

FOREWORD OF THE CHAIRMAN OF THE BANK



DEAR STOCKHOLDERS, CUSTOMERS, AND BUSINESS ASSOCIATES OF OUR BANK!

The Global economic crisis is having a great impact on the economic development as a whole and on the banking system in particular. Despite this influence, however, Energobank managed to reserve the key focuses of development: stability and reliability. The global trends could not but affect the Bank which resulted in a certain slowdown of growing rate in comparison with the last year's showings. But we were able to confirm the status of a dependable credit institution that can achieve good economic results even being affected by adverse conjuncture. Energobank finished the year with the same development rate, consumer loyalty, and firm position in the banking market.

The Bank's good financial showing and its dynamics allowed the "Expert RA" rating agency to confirm its B++ level ("acceptable creditworthiness level with positive outlook") given before. This makes us believe that we can face our future confidently and plan the further development of all main activities.

The Bank has successfully accomplished all tasks set for the previous years, and we are making new plans for the following year. Considering today's economic climate, we are concentrating all our efforts on strengthening the Bank's reliability and on boosting its productivity. We purpose to continue crediting the real-sector companies and actively work on the consumer credit market. We also intend to concentrate on improving the quality of service and extending the range of it.

The Bank's steady development largely depends on our shareholders, customers, and business partners' financial soundness; therefore we aim at collaboration for augmentation of capital funds. Today a bank comprises several crucial functions. First of all, it is a dependable business partner, then a qualified financial consultant for its customers and a socially responsible bank for the whole society. On the threshold of 65th anniversary of the Great Victory we complement our Annual Report with memories of the glorious deeds of veterans', who were relatives of our employees. We think that keeping these memories is an important social task which we are able to do. We also believe it our duty to the veterans to hold onto the heroic pages of our history and the exploit of people.

Today we live and work thanks to that greatest exploit of the people of our country that kept us our freedom!

The Chairman of JSCB "Energobank"

D.I. Vagizov

A stylized, handwritten signature in blue ink, likely belonging to D.I. Vagizov.





...moral and political integrity, patriotism, friendship of the peoples of the multinational Soviet State, fair and noble aims of the war, infinite love of Motherland, and hate for the enemy brought to life public heroism. Here, on the pages of the Annual Report, are certain heroes' names, but we remember that the VICTORY was won by efforts of the whole People. The war took away the lives of more than 20 million soviet people. Over the period from July 1, 1941 to September 1, 1945 due to the giant's efforts of the workers on the home front the country's industry had produced 134,100 aircrafts, 102,800 tanks and self-propelled artillery weapons, 825,200 field guns and mortars. The total damage to the national economy and individuals from direct destruction and pillage was 679 billion roubles. During the Great Patriotic War, 12 orders and 25 medals were established which were awarded to Soviet warriors, partisans, cryptos, workers on the home front, people's volunteers...

GENERAL INFORMATION ABOUT THE BANK

Name:

Joint-Stock Commercial Bank "Energobank"

Abbreviated name:

JSCB "Energobank"

The Bank was founded:

On the 2nd of March 1989, license of the CBRF #67

Location and postal address:

Ul.Sary Sadikovoy, 32, 420021 Kazan, Republic of Tatarstan, Russia

Certificate of state registration of the company:

#1021600000289 of 13/08/2002, registration number of the Bank of Russia #67 from the 21st of May 1999

Information about authorized capital:

The Bank's authorized capital is 2 137 400 000 Russian Rubles (RUB), it is divided into 21 374 000 registered shares, the par value of one share is RUB100

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

Open Joint-Stock Company "Edelveis Group"

participatory interest: 99.77% voting shares of the company;

OGRN (Principle State Registration Number): 1071690024823

date of state establishment: 04.16.2007

address: Ul.Pushkina, 11, Kazan 420111, Russia

The Bank's Registrar:

Kazan Branch #2 "Yevroaziatsky Registrator" Ltd

Location: Ul.Levo-Bulachnaya, 56, Kazan 420021, Republic of Tatarstan, Russia

Address: Ul.Levo-Bulachnaya, 56, Kazan 420021

Telephone: +7 (843) 236-69-67

OGRN (Principle State Registration Number): 1021603631224; **TIN:** 1660055801

License # 10-000-1-00332 of 03.10.2005 (March 10, 2007);

Duration of license: without limitations on duration;

License issuing authority: Federal Securities Market Commission

Name, patronymic, and surname of the head: Liliya Sagitovna Nigmatullina

Composition of the Supervisory Board:

Chairman

I.N. Khairullin

holds no shares

Members of the Supervisory Board:

D.I. Vagizov

holds no shares

R.F. Gainutdinov

holds no shares

N.Y. Golubeva

holds no shares

S.A. Koltsova

holds no shares

O.R. Kondrashev

holds no shares

V.Yu. Petrushenko

holds no shares

A.A. Fatkhullova

holds no shares

Members of the Board:

D.I. Vagizov

holds no shares



A.V. Ivanova
R.A. Ismagilov
A.Kh. Kil'deyev
S.A. Koltsova
I.P. Konnova
Y.V. Sokolova
F.I. Yagofarova

holds no shares
holds no shares
holds no shares
holds no shares
holds no shares
holds no shares

The sole executive authority of the Bank:

is Dmitry Ilgizovich Vagizov, the Chairman of JSCB "Energobank"

According to the decision of Stockholders Meeting, no dividends for the year 2008 were paid out.

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 activities on management of securities;
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;
License for performing activities using National Security Information.

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

Currency and Stock Sections of Moscow Interbank Currency Exchange (MICEX)
Association of Russian Banks (ARB);
Bank Association of Tatarstan (BAT);
Society for Worldwide Interbank Financial Telecommunications (SWIFT);
full member of payment systems of MasterCard Int, VISA Int, Union Card.

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

The main financial showings of the Bank as of the 31st of December 2009:

Authorized Capital	RUB 2,137.4million
Own funds (according to Article 215-П)	RUB 2,734.5 million
АКТИВЫ	RUB 10,828.5 million
Net Lending Receivables	RUB 8,981.9 million
Raised Funds	RUB 8,156.2 million
Balance-Sheet Profit	RUB 79.0 million
Net Profit (including Events After the Balance Sheet Date)	RUB 50.0 million

The Bank's successful development is reflected in various ratings, too:

In 2008, the "Expert RA" rating agency confirmed the Bank's level B++ ("acceptable creditworthiness level"). According to the RBK-Rating Agency, the Bank took the 24th place in the "Banks Issuing Car Loans" rating and is in the second line in the list of the banks of the Republic of Tatarstan. According to the same Agency the Bank is in the 85th place in the "Major Russian Banks Issuing Corporate Loans" and 147th place among the "Banks Accepting Corporate Deposits" amount of assets. In the list of "Russia's top 1000 Banks" in net assets JSCB "Energobank" is in the 169th place among the Russia's and in the 7th place among the Tatarstan's banks.





Nabiulla Shafikovich Zinnurov born in 1922 is the grand-uncle of Flyura Iskanderovna Yagofarova, the Bank's Senior Accountant

During the Great Patriotic War Nabiulla Shafikovich commanded a reconnaissance battalion in the rank of a lieutenant. He was awarded the title of the Hero of the USSR for the battles near Kiev. On the outskirts of the Puscha-Vodytsia town during a month-long combat Zinnurov's battalion was marooned and assaulted. However, they were able to hold off the enemy's attack and break through to Kiev. Nabiulla Shafikovich Zinnurov was awarded the title of the Hero of the Soviet Union in 1942. He was also awarded the Order of the Patriotic War. After the war he worked in militia. He died in 1955 from injuries.

The honorary title of the Hero of the Soviet Union was established on 16 April, 1934 by Decree of the Central Committee of the USSR. On 29 July, 1936 the Central Executive Committee of the USSR issued a Decree to adopt the Statute on the Title of the Hero of the Soviet Union with the Gold Star medal instituted on August 1, 1939 by Decree of the Presidium of the Supreme Soviet of the USSR. The title of the Hero of the Soviet Union was awarded to both military and civilian personnel for personal or collective deeds of heroism rendered to the USSR or socialist society. It was awarded by the Presidium of the Supreme Soviet of the USSR. The Gold Star medal is the decoration of people honoured with the highest distinction of the USSR, i.e. the title of the Hero of the Soviet Union.

FINANCIAL PERFORMANCE

In 2009 social and economic development key showings were determined by the effect of the global economic crisis. The banking industry above all was badly influenced by the economy. The period of total growth and increasing demand is over. The market competition is increasingly severe and the consumer is becoming more and more demanding. The crisis caused less savings kept in banks. However, quality banking products are still in demand which is confirmed by the increased number of depositors and aggregate funds in the Bank's deposit accounts in 2009. Under the circumstances the core objective of the JSCB "Energobank" is consolidation of its stand in the banking system and keeping its reputation as a reliable bank. Even in such a difficult period we managed to gain customers' loyalty and come to the end of the year with the following showings:

- the Bank's assets increased almost 1.2 times and exceeded RUB 10 828.5 million;
- own funds increased by RUB 24.5 million and made RUB 2 734.5 million;
- net lending receivables as of the end of 2009 increased by RUB 1 095.6 million and made over RUB 8 981.9 million;
- deposits attracted from physical persons as of the end of the reporting year made RUB 3889.7 million which is 1.8 times as much as the previous year's level;
- total returns that integrally characterize the Bank's activities reached RUB 777.7 billion during the year.;
- net profits gained by Energobank during the year 2009 (considering EARD) made RUB 50.0 million..

The Bank's credit portfolio is still remaining the main asset in the asset profile and makes 82.9 % of the total assets holdings.

The Bank's liabilities have increased by nearly 22.6 % over 2009 to RUB 8233.3 million. The borrowed funds consist of 99% juridical and natural person's assets.

According to the results of 2009 the capital of the JSCB "Energobank" calculated in compliance with the Bank of Russia Instructions on Compiling General Financial Reports, the «Statement of Assets And Liabilities as of 01/01/2010" form) was 2595.1 million roubles which almost by 88.5 million roubles exceeds the last years's showings. The authorized capital constitutes 82.4 % of own funds.

DEVELOPMENT OF CUSTOMER BASE, OFFICES NETWORK EXTENDING THE RANGE OF BANKING SERVICES

Customers' trust is a top-priority objective for any credit institution. The Bank's main principle is a customer-tailored approach. This year, notwithstanding the economic crisis, the Bank managed to enhance its customer base, issuance of bank cards, and extend deposit line. The number of retail deposits has mounted up to 27 thousand. The number of deposits made via supplementary and transaction offices has increased by 106%.



Aleksey Petrovich Malyshev born in 1926 is the uncle of Yelena Leonidovna Nuzhdova, Head of Customer Settlement Services Department

Aleksey Petrovich Malyshev was born on October 8, 1926. When the Great Patriotic War began he took the place of adult workers who went to the war. The 15-year-old boy did as much as two daily stints per shift. He was a turner at a plant in Kazan. At the age of 17 he volunteered for a soldier. Aleksey Petrovich Malyshev had been in the Soviet Army since November, 1943; in the field forces since February, 1944. He was a commander of the 696th rifle squad (383rd rifle division of the 33rd Army of the 1st Belorussian Front). The commander of the rifle squad sergeant Malyshev was one of the first to cross the river of Oder near the town of Frstenberg, Germany, on May 5, 1945. While crossing the river he saved the company commander. During the foothold contest he took part in repelling three counterattacks of the enemy. In actions for developing the foothold he intruded behind the enemy to explode a dzot (earth-and-timber emplacement) which was holding back the regiment units' attacks. The title of the Hero of the Soviet Union was awarded to Aleksey Petrovich Malyshev on March 24, 1945. He was also awarded the Order of Lenin, I class Order of the Patriotic War, and medals. He died in 1998. He was farewelled with military honours on the Gorka Geroyev (The Hero Hill) in the Sochi city. In 2006 a secondary school in Stolbishchi of the Laishevsky District of the Republic of Tatarstan was named after him.

Central offices located in the Koltso and the GUM retail parks are open seven days a week which proves the Bank's client-centeredness and readiness to meet customers' needs.

DEVELOPMENT OF MULTIDIVISIONAL NETWORK

The Bank is working at bringing its products closer to the consumer by extending the territorial scope of presence and customer-friendly service environment. As of January 1, 2010, apart from its central office, the Bank had 15 branches in Kazan and one branch in each of the following towns: Almetyevsk, Bugulma Naberezhnye Chelny and Nizhnnekamsk, as well as two transaction offices in Privolzhsky federal district in the cities of Nizhny Novgorod and Cheboksary.

All outlets provide a full range of banking service to both juridical and natural persons including consumer loans.

RETAIL BANKING

The Bank has generated a broad deposit line both in roubles and foreign exchange (US dollars and Euros), which allows the customers of all categories to place their savings on an arm's length basis and according to their needs. In 2009 the Bank held a promotional lottery with valuable prizes for its depositors. Winners were awarded golden and silver coins the grand prize being a gold bullion. Over the reporting year the Bank has achieved the following results:

- the total amount of money on natural persons' deposit accounts increased by 43% and, as of the end of 2009, reached RUB 3,801 million;
- the number of the Bank's depositors grew from 25 to 27 thousand people;
- the remainder on bank-card accounts has grown by 15% and exceeded RUB 80 million.

BANK CHARGE CARDS OPERATIONS

We think that card-related product development helps deliver more quality services and complies with modern trends of banking system development. Thus, the Bank offers a wide range of Visa and MasterCard International Payment Systems cards (from electronic to premium cards), competitive prices and a rich system of supplementary services. The following additional services are in the highest demand:

- overdraft crediting the bank card account, in case of lack or no money on it;
- SMS benefits that allow clients to be informed about the remainder on the bank card account and notified about all operations using the card, in the real-time mode.



Nikolai Danilovich Fedulov, born in 1926, is the grandfather of Julia Sergeyevna Kolesnikova, economist, Consolidated Accounts Analysis and IAS Department

In 1944 my grandfather waived his exemption from active duty provided by his employment at a factory and volunteered to the war. He would often perform reconnaissance missions and capture German spies who could be the source of crucial information. He was awarded the Order Of Glory for capturing a spy near the city of Iauliai who disclosed critical information about the enemy's dislocation and its plans to use "Tiger" German tanks. In that battle my grandfather was also a messenger communicating information from one point to another. He had to face the enemy's hail of bullets standing. He got a severe shrapnel wound in the war and it was only by a miracle that he survived. Apart from the Order Of Glory he was also awarded the Order of the Patriotic War 1st class, Medal for the Victory over Germany, "The Guard" Badge. We remember and take much proud in his heroic deeds as well as of many other Soviet soldiers.

The Order Of Glory was established on 8 November, 1943. At the same time the black-and-orange band was approved that was suggested by the designer and took closely upon the Tsarist Cross of St. George which used to be the most honorable award in Russia before the revolution. The Order of Glory was awarded to a person who was the first to break into the enemy's dislocation, saved one's regiment's colour or took possession of an enemy's in the field, saved a commander's life at the hazard of one's own, shot down a fascist's plane with a hand weapon or killed up to 50 enemy soldiers or did other acts of bravery.



- earning interest on notice deposit to the bank card account.

The Bank attached a great importance to further development and improvement of the terminals network servicing for bank card holders. Last year The Bank installed 2 new ATMs, making the total 22 units. Over 100 terminals taking VISA, MasterCard, Dinners Club, American Express cards were installed in trade and service companies that had made a contract with the Bank providing their reception of payments via bank cards.

According to the results of the fiscal year the number of cards issued by the Bank was over 14,600. Such growth of bank cards issuance is largely accounted for by "salary" projects this year's showings being over 360. In 2009 the Bank made over 150 payroll card contracts. Apart from traditional operations related to paying cash and notification about available remainder on the card account, the following services were provided by the Bank through its ATMs: currency exchange, depositing funds into a debit card, cell communication services payments, informing clients about the new products and services of the Bank.

DYNAMICS OF OPERATION DEVELOPMENT OF THE BANK

CREDIT OPERATIONS

CREDITING LEGAL PERSONS

The key priorities of the Bank's loan policy of 2009 was maintaining portfolio credit quality and gaining productivity. The Bank also showed a dramatic increase in loans to corporate customers.

As of January 1, 2010 the Bank's corporate customers credit portfolio was RUB 9,391 million. Over 2009 the credit portfolio has grown by RUB 2,757 million (by 41.6%).

Major Projects and Investments in 2009:

- JSCB "Energobank" issued credits for investment in capital stock to 18 companies in total amount of RUB 2,706.1 million for animal production units reconstruction, building feed yards in Tatarstan, purchasing breeding stock and agricultural equipment. 2,550.6 million roubles in this sum was granted through the "Agriculture" national project;
- The Bank managed to invite for crediting such large companies as Tatneftprodukt OJSC Holding Company (total amount of credits granted makes 500 million roubles), Azyk OJSC (Pestrichinka outlet network) (total amount of credits granted makes 17 million roubles), Rokada-Dent LLC, a larger dental equipment supplier to Russian market (total amount of credits granted makes 64 million roubles), the Katyk Restaurant and Catering Service (total amount of credits granted makes 70 million roubles) and others. All these companies, to this extent or other have also started to use the Bank's cash management services. In 2009 the Bank restored lending to Bahetle distribution network (total amount of credits granted makes 75 million roubles). All new borrowers' loans are fully collateralized with commercial real estate.



Vasily Pavlovich Ivanov born in 1914 – the grandfather;
Nikolai Pavlovich Ivanov born in 1922 – the granduncle;
Zufar Kharisovich Kharisov born in 1924 – the grandfather of Anna Vladimirovna Ivanova, Deputy Chairman of the Board, Head of Credit Department

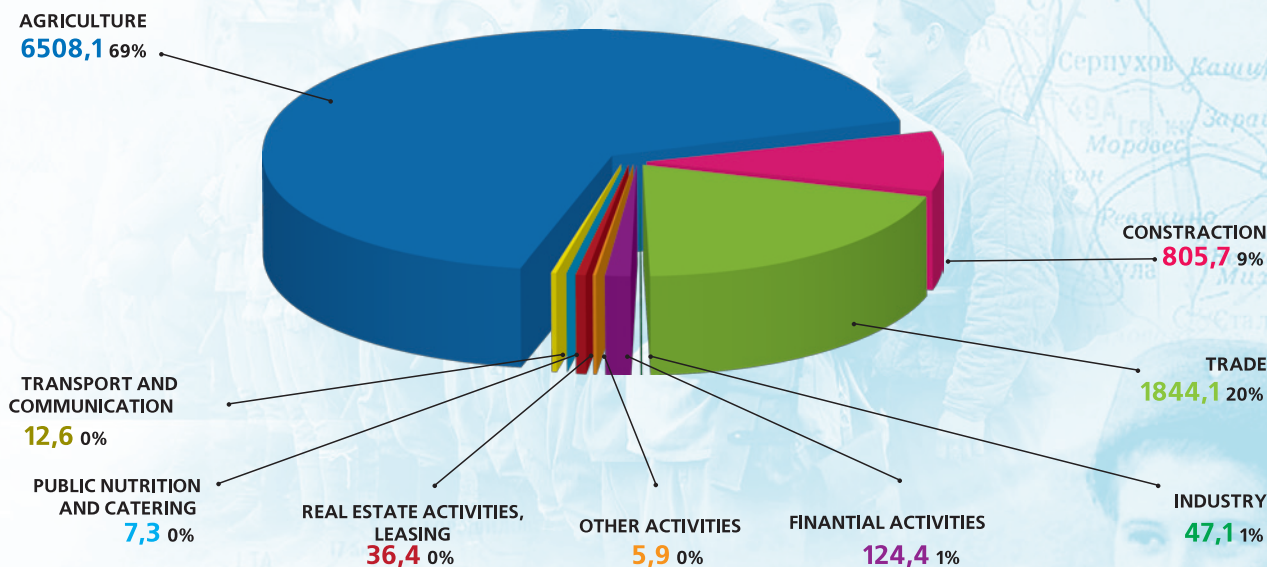
“One of my grand fathers, Vasily Pavlovich Ivanov, went through the war from the very beginning to carrying Berlin, the other, Zufar Kharisovich Kharisov, who got multiple wounds in the battle on the Don river, was demobilized, My granduncle, Nikolai Pavlovich Ivanov, also went through the war from 1941 to 1945 and had been lucky to live a long life in time of piece, had shared his war memories with all his grandchildren: “As a medical attendant I was to know where our snipers were. If a sniper failed to return by an appointed time a medical attendant was sent there, sometimes he took a couple of soldiers with him. Leaving a sniper, no matter dead or alive, on the neutral territory was against our principles, we would bring him back by all means”.

The medal was established by the Decree of the Presidium of the Supreme Soviet of the USSR on June 9, 1945. It was awarded to soldiers and officers of the Red Army, Navy and NKVD (the secret police of the USSR), who took direct participation in carrying Berlin by assault from April 22 to May 2, 1945, as well as organizers and supervisors of field operations related to it.

In industrial structure of the Bank's credit portfolio, the percentage of credits issued to construction companies has decreased from 21.8% to 8.5% and the percentage of credits issued to trading companies has decreased from 20.2 % to 19.6%, while the share of agriculture has increased from 54.6% to 69.3%.

INDUSTRIAL STRUCTURE OF THE BANK'S CREDIT PORTFOLIO (CORPORATE CREDITS) AS OF 01.01.2010 (IN RUB, MILLIONS)

In 2010, JSCB “Energobank” is planning to significantly increase lending to corporate customers by full meeting the need for credit resources of existing customers and winning new ones. By the end of 2010 we are planning to build up our corporate credit portfolio up to 11.5 billion roubles.



CREDITING PHYSICAL PERSONS

Like in the previous years, in 2009 the Bank held to the informed and considered consumer loan policy. We have developed domestic limits and standards of issuing credits and strictly follow them. The decision of granting a loan was taken on the basis of thorough assessment of a customer's credit worthiness, his/her financial standing, ability to pay, loan repayment guarantee methods to minimize credit exposure in compliance with today's economic



Gata Ziganshinovich Khassanshin born in 1923, the grandfather of Radik Rassikhovich Garipov, Consumer Lending, economist, subsidiary office #4, Almeteyevsk

My grandfather went through the war from its very first day to the last one. Gata Ziganshinovich was the squad leader of the 52nd guard motorized rifle brigade (guards sergeant), took part in battles for Stalingrad, was awarded Medals for the Capture of Vienna, for the Victory over Germany, the Order of the Red Banner and the Order of the Red Star. On February 23, 1943 he swam across the river of Narva and was awarded the Medal for Bravery. He was wounded twice. He gave most of his orders and medals to the museum of local lore in the village of Yelkhovo, Almeteyevsky region.

The all-union war Order of the Red Banner was established in 1924, two years after the formation of the USSR. It was awarded to people for exceptional courage, self-denial, and valor shown during defense of fatherland. Numbers on the order show the total number of awards with it; the first one, however, does not bear any numbers.

situation. Such loan policy allowed the Bank to reduce credit exposures, but at the same time has decreased its credit portfolio. In the reporting year the consumer credit portfolio decreased by 22.5% and made 1,116.4 million roubles, without any considerable change in the portfolio's structure. In spite of such decrease, according to the car loan RBC bank rating for 2009 JSCB "Energobank" is in the second line among Tatarstan banks. Consumer credits are issued both in the head office and in all subsidiary offices of the Bank. 42% contracts are made in the Bank's regional subdivisions.

CONSUMER CREDIT PORTFOLIO STRUCTURE.

RUB million

	as of January 1, 2009		as of January 1, 2010	
	Сумма	%	Сумма	%
Consumer Credit Portfolio	1,440.9	100	1,116.4	100
Including:				
Car loans	798.1	55.4	613.0	54.9
Contingency loans	460.2	31.9	355.4	31.8
Mortgage	182.5	12.7	148.0	13.3

In 2009 the Bank introduced the "Refinancing" and the "Refinancing plus" programs meant to support borrowers with reduced income. Such borrowers were granted a delay in principal payment for 6 months. The Bank also implemented a program of consumer soft lending against a pledge of the employer under the name of "Valuable Employee". The program enables managers to encourage and support their employees and makes a remunerative incentive to maintain a steady team without diverting resources.

The bank easily adapts itself to dynamic conditions and strikes a happy medium between the reserved and weighed credit policy and an active work on inviting new loan customers as well as maintaining existing business relations. In 2010 the Bank will remain focused on the customer in developing all its business lines.

OPERATIONS WITH FOREIGN CURRENCIES

In the year just ended the Foreign Exchange Management of JSCB "Energobank" continues performing its functions as an agent of currency exchange control over the customers' operations in Russian Rubles and in foreign currencies performed with the near abroad and with foreign countries. The annual turnover of operations performed made USD 258.4 million and EUR 528.2 million. The Bank's balance currencies on operations performed in foreign currencies made USD 19.7 million as of 31th of December 2009. As of the end of the reporting year,



Salyakh Mingazovich Mingazov, 1921 year of birth is a grandfather of Mingazova Alsou Rafikovna, the specialist of the Foreign Exchange Control Division.

In 1939 my grandfather Salyakh Mingazovich, being a teenager of 18 years old, went up the line to fight against enemy Finland. He was a soldier of 450th rifle regiment. In 1940 my grandfather got a serious hurt – his leg was crushed to pulp. He was in the hospital for a long time. During the war my grandfather passed a lot of battles, where he fought for home and country, and for our future.

My grandfather was awarded for military merits with the Order of the Patriotic War of the 2nd class, with various medals, including medals for war services, for the victory over Germany in the Patriotic War of 1941-1945.

Unfortunately, my grandfather didn't last till 65th anniversary of the Great Victory, but the memory of his feats is embalmed in our hearts.

The Order of the Patriotic War of the 1st and 2nd class was granted to soldiers and commanding officers of the Red Forces, Navy, NKVD troops and partisans who displayed a bravery, stamina and courage during the battle with fascists or conducted Soviet troops' combat operations to success by their deeds. The right for this order of civilians, who were awarded for contribution to the common victory over the enemy, was reserved.

the Bank was servicing for 339 deal passports on exporting goods and services, as well as 153 deal passports on importing goods and services. The following of them entered JSCB «Energobank» for servicing in 2009:

- for exports of goods and services – 172 new contracts to the total amount of USD 12.0 million, EUR 2.2 million, and RUB 517.7 million,
- for imports of goods and services – 106 new contracts to the total amount of USD 15.2 million, EUR 7.1 million, and RUB 257.8 million.

Payments for imports of goods and services made USD 12.1 million, EUR 13.7 million, RUB 104.1 million.

JSCB «Energobank» is a participant of the currency section in the MICEX and performs cashless conversions of foreign currencies.

Profits from converting operations performed on domestic currency market and from the revaluation of currency assets and liabilities made RUB 7.2 million.

ISSUING AND CASH OPERATIONS

In 2009, the Bank completely satisfied the needs of its customers in service in both Russian Rubles and in foreign currencies. As a result of business loss of Bank's clients amid the financial crisis, cash turnover via cash desks made RUB 36.3 billion or 87.7% of results obtained in 2008.

As a result of its cash services for physical persons and legal entities in 2009, the Bank earned the income of RUB 43.5 million.

The Bank provides the services of transportation of valuables to its customers using its own collection service. 142 companies concluded the contracts on collecting their money receipts. The total amount of money collected made more than RUB 2.0 billion. The salaries were delivered to various businesses and companies at the total amount of RUB 223 million. Working in this direction resulted in gaining the income of RUB 4.9 million.

The highest percentage (79.7%) in the total volume of transported valuables is kept by internal transportation, such as transporting the overage cash to the State Cash-Processing Center, services for branches and operational offices, as well as ATM collections. The amount of internal transportation made RUB 7.9 billion in the reporting year.

Abdrakhman Abdullovich Kildeev, 1922 year of birth, Oleg Grigoryevich Kuzmin, 1926 year of birth – grandfathers of Albert Khamzyaevich Kildeev, Deputy Chairman of the Bank, Head of Securities Department.

Both my grandfathers fought in the Great Patriotic War. The one was a pilot, and the other was a tank officer.

Abdrakhman Abdullovich Kildeev went up the line in 1942. He got into the armored force of the Ukrainian front; he was a mechanic and a tank driver. He participated in sanguinary battles of Stalingrad. He was burning in the tank in the Kursk Salient, but escaped himself and saved his commander. He went to Prague. He was awarded with the Order of the Red Star, the Order of the Patriotic War of the 2nd class, the medal for the Victory over Germany, and the medal for the Liberation of Prague. The other grandfather Oleg Grigoryevich Kuzmin graduated the aeronautical technical school of Volsk in 1944, and obtained a rank of junior lieutenant. Immediately after the batch he got into the 2nd Far Eastern front, served as a technician on the bomber Pe-2. My grandfather defended frontiers of our country and was brought down, but he managed to be parachuted. He was awarded with the Medal for the Victory over Japan.

The Order of the Red Star was established on 6th of April 1930. In the Great Patriotic War period the Order of the Red Star was given for exceptional service in the cause of defense in both war and peace, and in provision of the State security. All participants of the combat actions in the Far East in 1945 were granted the right for the medal "For the Victory over Japan". It was established on 30th of September 1945.

OPERATIONS WITH SECURITIES

Year 2009 was successful on the stock market. The equity and bond market gradually recovered. The Bank achieved the essential results in this direction: the total amount of profits from operations with securities made RUB 68 million in 2009. The structure of securities portfolio underwent transformations to more reliable and conservative portfolio of bonds. Portfolio of bonds made RUB 285 million, and share portfolio made RUB 114 million in 2009. The weighted securities portfolio made RUB 400 million in 2009, which is 119.8% higher than the same figures of the previous year. Profits from operations with securities increased more than 4 times, and an income from sales of securities made RUB 41 million in 2009, which stamps the active stand of security management specialists in transactions on the stock market.

In the reporting year, the profits of Bank's operations of lending money on securities made RUB 340 thousand. The income of brokerage and custody transactions in servicing the clients on security market, obtained as commission fees, made RUB 473 thousand. The dividends of investments in shares were received in the amount of RUB 1.9 million.

Direct expenses from operations with securities made RUB 362 thousand, which is 2 times lower than the same figures in 2008.

IT DEVELOPMENT

On the back of the financial crisis in 2009 the work of IT Management was directed on completion of projects of 2008, optimization of internal business processes of division, improvement of the communication level with existing customers and new customers' acquisition. Started in 2008 works on upgrading of department net communication channels are completed.

The project on selection and implementation of new Banker's Automated System (BAS) in the Bank was started and is successfully performed. In the beginning of 2009 the project on salary accounting automation was completed, the 1C Salary system on the base of 1C Enterprise 8 was implemented. The project on asset management automation on the base of 1C Enterprise 8 was started in the middle of 2009 and was successfully completed in November. More than 250 automated report forms for management and business accounting needs, as well as for creation of plates of payment documents, blank forms of contracts, applications and



***Ivan Vasilyevich Kaynov, 1906 year of birth – grandfather;
Ivan Afanasyevich Konnov, 1920 year of birth – uncle;
Nikolay Parfyonovich Ilyin, 1923 year of birth – father-in-law of Irina
Petrovna Konnova, the Deputy Chairman of the Bank***

My grandfather, uncle and father-in-law were at war. Ivan Vasilyevich was drafted into the war in September 1941, and in 1942 my family received a message, that he missed in action. In the Book of Condolence of Tatarstan Republic he is missing. My uncle Ivan Afanasyevich was at war since 1942. In 1943 my family received a message about his heroic death, but my uncle survived after various battle wounds and contused wounds, for spite of all enemies, and lived till 2009. My father-in-law Nikolay Parfyonovich fought as infantry common soldier since 1942 in fierce battles of Moscow for Rzhev. In 1943 he was seriously wounded, contused, and he lost his arm. He was awarded with various decorations for his gallantry displayed during battles: the Order of Glory of the 3rd class, the Order of the Patriotic War of the 2nd class, the Medal of Zhukov, and the Medal for Bravery.

The Medal of Zhukov was granted to the military personnel and civilian employee personnel of the Red Forces, Navy, NKVD troops, partisans and militant operatives for a bravery, stamina and courage displayed during combat operations with Nazi invaders, Japanese militarists, and in commemoration of 100th anniversary of the birth of Zhukov G.K. An award with the Medal of Zhukov is made under the Edict of the President of the Russian Federation.

questionnaires for work with companies and individuals were developed. Works on Remote Banking system upgrading planned for 2009 are fully completed. The following results are obtained by the Bank in 2009:

- The old electronic banking system which had a limited functionality and low efficiency was taken out of service. All customers, who were previously served under the old system, are transferred on new electronic banking system, the cryptographic protection of which is licensed by the Federal Security Service of Russia. Upon independent estimates, this system is one of the best systems on the market of Remote Banking of the Russian Federation;
- New "Internet-Klient" (Internet-Client), "Vipiska-online" (Online Statement), "Telefaks-Klient" (Telefax-Client) services, the call-center system for the Remote Banking system calls were implemented;
- The interaction system with processing centre of MDM Bank was put into service, which allowed extending the POS-terminals acquiring network. 46 new POS-terminals and 2 ATMs were installed in large shopping centers: "Koltso", "Tandem", "Park-Haus", "Mega", "Edelveis", and other hypermarkets and shops, as well as 26 cash point terminals in tills of Bank's branches;
- Main systems of access to the settlement system of the Central Bank of the Russian Federation, and exchange with mail server of the National Bank of Tatarstan Republic, as well as systems of access to the SWIFT Payment System were upgraded;
- IT-infrastructure of Bank's office, located in 32 Sadikovoy street, was fully upgraded, the remote access control system was installed, the video control system was upgraded;
- Works on redundancy of communication channels in branches in the case of disconnection of Kazan primary providers were performed. Works on redundancy of communication channels of local operators are in prospect. This measure made the branches' communication more fail-safe.

The new SMS-Informing service development started in the end of 2009. The implementation of this service is planned for 2010.



Efim Gavrilovich Leushin, 1918 year of birth,

Aleksey Gavrilovich Leushin – uncles of Boris Dmitrievich Leushin
(Department of Marketing and Advertisement)

Efim Gavrilovich Leushin was a gunner, a gun-commander; he had a grade of senior officer. For the bravery and heroism, demonstrated in the battles during carrying of defensive fortified center of the Germans in Danzig (Gdansk), he was awarded with the Order of the Red Star. He saw actions during battle of Koenigsberg, for which he was awarded with the Medal for Bravery. The second uncle – Aleksey Gavrilovich, was killed in battle of Kursk Salient.

The Medal for Bravery was established by the decision of the Presidium of the Supreme Soviet of the USSR on 17th of October 1938. The Medal for Bravery is given to the soldiers, sailors, sergeants, colour sergeants, as well as officer personnel of the Soviet Army, Navy and border troops "for personal courage and bravery in the theatre battles with enemies of the Soviet Union, upon defense of inviolability of the state borders or upon fight against raiders, spies and other enemies of the Soviet State".

RISK MANAGEMENT

A system for evaluating and managing typical bank risks was created and is functioning in the Bank. The risk management system created in the Bank corresponds with the volume of business and allows timely detecting, evaluating and controlling the existing and potential risks.

CREDIT RISK EVALUATION AND MANAGEMENT

The Bank approved and regularly improves the model of evaluating the financial conditions and payment procedures of the Bank's corporate Borrowers. The decisions of granting credits are jointly made by the Bank's Credit Committee. In order to detect a problematic indebtedness, the Bank conducts a monthly structural analysis of the credit portfolio in various aspects and evaluates a credit risk for each borrower (i.e., it monitors the quality of the borrower's financial conditions and payment procedures, detects problematic indebtednesses, develops a schedule of measures to be taken in order to avoid possible outstanding payments), the assessment of the mortgage security quality and collateral appraisal actuality are taken to the account.

The Bank implemented the software technological complex of support for granting consumer credits, including: technological practices regulating the procedures of crediting, the procedure of credit limits calculation, the procedure of the current and the follow-up control of granting credits; the software technological complex providing control over following procedures and transparency of the credit findings. The new operational model of the Bank will provide the required distribution of powers at all levels of executives and technological processes and information technologies. It should simplify the thorough control over the compliance with the approved technology at all stages of the crediting process. Among control procedures, used within the monitoring of consumer crediting risks, are: analysis of points of incurrence and concentration of overdue indebtedness by branches and crediting products; analysis of effectiveness of arrears administration (Roll rates) and forecasting of the overdue indebtedness growth by branches and crediting products.

MARKET RISK EVALUATION AND MANAGEMENT

Market risk includes stock risk, currency exchange risk, and interest rate risk.

The main tool that helps to limit stock risks is the regular (quarterly) revision of the limitations on the Bank's investments in securities, based on the evaluation of the issuer's financial conditions, as well as the conditions of the market on which the security is traded.

The current currency exchange risk management is performed by the Bank on a daily basis. In 2009, there were no events of infringing the limitations established by the Central Bank of the Russian Federation for open currency positions.

Interest-rate risk management is performed by forecasting the net interest income of the Bank and timely revising interest rates for obtained and allocated funds, as well as on the basis of pricing policy and purpose-specific obtaining funds aimed at reducing the "interest gaps" where the Bank is especially sensible to interest rate risk.

Ekaterina Timofeevna Mamaeva, 1920 year of birth and Sharafey Usmanovich Mamaev (1920-2008) – grandmother and grandfather of Irina Yuryevna Semenova, Depository economist

Both my grandmother and grandfather fought for the Victory. Ekaterina Timofeevna Mamaeva was a common soldier; she was in the lines since 1941, and during the war she served as a field surveyor. Their troops always led and constructed the ground maps for intelligence. She went to Poland. She was awarded with the Medal for Victory over Germany and with other medals. Sharafey Usmanovich Mamaev was a tankman. He escaped from the smoking tank. During carrying of Stalingrad he was contused and seriously wounded. For military merits he was awarded with the Order of the Red Star, the Medal for Victory over Germany in the Great Patriotic War of 1941-1945.

The Medal was established by the by the decision of the Presidium of the Supreme Soviet of the USSR on 9th of May 1945. It could be granted to all military, who saw the war in the lines, as well as who didn't see the combat actions but who served in the People's Commissariat for Defense for a certain time; workers of support evacuation hospitals of the Red Army and the Navy; workers and members of kolkhoz, participated in the battle against occupants with guerrilla regiments behind enemy lines.



LIQUIDITY RISK EVALUATION AND MANAGEMENT.

In the reporting period, 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.

TRANSACTION RISK EVALUATION AND MANAGEMENT.

The regular and sequential set of actions aimed at precaution and/or reduction of risks, related to the default possibility as a result of disadvantages in business organization, used technologies, informational systems functioning, inadequate actions or mistakes of employees or as a result of impact of external events, realized via the following mechanisms:

- universal regulation of business processes and procedures;
- organization of the system of internal control over complying with rules and procedures of settlement of operations and transactions, and of limit discipline;
- information security, going concern in the case of emergency;
- improvement of procedures of audit and quality control of computerized and hardware systems functioning.

For the purpose of minimizing legal risk, the Bank performs timely revising internal standardization documents according to the requirements of the legislation and normative base of the Russian Federation; ensures 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 in order to make changes to the Bank's practices.

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 and national currencies of the Russian Federation (long-term / short-term)	Forecast
Fitch Ratings	BBB / F3	Stable
Standard & Poor's	BBB / A-2	Stable
Moody's	BAA1	Stable

The Bank does not rule out the possibility of falling the credit risk rating of the Russian Federation in 2010. 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.

BANK DEVELOPMENT OUTLOOKS

The successful functioning of JSCB "Energobank" and entire banking system will to a large extent depend on market position, dynamic development of economy and financial position of customers. Being interested in the development of each customer's business, the Bank performs as a financial consultant selecting such combinations of banking products and additional services that optimally correspond with the purposes of the customer's business development.

DEVELOPMENT OF THE BANK'S TERRITORIAL SCOPE

In 2010, the Bank will concentrate its efforts on improving the working efficiency of its existing departments as before. The Bank will pay special attention to the level of its client services – quality, variety and convenience of provided services, facilitating the expansion of its customer base. The Bank intends to minimize their expenses, and provide the highly profitable activities of each branch or operational office.

EXPANSION OF OPERATIONS IN THE FIELD OF CREDITING

In 2010 JSCB "Energobank" is planning to sufficiently increase the crediting of corporate customers due to more complete satisfaction of needs in credit resources of existing customers, as well as due to acquisition of new customers for crediting. By the end of 2010 it is planned to increase the credit portfolio of corporate customers to RUB 11.5 billion. The credit policy of the Bank will be based on the following principles:

- diversification of the credit portfolio – the Bank will limit the concentration of credits by the parameters of the same type: business field, industry, volume of credit.
- control over the correct use of the credit granted, the status of pledge, and the financial conditions of the clients;
- priority of pledge availability – the most important provision of granting a credit must be the availability of highly liquid security in the amounts sufficient to cover the credit and the interests on it.

In 2010 the Bank intends to increase the customer base, improve the service quality and expand the range of provided credit retail services for fully satisfying the customers' needs. The special attention will be paid to the possibility of organization of active cross sales of consumer goods.

In the field of operations with securities the active work with portfolio of bonds, the constant monitoring of issuers, and the participation in primary distribution will be performed. It is planned to increase the amount of short-term active operations with shares and bonds aimed at increasing the total profitability, and in decreasing the service costs on security market.

OBTAINING MONEY FUNDS FROM POPULATION.

When working on obtaining money funds from population, it is planned to further upgrade the product line of deposits with the Bank, improve the system of new products development and implementation, offer depositors new additional services, such as sending SMS informing about the cash drive on the account. The Bank intends to continue practicing promotional lotteries drawing prizes among depositors.

In operations with bank cards. The work on extending the number of outlets providing discounts to bank payment card holders JSCB "Energobank". The Bank also develops the set of additional services provided by ATMs: acceptance of utility services and other payments.

The Annual Report was preliminarily approved by the Supervisory Board of the JSCB "Energobank".
(Minutes w/o No of the 12th of April 2010).



Garifulla Khairulloovich Gubaidullin borb in the year of 1909 is the grandfather of Ilshat Nazipovich Khayrullin, the Chairman of the Supervisory Board of the Bank

My grandfather Garifulla Khairulloovich went to fight in the very first days of the war. He faced the hardest months fighting fascists in the Volkhov Front near Leningrad not allowing them to approach the city on Neva. My grandfather was a tankman. He fought in the swampy lands near Volkhov. In autumn and winter of 1941 the sanguinary battles that were taking place there took lives of tens of thousands of our warriors. Garifulla Khairulloovich burnt in a tank, fighting, in December, 1941. It was thanks to our GRANDFATHERS, simple soldiers in that war, that we won. Each of them having died in that war contributed to our glorious Victory. We must always remember their heroic deed.

"The Guard" Badge was established for the personnel of guards units and forces of the Soviet Army and the Navy. The guards set the pace for all the army and fought in the crucial parts of the front. The task of designing the badge was commissioned to artist S.I.Dmitriyev. Eventually a laconic and expressive design was adopted that depicted a five-point star surrounded by a laurel garland with a red banner above carrying the word «Гарди́я» (the Guard). Those awarded "The Guard" Badge were allowed to wear it during their service in guards units and forces as well as on ships.

TRANSACTIONS PERFORMED BY THE BANK IN THE REPORTING YEAR AND REGARDED BY THE FEDERAL LAW "OF STOCK COMPANIES" AS 'BIG DEALS', AS WELL AS OTHER TRANSACTIONS THAT, ACCORDING TO THE BANK'S ARTICLES, SHOULD BE APPROVED AS BIG DEALS

The Bank did not perform any big deals or other transactions that, according to the Bank's Articles, should be approved as big deals within the reporting year.

INFORMATION ABOUT THE MEMBERS OF SUPERVISORY BOARD

In 2009, the Supervisory Board were elected by the Bank's annual Stockholders Meeting and composed as follows:

CHAIRPERSON OF THE SUPERVISORY BOARD

Ilshat Nazipovich Khayrullin, 1965.

Kazan M. Gorkiy Agricultural Institute. Graduation date: 1987.

Positions held at the present time, including part-time ones:

Since 2007 OAO "Edelveis Group", Chairman of Board of Directors..

Since 2009 JSCB "Energobank", Chairperson of the Supervisory Board; Chairman of Board of Directors of OAO "Agrokholding Krasni Vostok", ZAO "TK Edelveis", ZAO "Vostok Zepnoproduct", OAO "Gipermarket Koltso

MEMBERS OF THE SUPERVISORY BOARD

Dmitry Ilgizovich Vagizov, 1963

Московский финансовый институт. Дата окончания: **1985 г.**

Moscow State Financial Institute. Graduation date: 1985.

Positions held at the present time, including part-time ones:

Since 2007 OAO "SO Talisman", Member of Board of Directors.

Since 2008 JSCB "Energobank", Bank Chairman; JSCB "Energobank", Member of the Supervisory Board

Ramil Faridovich Gaynutdinov, 1964.

Russian State Trade and Economic University. Graduation date: 2003.

Positions held at the present time, including part-time ones:

Since 2007 OAO "Edelveis Group", Director General.

Since 2008 JSCB "Energobank", Member of the Supervisory Board.

Since 2009 OAO "SO Talisman", Chairman of Board of Directors; Member of Board of Directors of OAO "Gipermarket Koltso", OAO "Agrokholding Krasni Vostok" and OAO "Tatarstanskies zernovye tekhnologii".

Nadezhda Yakovlevna Golubeva, 1961.

Moscow State Cooperative Institute. Graduation date: 1981.

Since 2008 JSCB "Energobank", Member of the Supervisory Board.

Since 2009 ZAO "Sovet", Chairman of Board of Directors; Member of Board of Directors of OAO "Gorodskoy Universalniy Magazin" and OAO "SO Talisman"

Svetlana Albertovna Koltsova, 1973

Kazan State V.V. Kuybyshev Financial and Economic Institute. Graduation date: 1994.

Positions held at the present time, including part-time ones:

Since 2006 JSCB "Energobank", Head of the Corporate Service.

Since 2008 JSCB "Energobank", Member of the Supervisory Board.

Since 200 Member of Board of Directors of ZAO "Sovet" and OAO "SO Talisman"

Oleg Radiyevich Kondrashev, 1959

Kazan State S.M. Kirov Chemistry and Technology Institute. Graduation date: 1982.

Positions held at the present time, including part-time ones:

Since 2007 OAO "Edelweis Group", Deputy Director General for Security.

Since 2008 JSCB "Energobank", Member of the Supervisory Board.

Since 2009 Member of Board of Directors of ZAO "Vostok Zernoprodukt", OAO "Agrokholding Krasni Vostok", ZAO "Sovet", OAO "SO Talisman"

Venera Yuryevna Petrushenko, 1951.

Kazan State V.V. Kuybyshev Financial and Economic Institute. Graduation date: 1973.

Positions held at the present time, including part-time ones:

Since 2007 OAO "Edelweis Group", Director of the Corporate Management Department.

Since 2008 JSCB "Energobank", Member of the Supervisory Board.

Since 2009 OAO "Edelweis Group", Member of Board of Directors

Asiya Agzamovna Fatkulova, 1953

Moscow State Cooperative Institute of Tsentrsoyuz. Graduation date: 1977.

Positions held at the present time, including part-time ones:

Since 2007 OOO "FPK EDVOS", Director General.

Since 2008 JSCB "Energobank", Member of the Supervisory Board.

Since 2009 Member of Board of Directors of OAO "Agrokholding Krasni Vostok" and ZAO "Vostok Zernoprodukt"

The members of the Supervisory Board hold no shares in the Bank's authorized capital and didn't make any transactions of taking up or alienating the Bank's stock within the reporting year.

Total rate of remuneration paid to Members of the Supervisory Board of the Bank as of 2009: no payments were made.

INFORMATION ABOUT THE BANK'S BOARD OF DIRECTORS

The members of the Board of Directors are as follows:

Dmitry Ilgizovich Vagizov, 1963.

Moscow State Financial Institute. Graduation date: 1985.

Positions held at the present time, including part-time ones

Since 2007 OAO "SO Talisman", Member of Board of Directors.

Since 2008 JSCB "Energobank", Bank Chairman; JSCB "Energobank", Member of the Supervisory Board

Anna Vladimirovna Ivanova, 1973.

Kazan State V.V. Kuybyshev Financial and Economic Institute. Graduation date: 1994.

Positions held at the present time, including part-time ones:

Since 2009 JSCB "Energobank", Deputy Chairman of the Board of Directors.

Rustem Albertovich Ismagilov, 1971.

Kazan State V.V. Kuybyshev Financial and Economic Institute. Graduation date: 1993r.

Positions held at the present time, including part-time ones:

Since 2009 JSCB "Energobank", Director of Treasury.

Albert Khamzyaevich Kildeev, 1972.

Tatar Institute of Business Promotion. Graduation date: 2001.

Positions held at the present time, including part-time ones:

Since 2009 JSCB "Energobank", Deputy Chairman of the Bank - Head of Securities Department.

Svetlana Albertovna Koltsova, 1973.

Kazan State V.V. Kuybyshev Financial and Economic Institute. Graduation date: 1994.

Positions held at the present time, including part-time ones:

Since 2006 JSCB "Energobank", Head of Corporate Services.

Since 2008 JSCB "Energobank", Member of the Supervisory Board.

Since 2009 Member of Board of Directors of ZAO "Sovet" and OAO "SO Talisman"

Irina Petrovna Konnova, 1964.

Kazan State V.V. Kuybyshev Financial and Economic Institute. Graduation date: 1986.

Positions held at the present time, including part-time ones:

Since 2006 JSCB "Energobank", Deputy Chairman of the Bank.

Yulia Vladimirovna Sokolova, 1972.

Kazan State V.I. Ulyanov-Lenin University. Graduation date: 1994.

Positions held at the present time, including part-time ones:

Since 2006 JSCB "Energobank", Deputy Chairperson for Legal Matters.

Flura Iskanderovna Yagofarova, 1969.

Kazan State V.V. Kuybyshev Financial and Economic Institute. Graduation date: 1991.

Positions held at the present time, including part-time ones:

Since 2007 JSCB "Energobank", Chief Accountant.

The members of the Bank's Board of Directors hold no shares in the Bank's authorized capital and didn't make any transactions of taking up or alienating the Bank's stock within the reporting year.

INFORMATION ABOUT THE PERSON

HOLDING THE POSITION OF THE SOLE EXECUTIVE AUTHORITY

Dmitry Ilgizovich Vagizov, 1963.

Moscow State Financial Institute. Graduation date: 1985.

Positions held at the present time, including part-time ones:

Since 2007 OAO "SO Talisman", Member of Board of Directors.

Since 2008 JSCB "Energobank", Bank Chairman; JSCB "Energobank", Member of the Supervisory Board

DETERMINATION CRITERIA AND THE AMOUNT OF FEES (REFUND OF CHARGES) TO BE PAID TO THE PERSON HOLDING THE POSITION OF THE SOLE EXECUTIVE AUTHORITY OF THE BANK, TO EACH MEMBER OF THE COLLECTIVE EXECUTIVE AUTHORITY OF THE BANK, AND TO EACH MEMBER OF THE SUPERVISORY BOARD OF THE BANK, OR THE TOTAL AMOUNT FEES PAID OR TO BE PAID TO ALL THE ABOVE-LISTED PERSONS AS OF THE END OF THE REPORTING YEAR.

No fees are paid to the members of the Bank's Supervisory Board.

According to results of work for 2009 RUB 11,454,809 are paid to Members of the Board of Directors.

TRANSACTIONS PERFORMED BY THE BANK WITHIN THE REPORTING YEAR AND CONSIDERED BY THE FEDERAL LAW "OF STOCK COMPANIES" AS TRANSACTIONS THE BANK HAD BEEN INTERESTED IN.

In the reporting year, the Bank's Supervisory Board approved the following transactions considered by the Federal Law "Of Stock Companies" as transactions the Bank is interested in:

No	Contractors	Currency	Amount
1	I.Sh. Akhmetov	RUB	250,000,000.00
2	ZAO "TK Edelveis"	RUB	2,442,000.00
3	ZAO "TK Edelveis"	RUB	1,110,000.00
4	ZAO "TK Edelveis"	RUB	1,292,850.00
5	ОАО "Krasni Vostok Agro"	RUB	100,000,000.00
6	ОАО "Krasni Vostok Agro"	RUB	100,000,000.00
7	ОАО "Krasni Vostok Agro"	RUB	80,000,000.00
8	ОАО "Krasni Vostok Agro"	RUB	65,000,000.00
9	ОАО "Krasni Vostok Agro"	RUB	60,000,000.00
10	ОАО "Krasni Vostok Agro"	RUB	10,000,000.00
11	ОАО "Krasni Vostok Agro"	RUB	50,000,000.00
12	ОАО "Krasni Vostok Agro"	RUB	100,000,000.00
13	ОАО "Krasni Vostok Agro"	RUB	45,000,000.00
14	ОАО "Krasni Vostok Agro"	RUB	30,000,000.00
15	ОАО "Krasni Vostok Agro"	RUB	60,000,000.00
16	ОАО "Krasni Vostok Agro"	RUB	55,000,000.00
17	ОАО "Krasni Vostok Agro"	RUB	70,000,000.00
18	ОАО "Krasni Vostok Agro"	RUB	20,000,000.00
19	ОАО "Krasni Vostok Agro"	RUB	120,000,000.00
20	ОАО "Krasni Vostok Agro"	RUB	76,000,000.00
21	ОАО "Krasni Vostok Agro"	RUB	5,000,000.00
22	ОАО «Krasni Vostok Agro»	RUB	20,000,000.00
23	ОАО «Krasni Vostok Agro»	RUB	20,000,000.00
24	ОАО «Krasni Vostok Agro»	RUB	30,000,000.00
25	ОАО «Krasni Vostok Agro»	RUB	20,000,000.00
26	ОАО «Krasni Vostok Agro»	RUB	100,000,000.00
27	ОАО «Krasni Vostok Agro»	RUB	14,200,000.00
28	ОАО «Krasni Vostok Agro»	RUB	50,000,000.00
29	ОАО «Krasni Vostok Agro»	RUB	100,000,000.00
30	ОАО «Krasni Vostok Agro»	RUB	89,255,200.00
31	ОАО «Krasni Vostok Agro»	RUB	4,000,000.00
32	ОАО «Krasni Vostok Agro»	RUB	54,000,000.00
33	ОАО «Krasni Vostok Agro»	RUB	58,500,000.00
34	ОАО «Krasni Vostok Agro»	RUB	20,900,000.00
35	ОАО «Krasni Vostok Agro»	RUB	20,000,000.00
36	ОАО «Krasni Vostok Agro»	RUB	30,000,000.00
37	ОАО «Krasni Vostok Agro»	RUB	1,187,968,080.00
38	ОАО «Krasni Vostok Agro»	RUB	3,692,126.58
39	ОАО «Krasni Vostok Agro»	RUB	2,449,475.00
40	ОАО «Krasni Vostok Agro»	RUB	650,000.00
41	ОАО «Krasni Vostok Agro»	RUB	2,278,894.68
42	ОАО «Krasni Vostok Agro»	RUB	560,000.00
43	ОАО «Krasni Vostok Agro»	RUB	681,088.86
44	ОАО «Krasni Vostok Agro»	RUB	1,227,833.00
45	ОАО «Krasni Vostok Agro»	RUB	1,000,000.00
46	ОАО «Krasni Vostok Agro»	RUB	2,625,295.43
47	ОАО «Krasni Vostok Agro»	RUB	163,887.00
48	ОАО «Krasni Vostok Agro»	RUB	30,000,000.00
49	ОАО «Krasni Vostok Agro»	RUB	83,032,190.32
50	ОАО «Krasni Vostok Agro»	RUB	65,751.00
51	ОАО «Krasni Vostok Agro»	RUB	8,830,993.00
52	ОАО «Krasni Vostok Agro»	RUB	765,975.00
53	ОАО «Krasni Vostok Agro»	RUB	14,563,624.00
54	ОАО «Krasni Vostok Agro»	RUB	4,918,176.00
55	ОАО «Krasni Vostok Agro»	RUB	28,474,314.00
56	ОАО «Krasni Vostok Agro»	RUB	3,727,538.00
57	ОАО «Krasni Vostok Agro»	RUB	5,292,489.00
58	ОАО «Krasni Vostok Agro»	RUB	1,990,000.00
59	ОАО «Krasni Vostok Agro»	RUB	3,332,369.93
60	ОАО «Krasni Vostok Agro»	RUB	38,306,086.85
61	ОАО «Krasni Vostok Agro»	RUB	460,042.83
62	ОАО «Krasni Vostok Agro»	RUB	68,400,000.00

63	ОАО «Krasni Vostok Agro»	RUB	34,188,493.15
64	ОАО «Krasni Vostok Agro»	RUB	106,187,900.00
65	ОАО «Krasni Vostok Agro»	RUB	86,203,162.50
66	ОАО «Krasni Vostok Agro»	RUB	7,174,212.00
67	ОАО «Krasni Vostok Agro»	RUB	100,266,021.30
68	ОАО «Krasni Vostok Agro»	EUR	373,679.46
69	ОАО «Krasni Vostok Agro»	RUB	34,000,000.00
70	ОАО «Krasni Vostok Agro»	RUB	31,454,940.01
71	ОАО «Krasni Vostok Agro»	RUB	3,937,500.00
72	ОАО «Krasni Vostok Agro»	RUB	255,000,000.00
73	ОАО «Krasni Vostok Agro»	RUB	45,000,000.00
74	ОАО «Krasni Vostok Agro»	RUB	85,900,000.00
75	ОАО «Krasni Vostok Agro»	RUB	26,300,000.00
76	ОАО «Krasni Vostok Agro»	RUB	10,000,000.00
77	ОАО «Krasni Vostok Agro»	RUB	10,000,000.00
78	ОАО «Krasni Vostok Agro»	RUB	10,000,000.00
79	ОАО «Krasni Vostok Agro»	RUB	10,000,000.00
80	ОАО «Krasni Vostok Agro»	RUB	73,000,000.00
81	ОАО «Krasni Vostok Agro»	RUB	40,000,000.00
82	ОАО «Krasni Vostok Agro»	RUB	155,000,000.00
83	ОАО «Krasni Vostok Agro»	RUB	12,000,000.00
84	ОАО «Krasni Vostok Agro»	RUB	12,000,000.00
85	ОАО «Krasni Vostok Agro»	RUB	33,000,000.00
86	ОАО «Krasni Vostok Agro»	RUB	31,848,753.00
87	ОАО «Krasni Vostok Agro»	RUB	7,000,000.00
88	ОАО «Krasni Vostok Agro»	RUB	5,025,390.00
89	ОАО «Krasni Vostok Agro»	RUB	10,606,475.00
90	ОАО «Krasni Vostok Agro»	RUB	22,871,238.00
91	ОАО «Krasni Vostok Agro»	RUB	96,923,210.62
92	ОАО «Krasni Vostok Agro»	RUB	14,404,434.00
93	ОАО «Krasni Vostok Agro»	RUB	3,115,000.00
94	ОАО «Krasni Vostok Agro»	RUB	1,329,291.00
95	ОАО «Krasni Vostok Agro»	RUB	3,716,088.00
96	ОАО «Krasni Vostok Agro»	RUB	2,831,043.00
97	ОАО «Krasni Vostok Agro»	RUB	41,937,327.00
98	ОАО «Krasni Vostok Agro»	RUB	89,255,200.00
99	ОАО «Krasni Vostok Agro»	RUB	92,554,731.38
100	ОАО «Krasni Vostok Agro»	RUB	100,266,021.30
101	ОАО «Krasni Vostok Agro»	RUB	1,120,000.00
102	ОАО «Krasni Vostok Agro»	RUB	2,927,204.40
103	ОАО «Krasni Vostok Agro»	RUB	182,734.00
104	ОАО «Krasni Vostok Agro»	RUB	877,041.38
105	ОАО «Krasni Vostok Agro»	RUB	104,053,424.66
106	ОАО «Krasni Vostok Agro»	RUB	4,800,000.00
107	ОАО «Krasni Vostok Agro»	RUB	10,800,000.00
108	ОАО «Krasni Vostok Agro»	RUB	14,100,000.00
109	ОАО «Krasni Vostok Agro»	RUB	9,000,000.00
110	ОАО «Krasni Vostok Agro»	RUB	5,300,000.00
111	ОАО «Krasni Vostok Agro»	RUB	7,800,000.00
112	ОАО «Krasni Vostok Agro»	RUB	7,700,000.00
113	ОАО «Krasni Vostok Agro»	RUB	94,000,000.00
114	ОАО «Krasni Vostok Agro»	RUB	37,000,000.00
115	ОАО «Krasni Vostok Agro»	RUB	4,000,000.00
116	ОАО «Krasni Vostok Agro»	RUB	76,000,000.00
117	ОАО «Krasni Vostok Agro»	RUB	5,000,000.00
118	ОАО «Krasni Vostok Agro»	RUB	14,200,000.00
119	ОАО «Krasni Vostok Agro»	RUB	50,000,000.00
120	ОАО «Krasni Vostok Agro»	RUB	100,000,000.00
121	ОАО «Krasni Vostok Agro»	RUB	3,727,538.00
122	ОАО «Krasni Vostok Agro»	RUB	9,403,219.18
123	ОАО «Krasni Vostok Agro»	RUB	36,012,328.77
124	ОАО «Krasni Vostok Agro»	RUB	120,000,000.00
125	ОАО «Krasni Vostok Agro»	RUB	20,000,000.00
126	ОАО «Krasni Vostok Agro»	RUB	20,000,000.00
127	ОАО «Krasni Vostok Agro»	RUB	30,000,000.00
128	ОАО «Krasni Vostok Agro»	RUB	20,000,000.00
129	ОАО «Krasni Vostok Agro»	RUB	100,000,000.00
130	ОАО «Krasni Vostok Agro»	RUB	5,631,311.52
131	ОАО «Krasni Vostok Agro»	RUB	86,203,162.50
132	ОАО «Krasni Vostok Agro»	RUB	117,797,945.21
133	ОАО «Krasni Vostok Agro»	RUB	10,977,397.26

134	ОАО «Krasni Vostok Agro»	RUB	58,771,761.64
135	ОАО «Krasni Vostok Agro»	RUB	18,100,000.00
136	ОАО «Krasni Vostok Agro»	RUB	47,500,000.00
137	ОАО «Krasni Vostok Agro»	RUB	57,000,000.00
138	ОАО «Krasni Vostok Agro»	RUB	45,000,000.00
139	ОАО «Krasni Vostok Agro»	RUB	60,000,000.00
140	ОАО «Krasni Vostok Agro»	RUB	55,000,000.00
141	ОАО «Krasni Vostok Agro»	RUB	4,000,000.00
142	ОАО «Krasni Vostok Agro»	RUB	58,500,000.00
143	ОАО «Krasni Vostok Agro»	RUB	106,187,900.00
144	ОАО «Krasni Vostok Agro»	RUB	94,648,595.89
145	ОАО «Krasni Vostok Agro»	RUB	40,034,246.58
146	ОАО «Krasni Vostok Agro»	RUB	76,026,027.40
147	ОАО «Krasni Vostok Agro»	RUB	58,771,761.64
148	ОАО «Krasni Vostok Agro»	RUB	9,600,000.00
149	ОАО «Krasni Vostok Agro»	RUB	10,600,000.00
150	ОАО «Krasni Vostok Agro»	RUB	2,500,000.00
151	ОАО «Krasni Vostok Agro»	RUB	2,000,000.00
152	ОАО «Krasni Vostok Agro»	RUB	29,000,000.00
153	ОАО «Krasni Vostok Agro»	RUB	26,000,000.00
154	ОАО «Krasni Vostok Agro»	RUB	80,000,000.00
155	ОАО «Krasni Vostok Agro»	RUB	65,000,000.00
156	ОАО «Krasni Vostok Agro»	RUB	60,000,000.00
157	ОАО «Krasni Vostok Agro»	RUB	10,000,000.00
158	ОАО «Krasni Vostok Agro»	RUB	20,900,000.00
159	ОАО «Krasni Vostok Agro»	RUB	28,474,314.00
160	ОАО «Krasni Vostok Agro»	RUB	34,188,493.15
161	ОАО «Krasni Vostok Agro»	RUB	259,080,000.00
162	ОАО «Krasni Vostok Agro»	RUB	100,000,000.00
163	ОАО «Krasni Vostok Agro»	RUB	100,000,000.00
164	ОАО «Krasni Vostok Agro»	RUB	100,000,000.00
165	ОАО «Krasni Vostok Agro»	RUB	50,000,000.00
166	ОАО «Krasni Vostok Agro»	RUB	70,000,000.00
167	ОАО «Krasni Vostok Agro»	RUB	20,000,000.00
168	ОАО «Krasni Vostok Agro»	RUB	54,000,000.00
169	ОАО «Krasni Vostok Agro»	RUB	14,563,624.00
170	ОАО «Krasni Vostok Agro»	RUB	68,400,000.00
171	ОАО «Krasni Vostok Agro»	RUB	7,174,212.00
172	ОАО «Krasni Vostok Agro»	RUB	2,228,800.00
173	ОАО «Krasni Vostok Agro»	RUB	3,715,592.48
174	ОАО «Krasni Vostok Agro»	RUB	759,414.08
175	ОАО «Krasni Vostok Agro»	RUB	1,369,033.80
176	ОАО «Krasni Vostok Agro»	RUB	627,200.00
177	ОАО «Krasni Vostok Agro»	RUB	1,881,600.00
178	ОАО «Krasni Vostok Agro»	RUB	10,111,486.98
179	ОАО «Krasni Vostok Agro»	RUB	306,000,000.00
180	ОАО «Krasni Vostok Agro»	RUB	150,000,000.00
181	ОАО «Krasni Vostok Agro»	RUB	4,116,721.14
182	ОАО «Krasni Vostok Agro»	RUB	2,731,164.63
183	ОАО «Krasni Vostok Agro»	RUB	460,042.83
184	ОАО «Krasni Vostok Agro»	RUB	5,901,125.24
185	ОАО «Krasni Vostok Agro»	RUB	2,540,967.56
186	ОАО «Krasni Vostok Agro»	RUB	367,200,000.00
187	ОАО «Krasni Vostok Agro»	RUB	220,320,000.00
188	ОАО «Krasni Vostok Agro»	RUB	1,187,902,280.00
189	ОАО «SO Talisman»	RUB	2,550,000.00
190	ОАО «SO Talisman»	RUB	3,692,126.58
191	ОАО «SO Talisman»	RUB	650,000.00
192	ОАО «SO Talisman»	RUB	2,278,894.68
193	ОАО «SO Talisman»	RUB	560,000.00
194	ОАО «SO Talisman»	RUB	681,088.86
195	ОАО «SO Talisman»	RUB	1,000,000.00
196	ОАО «SO Talisman»	RUB	2,625,295.43
197	ОАО «SO Talisman»	RUB	30,000,000.00
198	ОАО «SO Talisman»	RUB	83,032,190.32
199	ОАО «SO Talisman»	RUB	810,000.00
200	ОАО «SO Talisman»	RUB	1,883,345.01
201	ОАО «SO Talisman»	RUB	1,010,000.00
202	ОАО «SO Talisman»	RUB	1,480,000.00
203	ОАО «SO Talisman»	RUB	3,334,374.10
204	ОАО «SO Talisman»	RUB	1,990,000.00

205	ОАО «SO Talisman»	RUB	3,332,369.93
206	ОАО «SO Talisman»	RUB	8,112,327.54
207	ОАО «SO Talisman»	RUB	1,641,907.23
208	ОАО «SO Talisman»	RUB	3,250,620.45
209	ОАО «SO Talisman»	RUB	2,528,606.94
210	ОАО «SO Talisman»	RUB	2,504,313.87
211	ОАО «SO Talisman»	RUB	5,409,370.00
212	ОАО «SO Talisman»	RUB	1,070,952.25
213	ОАО «SO Talisman»	RUB	3,923,528.86
214	ОАО «SO Talisman»	RUB	88,368,903.70
215	ОАО «SO Talisman»	RUB	29,408,022.21
216	ОАО «SO Talisman»	RUB	2,372,862.80
217	ОАО «SO Talisman»	RUB	1,465,033.80
218	ОАО «SO Talisman»	RUB	1,661,715.29
219	ОАО «SO Talisman»	RUB	3,851,184.16
220	ОАО «SO Talisman»	RUB	10,833,693.50
221	ОАО «SO Talisman»	RUB	16,630,796.61
222	ОАО «SO Talisman»	RUB	1,000,000.00
223	ОАО «SO Talisman»	RUB	2,625,295.43
224	ОАО «SO Talisman»	RUB	3,888,118.19
225	ОАО «SO Talisman»	RUB	1,990,000.00
226	ОАО «SO Talisman»	RUB	2,766,104.04
227	ОАО «SO Talisman»	RUB	5,306,364.36
228	ОАО «SO Talisman»	RUB	681,088.86
229	ОАО «SO Talisman»	RUB	3,210,154.46
230	ОАО «SO Talisman»	RUB	2,550,000.00
231	ОАО «SO Talisman»	RUB	3,136,364.83
232	ОАО «SO Talisman»	RUB	2,528,606.94
233	ОАО «SO Talisman»	RUB	1,480,000.00
234	ОАО «SO Talisman»	RUB	3,334,374.10
235	ОАО «SO Talisman»	RUB	2,504,313.87
236	ОАО «SO Talisman»	RUB	1,370,000.00
237	ОАО «SO Talisman»	RUB	1,883,345.01
238	ОАО «SO Talisman»	RUB	1,059,820.07
239	ОАО «SO Talisman»	RUB	1,641,907.23
240	ОАО «SO Talisman»	RUB	849,398.02
241	ОАО «SO Talisman»	RUB	7,590,685.60
242	ОАО "Edelweis Group"	RUB	33,000,000.00
243	ООО "Azaleevo-V"	RUB	39,135,000.00
244	ООО "Azaleevo-V"	RUB	13,059,000.00
245	ООО "Alekseevskiy finansist"	RUB	6,307,000.00
246	ООО "Vakhitovo-Uslon"	RUB	22,548,000.00
247	ООО "Vakhitovo-Uslon"	RUB	16,650,000.00
248	ООО "Vakhitovo-Uslon"	RUB	16,784,000.00
249	ООО "Vakhitovo-Uslon"	RUB	2,060,000.00
250	ООО "Vakhitovo-Uslon"	RUB	13,123,000.00
251	ООО "Vakhitovo-Uslon"	RUB	4,000,000.00
252	ООО "ZELENY DOL-V"	RUB	75,101,000.00
253	ООО "ZELENY DOL-V"	RUB	1,304,000.00
254	ООО "ZELENY DOL-V"	RUB	1,304,000.00
255	ООО "Makulovo-V"	RUB	36,648,000.00
256	ООО "Makulovo-V"	RUB	93,352,000.00
257	ООО "Makulovo-V"	RUB	42,000,000.00
258	ООО "Makulovo-V"	RUB	42,000,000.00
259	ООО "Makulovo-V"	RUB	36,648,000.00
260	ООО "Makulovo-V"	RUB	93,352,000.00
261	ООО "Megaferma Beryozovka"	RUB	65,751.00
262	ООО "Megaferma Lebyazhye"	RUB	765,975.00
263	ООО "Megaferma Oktyabrskiy"	RUB	8,830,993.00
264	ООО "Energolizing"	RUB	67,217,500.00
265	ООО "Energolizing"	RUB	20,000,000.00
266	ООО "Energolizing"	RUB	122,000.00
267	ООО "Energolizing"	RUB	382,500.00
268	ООО "Energolizing"	RUB	426,564.00
269	ООО "Energolizing"	RUB	13,825,000.00
270	Khayrullin N.G.	RUB	565,000,000.00

FINANCIAL REPORTS

BALANCE SHEET AS OF THE 1ST OF JANUARY 2010

in RUB thousands

No	Item	Data as of the reporting date	Data as of the corresponding reporting date of the previous year
1	2	3	4
	I ASSETS		
1.	Money funds	170,646	122,855
2.	Funds of lending agencies in the Central Bank of the Russian Federation	288,847	208,647
2.1.	Mandatory reserves	47,914	9,650
3.	Funds in lending agencies	438,190	549,512
4.	Net investments in securities evaluated by their fair value through profit or loss	565,004	13,758
5.	Net loan debts	8,981,959	7,886,270
6.	Net investments in securities and other financial instruments available for sale	47,062	42,271
6.1.	Investments in subsidiary and affiliated companies	55	55
7.	Net investments in Investment Securities held until redemption	0	0
8.	Permanent assets, intangible assets and stock of materials	137,189	143,258
9.	Other assets	199,610	254,855
10.	TOTAL ASSETS	10,828,507	9,221,426
	II LIABILITIES		
11.	Credits, deposits and other funds of the Central Bank of the Russian Federation	0	0
12.	Funds of lending agencies	3	31
13.	Funds of clients (non-lending agencies)	8,156,273	6,609,026
13.1.	Deposits of physical persons	3,889,752	2,214,747
14.	Financial liabilities evaluated by their fair value through profit or loss	0	0
15.	Outstanding bonds	0	0
16.	Other liabilities	75,269	85,120
17.	Reserves for possible losses on conditioned obligations of credit nature, for other possible losses and for operations with residents of offshore zones	1,835	20,599
18.	TOTAL OBLIGATIONS	8,233,380	6,714,776
	III SOURCES OF OWN FUNDS		
19.	Funds of stockholders (participants)	2,137,400	2,137,400
20.	Owned shares bought out from stockholders (participants)	0	0
21.	Emissive income	0	0
22.	Reserve fund	333,554	195,576
23.	Revaluation of securities available for sale at their fair values	6,088	-32,326
24.	Revaluation of permanent assets	46,678	46,678
25.	Retained earnings (outstanding liabilities) of past years	21,343	21,343
26.	Undrawn profits (losses) within the reporting period	50,064	137,979
27.	TOTAL SOURCES OF OWN FUNDS	2,595,127	2,506,650
	IV BALANCE-OFF LIABILITIES		
29.	Irrevocable liabilities of the lending agency	181,135	307,420
30.	Guarantees issued by the lending agency	5,110	95,834

V. No operations on trust managing accounts were performed.

PROFIT AND LOSS STATEMENT FOR YEAR 2009

in RUB thousands

No	Item	Data for reporting period	Data for the corresponding reporting period of the previous year
1	2	3	4
1.	Total interest profits including those of:	1,340,038	1,088,555
1.1.	placing funds in lending agencies	9,193	15,882
1.2.	loans granted to customers (non-lending agencies)	1,306,019	1,071,412
1.3.	services provided in financial leasing	0	0
1.4.	investing in securities	24,826	1,261
2.	Total interest expenses, including those of:	523,013	379,454
2.1.	attracted funds from lending agencies	1,585	1,156
2.2.	attracted funds from clients (non-lending agencies)	521,428	378,298
2.3.	debt issues	0	0
3.	Net interest yields (negative interest margin)	817,025	709,101
4.	Changing the reserves for possible losses on loans, loan and equal liabilities, funds allocated on correspondent accounts, as well as accrued interest yields, totally, including:	-681,392	-359,245
4.1.	changing the reserves for possible losses on accrued interest yields	1,755	-3,457
5.	Net interest yields (negative interest margin) after creating the reserves for possible losses	135,633	349,856
6.	Net income from operations with securities evaluated at their fair values through profit or loss	44,410	-30,812
7.	Net income from operations with securities available for sale	12,329	0
8.	Net income from operations with securities held until redemption	0	0
9.	Net income from operations with foreign currencies	56,774	11,481
10.	Net income from the evaluation of foreign currencies	-1,802	14,464
11.	Profits from interests in other legal entities' capital	1,975	915
12.	Commission income	94,626	120,641
13.	Commission expenses	13,867	12,077
14.	Changing the reserves for possible losses on securities available for sale	0	0
15.	Changing the reserves for possible losses on securities held until redemption	0	0
16.	Changing the reserves for other losses	14,585	6,814
17.	Other transaction income	2,786	2,866
18.	Net profits (expenses)	347,449	464,148
19.	Transaction expenses	256,005	275,240
20.	Gross income (expenses)	91,444	188,908
21.	Taxes charged (paid)	41,380	50,929
22.	Profit (loss) after taxation	50,064	137,979
23.	Payments from the profit after taxation, in total, including:	0	0
23.1.	distributed among shareholders (participants) as dividends	0	0
23.2.	assessments to reserves to be formed or renewed	0	137,979
24.	Undrawn profits (losses) for the reporting period	50,064	0

STATEMENT OF CAPITAL ADEQUACY LEVEL, THE AMOUNT OF RESERVES FOR COVERAGE OF IN-DOUBT LOANS AND OTHER ASSETS AS OF THE 1ST OF JANUARY 2010

No	Index	Data as of the reporting date	Increase (+)/reduction (-) for the reporting period	Data as of the corresponding reporting date of the previous year
1	2	3	4	5
1.	Own funds (capital), RUB thousands, including:	2,709,970	24,599	2,734,569
1.1.	Authorized capital of the lending agency, including:	2,137,400	0	2,137,400
1.1.1.	Par value of registered shares	2,137,400	0	2,137,400
1.1.2.	Par value of registered preference shares	0	0	0
1.1.3.	Unregistered own funds of nonstick lending agencies	0	0	0
1.2.	Owned shares bought out from the shareholders	0	0	0
1.3.	Income of issue	0	0	0
1.4.	Reserve funds of the lending agency	195,576	137,978	333,554
1.5.	Undistributed profits (uncovered losses) of:	122,431	-49,391	73,040
1.5.1.	previous years	21,343	0	21,343
1.5.2.	the reporting year	101,088	-49,391	51,697
1.6.	Intangible assets	60	-12	48
1.7.	Subordinated credit (loan, deposit, bonded debt) at the depreciated cost	208,000	-64,000	144,000
1.8.	Capital sources (part of sources) for which the investors used undue assets	0	0	0
2.	Standard value of the own funds (capital) adequacy level, in percents	10.0	X	10.0
3.	Real value of the own funds (capital) adequacy level, in percents	31.5	X	26.4
4.	Actually formed reserves for possible losses (in RUB thousands), in total, including:	969,065	647,436	1,616,501
4.1.	borrowing, loan and equated indebtedness	942,506	622,345	1,604,851
4.2.	other assets for which there can be a risk of incurring losses, and other losses	5,960	3,855	9,815
4.3.	conditional credit commitments reflected in off-balance accounts and term bargains	20,599	-18,764	1,835
4.4.	operations with the residents of offshore territories	0	0	0

MANDATORY NORMS AS OF THE 1ST OF JANUARY 2010

percentage

No	Standard Value	Standard Value	Real Value as of the reporting date	Real Value as of the reporting date of the previous year
1	2	3	4	5
1.	Own funds (capital) adequacy level (N1)	10	26.4	31.5
2.	Quick liquidity ratio (N2)	15	29.5	28.3
3.	Current liquidity ratio (N3)	50	57.0	69.3
4.	Long-term liquidity ratio (N4)	120	114.5	102.3
5.	Maximum credit risk per borrower or per a group of related borrowers (N6)	25	max. -23,4 min. -0	max. -23,2 min. -0
6.	Upper limit for large credit risk values (N7)	800	258.7	181.6
7.	Upper limit for credits, bank security and guarantees granted to its participants (stockholders) (N9.1)	50	0	0
8.	Aggregate risk index on the Bank's insiders (N10.1)	3	0.4	0.6
9.	Index of using the Bank's own funds (capital) for acquisition of shares in other legal entities (N12)	25	0	0
10.	Ratio between the amount of liquid assets to be performed within the nearest 30 calendar days and the amount of NSCA liabilities (N15)	0	0	0
11.	Upper limit for the total amount of credits granted to the clients participating in accounts for completing the accounts (N16)	0	0	0
12.	Index of the NSCA granting credits to clients other than those participating in accounts, on its behalf and for its own account (N16.1)	0	0	0
13.	Index of the minimum ratio between the size of granted mortgage-backed credits and the Bank's own funds (capital) (N17)	0	0	0
14.	Index of the minimum ratio between the size of mortgage collateral and the amount of the issued mortgage-backed bonds (N18)	0	0	0
15.	Index of maximum ratio between the total amount of the issuing lending agency liabilities to creditors that, according to federal laws, have rights to satisfy their claims as a priority over the owners of mortgage-backed bonds, and the own funds (capital) (N19)	0	0	0

CASH DRIVE REPORT FOR YEAR 2009

in RUB thousands

No	Item	Cash Flows within the reporting period	Cash Flows within the preceding reporting period
1	2	3	4
1.	Net money funds received from or used in operating activities		
1.1	Money funds received from or used in operating activities before changes made to operating assets and liabilities, in total, including:	601,522	507,336
1.1.1	interests received	1,320,050	1,067,642
1.1.2	interests paid	-522,326	-363,972
1.1.3	commission fees received	94,626	120,641
1.1.4	commission fees paid	-13,867	-12,077
1.1.5	income minus expenses of operations with financial assets evaluated at their fair values through profit/loss available for sale	1,944	-20,427
1.1.6	income minus expenses of operations with securities held until redemption	-12,329	0
1.1.7	income minus expenses of operations with foreign currencies	39,883	15,423
1.1.8	other transaction incomes	3,522	3,713
1.1.9	transaction costs	-258,341	-264,898
1.1.10	income tax expenses/refunds	-51,640	-38,709
1.2	Accretion/decline in net money assets of transaction assets and liabilities, in total, including:	-612,022	-553,842
1.2.1	Net accretion/decline on mandatory reserves on the accounts of the Bank of Russia	-38,264	57,861
1.2.2	Net accretion/decline on investments in securities evaluated at their fair value through profit/loss	-515,730	38,356
1.2.3	Net accretion/decline on the funds in lending agencies	112,272	-385,325
1.2.4	Net accretion/decline on loan indebtedness	-1,741,743	-1,506,564
1.2.5	Net accretion/decline on other assets	46,698	-183,333
1.2.6	Net accretion/decline on credits, deposits and other funds of the Bank of Russia	0	0
1.2.7	Net accretion/decline on the funds of other lending agencies	-28	260
1.2.8	Net accretion/decline on the funds of clients (non-credit agencies)	1,547,247	1,442,582
1.2.9	Net accretion/decline on financial liabilities evaluated at their fair value through profit/loss	0	0
1.2.10	Net accretion/decline on debt issues	0	-7,852
1.2.11	Net accretion/decline on other liabilities	-22,474	-9,827
1.3	Total for section 1 (items 1.1 + 1.2)	-10,500	-46,506
2.	Net money assets received from or used in investing activities		
2.1	Acquisition of securities and other financial assets rated as "available for sale"	-2,948	-71,540
2.2	Proceeds of selling/redeeming securities and other financial assets rated as "available for sale"	79,422	605
2.3	Acquisition of securities rated as "held until redemption"	0	0
2.4	Proceeds of redeeming securities rated as "held until redemption"	12,329	0
2.5	Acquisition of permanent assets, intangible assets and stock of materials	-7,441	-11,984
2.6	Proceeds of selling permanent assets, intangible assets and stock of materials	1,916	473
2.7	Dividends earned	1,860	53
2.8	Total for section 2 (sum of lines 2.1 through 2.7)	-85,138	-82,393
3.	Net money funds received from or used in financial activities		
3.1	Shareholders' (participants') contributions to authorized capital	0	0
3.2	Acquisition of the Bank's own shares bought out from the shareholders (participants)	0	0
3.3	Selling the Bank's own shares bought out from the shareholders (participants)	0	0
3.4	Dividends paid	0	0
3.5	Total for section 3 (sum of lines 3.1 through 3.4)	0	0
4.	The influence of the changes in the official exchange rates established by the Bank of Russia on money funds or their equivalents	15,089	10,522
5.	Accretion/ use of money funds or their equivalents	-89,727	-118,377
5.1	Money funds and their equivalents as of the beginning of the reporting year	321,852	440,229
5.2	Money funds and their equivalents as of the end of the reporting year	411,579	321,852

Chairman of JSCB "Energobank"

Dmitry Ilgizovich Vagizov

Chief Accountant

Flura Iskanderovna Yagofarova

AUDITOR'S CONCLUSION

on financial (accounting) reports of JSCB "Energobank"
summarizing the Bank's activities within the year that ended on the 31st of December 2009.

Addressee:

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

Auditor:

Name: Company limited (Russian abbreviation: OOO) "Sredne-Volzhskoe Expertnoe buro"

Location, mailing address: 60 Vosstaniya str., Kazan, 420039, Russia;

Telephone (fax): + 7 (843) 555-62-52, 555-62-92.

State Registration Certificate No 2744/Yu-K from the 2nd of July 1999, issued by the State Registration Chamber at the Ministry of Justice of the RT (Kazan Branch Office No 1);

State registration: Certificate of making an entry in the Uniform State Register of Legal Entities about the legal entity registered before the 1st of July 2002 under the main registration number 1021603278663, date of making the entry: 22/11/2002, registrar: Ministry of Taxes and Duties of the RF in Moskovskiy District of the City of Kazan.

Auditing organization OOO "Sredne-Volzhskoe Expertnoe buro" is the member of the self-regulatory organization "Russian Collegium of Auditors (RCA)": primary state registration number of the information filed in the Register of Auditors and Audit Organizations - 10205008931.

Auditee:

Name: Joint-Stock Commercial Bank "Energobank" (Public Corporation).

Location: 32 Sari Sadikovoy str., Kazan, 420021, Russia;

Telephones (fax): +7 (843) 2316-001, 2316-002, 2316-004.

State Registration Certificate: main registration No 1021600000289 from the 13th of August 2002.

State registration: registered in the Central Bank of the Russian Federation on 21/05/1999 under No 67.

We have audited the attached annual reports of JSCB "Energobank" reflecting the period from the 1st of January through the 31st of December 2009. The annual reports of the Joint-Stock Commercial Bank "Energobank" (public corporation) and contain the following:

- balance sheet (reported form) as of the 1st of January 2010;
- profit and loss statement (reported form) for Year 2009;
- report on the movements of funds (reported form) for Year 2009;
- statement of capital adequacy level, the amount of reserves for coverage of in-doubt loans and other assets (reported form) as of the 1st of January 2010;
- information about obligatory standards (reported form) as of the 1st of January 2010;
- explanatory note.

We suppose the auditing performed provides sufficient grounds for expressing our opinion about the authenticity in all essential respects of the financial (accounting) reports and about the compliance of the accounting methods used with the legislation of the Russian Federation.

In our opinion, the annual reports of Joint-Stock commercial Bank "Energobank" (public corporation) authentically reflects in all essential respects the financial standing of the company as of the 31st of December 2009 and the results of its financial and economic activities within the period from the 1st of January through the 31st of December 2009, in compliance with the requirements of the legislation of the Russian Federation and regulations of the Central Bank of the Russian Federation, as regards preparation of annual reports.

April 7, 2010

Director of OOO "Sredne-Volzhskoe Expertnoe buro"

A.N. Falaleev

(Auditor's qualification certificate No K 018882, issued according to the decision of the Central Attestation and License Audit Commission of CBRF from 28/06/2001 (minutes No 94) as entitlement to perform activities in the field of common audit from 15/11/2004 in perpetuity; primary state registration number of information filed in the Register of Auditors and Audit Organizations of self-regulatory organization "Russian Collegium of Auditors (RCA)" - 20105023296.)

Head of auditing group, auditor

N.Yu. Tuzankina

(Auditor's qualification certificate No K 000720 issued according to the decision of the Central Attestation and License Audit Commission of CBRF from 21/12/95 (minutes No 10) as entitlement to perform activities in the field of banking audit from 26/08/2002 in perpetuity; primary state registration number of information filed in the Register of Auditors and Audit Organizations of self-regulatory organization "Russian Collegium of Auditors (RCA)" - 29505023054.)

Auditor

V.Ye. Fedosova

(Auditor's qualification certificate No K 012879 issued according to the decision of the Central Attestation and License Audit Commission of CBRF from 16/01/01 (minutes No 1) as entitlement to perform activities in the field of banking audit from 24/02/2004 in perpetuity; primary state registration number of information filed in the Register of Auditors and Audit Organizations of self-regulatory organization "Russian Collegium of Auditors (RCA)" - 20105023364.)

REFERENCE INFORMATION

JSCB "ENERGOBANK"

32 Sary Sadykovoy str., Kazan, 420021, Republic of Tatarstan, Russia

Tel. +7 (843) 231-60-01, 231-60-02, 231-60-03, 231-60-09

Fax: +7 (843) 231-60-04, 231-60-06, 231-60-13

<http://www.energobank.ru>

BRANCHES OF JSCB "ENERGOBANK"

Branch № 1

Location: 43, K. Marxa str., 420015, Kazan

Registration date: 04/03/2000

Head of the office: Landysh Zufarovna Kalimullina

Branch № 2

Location: 1 Maximova str., 420127, Kazan

Registration date: 16/11/2000

Head of the office: Radik Tagirovich Safargaleev

Branch № 3

Location: 17 Amirkhana str., 420103, Kazan

Registration date: 27/11/2001

Head of the office: Denis Vladimirovich Yakovlev

Branch № 4

Location: 19 Mira str., 423450, Almet'yevsk

Registration date: 08/09/2003

Head of the office: Tan Makhmutovich Shigapov

Branch № 5

Location: 14a Kirpishnikova str., 420029, Kazan

Registration date: 23/07/2004

Head of the office: Ildar Sabirovich Daminov

Branch № 6

Location: 13 Frunze str., 420033, Kazan

Registration date: 16/12/2004

Head of the office: Ludmila Vladimirovna Antonova

Branch № 7

Location: 73 Korolenko, 420044, Kazan

Registration date: 07/02/2005

Head of the office – Head of Clients Payment Servicing
Yekaterina Gusmanovna Karimova

Branch № 8

Location: 38 Gvardeyskaya str., 420073, Kazan

Registration date: 11/05/2005

Head of the office – Head of Clients Payment Servicing
Rimma Kamilevna Zamaleeva

Branch № 9

Location: 72Yu. Fuchika str., 420141, Kazan

Registration date: 27/05/2005

Head of the office – Head of Clients Payment Servicing
Oleg Yurievich Gorokhov

Branch № 10

Location: 5 Tikhoretskaya str., 420054, Kazan

Registration date: 13/12/2005

Head of the office – Head of Clients Payment Servicing
Leisan Rashitovna Rakhmatullina

Branch № 11

Location: 39 Gafiatullina str., 423236, Bugulma

Registration date: 20/04/2006

Head of the office Polina Vassilyevna Leonova

Branch № 12

Location: 102 Dekabristov str., 420080, Kazan
Registration date: 07/07/2006
Head of the office – Head of Clients Payment Servicing
Larissa Eduardovna Zakirova

Branch № 13

Location: 37 Mira str., 420071, Kazan
Registration date: 09/08/2006
Head of the office – Head of Clients Payment Servicing
Gulnara Rashidovna Mukhametdinova

Branch № 14

Location: 1 Peterburgskaya str., 420107, Kazan
Registration date: 08/12/2006
Head of the office – Head of Clients Payment Servicing
Irina Sergeevna Abuladze

Branch № 15

Location: 33 Adoratskogo str., 420132, Kazan
Registration date: 07/02/2007
Head of the office – Head of Clients Payment Servicing
Guzeliya Saifelmalekovna Gabidullina

Branch № 16

Location: 13/52 Pushkina str., 420111, Kazan
Registration date: 25/04/2007
Head of the office – Head of Clients Payment Servicing
Rufina Rashadovna Fazylova

Branch № 17

Location: 2a Tukaya str., 423570, Nizhnekamsk
Registration date: 05/07/2007
Head of the office
Yuliya Vladimirovna Tugasheva

Branch № 18

Location: 25a Mira str., 423800, Naberezhnie Chelny
Registration date: 24/07/2007
Head of the office
Airat Rasimovich Gazimzyanov

Branch № 19

Location: 100a Pobedy Ave., 420099, Kazan
Registration date: 28/08/2007
Head of the office – Head of Clients Payment Servicing
Maria Vladimirovna Rezakova

Operational Office № 1

Location: 42/15 Genkinoy str., 603089, Nizhni Novgorod
Registration date: 24/01/2008
Head of the office: Nadezhda Gennadievna Luzhina

Operational Office № 3

Location: 11 Lenina Ave., 428000, Cheboksary
Registration date: 28/07/2008
Head of the office: Vladimir Valentinovich Kitaev

WHILE PREPARING THIS ANNUAL REPORT, WE MANAGED TO COLLECT THE INFORMATION ABOUT SOME PARTICIPANTS IN THE GREAT PATRIOTIC WAR (WORLD WAR II) – JSCB “ENERGOBANK” EMPLOYEES’ NEAR AND DEAR ONES WHO DID THEIR BITS TO ACHIEVE THE GREAT VICTORY.

Boris Mikhailovich Battalov (1919–1993). The Soviet Guards Sergeant Major (Guards Starshyna), a participant in the 1st Ukrainian Front, in the Battle of Stalingrad, pushed fighting as far as Berlin. He was awarded with the Order of the Red Star, the 1st Class Order of the Patriotic War, the Medal for the Defense of Stalingrad, the Medal for the Liberation of Prague, the Medal for the Capture of Berlin. *He was G. D. Valeyeva’s uncle.*

Nafisa Gabdrakhmanovna Battalova (1919–2006). Mobilized in 1941, participated in the Leningrad Front and in the Baltic Front. She was a nurse aide at Sanitary Corps and participated in extricating wounded warriors with trains. Pushed fighting as far as Poland. She was awarded with a large number of military awards. *She was G. D. Valeyeva’s aunt.*

Khafiz Battalov. *Missed in the Battle of Kursk. He was G. D. Valeyeva’s uncle*

Mikhail Mikhailovich Gavrilov (1926–2001). He did his military service in Primorsky Krai in 1943. Awarded with the Medal for Bravery. *He was a brother of I. A. Gavrilova’s grandfather.*

Musa Garifovich Garipov (1923–1996). He was a reconnaissance man and was granted with many military awards. *He was R. R. Garipov’s grandfather.*

Shafik Giniyatullin (1902– unknown date) He went to the front in 1941. Missed in the Battle of Stalingrad. *He was F. I. Yagofarova’s grandfather.*

Fyodor Andreevich Gorokhov (1902–1941). Fallen in actions near Leningrad in 1941. *O. Yu. Gorokhov’s grandfather.*

Garifulla Khairullovich Gubaidullin (1909–1941). He was a tanker fighting on the Volkhov Front from the first days of the war. He hit the fascists near Leningrad preventing them to approach to the City-on-the-Neva. He was burnt in his tank, during a battle in December 1941. *He was I. N. Khairullin’s grandfather.*

Boris Veniaminovich Demidov. He fought on the Stalingrad Front where he commanded an anti-tank combat crew and was wounded. He was a war disabled veteran of group I and died in 1976. He was awarded with the Medals for Combat Service and with the Order of Patriotic War, 2nd Class. *He was A. V. Demidov’s uncle.*

Nabiulla Shafikovich Zinnurov (1922–1955). The Hero of the Soviet Union. He was awarded with the Order of Patriotic War, 1st Class. *He was F. I. Yagofarova’s great-uncle.*

Usman Ibragimovich Ibragimov (1921–1990). For his military services, he was awarded with the Order of Patriotic War, 2nd Class, the Medal for the Victory over Germany in the Great Patriotic War, and other medals. He was wounded in one of the battles, and was in a military hospital. *A. Z. Rakhimzyanova’s grandfather.*

Vasily Pavlovich Ivanov (1914–1966) went to the front in 1941 and fought till the end of the war, to Berlin. He was awarded with the Medal for Bravery, the Medal for the Capture of Berlin and with some other awards. *He was A. V. Ivanova’s grandfather.*

Nikolay Parfyonovich Ilyin (1923–2007) had been fighting as an infantry private since 1942, and was severely wounded and contused, and lost his arm in fierce battles for Rzhev, a town near Moscow, in 1943. For his bravery in fierce battles, he was many times awarded. His military awards included the Order of Glory, 3rd Class, the Order of the Patriotic War, 2nd Class, the Medal of Marshal Zhukov, Медаль За отвагу. *He was I. P. Konnova’s father-in-law.*

Aleksey Stepanovich Ilyukhin (1926–2001). He finished an intelligence school and was a special agent during the war. He finished the war in Poland. He had many military awards: the Order of the Red Star, the Order of the Patriotic War, 2nd Class. He was wounded thrice. *He was A. E. Ilyukhin’s grandfather.*

Ivan Vasilyevich Kainov (1906–unknown date) was recruited to the war in September 1941. In January 1942, his family received a notification of his missing in the battle. There are no any additional information about him. In the Book of Condolence of the Tatarstan Republic, he is listed as missed in the war. *He was I. P. Konnova's grandfather.*

Abdrakhman Abdullovich Kildeev (1922–1965). Ukrainian Front, tank troops. He was awarded with the Order of the Red Star, the Order of the Patriotic War, 2nd Class, the Medal for the Victory over Germany, the Medal for the Liberation of Prague. *He was A. Kh. Kildeev's grandfather.*

Vasily Pavlovich Kozlov (1909–1941). A letter received by his family from a location near Leningrad: "He was fighting near Leningrad in 1941. Infantry. We lay in bogs, week after week beating off the fascists' attacks. We couldn't even lift up our heads: shells burst, a swarm of bullets of different calibers did not allow us to raise out of our trenches. Only those trenches in the bogs could help. Thus, he was fallen defending the northern capital of our motherland." *He was A. A. Kozlov's grandfather.*

Ilya Andreyevich Kondratyev (1924–2009). He fought as a common soldier in 1941–1945, participated in the Battle of Stalingrad, in the battles in Poland, and he was wounded on 8 May 1945 in Czechoslovakia. *He was N. V. Bogatkina's grandfather.*

Ivan Afanasyevich Konnov (1920–2009) had been fighting since 1942. In December 1943, his family received the shocking news of his heroic death, but he survived to spite all enemies, after many wounds and a contusion. He was the Companion of the Order of Glory, had many other orders and awards. *He was I. P. Konnova's uncle.*

Oleg Grigoriyevich Kuzmin (1926–1991). He served as a pilot on the 2nd Far Eastern Front. Awarded with the Medal for the Victory over Japan. *He was A. Kh. Kildeev's grandfather.*

Aleksey Gavrilovich Leushin. Fallen in the Battle of Kursk. He was *B. D. Leushin's uncle.*

Yefim Gavrilovich Leushin (1918–1984). Artillerist, gun commander, senior sergeant. He was awarded with the Order of the Red Banner, the Medal for Bravery. *He was B. D. Leushin's uncle.*

Asharafulla Lotfullovich Lotfullin (1924–2001). Efreitor, mine picker, he was at the war from the first to the last days. He returned home alive. His last battles took place in Austria. He had 2 penetrating wounds. He was awarded with several awards that were lost later, and the location thereof is unknown at the moment. The Order of the Patriotic War is kept safe. *He was I. R. Lotfullina's grandfather.*

Sharafey Usmanovich Mamayev (1920–2008) served as a tankman. At the deliberation of Stalingrad, he was contused and heavily wounded. For his military services, he was awarded with the Order of the Red Star, the Medal for the Victory over Germany, and other medals. *He was I. Yu. Semyonova's grandfather.*

Yekaterina Timofeyevna Mamayeva, born in 1920. She served as a field surveyor since 1941 (went through to Poland). She was awarded with the Medal for the Victory over Germany and other medals. *She is I. Yu. Semyonova's grandmother.*

Salyakh Mingazovich Mingazov (1921–2007). 265 Vyborg Rifle Division, the sniper of the 450th rifle regiment. *He was A. R. Mingazova's grandfather.*

Mukhametsabir Salikhovich Mustafin (1924–1993). He served in a reconnaissance company. He was wounded twice. *He was F. M. Mustafin's father.*

Talgat Faizrakhmanovich Mukhametshin (1914–1979). He graduated from Kazan V.I. Lenin State University in 1937. He went to the war as an officer in 1941. In 1943, he fell prisoner to Germans and was recovered in Germany by Americans in 1945. In 1948, he was repressed and sent to Vorkuta (Siberia) mines. He was rehabilitated only in 1955. He was awarded with the Order of the Patriotic War, 2nd Class. *He was Ye. G. Karimova's grandfather.*

Akhat Nasyrovich Nasyrov, born in 1924. He served in the Navy. His awards are: the Medal for the Defense of Leningrad, the Medal of Georgiy Zhukov. *He is G. Ya. Rakhmanova's grandfather.*

Kamal Nurmiyev (1897–unknown date). He was missed in the first year of the war. He fought near Vyazma. *He was R. K. Zemaleyeva's grandfather.*

Gabdulla Abdullovich Nurutdinov (1923–1971). He fought in special troops from 1942 to 1949, participated in the capture of Berlin. He was in Germany and saw the Victory flag raising on 9 May 1945. He was awarded with many medals, including the Medal for bravery. *He was A. F. Zalyalyutdinova's grandfather.*

Alexander Andreyevich Pashkov (1923–2003). He fought in a mortar regiment on the Malaya Zemlya. In one of the battles, he was wounded and stayed in a hospital, became disabled of group II. For his military services, he was awarded with the Order of the Patriotic War, 2nd Class, the Medal for the Victory over Germany. *He was N. G. Luzhina's grandfather.*

Yevdokiya Antonovna Pashkova (1921–2002) fought as an antiaircraft in Poland. She also was a nurse and transported the wounded. She was wounded, too. For her military services, she was awarded with the Order of the Patriotic War, 2nd Class, the Medal for the Victory over Germany. *She was N. G. Luzhina's grandmother.*

Tagir Mukhametgaliyevich Safargaliyev (1927–2009). He was recruited to the Red Army in 1944, at the age of 17, served in the Far East, participated in the battles against Japan. He was awarded with the Medal for the Victory over Japan, the Order of the Patriotic War, 2nd Class. *He was R. T. Safargaliyev's father.*

Galimzyan Mingalimovich Safin (1926–2004). He served as a commander of a reconnaissance group. He was wounded, but survived the injury. He was awarded with the Medal for Bravery, the Medal for the Victory over Japan. *He was D. Z. Safina's grandfather.*

Yegor Ivanovich Skoblev (1902–1942). Participated in the Great Patriotic War as an artilleryman in the battles in the city of Yelnya in the Moscow Region. Fallen in spring 1942. *He was A. A. Kozlov's grandfather.*

Georgiy Prokofiyevich Sorokovnin (1902–1942). He served as a political instructor in infantry. In 1942, fallen in the Novgorod Region. *He was O. Yu. Gorokhov's grandfather.*

Yarulla Zinnatovich Tagirov (born in 1921). For the years of the war, he had gone through the Leningrad Front, the Ukrainian Front, the Volkhov Front, the Kalinin Front to Prague. He was awarded with the Medal for the Capture of Berlin, the Medal for the Liberation of Prague, the Medal for the Victory over Fascist Germany, and I.V. Stalin's citation. *He is A. I. Tagirov's grandfather.*

Pyotr Stepanovich Timofeyev (1906–1941) was recruited to the war on 08/19/1941 and was missed. No information about him has been available since that time... *He was N.G. Polikarova's grandfather.*

Nikolay Danilovich Fedulov (1926–2003). The First Baltic Front, a nonintegrated sub-machine company, a reconnaissance man. He was awarded with the Order of Glory, 3rd Class, the Order of Patriotic War, 1st Class, the Medal for the Victory over Germany, the Soviet Guards badge. He was wounded twice. He lived a long life and had the time to share his front memories with his grandchildren and great-grandchildren, thus having left them in our history for ever. *He was Yu. S. Kolesnikova's grandfather.*

Zavdyat Khsbibullovich Khairullin (1925–2004). He was recruited to the army just after he had finished school. He was a platoon commander in a rifle regiment. He was awarded with the Medal for Bravery, the Medal for Combat Service, the Order of the Patriotic War, the Medal for the Victory over Germany, the Order of Zhukov, the Medal for the Victory over Japan. *He was D.Z. Safina's grandfather.*

Zufar Kharisovich Kharisov (1924–1993) participated in the battles at the Dnieper River, was awarded with many military awards including the Medal for Bravery. *He was A. V. Ivanova's grandfather.*

Gata Ziganshinovich Khasanshin (1923–1999). He was the section commander of the 52nd guards motor rifle brigade, fought for Stalingrad, was awarded with the Medal for the Capture of Vienna, the Medal for the Victory over Germany, the Order of the Red Banner, the Order of the Red Star. On 23 February 1943, he swam across the Narva river, for which deed he was awarded with the Medal for Bravery. He donated most of his orders and medals to the museum of the local lore, history and economy, situated in the Yelkhovo village, of the Almetyevsk Region of the Republic of Tatarstan. *He was R. R. Garipov's grandfather.*

Pyotr Pavlovich Chelyshev (1907–1976). He fought from 1941 to 1945. Ukrainian Front. He had several wounds during the war, including one fragment wound to his chest. The shell fragments were removed from his chest after a surgery only after the end of the war, late in 1945. He participated in the capture of Berlin. He was awarded with many medals and orders, including the Medal for Bravery, the Medal for the Capture of Berlin. *He was A. A. Razzhivin's grandfather.*



We remember, we are proud...