Members of the Supervisory Board do not possess any shares in the Bank's charter capital or any Bank's ordinary shares; they have not performed any transactions of purchasing or selling any Bank's shares within the reporting year.

For year 2012, remunerations in the amount of RUB 400.0 thousand were paid to the members of the Supervisory Board in 2013.

No resolution on paying any remuneration to the members of the Supervisory Board for year 2013 has been taken as of the date of this annual Report.

Details of the Members of the Bank's Supervisory Board as of the 31st of December, 2013

1. Ilshat Nazipovich Khairullin [Born in 1965.]

In 1987, graduated from Kazan M. Gorky Agricultural Institute.

Starting from 2009 – Chairman of the Supervisory Board of JSCB "Energobank";

Starting from 2009 – Chairman of the Board of Directors of OAO "Agroholding Krasni Vostok";

Starting from 2009 – Chairman of the Board of Directors of ZAO "TK Edelveis";

Starting from 2009 – Chairman of the Board of Directors of PJSC "Hypermarket "Koltso";

Starting from 2010 – Director General of ZAO «Edelveis Corporation».

2. Dmitry Ilgizovich Vagizov [Born in 1963.]

In 1985, graduated from Moscow Financial Institute.

Starting from 2006 – Chairman of Board of JSCB "Energobank";

Starting from 2008 – Member of the Supervisory Board of JSCB "Energobank".



Fuchs' House

3. Nadezhda Yakovlevna Golubeva [Born in 1961.]

In 1981, graduated from Moscow Cooperative Institute.

Starting from 2007 – Chief Economist of OAO “Edelweis Group”;

Starting from 2008 - Member of the Supervisory Board of JSCB “Energbank” ;

Starting from 2009 - Member of the Board of Directors of PJSC “Hypermarket “Koltso””.

4. Oleg Radiyevich Kondrashev [Born in 1959.]

In 1982, graduated from Kazan S.M. Kirov Chemical-Engineering Institute;

Starting from 2007 – Deputy Director General on Security at OAO “Edelweis Group”;

Starting from 2008 - Member of the Supervisory Board of JSCB “Energbank”.

5. Venera Yuriyevna Petrushenko [Born in 1951.]

In 1973, graduated from Kazan State V.V. Kuibyshev Finance and Economics Institute.

Starting from 2007 – Director of Corporate Governance Division at OAO “Edelweis Group”;

Starting from 2008 - Member of the Supervisory Board of JSCB “Energbank”;

Starting from 2011 - Member of the Board of Directors of OAO “GUM-3”.

Bank Management

The sole executive authority of the Bank is:

Dmitry Ilgizovich Vagizov, the Chairman of JSCB “Energbank”

Details of the individuals being the members of the Bank’s collegial executive body – its Management (as of December 31, 2013)

1. Dmitry Ilgizovich Vagizov [Born in 1963.]

In 1985, graduated from Moscow Financial Institute.

Starting from 2006 - Chairman of Board of JSCB “Energbank”;

Starting from 2008 - Member of the Supervisory Board of JSCB “Energbank”.

2. Anna Vladimirovna Ivanova [Born in 1973.]

In 1994, graduated from Kazan State V.V. Kuibyshev Finance and Economics Institute.

Starting from 2009: Vice Chairperson of the JSCB “Energbank”

3. Rustem Albertovich Ismagilov [Born in 1971.]

In 1993, graduated from Kazan State V.V. Kuibyshev Finance and Economics Institute.

Starting from 2008 - Treasury Director of JSCB “Energbank”.

4. Irina Petrovna Konnova [Born in 1964.]

In 1986, graduated from Kazan State V.V. Kuibyshev Finance and Economics Institute.

Starting from 2006 - Vice Chairperson of JSCB “Energbank”;

5. Yulia Vladimirovna Sokolova [Born in 1972.]

In 1994, graduated from the Kazan State V.I. Uliyanov-Lenin University.

Starting from 2006: Vice Chairperson for Legal Services of the JSCB “Energbank”.

6. Flura Iskanderovna Yagofarova [Born in 1969.]

In 1991, graduated from Kazan State V.V. Kuibyshev Finance and Economics Institute.

Starting from 2007 – Chief Accountant at JSCB “Energbank”.

Neither the Chairman nor the members of the Bank’s Management have any shares in the Bank’s charter capital or any Bank’s ordinary shares. They did not make any transactions aimed at acquiring or transferring any stock of the Bank within the reporting year, either.

In 2013, no changes took place in the composition of the Bank’s Management.

In 2013, the total amount of remunerations paid to the Bank’s Management consisting of 6 members made RUB 1,995.3 thousand (vs. RUB 2,194.5 thousand in 2012).



Leninskaya Dam

Data on the Bank's Observation of the Corporate Code of Conduct

In compliance with the best trends in domestic and international banking, a corporate conduct system is considered by the Bank to be a necessary condition for its successful development, for increasing its investment attractiveness, and for increasing capitalization.

The corporate conduct system of JSCB "EnergoBank" is based on effective interaction of all its management bodies – General Stockholders Meeting, Supervisory Board, Board of Directors, and the Chairman, as well as specialized Committees of the Bank.

In performing its activities, the Bank follows the principles and rules stated in the Corporate Code of Conduct approved by the Annual Stockholders Meeting on May 18, 2010. The Code comprises regulations relating to the protection of stockholders' legal rights and interests, observing which allows the Bank to strengthen its customers' confidence and increase its investment attractiveness and the efficiency of activities performed.

The priorities of corporate management include measures and activities aimed at:

- Providing efficient control over the Bank's financial and economic activities in order to protect the stockholders' legal rights and interests;
- Providing the transparency of decision making;
- Delimiting authorities, issues of competence and accountability among the Bank's authorities, organizing the efficient activities of the Bank's Supervisory Board and the Board of Directors;
- Observing professional and ethic responsibilities of the Supervisory Board members, of the members of collegial executive bodies, and of officers and other employees;
- Supporting the high level of informational transparency (establishing the order and control of timely revealing the comprehensive and reliable information about the Bank);
- Building up a well-balanced system of interrelations and preventing conflicts of interests among stockholders, the members of Supervisory Board, executive authorities, officers, creditors, depositors, and other customers or counteragents;
- Complying with the laws of the Russian Federation and with the Bank's organizational and internal documents.

Information on Major Transactions and Interested Party Transactions

List of deals performed by the Bank within the reporting year and considered as major transactions according to the Federal Law "On Joint-Stock Companies", as well as of other deals that should be approved as major transactions according to the Bank's Articles.

No major transactions or any other deals that should undergo the approval procedures as major transactions according to the Bank's Articles were made by the Bank within the reporting year.

Details on the deals performed by the Bank within the reporting year and considered as interested party transactions according to the Federal Law "On Joint-Stock Companies".

In 2013, the Bank's Supervisory Board approved the following deals that, in compliance with the Federal Law "On Joint-Stock Companies", were considered as interested party transactions:

No	Transaction Amount in RUB	Transaction Amount in USD	Transaction Counterparty	Transaction Subject	Annual Interest Rate in %	Interested Person
1	2,485,821		ОАО «Bolshiyе Klyari»	issuing a bank guarantee	–	I.N. Khairullin (Chairman of the Supervisory Board)
2	565,000,000		–	renewing a deposit pledge agreement	7.75	I.N. Khairullin (Chairman of the Supervisory Board)
3	7,450,347		–	renewing a deposit pledge agreement	7.75	I.N. Khairullin (Chairman of the Supervisory Board)
4	8,352,000		–	renewing a deposit pledge agreement	7.75	I.N. Khairullin (Chairman of the Supervisory Board)
5	50,000,000		–	renewing a deposit pledge agreement	7.75	I.N. Khairullin (Chairman of the Supervisory Board)
6	30,000,000		–	bank account (deposit)	8	I.N. Khairullin (Chairman of the Supervisory Board)
7	2,100,000		ООО "Energolizing"	Lending	10.5	ЗАО "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
8	31,856,757		–	renewing a deposit pledge agreement	7.75	I.N. Khairullin (Chairman of the Supervisory Board)
9	8,352,000		–	renewing a deposit pledge agreement	7.75	I.N. Khairullin (Chairman of the Supervisory Board)

No	Transaction Amount in RUB	Transaction Amount in USD	Transaction Counterparty	Transaction Subject	Annual Interest Rate in %	Interested Person
10	36,648,000		—	renewing a deposit pledge agreement	7.75	I.N. Khairullin (Chairman of the Supervisory Board)
11	7,450,347		—	renewing a deposit pledge agreement	7.75	I.N. Khairullin (Chairman of the Supervisory Board)
12	31,856,757		—	renewing a deposit pledge agreement	7.75	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
13	8,352,000		—	renewing a deposit pledge agreement	7.75	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
14	36,648,000		—	renewing a deposit pledge agreement	7.75	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
15	7,450,347		—	renewing a deposit pledge agreement	7.75	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
16	31,856,757		—	bank account (deposit)	7.75	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
17	8,352,000		—	bank account (deposit)	7.75	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
18	36,648,000		—	bank account (deposit)	7.75	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
19	7,450,347		—	bank account (deposit)	7.75	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
20	4,390,181		ZAO "Edelveis Corporation"	issuing a bank guarantee	—	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
21	22,018,268		ОАО «Татарстанские zerovyte tekhnologii»	issuing a bank guarantee	—	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
22	39,135,000		—	bank account (deposit)	8	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
23	39,135,000		—	supplementary agreement to a deposit pledge agreement	7.75	I.N. Khairullin (Chairman of the Supervisory Board)
24	39,135,000		—	supplementary agreement to a deposit pledge agreement	8	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
25	2,550,000		—	renewing a bank account (deposit) pledge agreement	8	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
26	560,000		—	renewing a bank account (deposit) pledge agreement	8	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
27	1,990,000		—	renewing a bank account (deposit) pledge agreement	8	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
28	1,000,000		—	renewing a bank account (deposit) pledge agreement	8	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
29	1,490,000		ООО "Energolizing"	Lending	13	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
30	1,480,000		—	renewing a bank account (deposit) pledge agreement	8	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
31	104,550,000		—	renewing a bank account (deposit) pledge agreement	8	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
32	10,000,000		—	bank account (deposit)	8	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
33	49,000,000		—	bank account (deposit)	8	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)



№	Transaction Amount in RUB	Transaction Amount in USD	Transaction Counterparty	Transaction Subject	Annual Interest Rate in %	Interested Person
34	49,000,000		—	bank account (deposit) pledge agreement	8	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
35	3,334,374		—	renewing a bank account (deposit) pledge agreement	8	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
36	650,093,084		ОАО "Аgroholding Krasni Vostok"	Lending	8.25	I.N. Khairullin (Chairman of the Supervisory Board)
37	265,303,457		ОАО "Аgroholding Krasni Vostok"	purchasing a bill		I.N. Khairullin (Chairman of the Supervisory Board)
38	384,789,627		ОАО "Аgroholding Krasni Vostok"	purchasing a bill		I.N. Khairullin (Chairman of the Supervisory Board)
39	26,109,663		—	renewing a bank account (deposit) pledge agreement	8	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
40	1,304,000		—	renewing a bank account (deposit) pledge agreement	7.75	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
41	10,000,000		—	renewing a bank account (deposit) pledge agreement	7,5	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
42	10,000,000		—	renewing a bank account (deposit) pledge agreement	8	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
43	226,400,000		—	renewing a bank account (deposit) pledge agreement	8	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
44	120,000,000		—	renewing a bank account (deposit) pledge agreement	8	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
45	30,000,000		—	renewing a bank account (deposit) pledge agreement	8	I.N. Khairullin (Chairman of the Supervisory Board)
46	31,856,757		—	deposit pledge	7.75	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
47	1,304,000		—	deposit pledge	7.75	I.N. Khairullin (Chairman of the Supervisory Board)
48	142,378,348		ОАО "Krasni Vostok Agro"	Bank guarantee	—	Oleg Radiyevich Kondrashov
49	2,285,355		ОАО «Bolshiye Klyari»	issuing a bank guarantee	—	I.N. Khairullin (Chairman of the Supervisory Board)
50	66,842,817		ОАО "Krasni Vostok Agro"	issuing a bank guarantee	—	Oleg Radiyevich Kondrashov
51	—		ОАО "Krasni Vostok Agro"	supplementary agreement to a pledge agreement	—	Oleg Radiyevich Kondrashov
52	103,892,669		—	renewing a bank account (deposit) pledge agreement	8	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
53	39,135,000		—	bank account (deposit) pledge agreement	8	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
54	36,648,000		—	bank account (deposit) pledge agreement	8	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
55	49,000,000		—	bank account (deposit) pledge agreement	8	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
56	8,352,000		—	bank account (deposit) pledge agreement	8	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)
57	281,000,000		ОАО "Krasni Vostok Agro"	Bank guarantee	—	Oleg Radiyevich Kondrashov
58	20,000,000		ООО «Sovremennyye molochnyye tekhnologii»	Bank guarantee	—	ZAO "Edelveis Corporation" (shareholder possessing more than 20% of total votes)

No	Transaction Amount in RUB	Transaction Amount in USD	Transaction Counterparty	Transaction Subject	Annual Interest Rate in %	Interested Person
59	5,658,420		ОАО «Tatarstaniye zerovyye tekhnologii»	issuing a bank guarantee	–	ZAO “Edelveis Corporation” (shareholder possessing more than 20% of total votes)
60	59,520,000		«Normaline Limited»	Purchasing a promissory note	7.25	Oleg Radiyevich Kondrashov
61	59,520,000		«Normaline Limited»	purchasing a promissory note	7.25	Oleg Radiyevich Kondrashov
62	59,520,000		«Normaline Limited»	purchasing a promissory note	7.25	Oleg Radiyevich Kondrashov
63	59,520,000		«Normaline Limited»	purchasing a promissory note	7.25	Oleg Radiyevich Kondrashov
64	1,842,258		ОАО «Bolshiye Klyari»	issuing a bank guarantee	1.5	Oleg Radiyevich Kondrashov
65	290,000,000		–	supplementary agreement to a pledge agreement	–	Oleg Radiyevich Kondrashov
66	7,291,037		ОАО «Tatarstaniye zerovyye tekhnologii»	issuing a bank guarantee	–	ZAO “Edelveis Corporation” (shareholder possessing more than 20% of total votes)
67		5,300,000	–	bank account (deposit) agreement	1	I.N. Khairullin (Chairman of the Supervisory Board)
68		1,035,000	–	bank account (deposit) agreement	1	I.N. Khairullin (Chairman of the Supervisory Board)
69		5,000,000	–	bank account (deposit) agreement	1	I.N. Khairullin (Chairman of the Supervisory Board)
70		1,650,000	–	bank account (deposit) agreement	1	I.N. Khairullin (Chairman of the Supervisory Board)
71	41,201,000		–	bank account (deposit) agreement	1	I.N. Khairullin (Chairman of the Supervisory Board)
72	100,000,000		–	bank account (deposit) agreement	1	I.N. Khairullin (Chairman of the Supervisory Board)
73	49,000,000		–	supplementary agreement to a bank account (deposit) pledge agreement	8	ZAO “Edelveis Corporation” (shareholder possessing more than 20% of total votes)
74	11,000,000		ОАО «Bolshiye Klyari»	Lending	8.25	I.N. Khairullin (Chairman of the Supervisory Board)
75	–		ОАО “Krasni Vostok Agro”	Bank guarantee	–	Oleg Radiyevich Kondrashov
76	1,003,340,790		ОАО “Krasni Vostok Agro”	pledge over shares	–	Oleg Radiyevich Kondrashov
77	20,000,000		ООО «Sovremennyye molochnyye tekhnologii»	Bank guarantee	–	ZAO “Edelveis Corporation” (shareholder possessing more than 20% of total votes)

Amounts of Energy Resources Consumed

JSCB “EnergoBank” consumed the following energy resources in 2013:

Resource	amount	cost, RUB
Heat Energy (Gcal)	741	941,590.00
Electric Energy (kW/h)	398,637	1,993,183.00
Natural Gas (thousands of m3)	13	64,800.00
Water Supply (m3)	750	31,750.00
Motor Gasoline (liters)	104,631	2,937,657.74
Diesel Fuel (liters)	–	–

Financial Performance of the Bank

Main financial results of the Bank:

In the reporting year, the Bank kept up the high pace in its development:

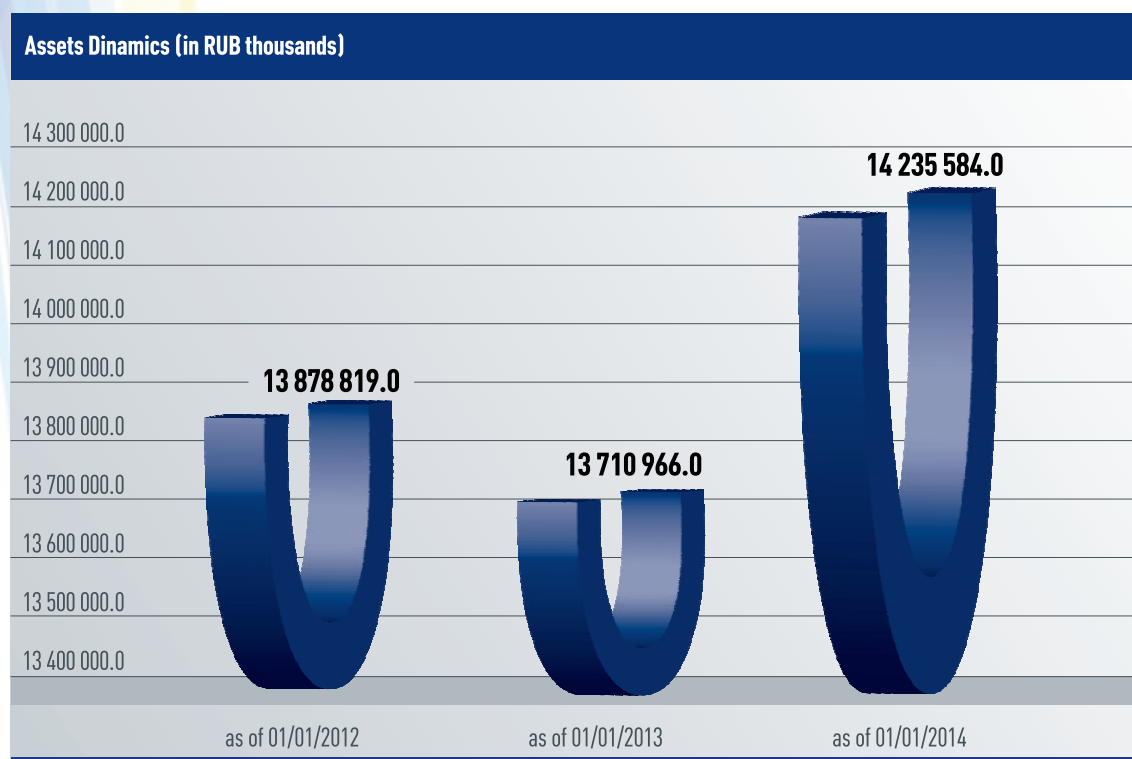
- The Bank's assets increased by RUB 524,618 thousand, or 3.8 %, and reached RUB 14,235,584 thousand;
- The Bank's own funds increased by 5.3 % and made RUB 3,453,687 thousand;
- As of the end of 2013, our net lending receivables increased by 302,839 thousand and made RUB 11,940,295 thousand;
- Monetary assets attracted into the deposits from the population increased by RUB 13,993 thousand and made RUB 5,265,104 thousand;
- Net profit received by the Bank within year 2013, prior to distribution among the shareholders in form of dividends, made RUB 214,131 thousand, which is 2.8 times higher than that of the preceding year.

	2013	2012	Changes
Assets, RUB thousands	14,235,584	13,710,966	+3.8%
Own Funds*, RUB thousands	3,453,687	3,278,815	+5.3%
Credit Portfolio, RUB thousands	11,940,295	11,637,456	+2.6%
Customers' Assets, RUB thousands	11,112,708	10,837,566	+2.5%
Liabilities, RUB thousands	11,384,944	10,929,225	+4.2%
Profit, RUB thousands (before paying dividends)	214,131	77,695	2.8 times
Capital Adequacy, H1, %	21.5%	22.9%	-1.4 pp.
Return on Assets, ROA, %	1.72%	0.63%	+1.09 pp
Return on Equity, ROE, %	6.20%	2.37%	+3.83 pp.
Income on Assets, %	124.61%	122.03%	+2.58 pp
Profit Margin, PM, %	1.38%	0.52%	+0.86 pp.

* According to the Instructions of the Bank of Russia No.215-II dated February 10, 2003.

Assets

In 2013, assets increased by 3.8 % and reached RUB 14,235,584 thousand (RUB 13,710,966 in 2012)



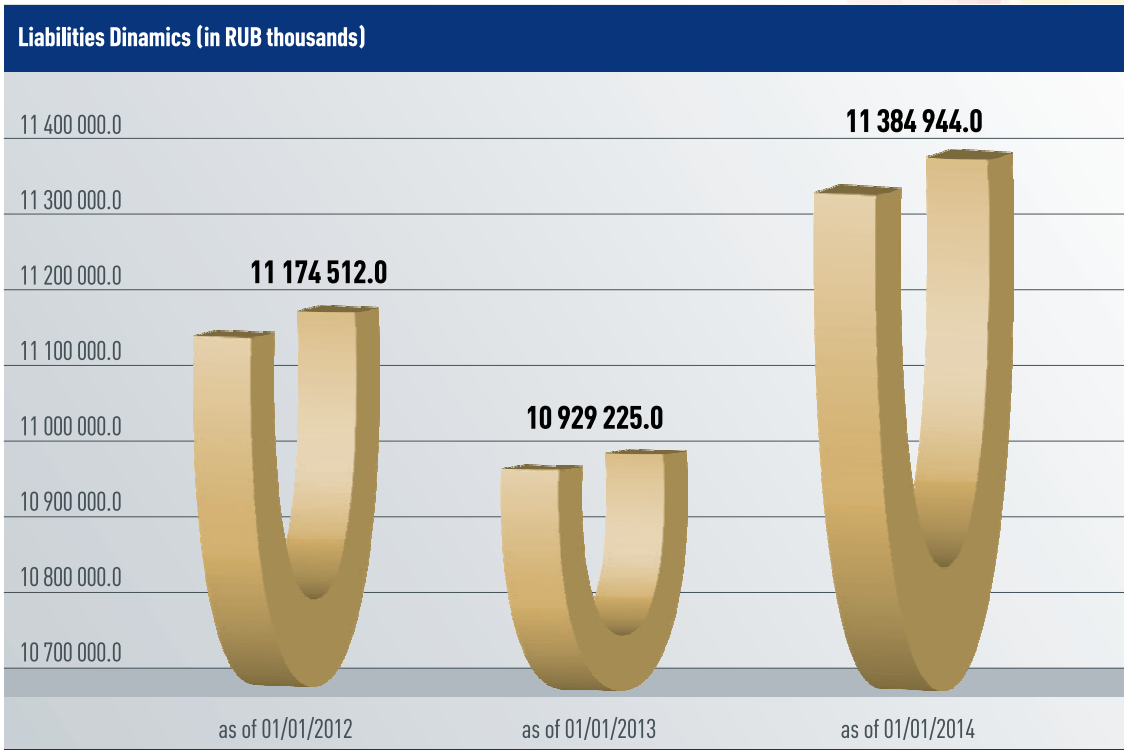
In the asset profile of the Bank, its advances portfolio is still the major asset and makes 83.9 % of the total amount of assets (84.9% in 2012). The main part of the Bank's advances portfolio is constituted of loans granted to corporate customers and makes 84.1% (97.9% in 2012). At the same time, the growth rate of consumer credit portfolio made 18.5% (16.9% in 2012).

Within the reporting year, the investments into securities decreased by RUB 142,099 thousand, or 20.9%, (RUB 104,636, or 13.3%, in 2012) and made RUB 538,536 thousand (RUB 680,635 thousand in 2012).

In the asset profile of the Bank, the share of liquid assets made RUB 2,654,119 thousand, or 18.6% as of January 1, 2014 (RUB 2,346,351 thousand, or 17.1%, as of January 1, 2013). The amount of the liquid assets satisfies the general liquidity level necessary to execute all the Bank's obligations to its customers.

Liabilities

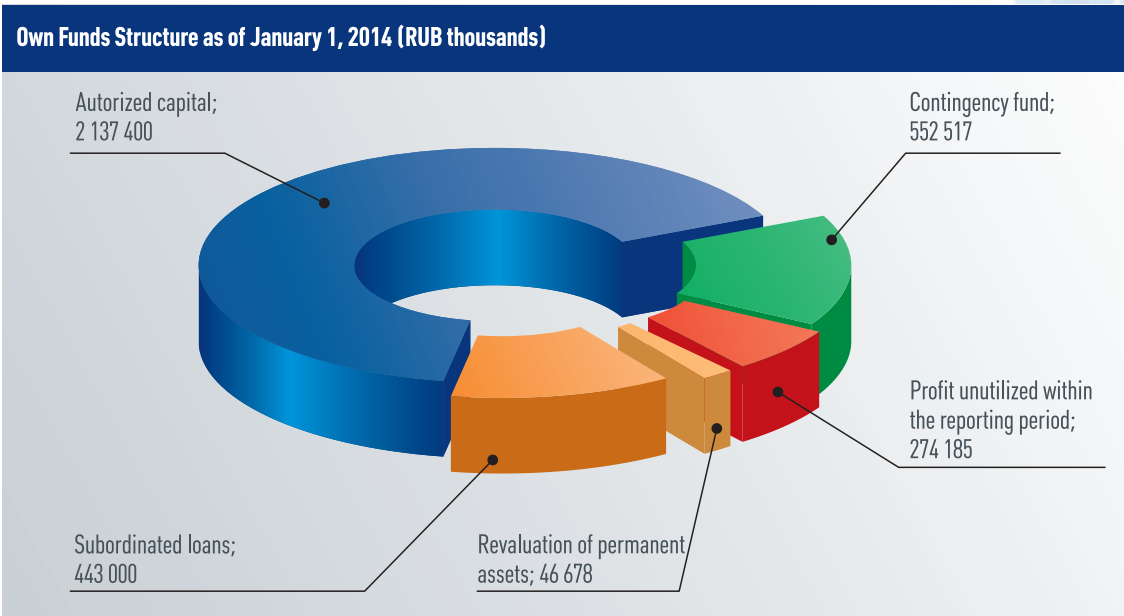
The Bank's liabilities increased by 4.2% and made RUB 11384944 in 2013 (decreased by 2.2 % and made RUB 10,929,225 thousand in 2012).



The main part of the borrowed funds profile is the money of legal entities and individuals 97.6% (99.2% in 2012). Within the reporting year, the balances of the legal entities' accounts increased by RUB 261,149 thousand (RUB 449,770 thousand); their share in the total amount of liabilities having made 51.3% (51.1% in 2012). The amount of population's funds increased by 0.3% within the year and made 46.2% as of January 1, 2014 (decreased by 7.4% within the year and made 48.0% as of January 1, 2013) of the total amount of the Bank's liabilities.

Own Funds

Regarding the results of 2013, the capital of JSCB "EnergoBank" (calculated in accordance with the Instructions of the CB RF No. 215-II) made RUB 3,453,687 thousand (RUB 3,278,815 thousand in 2012), which exceeds the preceding year's level by 5.3%. The share of the authorized capital in the own funds profile makes 61.9% (65.2% in 2012).





Main Directions in the Bank Development

Regional Development

In order to make banking services closer to consumers and provide most comfortable conditions for our customers, the Bank continued its activities aimed at developing its regional network. In 2013, an office was opened in Zelenodolsk, and the second office was opened in Naberezhniye Chelny, in the "Tulpar" Trade Center. The branch in Bugulma moved into a new building, more comfortable for the Bank's customers and employees. As of January 1, 2014, the regional network of JSCB "Energobank" is represented by 21 branches: Along with its central office, the Bank has 13 branches in Kazan, one branch in each of the towns of Almetyevsk, Bugulma, Nizhnekamsk, Zelenodolsk, 2 branches in Naberezhniye Chelny, and one operational office in Cheboksary.

Retail Business Development

Lending to individuals

In 2013, the retail lending market continued to tend to stable growth. At the same time, in the background of the growing household credit, the competition among banks continues, aimed at attracting high-quality borrowers. In the reporting year, the main tasks in the area of developing retail business were: The growth of our advances portfolio, advances portfolio high quality support, development of sales channels and increase of their efficiency, as well as rise in the profitability of business area. In 2013, in the area of developing retail lending, the Bank held a number of significant activities, among which the following should be emphasized:

- Starting lending programs for buying second-hand cars;
- Implementing a customer lending program for a 7-year period;
- Updating the conditions of mortgage lending programs;
- Updating lending conditions for customers having confirmed and stable income, which conventionally means customers getting their salaries onto bank cards issued by JSCB "Energobank";
- Employees of the Bank's partner companies and customers with good credit histories.

In 2013, the portfolio of loans granted to individuals increased by 18.5% and made RUB 1,568,925 thousand (RUB 1,324,261 thousand). Lending to the population, as during all preceding years, is performed both at the head office of the Bank and in all its branches and offices located on the territory of the Republic of Tatarstan and the Chuvash Republic. 36% of all contracts executed fall within the regional network of the Bank, while 64% thereof are executed in the offices located in Kazan.

Due to the "best of the market" offers, granting secured loans (interest rates, list of requirements to and documents of the Borrower), the Bank managed to increase by 28% the portfolio of automotive loans within the year of 2013, mostly due to top-quality loans with the down payments of over 30%. Such growth was definitely encouraged by the governmental program of subsidizing the interest rates on automotive loans, in which JSCB "Energobank" had participated. Over 1,200 customers of the Bank used automotive loan programs and purchased newer and more advanced cars in 2013.

The reporting year has also been favorable to the mortgage market. Over 200 families used mortgage lending programs offered by JSCB "Energobank" and "moved up", which resulted in growing the advances portfolio by 41.3% without changing in quality for the reporting year. The Bank implements its own mortgage programs aimed at enabling its customers to purchase apartments or houses with some land on secondary housing markets and on primary housing markets with the owners that are the Bank's trusted partners, as well as at purchasing commercial real estate. The program named "Ipoteka-remont" ("Mortgage - Home Improvement") is particularly popular with the Bank's customers, since this program allows them to be granted with a loan secured on the existing real estate under competitive and comfortable lending terms.



*Haymarket (Sennoy Bazar) Shops
in Moskovskaya Street*

	January 1, 2014		January 1, 2013	
	Amount (RUB thousands)	%	Amount (RUB thousands)	%
Consumer credit portfolio (without deduction of reserves), total:	1 568 925	100	1 324 261	100
including:				
Auto Loans	544,112	34.7	424,784	32.1
Contingency Loans	561,309	35.7	570,585	43.1
Mortgage	455,171	29.0	321,817	24.3
Other Consumer Loans	8,333	0.6	7,075	0.5

In general, purposeful working on increasing the portfolio of loans to individuals, secured by floating charges, allowed us to increase the share of loans with minimum default risks from the previous year's 56.7% up to 64.0% in the reporting year. Considering the loans secured by guarantorships, the share of the unsecured consumer loans decreased from 18% down to 11% in the total retail loans portfolio in the reporting year.

The focus on the low-risk sector of secured retail lending, stably supported by the Bank, and the efficient work on the repayment of past-due indebtedness at all stages of its occurrence allowed both reduce the share of the past-due indebtedness in the total individuals' loans portfolio down to the value of 2.9% in the total amount of individuals' loans portfolio and decrease it size in absolute terms by 22%.

Deposits, money transfers, and payments

In accordance with market changes in interest rates, the Bank promptly changed its terms in deposits in the Russian rubles, which allowed us to keep the deposits portfolio at the level of the preceding year, having provided its insignificant growth. As of January 1, 2014, the amount of population moneys attracted made RUB 5,265,104 thousand (RUB 5,251,111 thousand in 2012).

The Bank offers its customers an optimal set of instruments for saving and accumulating money assets, which are developmentally appropriate to the Russian banking market. The Bank's customers are represented by all social groups and ages, a significant share of which is represented by the retiring age customers – the section of society that is most stable and tending to accumulating assets. The deposits portfolio structure has not changed significantly. As before, the deposits for the terms of over 3 years predominate in the portfolio (50.8% of the deposits portfolio), 37.6% of the portfolio consist of deposits for the terms of from 1 through 3 years, and 8.8% of the portfolio consist of deposits placed for the terms of 6 months to 1 year.

Amid jitters on the deposit market caused by recalling licenses of some banks, the increase in deposit accounts opened by the population (over 37 thousands of accounts have been opened) is observed, which surely give evidence of the stability and of the customer's trust in JSCB "EnergoBank".

The Bank actively cooperates with social welfare and pension maintenance authorities, such as the Pension Fund of the Republic of Tatarstan and of the Chuvash Republic, the Social Protection Authorities of the Republic of Tatarstan, regarding transferring pension/welfare benefits to the accounts opened with JSCB "EnergoBank", and maintains special terms for this category of customers.

Conventionally, the services for paying housing/utility bills and tickets given for driving violation are especially popular with the customers. Due to information exchange with the State Traffic Safety Inspectorate (STSI) of the Republic of Tatarstan, a customer can both pay his or her ticket in the real time mode and also get to know about his or her other indebtedness on STSI penalties.

The Bank actively uses and offers to its customers money transfers to be performed without opening an account, within such systems as Zolotaya Korona, Western Union, Unistream, Blizko, Caspian Money Transfer, allowing customers to perform cross-border transfers within several minutes. Zolotaya Korona is one of the systems most popular with our customers; it offers a high-quality service and quick transactions at reasonable prices.



*Kazan
Arena Stadium*



Bank cards

Bank card is a tool for cashless settlements and a means of receiving a loan. One of the most dynamically developing services is issuing bank cards.

In 2013, developing bank cards at JSCB “Energbank” was, first of all, related to perfecting the technologies of financial services for our customers. Operations with bank cards opened new prospects for our customers and, therefore, widened their choices.

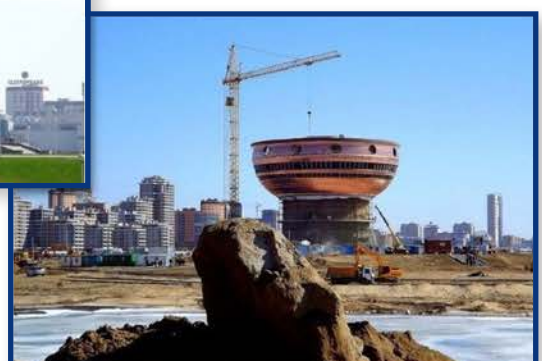
The benefits of using bank cards are obvious. For our customers, individuals, it is the possibility to have just a card, not a large amount of money with them, which allows them to reduce the risk of losing their money. Card holders are granted with discounts at receiving services in trading or servicing companies; their expenditures are reduced at performing financial operations, including purchasing things or services for different currencies.

Benefits from using plastic cards by the Bank’s corporate customers are obvious. This is reducing their money collection/conversion-into-cash/transportation expenses or comfort at paying salaries to their employees. Moreover, “salary” bank cards provide their holders with a number of additional benefits, such as receiving loans at favorable terms, free issuing and subsequent support of their bank cards.

In 2013, the Bank actively attracted enterprises and companies to the services provided within the framework of the “salary” project. The work performed allowed us to execute 49 “salary” agreements. The total amount of active cards made over 14,150 pieces as of the end of the reporting period. As of January 1, 2014, the balances on the bank card accounts made RUB 158,320 thousand (RUB 145,660 thousand in 2012).

In order to expand the variety of services provided to its customers, the Bank issued debit/credit cards with the pre-defined credit limit CITRUS CARD of the MasterCard payment system in 2013. The card is intended for many categories of users and has a number of benefits, such as the free-of-charge withdrawal of money or long payment period (30 days). Moreover, like debit cards, the CITRUS CARD can be used for solving tasks, such as booking hotels or tickets, renting cars, or paying for goods or services on the Internet.

Looking forward, the Bank is planning to significantly increase the issuing of debit/credit cards, expanding and upgrading the line of card products, implementing loyalty programs. One of them must be the loyalty model allowing customers to accumulate on one’s bank account a certain percentage of the amount spent using the bank card in the form of bonus scores and, very possible, as cash.



Family Center

Lending to Corporate Business

Corporate business is one of the key directions of the Bank's activities; the share of corporate customers makes 90% of the total advances portfolio as of January 1, 2014.

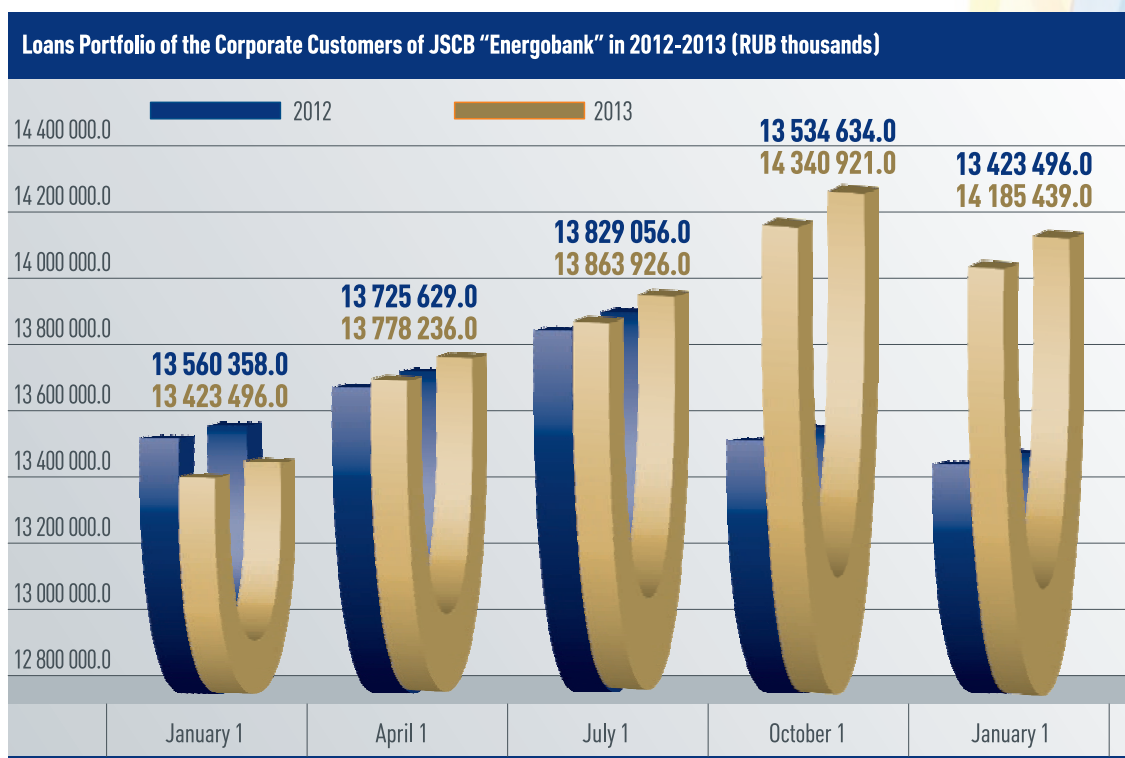
Within 2013, the credit portfolio of the Bank's corporate borrowers increased by 5.7% and made RUB 14,185,439 thousand (RUB 13,423,496 thousand in 2012) as of the end of the year before the deduction of reserves.

Within the reporting year, the Bank has financed 272 customers involved in various economy sectors for the total amount of RUB 22,077,466 thousand, which is RUB 3,264,937 thousand more than in 2012.

The size of the Bank's factoring portfolio increased, too, having reached RUB 101,036 thousand (RUB 72,403 thousand in 2012), which is higher than the preceding year's indicator by 1.4 times.

In 2013, the Bank granted loans to 86 companies in the total amount of RUB 2,126,349 thousand for the investments into capital stocks.

In the sectoral profile of the corporate credit portfolio as of the end of the reporting year, agriculture was still the prevailing sector for allocating funds, the share of which loans had decreased by 7.4% as compared to the level of 2012 and made 46.6%. 24.3% fell within trade companies. The volume of loans granted to companies acting on the commercial real estate market grew 3.8 times – from 3.9% through 13.9%. The share of loans in the construction and building industry decreased two times: The past-due indebtedness on ZAO "SG BRIK" making RUB 224,837 thousand was paid out.



One of the priority activities of the Bank is lending to small and medium enterprises. In 2013, 338 loans making in total RUB 16,880,413 thousand were granted to small and medium enterprises, which exceeded the same indicator of the preceding year by 35%. Within the year passed, the Bank actively applied lending forms, such as refinancing debts in other banks. In the conditions of increasing competition among banks for credit worthy borrowers, the Bank softens its policy regarding its new customers, providing the more comfortable terms of servicing for them. As of the end of the reporting year, the advances portfolio of small and medium businesses made RUB 11,971,091 thousand (RUB 10,303,339 thousand in 2012) or increased by 16.2% as compared to the preceding year.

In the past year, JSCB "Energobank", on the instructions of its customers, gave bank guarantees in the total amount of RUB 648,811 thousand.

According to maturity dates, the loan indebtedness of corporate customers as of January 1, 2014, is distributed as follows: The largest share (46%) falls within the loans, the repayment period of which is more than 3 years; 28% are loans with the repayment period of through 12 months, and 26% are loans with the repayment period of 1 through 3 years.



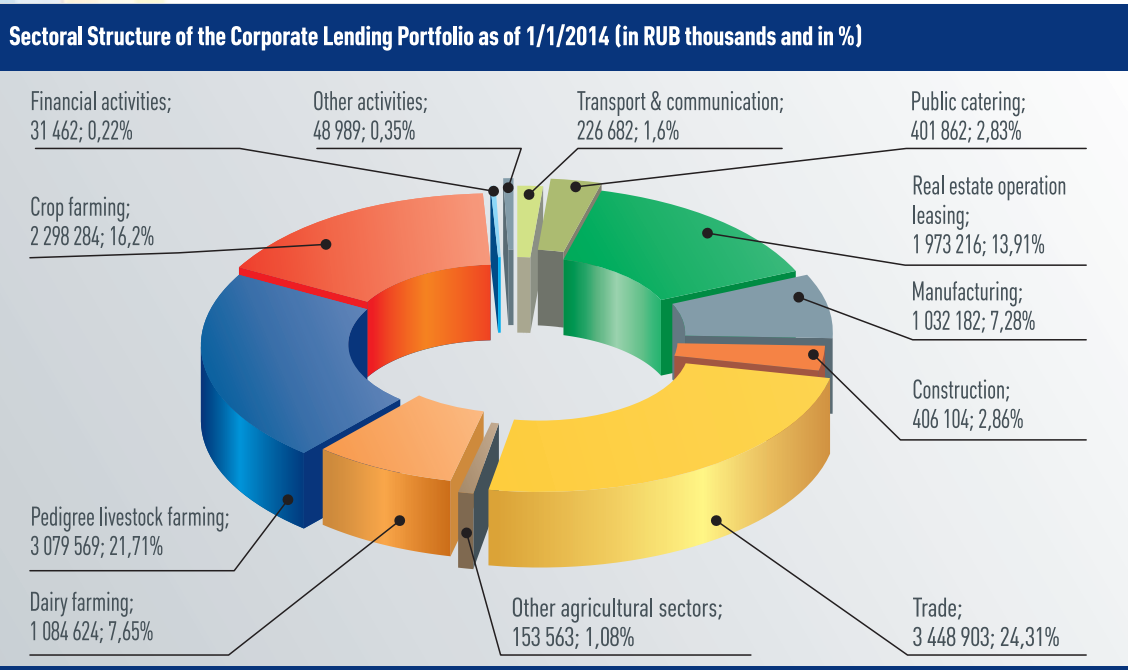
In terms of constituent entities of the Russian Federation, the following shares of the advances portfolio of corporate customers are present: 98% – borrowers performing their activities in the Republic of Tatarstan, the resting 2% are customers located in Voronezh Oblast, Nizhny Novgorod, Ulyanovsk Oblast, Chuvash Republic, Tambov Oblast, etc.

In 2013, the Bank financed the following important projects:

- The second construction phase of the 3-storeyed trading and exhibition complex “Tulpar” with the total area of 8,334 sq. m and a block of 1/2 of the “Avtozavodsky” trading center with the total area of 11,840 sq. m with a parking for 120 cars in Naberezhniye Chelny. The above projects were opened in June and July, 2013;
- Construction of an engineering building and purchasing an off-shutter vibration molding line of concrete goods in Volzhsk (Mari El Republic). The line was commissioned in October, 2013.

The level of past-due indebtedness as of the end of the reporting year made 0.43% (2.13% in 2012), which gives evidence of the relatively high quality of the advances portfolio.

During year 2013, the past-due indebtedness on corporate customers reduced by RUB 224,837 thousand and made RUB 61,556 thousand (RUB 286,393 thousand in 2012). At the present time, here are proceedings in bankruptcy regarding pledgers and guarantors. The indebtedness will be repaid through the enforcement of the third party’s pledge, while the work with the customer declared a bankrupt continues within the framework of enforcement proceedings.



By the end of year 2014, the corporate customers’ advances portfolio is planned to have been increased, while keeping its high quality, diversification of sectoral structure, and the market share unchanged.

Operations on Financial Markets

In 2013, the Bank continued its operations on the security market. As of January 1, 2014, the Bank’s securities portfolio decreased to the level of year 2012 by RUB 142,099 thousand, or by 20.9%, and made RUB 538,536 thousand (3.78% of the assets against 4.87% as of the relevant date of the preceding year). The main reason for such reducing the securities portfolio was selling the securities available for sale and also the fall in the market prices of securities available within the Bank’s trading portfolio.

Operations with Foreign Currencies

The balance-sheet total on foreign exchange transactions made USD 23.3 million (USD 19.8 million in 2012).

The Bank performs the following foreign exchange transactions:

- Buying/selling of currencies;
- Foreign payments using the SWIFT system (on customers' instructions);
- Crediting export earnings to customers' accounts;
- Conversion operations;
- Buying/selling cashless foreign currencies;
- Consulting in making foreign economic contracts and foreign exchange control paperwork.

The main function of the Foreign Exchange Management of JSCB "EnergoBank" is controlling the Bank's customers' operations in Russian rubles and in foreign currencies performed with the near abroad and with foreign countries.

As of the end of the reporting year, the Bank was servicing for 122 (154 in 2012) deal passports on exporting goods and services, as well as 77 (92 in 2012) deal passports on importing goods and services.

JSCB "EnergoBank" is a member of the currency section of the Moscow Interbank Currency Exchange and converts foreign currencies on a non-cash basis.

Information Technology Development

Using and developing modern information technology allows the Bank to comply with certain standards and keep up, providing its customers with high-quality and convenient services, optimizing banking workflows, and increasing the quality and productivity. The following tasks performed in 2013 should be noted here:

- The Bank was granted a termless license by the Russian Federal Security Service for performing activities aimed at working with CIPF;
- Electronic workflows with Court Bailiffs Service were implemented;
- Additional security tools (e-Token) for the customers using the Remote Banking system and the service named Tracking System are actively used, which results in that no customer's operation using additional security tools has been compromised;
- Work on upgrading the Bank's server infrastructure is actively performed.

Prospects for the Bank's Future Development

The main strategic purposes of JSCB "EnergoBank" are the further development of corporate and retail business, maintaining and active development of the Bank's territorial scope inside and outside the Republic of Tatarstan, improving various technologies and corporate management system, the growth of key figures, and increasing the efficiency of activities. The Bank, being interested in developing each customer's business, will act as a reliable partner and financial advisor, offering a banking product that optimally meets the development goals of the customer's business.

In corporate business, we are planning to expand the volumes of crediting corporate customers, retaining our conservative approach to risk management and supporting diversification of our sectoral branch profile. In retail business, we purpose to expand our advances portfolio due to increasing the volumes of lending, extending product range, developing sales techniques, improving the customer services quality, and increasing the efficiency of business processes, including the implementation of the "Self-Service ATMs" project.

The Bank is also planning to continue its purpose at increasing the share of secured loans granted to individuals within the total portfolio of retail loans. Due to closer working with car showrooms and conducting marketing actions, the volume of lending for purchasing cars is planned to be increased. A significant increase in mortgage portfolio is also planned, as well as changing the sales of unsecured loans for the Bank's credit cards as a more technologically advanced credit product.

Strategic direction in the development of bank cards will be the distribution of co-branding projects that allow combining the efforts of the Bank and of trading companies, providing the extending the privileges of its customers holding bank cards and increasing the volume of debit/credit cards issued.

Information technology development strategies are:

- Implementing Automated Banking System (as related to the retail activities) and putting the payment kiosk network into commercial operation;
- Implementing a remote banking (RB) system for individuals and customizing the implemented RB system for corporate customers;
- Automating the clients notification system using the existing communication channels;
- Automating the internal workflows.



Risk Management

Description of the Bank's Specific Risk Management Policies

A system for evaluating and managing bank risks was created and is functioning in the Bank. Bank risk management is aimed at finding, identifying and evaluating the risk, arranging a set of measures aimed at decreasing the risk level, accepting the admissible risk level, and monitoring the aggregate risk level. The risk management system created in the Bank is adequate to the business volumes and allows timely detecting, evaluating and monitoring the existing and potential risks.

Credit risk

The Bank is exposed to credit risk that is the risk of default resulting from the Bank's counterparties' failure to perform their liabilities, or the risk of the fall of securities prices due to the issuer's worse payment ability. The maximum level of the Bank's credit risks is reflected in the balance-sheet cost of financial assets in the consolidated accounting balance-sheet. The possibility of mutual settlements of assets and liabilities is not significantly important for reducing the potential credit risk. For credit granting guaranties and commitments, the level of the credit risk is equal to the sum of the commitments. Within the Bank's development strategy for years 2014-2016, the Bank sees, first of all, the following main directions within credit risk management:

- Within the framework of corporate lending – reducing the credit risk concentration levels, reducing the sectoral structure disproportions of the advances portfolio through attracting manufacturing medium and small companies to servicing for them;
- Within the framework of retail lending – building up a system of the formalized evaluation of credit risk evaluation (credit scoring), which system would allow us both evaluate risks on each customer and accelerate the procedure of decision making on an application for a loan.
- The main credit risk level controlling tool is establishing the following types of credit risk limits:
- Limits on a contracting party, such as Bank loan debtor, issuer of securities in the Bank's portfolio, agency bank;
- Industry limits – quantitative limiting conditions applied to all the Bank's investments relating to economic subjects within one industry or branch;
- Product limits – quantitative limiting conditions applied to the procedure of performing the Bank's retail credit transactions, as related to credit products;

Limits of the Banks division managers' responsibilities are the quantitative limiting conditions applied to the decisions on establishing individual lending limits, without agreeing with the Credit Committee. Such limitations are applied to the activities of the Bank's Chairman and of business division managers responsible for performing active operations.

An important tool in regulating credit risk is securing the funds allocated by the Bank. Pledge can be real estate, securities, transport and production equipment, material assets, personal assets. To limit credit risks, several pledges can be accepted simultaneously. At granting the credit, as well as during the execution of the credit contract secured by a pledge, the Bank regularly controls the situation of pledged assets.

Within the framework of credit risk management, the Bank works with past-due and troubled debts, guided by the following principles:

- Strict regulation of standard procedures determining the work of the Bank's departments responsible for collecting past-due indebtedness, as well as the division of responsibilities of the Bank's departments for different work stages;
- Regular provision of full and reliable information on the past-due debt status and on work therewith;
- Continuous record-keeping regarding the results of measures taken by the Bank's responsible departments within the framework of collecting the past-due debts;
- Preparing clear and regular reports on the efficiency of collecting past-due debts;
- Providing the opportunity to take specific point-based managerial decisions on enhancing the efficiency of collecting, such as prescriptions to perform actions relating to target Borrowers/ borrowing groups; daily control over actual execution and action efficiency.

Market risks

In its market risk management, the Bank is guided by regulatory documents of the Bank of Russia, as well as by relevant internal regulatory instruments. Market risk includes stock risk, currency risk, and interest rate risk.

Stock risk

Stock risk is the risk of reduction in income and getting losses due to unfavorable changes in the market quotations of the securities acquired by the Bank. The basic method of limiting stock risks is regular (at least quarterly) reviewing the limits on the Bank's investments into securities on the basis of the issuer's financial status evaluation, as well as in the market status of a specific security. The decisions on reviewing the limits of securities investments shall be made under the mandatory participation of the Risk Analysis Department and no less than once a quarter. The risk management system enables the Bank to quickly change the portfolio investments profile in order not to allow essential losses to arise from the operations with securities.

Since the profile of the Bank's portfolio investments is characterized by predominately high-rated securities, the risks relating to investments into securities are estimated by the Bank as low and not

having any material impact on the quality and timeliness of the Bank's discharging its obligations. No essential corrections are expected to be made to the risk level estimation for year 2014.

Currency risk

The actual currency risk management is performed in the Bank on a daily basis. In 2013, there were no cases of violating the CB RF limits on open currency positions. In compliance with the requirements of the Bank of Russia, the currency risk level is calculated on a permanent basis. The currency risk level does not exceed the values acceptable for the Bank.

Interest rate risk

The interest rate risk is managed by forecasting the net interest income of the Bank and through making appropriate corrections of interest rates for resources attracted and allocated, as well as on the basis of pricing and goal-oriented attracting resources, with the purpose of reducing the interest rate gaps, for which the Bank is most interest-rate-risk sensitive. In order to reduce interest rate risks, the Bank emphasizes increasing the terms of attracting deposits and reducing the total cost of resources as the basic priorities in building up the resource basis.

Liquidity risk

The Bank's ability to discharge its liabilities against its creditors in full and timely is influenced by the liquidity risk. The following are the goals of liquidity risk management:

- Compliance with the Bank of Russia's requirements relating to liquidity standards;
- The Bank's ability to have liquid funds at any time, sufficient to satisfy, in full and within a good time, the money claims of the Bank's customers.

The current liquidity risks are managed by the Bank's Treasury.

The Bank's balance structure was maintained in compliance with all prudential requirements for liquidity norms under permanent control by responsible departments and collective organs, which allowed the Bank to discharge its liabilities to creditors in full and timely. The figures of economic standards are sufficient for supporting the normal function of the Bank in the current financial situation. The values of quick liquidity ratio H2, current liquidity ratio H3, and long-term liquidity H4 were within the range of normal values established by the Bank of Russia's Instruction No. 139-И "On the banks' obligatory standards" dated December 3, 2012, and had a sufficient safety reserve.

Ratios	Minimum/maximum admissible value of the standard	as of 1/1/2014	as of 1/1/2013
Quick liquidity ratio, H2	min. 15%	61.0 %	38.7 %
Current liquidity ratio, H3	min. 50%	77.0 %	68.3 %
Long-term liquidity ratio, H4	max. 120%	96.4 %	99.4 %

Transaction risks

In the Bank, the regular and sequential set of measures aimed at prevention and/or reduction of risks is performed, relating to the possibility of losses resulting from defects in activities arranged, technologies used, informational systems functioning, inadequate actions or faults of employees, or resulting from external events.

In its approach to managing transaction risks, the Bank is guided by the transaction risk management standards in compliance with the requirements of the Basel Committee on Banking Supervision, the requirements of the Russian legislation, and the recommendations of the CB RF.

The Bank's transaction risk management procedures are regulated by the internal regulations "On Transaction Risk Management in JSCB "EnergoBank"", "On Bank Risk Management in JSCB "EnergoBank"", which determine:

- The Bank's organizational structure, dividing and delegating responsibilities, functional responsibilities, interaction procedures among the Bank's divisions, employees, and information exchange;
- Rules and procedures of performing banking operations and other transactions, accounting policies, organization of internal processes;
- Regulations, rules, and procedures of systems functioning, such as technical, information and other systems;
- Reporting procedures;
- Procedures of performing the internal control over banking activities;
- Procedures of stimulating the Bank's employees, and other issues.



Legal risks

In order to minimize its legal risks, the Bank shall timely revise internal standardization documents according to the requirements of the legislation and normative base of the Russian Federation; ensure the Bank's employees' access to electronic bases of legal documents; studies court practices and prudential measures undertaken by the Bank of Russia towards lending agencies for the Bank's practices.

Reputation risk

The Bank uses the following methods to manage its reputation risk:

- ☑ Monitoring mass media and websites popular with the Bank's customers in order to detect negative publications that may impact on the Bank's reputation;
- ☑ Monitoring information about business reputation of the Bank's stockholders and affiliated companies;
- ☑ Prompt detecting internal the sources of / initial causes for possible worsening of the Bank's business reputation, and eliminating the same as soon as possible;
- ☑ Implementing the corporate culture patterns, as well as business etiquette principles, in the Bank's practices and activities;
- ☑ Improving the information disclosure system in order to ensure due fullness and quality of disclosing any information by the Bank.

In the conditions of permanent growth in the number of our customers and counteragents, as well as increasing interest in the Bank, we seek to keep the reputation risk level as low as possible.

Country risk

JSCB "Energobank" performs its activities on the territory of the Russian Federation, so it incurs the country risk typical for the Russian Federation. The credit risk rating of the Russian Federation confirmed by leading rating agencies:

Rating Agency	Sovereign and credit ratings of invested foreign currencies
Fitch Ratings	BBB
Standard & Poor's	BBB
Moody's	Baa1

The forecast of the sovereign rating of the Russian Federation, defined by the leading rating agencies as "negative", is considered by the Bank as an additional factor of increasing the country risk equally accepted by the competitors. The Bank does not rule out the possibility of the fall the credit risk rating of the Russian Federation in 2014.

According to the Bank's estimates, the income from its basic activities that don't relate to the Russian Federation is minimal, so the Bank does not highly depend on the country risks of other countries. In its risk evaluation and management system, when choosing and monitoring the financial positions of the Bank's foreign counteragents, the Bank considers the country risk factors relating to the activities of the counteragents, such as predictable political climate, stable economic development, high investment potential, and social stability. The Bank's major transactions with its foreign partners are concentrated in the group of advanced countries with stable economic and political situations. The Bank does not operate in the regions of possible military conflicts or social disruptions.

The Annual Report has been preliminarily approved by the Supervisory Board of JSCB "Energobank" (Unnumbered Minutes dated April 28, 2014)



Leninskaya Dam Reconstruction

Audit Report

To the stockholders

of the Joint-Stock Commercial Bank "Energobank" (Public Corporation).

Audited entity:

Full name of the Bank: Joint-Stock Commercial Bank "Energobank" (Public Corporation)

Abbreviated name of the bank: JSCB "Energobank"

Location: 13/52 Pushkina str., 420111, Kazan, Russia.

Primary State Registration Number:

- Certificate of making the entry in the Unified State Register of Companies about a legal entity registered prior to July 1, 2002, under Primary State Registration No. 102160000289 dated August 13, 2002, registering authority: Directorate of the Ministry of Taxes and Charges of the Russian Federation in the Republic of Tatarstan;
- Registered by the Central Bank of the Russian Federation in the Lending Agencies State Registration Book on May 21, 1999, under number 67.

Auditor:

Closed Joint-Stock Company (Russian: ZAO) "Prof-Auditum"

Location: 8 Dostoyevskogo str., 420012, Kazan, Russia.

State registration:

- Legal Entity State Registration Certificate (Series 16 No. 002727003) certifying the entry in the Unified State Register of Companies regarding the incorporation of a company under the primary state registration number 1031628221833, dated December 18, 2003; registering authority: Inspectorate of the Ministry for Taxes and Charges of the Russian Federation for the Privolzhsky District of Kazan in the Republic of Tatarstan.

ZAO "Prof-Auditum" is the member of the self-regulatory organization of auditors -

Noncommercial Organization "Moskovskaya auditor'skaya palata":

- Primary registration number of the entry about adding the information to the Register of Auditors and Audit Organizations - 10403043761.

Opinion on Accounting/Financial Report

We audited the attached Annual Report of Joint-Stock Commercial Bank "Energobank" (Public Corporation), represented by the following documents:

- Balance Sheet (published form) as of January 1, 2014;
- Profit and Loss Statement (published form) for year 2013;
- Statement of Capital Adequacy, Amount of Reserves for Doubtful Loans and Other Assets (published form) as of January 1, 2014;
- Statutory Ratios (published form) as of January 1, 2014;
- Cash Flow Statement (published form) for year 2013;
- Explanatory notes on the Annual Report for year 2013.

Audited entity's liability for accounting/financial reporting

The management of the Joint-Stock Commercial Bank "Energobank" (Public Corporation) is liable for the preparation and authenticity of this annual report in accordance with the accounting principles established in the Russian Federation, as well as for the internal audit system necessary for preparing the reports containing no material misstatements resulting from fraud or error.

Auditor's liability

Our liability consists in expressing our opinion regarding the authenticity of accounting/financial reports on the basis of audit we have performed.

Accounting/financial reports of the Joint-Stock Commercial Bank "Energobank" (Public Corporation) for the period from January 1 through December 31, 2012, was audited by the Limited Liability Company "Sredne-Volzhskoye ekspertnoye buro", the audit report of which dated April 24, 2013, contains the unconditionally positive opinion regarding the above accounting/financial reports.

We performed our audit in accordance with the federal auditing standards being in effect in the Russian Federation.

The above standards require the compliance with the applicable ethical norms, as well as planning and performing the audit in such a manner that we could be adequately sure of the accounting/financial reports of the Joint-Stock commercial Bank "Energobank" (Public Corporation) having no material misstatements.

The audit included performing audit procedures aimed at obtaining the audit evidence confirming the figures and the disclosure of information in the accounting/financial reports.

The choice of audit procedures is the subject of our opinion based on our evaluation of the risk of material misstatements resulting from fraud or errors. In evaluating this risk, we considered the internal audit system providing the preparation and authenticity of accounting/financial reports for the purpose of choosing the relevant audit procedures, but not for the purpose of expressing our opinion regarding the efficiency of the internal audit system.

The audit also included the evaluation of the due nature of the accounting policies applied and of the justification of estimated figures obtained by the management of the audited entity, as well as the evaluation of the general presentation of the accounting/financial reports.

We suppose the audit evidence obtained during our auditing provide sufficient reasons for expressing our opinion regarding the authenticity of the accounting/financial reports of the Joint-Stock Commercial Bank "Energobank" (Public Corporation).

Auditor's opinion

In our opinion, the Annual Report of the Joint-Stock Commercial Bank "Energobank" (Public Corporation), in all material respects, authentically gives its financial position as of December 31, 2013, and the financial and operating results within year 2013 in compliance with the accounting principles established in the Russian Federation.

Audit report in compliance with the requirements of Federal Law No. 395-1 "On Banks and Banking Activities" dated December 2, 1990.

In accordance with the requirements of Article 42 of the Federal Law of the Russian Federation "On Banks and Banking Activities", we performed an audit for the purpose of expressing our opinion regarding the Joint-Stock Commercial Bank "Energobank" (Public Corporation) performance of the prudential supervision ratios established by the Bank of Russia, as well as regarding the management quality and the internal audit status.

On the basis of audit procedures performed, we did not find any facts of evidence of any incorrect calculations, of the Joint-Stock commercial Bank "Energobank" (Public Corporation) incompliance with the prudential supervision ratios established by the Bank of Russia, of any inadequacy of the management system to the nature and volume of the operations performed, or of the incompliance of the internal audit arrangement with the requirements of statutory enactments regulating banking activities.

Deputy Director General
ZAO "Prof-Auditum"

Auditor Qualification Certificate No. 05-000251 issued in accordance with the resolution of the self-regulatory organization – Noncommercial Partnership "Rossiyskaya Kollegiya auditorov" (Russian Collegium of Auditors) on November 29, 2012, No. 47, Principal Number of Registration Entry (ORNZ) 29505023054



/N.Yu. Tuzankina/

Round seal:
"Republic of Tatarstan, the city of Kazan,
Closed Joint-Stock Company "Prof-
Auditum", R.123760/02, INN (Taxpayer
ID)1659349996"

April 25, 2014



Balance Sheet

Published Form as of January 1, 2014

Lending agency: Joint-Stock Commercial Bank "Energobank" (JSCB "Energobank")

Postal address: 13/52 Pushkina str., 420021 Kazan, Republic of Tatarstan, Russia

Form code 0409806
Quarterly/Annual
in RUB thousands

Item No.	Item Name	Figures as of the reporting date	Figures as of the relevant reporting date of the preceding year
I. ASSETS			
1.	Monetary funds	233,045	210,765
2.	Lending agencies' funds in the Central Bank of the Russian Federation	637,969	554,543
2.1.	Mandatory provisions	101,927	125,230
3.	Funds in lending institutions	651,887	376,379
4.	Financial assets assessed at their fair value through profit or loss	536,139	667,895
5.	Net lending receivables	11,940,295	11,637,456
6.	Net investments into securities and other financial assets available for sale	2,397	12,740
6.1.	Investments into branch and related entities	0	53
7.	Net investments into securities held to mature	0	0
8.	Permanent, intangible and tangible assets	122,559	125,529
9.	Other assets	111,293	125,659
10.	TOTAL ASSETS	14,235,584	13,710,966
II. LIABILITIES			
11.	Credits, deposits and other funds of the Central Bank of the Russian Federation	0	0
12.	Lending agencies' funds	23	132
13.	Funds of customers (non-credit entities)	11,112,708	10,837,566
13.1.	Deposits of individuals	5,265,104	5,251,111
14.	Financial liabilities assessed at their fair value through profit or loss	0	0
15.	Certified debts	0	0
16.	Other liabilities	270,502	89,774
17.	Loss provisions on contingent credit liabilities, on other possible losses and operations with offshore residents	1,711	1,753
18.	TOTAL LIABILITIES	11,384,944	10,929,225
III. SOURCES OF OWN FUNDS			
19.	Stockholders' (participants') funds	2,137,400	2,137,400
20.	Own stock (shares) repurchased from stockholders (participants)	0	0
21.	Share premium reserve	0	0
22.	Contingency fund	552,517	503,494
23.	Fair-rate revaluation of securities available for sale	-6,254	-4,869
24.	Revaluation of permanent assets	46,678	46,678
25.	Retained earnings (uncovered losses) of past years	0	21,343
26.	Profits (losses) unutilized within the reporting period	120,299	77,695
27.	TOTAL SOURCES OF OWN FUNDS	2,850,640	2,781,741
IV. OFF-BALANCE SHEET LIABILITIES			
28.	Lending agency's irrevocable liabilities	335,799	134,649
29.	Guarantees granted by the lending agency	373,480	264,292
30.	Contingent liabilities of a noncredit nature	0	0

Profit and Loss Statement

Published Form as of January 1, 2014

Lending agency: Joint-Stock Commercial Bank "Energobank" (JSCB "Energobank")

Postal address: 13/52 Pushkina str., 420021 Kazan, Republic of Tatarstan, Russia

Form code: 0409807
Quarterly/Annual
in RUB thousands

Item No.	Item Name	Figures as of the reporting period	Figures as of the relevant period of the preceding year
1.	Interest income, in total, including:	1,865,148	2,037,954
1.1.	Earnings from investment of funds in lending institutions	12,453	4,119
1.2.	Earnings from loans granted to customers (non-credit institutions)	1,800,573	1,974,241
1.3.	Earnings on providing financial leasing services	0	0
1.4.	Earnings from investments into securities	52,122	59,594
2.	Interest expenses, in total, including:	725,507	746,771
2.1.	Expenses on the funds borrowed from lending agencies	9,325	24,638
2.2.	Expenses on funds borrowed from customers (non-credit entities)	716,182	720,643
2.3.	Expenses on certified debts	0	1,490
3.	Net interest income (negative interest margin)	1,139,641	1,291,183
4.	Provisions change regarding loans, lending receivables and other similar receivables, monies allocated on correspondent accounts, as well as accrued interest income, in total, including:	-648,269	-832,259
4.1.	Provisions change regarding possible losses on accrued interest income	549	3,166
5.	Net interest income (negative interest margin) after provision charge for possible losses	491,372	458,924
6.	Net earnings from operations with financial assets assessed at their fair value through profit or loss	-10,621	4,766
7.	Net earnings from operations with securities available for sale	397	-203
8.	Net earnings from operations with securities held to maturity	0	0
9.	Net earnings from operations with foreign currencies	12,665	6,542
10.	Net earnings from revaluation of foreign currency	14,383	5,201
11.	Income from participation in other legal entities' capitals	2,348	2,603
12.	Commission earnings	137,231	130,943
13.	Commission expenses	17,295	16,798
14.	Provision changes regarding losses on securities available for sale	0	0
15.	Provision changes regarding losses on securities held to maturity	0	0
16.	Provision changes regarding other losses	3,424	11,285
17.	Other operating earnings	5,248	4,638
18.	Net earnings (expenses)	639,152	607,901
19.	Operating expenses	369,979	488,109
20.	Profits (losses) before tax	269,173	119,792
21.	Taxes accrued (paid)	55,042	42,097
22.	Profits (losses) after taxes	214,131	77,695
23.	Payments from earnings after taxes, in total, including:	93,832	0
23.1.	Distribution among stockholders (participants) as dividends	93,832	0
23.2.	Deductions to contingency fund creation and replenishment	0	0
24.	Profits (losses) unutilized within the reporting period	120,299	77,695



Statement of Capital Adequacy, Amount of Reserves for Doubtful Loans and Other Assets

Published Form as of January 1, 2014

Lending agency: Joint-Stock Commercial Bank "Energobank" (JSCB "Energobank")

Postal address: 13/52 Pushkina str., 420021 Kazan, Republic of Tatarstan, Russia

Form code: 0409808
Quarterly/Annual

Item No.	Item Name	Figures as of the beginning of the reporting period	Increase (+) / Decrease (-) within the reporting period	Figures as of the reporting date
1.	Own funds (capital), in RUB thousands, in total, including:	3,278,815	174,872	3,453,687
1.1.	Lending agency's authorized capital, including:	2,137,400	0	2,137,400
1.1.1.	Face value of registered common stock (shares)	2,137,400	0	2,137,400
1.1.2.	Face value of registered preferred stock	0	0	0
1.2.	Own shares repurchased from stockholders (participants)	0	0	0
1.3.	Share premium reserve	0	0	0
1.4.	Lending agency's contingency fund	503,494	49,023	552,517
1.5.	Performance taken into account as own funds/capital of:	91,317	182,868	274,185
1.5.1.	Past years	21,343	-21,343	0
1.5.2.	reporting year	69,974	204,211	274,185
1.6.	Intangible assets	21	72	93
1.7.	Subordinate loan (loan, deposit, bonded loan) at the book price	500,000	-57,000	443,000
1.8.	Capital sources (parts thereof) formed by investors with inappropriate assets	0	0	0
2.	Standard value of the bank's own funds (capital) adequacy, percentage	10.0	X	10.0
3.	Actual value of the bank's own funds (capital) adequacy, percentage	23.0	X	21.5
4.	Actual loss provisions, in RUB thousands, in total, including:	3,734,947	636,354	4,371,301
4.1.	Loan losses, losses from lending receivables and other similar receivables	3,718,747	647,955	4,366,702
4.2.	Losses from other assets for which assets the loss risk exists, and other losses	14,447	-11,559	2,888
4.3.	Losses from contingent credit-related commitments, on securities the rights to which are authenticated by depository institutions, reflected on off-balance accounts and forward contracts	1,753	-42	1,711
4.4.	Losses from transactions with off-shore residents	0	0	0

Section "For Reference"

1. Creation/supplementing of provisions for potential losses on loans, loan and loan-equivalent indebtedness within the reporting period (RUB thousands), totally 7,583,661, including those resulting from:

- 1.1. Lending 3,822,121;
- 1.2. Loan quality changes 3,613,309;
- 1.3. Changes in the official foreign exchange rates against Russian ruble, established by the Bank of Russia, 1,491;
- 1.4. Other reasons 146,740.

2. Recovery of/decrease in provisions for potential losses on loans, loan and loan-equivalent indebtedness within the reporting period (RUB thousands), totally 6,935,706, including those resulting from:

- 2.1. Bad loan writes-off 2,848;
- 2.2. Loan repayments 4,035,201;
- 2.3. Loan quality changes 2,749,391;
- 2.4. Changes in the official foreign exchange rates against Russian ruble, established by the Bank of Russia, 1,126;
- 2.5. Other reasons 147,140.

Statutory Ratios

Published Form as of January 1, 2014

Lending agency: Joint-Stock Commercial Bank "EnergoBank" (JSCB "EnergoBank")

Postal address: 13/52 Pushkina str., 420021 Kazan, Republic of Tatarstan, Russia

Form code: 0409813
Quarterly/Annual
in percents

Item No.	Ratio Name	Standard Value	Actual Value			
			As of the reporting date		As of the preceding reporting date	
1.	Ratio of the bank's own funds (capital) adequacy (H1)	10	21.5		23.0	
2.	Ratio of own funds (capital) adequacy of a non-banking lending agency entitled to transfer funds without opening bank accounts and other banking operations associated therewith (H1.1)	0	0		0	
3.	Ratio of the bank's quick liquidity ratio (H2)	15	61.0		38.7	
4.	Ratio of the bank's current liquidity ratio (H3)	50	77.0		68.3	
5.	Ratio of the bank's long-term liquidity ratio (H4)	120	96.4		99.4	
6.	Ratio of maximum credit risk per borrower or per a group of associated borrowers (H6)*	25	Maximum	20.7	Maximum	21.1
			Minimum	0.0*	Minimum	0.0*
7.	Ratio of maximum large credit risks (H7)	800	157.6		239.4	
8.	Ratio of maximum amounts of credits and bank guarantees provided by the bank to its participants (stockholders) (H9.1)	50	0.6		4.5	
9.	Ratio of aggregate risks relating to the bank's insiders (H10.1)	3	0.3		0.5	
10.	Ratio of usage of own funds (capital) of the bank to acquire shares in other legal entities (H12)	25	0		0	
11.	Ratio of aggregate floating assets expiring within the nearest 30 calendar days to the Non-Bank Settlement and Credit Authority's exposure (H15)	0	0		0	
12.	Liquidity ratio of a nonbanking lending agency that is entitled to transfer monetary assets without opening bank accounts and other banking operations relating to them (H15.1)	0	0		0	
13.	Ratio of maximum aggregate credits granted to customers (settlement participants) as of settlements closing (H16)	0	0		0	
14.	Ratio of Bank Settlement and Credit Authority's granting credits to borrowers, other than settlement participants, on its behalf and for its own account (H16.1)	0	0		0	
15.	Ratio of minimum ratio between the mortgage-backing size and the volume of mortgage-backed bonds issued (H18)	0	0		0	

*The minimum value of ratio "The Maximum Credit Risk per Borrower or per a Group of Associated Borrowers (H6) is 0.023% as of January 1, 2013, and 0.024% as of January 1, 2014.

Cash Flow Statement

Published Form as of January 1, 2013

Lending agency: Joint-Stock Commercial Bank "Energobank" (JSCB "Energobank")

Postal address: 13/52 Pushkina str., 420021 Kazan, Republic of Tatarstan, Russia

Form code: 0409814
Quarterly/Annual
in RUB thousands

Item No.	Item Name	Cash Flows within the Reporting Period	Cash Flows within the Preceding Reporting Period
1. Net cash accruals received from or used in operating activities			
1.1	Cash accruals received from or used in operating activities prior to changes made in operating assets and liabilities, in total, including:	1,072,017	860,728
1.1.1	Interest received	1,871,357	1,991,909
1.1.2	Interest paid	-718,344	-744,386
1.1.3	Commissions received	137,231	130,943
1.1.4	Commissions paid	-17,295	-16,798
1.1.5	Gains less losses from operations with financial assets assessed at their fair value through profit or loss, available for sale	818	-421
1.1.6	Gains less losses from operations with securities held to maturity	0	0
1.1.7	Gains less losses from operations with foreign currencies	12,665	6,542
1.1.8	Other operating earnings	11,512	6,964
1.1.9	Operating expenses	-194,438	-474,897
1.1.10	Tax expenses/compensations	-31,489	-39,128
1.2	Increase / decrease of net cash from operating assets and liabilities, in total, including:	-279,820	-702,970
1.2.1	Net increase / decrease on contingency funds on the accounts at the Bank of Russia	23,303	-3,081
1.2.2	Net increase / decrease on investments into securities assessed at their fair value through profit or loss	121,445	164,842
1.2.3	Net increase / decrease on contingency funds on lending receivables	-954,510	-401,183
1.2.4	Net increase / decrease on other assets	253,543	-179,379
1.2.5	Net increase / decrease on credits, deposits and other funds of the Bank of Russia	0	-245,000
1.2.6	Net increase / decrease on the funds of other lending agencies	-116	-40,204
1.2.7	Net increase / decrease on the funds of customers (non-credit entities)	276,690	3,003

1.2.8	Net increase / decrease on financial liabilities assessed at their fair value through profit or loss	0	0
1.2.9	Net increase / decrease on contingency funds on certified debts	0	0
1.2.10	Net increase / decrease on other liabilities	-175	-1,968
1.3	Total for section 1 (item 1.1 + item 1.2)	792,197	157,758
2. Net cash accruals received from or used in investing activities			
2.1	Acquiring securities or other financial assets classified as "available for sale"	0	-20
2.2	Revenues from selling and redeeming securities or other financial assets classified as "available for sale"	9,730	4,129
2.3	Acquiring securities classified as "hold to maturity"	0	0
2.4	Revenues from redeeming the securities classified as "hold to maturity"	0	0
2.5	Acquiring permanent, intangible and tangible assets	-9,879	-9,178
2.6	Revenues from selling permanent, intangible and tangible assets	917	647
2.7	Dividends received	0	-20
2.8	Total for section 2 (sum of items 2.1 through 2.7)	768	-4,442
3. Net cash accruals received from or used in financial activities			
3.1	Stockholders' (participants') contributions to the authorized capital	0	0
3.2	Acquiring own shares repurchased from stockholders (participants)	0	0
3.3	Selling own shares repurchased from stockholders (participants)	0	0
3.4	Dividends paid	-143,836	0
3.5	Total for section 3 (sum of items 3.1 through 3.4)	-143,836	0
4.	Influence of changes in the official exchange rates of the Russian Ruble, established by the Bank of Russia, on cash and cash equivalents	34,939	63,736
5.	Cash and cash equivalents increase / usage	684,068	217,052
5.1	Cash and cash equivalents at the beginning of the reporting year	725,476	508,424
5.2	Cash and cash equivalents at the end of the reporting year	1,409,544	725,476

Chairman of JSCB "Energobank"

Chief Accountant

Dmitry Ilgizovich Vagizov

Flura Iskanderovna Yagofarova



Reference Information

Head Office of JSCB "Energobank"

Registered address: 13/52 Pushkina str., 420111 Kazan, Republic of Tatarstan, Russia
Tel.: +7 (843) 231-60-01, +7 (843) 231-60-02, +7 (843) 231-60-03, +7 (843) 231-60-09
Fax: +7 (843) 231-60-04, +7 (843) 231-60-06, +7 (843) 231-60-13
<http://www.energobank.ru>

Branches of JSCB "Energobank"

Branch No. 2

Location: 1 Maksimova str., 420127, Kazan
Registration date: November 16, 2000

Head of the office Radik Tagirovich Safargaleyev
Tel.: +7 (843) 510-56-00

Branch No. 3

Location: 17 Amirkhana str., 420103, Kazan
Registration date: November 27, 2001

Head of the office Yuliya Sergeevna Spiriyagina
Tel.: +7 (843) 517-12-54

Branch No. 4

Location: 19 Mira str., 423450, Almetyevsk
Registration date: September 8, 2003

Head of the office: Irina Nikolayevna Rodionova
Tel.: +7 (8553) 22-14-14

Branch No. 5

Location: 14a Kirpichnikova str., 420029, Kazan
Registration date: July 23, 2004

Head of the office Ildar Sabirovich Daminov
Tel.: +7 (843) 273-81-82

Branch No. 6

Location: 13 Frunze str., 420033, Kazan
Registration date: December 16, 2004

Head of the office Lyudmila Vladimirovna Antonova
Tel.: +7 (843) 554-00-34

Branch No. 7

Location: 73 Korolenko str., 420044, Kazan
Registration date: February 7, 2005

Head of the office Yekaterina Gusmanovna Karimova
Tel.: +7 (843) 510-37-67

Branch No. 8

Location: 38 Gvardeyskaya str., 420073, Kazan
Registration date: May 11, 2005

Head of the office Tatyana Vitalyevna Chmir
Tel.: +7 (843) 272-25-45

Branch No. 9

Location: 72 Yu. Fuchika str., 420141, Kazan
Registration date: May 27, 2005

Head of the office Guzel Shavkatovna Musina
Tel.: +7 (843) 275-53-69

Branch No. 10

Location: 5 Tikhoretskaya str., 420054, Kazan
Registration date: December 13, 2005

Head of the office – Head of Clients Payment Servicing
Alsu Rustamovna Akhmadullina
Tel.: +7 (843) 278-81-90

Branch No. 11

Location: 39 Gafiatullina str., 423236, Bugulma
Registration date: April 20, 2006

Head of the office Polina Vasilyevna Leonova
Tel.: +7 (85594) 4-00-25

Branch No. 12

Location: 102 Dekabristov str., 420080, Kazan
Registration date: July 7, 2006

Head of the office – Head of Clients Payment Servicing
Gulnara Rashidovna Mukhametdinova
Tel.: +7 (843) 555-75-50

Branch No. 13

Location: 37 Mira str., 420071, Kazan
Registration date: August 9, 2006

Head of the office – Head of Clients Payment Servicing
Larisa Eduardovna Zakirova
Tel.: +7 (843) 230-09-88

Branch No. 14

Location: 1 Peterburgskaya str., 420107, Kazan
Registration date: December 8, 2006

Head of the office Viktoriya Mikhaylovna Yefimova
Tel.: +7 (843) 238-30-90

Branch No. 15

Location: 33 Adoratskogo str., 420132, Kazan
Registration date: February 12, 2007

Head of the office Guzeliya Saifemalekovna Gabidullina
Tel.: +7 (843) 522-52-98

Branch No. 16

Location: 13/52 Pushkina str., 420111, Kazan
Registration date: April 25, 2007

Head of the office Olesya Rashitovna Gazetdinova
Tel.: +7 (843) 231-60-33

Branch No. 17

Location: 2a Tukaya str., 423570, Nizhnekamsk
Registration date: July 5, 2007

Head of the office Venera Shaukatovna Siraziyeva
Tel.: +7 (8555) 41-89-89

Branch No. 18

Location: 25a Mira str., 423800, Naberezhniye Chelny
Registration date: August 24, 2007

Head of the office Airat Rasimovich Gazimzyanov
Tel.: +7 (8552) 51-49-18

Branch No. 20

Location: 16 Tatarstan str., 422550, Zelenodolsk
Registration date: January 15, 2013

Head of the office Yelena Lvovna Mullova
Tel.: +7 (84371) 5-44-24

Branch No. 21

Location: 128a Moskovsky Ave., 423815, Naberezhniye Chelny
Registration date: October 9, 2013

Head of the office Artem Nauzirovich Nafikov
Tel.: +7 (8552) 49-02-05

Operational Office No. 3

Location: 11 Lenina Ave., 428000, Cheboksary.
Registration date: July 28, 2008

Head of the operational office Lyubov Ivanovna Platonova
Tel.: +7 (8352) 62-87-38

