



**BANK  
STROYKREDIT**

annual report | 2006

Drive, speed, energy... That's a sports life, filled with striving for victory and concentrating the will to overcome the competitor. The real competition, however, only starts when you challenge yourself, trying to become better than you are today.

It's as essential to surpass yourself in banking business as it is in sport. Every year we are doing our best to achieve better results, «clearing hurdles» that seemed unattainable only yesterday. It is the gist of our work, the key to our success.

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## SHAREHOLDERS AND MANAGEMENT

Commercial Bank «Stroykredit» was initially incorporated as Cooperative Construction Bank «Stroykredit» and registered with USSR State Bank on November 5, 1988.

### **Shareholders:**

- «DEYS», SLL
- «Lesnaya Fialka», SLL
- «KLEMANS», SLL
- «+Kredo», SLL
- «+BINOM», SLL
- Insurance Company «Transneft», CJSC
- «Sibnefteprovod», OJSC
- «Anta plus», SLL

### **Affiliates, including the banking group:**

- «Stroykredit-Leasing», SLL (Moscow)
- «Stroy-Leasing», SLL (Tyumen)
- «Stroykredit Factoring», CJSC (Moscow)
- Private Security Agency «Vypel-T», SLL (Tyumen)
- CB «Stroykredit-Kazan», SLL (Kazan)
- «SKL-Invest», SLL (Moscow)

Today the Bank is an Open Joint Stock Company (CB «Bank Stroykredit», OJSC) authorized by the Bank of Russia under its Banking License No 18 of December 17, 2003.

**Management:**

Acting Chairman of the Board —  
First Deputy Chairman of the Board  
Nadezhda V. Shirokovskih

Deputy Chairman of the Board  
Tatyana A. Zheikare

Deputy Chairman of the Board  
Elena M. Kuibysheva

Deputy Chairman of the Board  
Sergei S. Rybin

Deputy Chairman of the Board  
Dmitry A. Torbenko


Deputy Chairman of the Board —  
Head of Internal Control  
Tatyana V. Komarova

Financial Director  
Elena Yu. Proncheva

Chief Accountant  
Irina I. Osipova

**Auditor:**

The Bank's 2006 financial statements were audited according to Russian and international reporting standards by public accounting company «Vneshaudit Consulting», SLL.

A silver soccer ball with black stripes is positioned on a green football field. The ball is resting on a white curved line that intersects with a straight white line. The grass is vibrant green and the scene is brightly lit.

Accuracy of pass determines  
who is in control of the ball on the football field.

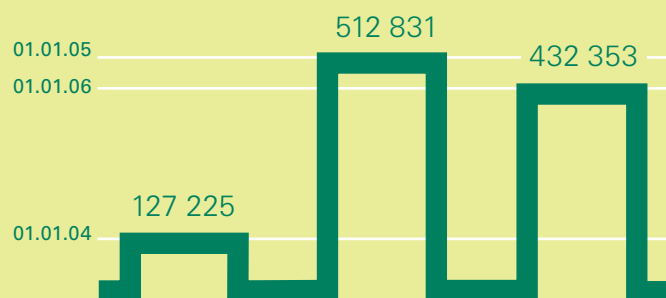
WHEN ACCURACY  
BECOMES A GOAL,  
ANY GOAL BECOMES  
ATTAINABLE.

## 2006 HIGHLIGHTS

In 2006 Bank Stroykredit succeeded in boosting and diversifying its client base, widening its range of services, and adding new quality to the services rendered to both corporate and retail clients.

In 2006:

- Total assets increased to RUR 14,032,288 thousand.
- Equity grew by 17.15% to RUR 1,765,851 thousand.
- Pre-tax income was RUR 432,353 thousand.
- Customer business operations rose: deposits by customers grew from RUR 7,895 to RUR 9,099 thousand.
- The number of corporate clients increased to 4,217 companies.
- Annual securities trading turnover was RUR 96.7 billion, with its own stock portfolio of RUR 5 billion (annual average).
- Branches were set up in St. Petersburg and Ufa.

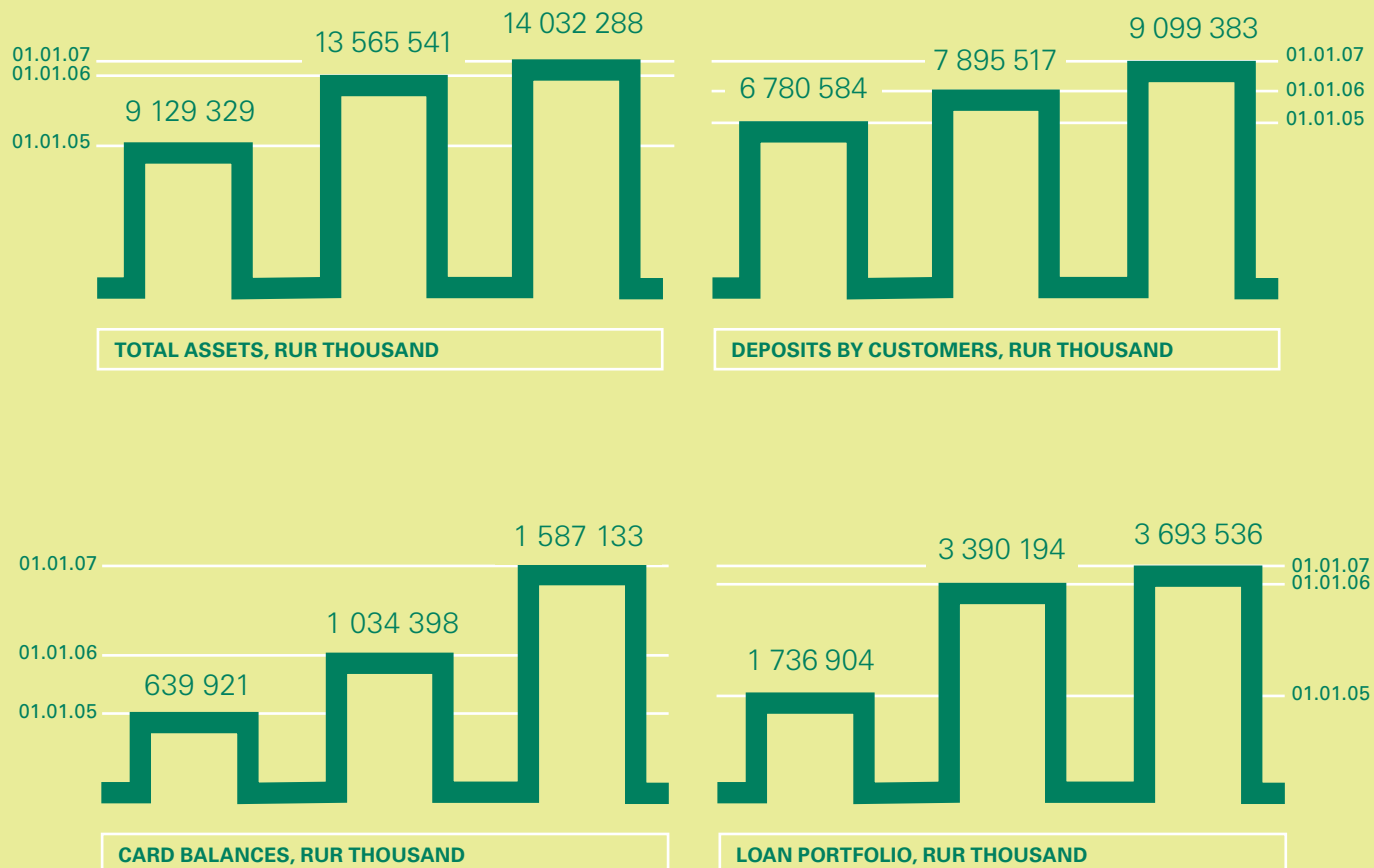


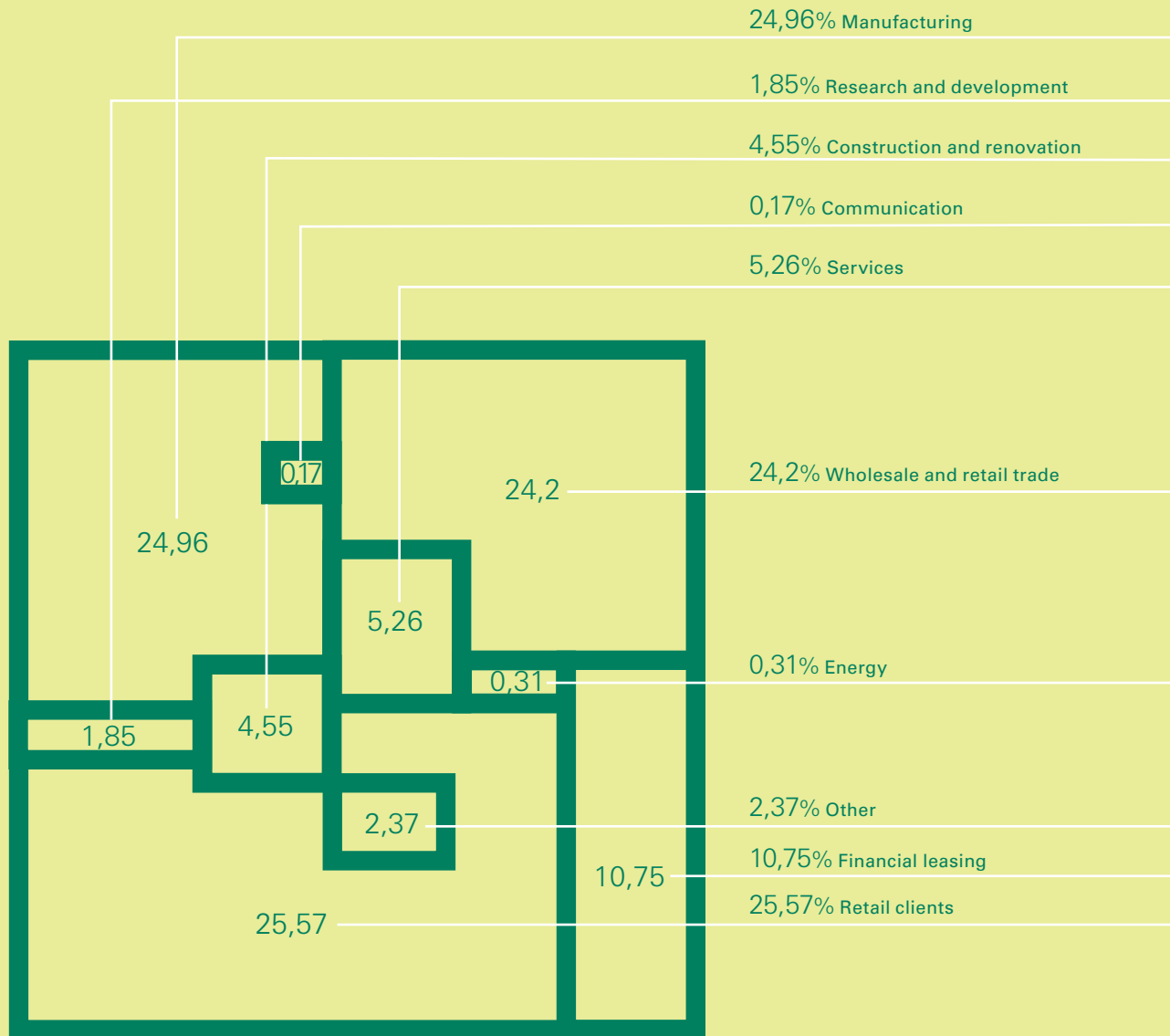
**ANNUAL INCOME (BEFORE TAXES)**  
RUR thousand

Annual growth rates in the reporting year were moderate due to the launch of a resource-intensive consumer lending program and by set-up of new branches in St. Petersburg and Ufa.

2006 financial results of the Bank were largely driven by trading in securities, corporate and retail lending, payment and cash services, foreign exchange business, and banking cards operations.

In 2006 the total plastic card balances of the Bank's clients increased more than 1.5 times to reach RUR 1,6 billion.





**SECTORAL BREAKDOWN OF LOAN PORTFOLIO, Percentage (%)**

## MEDIUM-TERM DEVELOPMENT STRATEGY

A medium-term strategy for 2006-2008 was developed by Bank Stroykredit in consultation with KPMG in 2006. It states the Bank's mission, strategic development areas, and strategic and financial objectives.

**Mission of Bank Stroykredit** is to render high quality banking services to private and corporate clients in a convenient way; to improve quality and time efficiency of its services; to enhance the Bank's role and position in consumer and corporate lending market in all regions of its presence.

**Strategic objective** of Bank Stroykredit is to build a modern high-tech Bank, reputable in the market, providing full range of banking services to its clients and earning stable returns for its shareholders.

To achieve its strategic objectives, the Bank has developed and is successfully implementing operational development strategies.

**Corporate banking development strategy** calls for expansion and diversification of the client base, doing more business and promoting cost efficiency. Based on its consider-

able experience in providing services to corporate clients, the Bank will continue to pursue, as one of its strategic objectives, high standards of services for corporate clients, better quality and range of services. «Stroykredit» will stay committed to its corporate clients by maintaining payroll projects, guaranteeing clients' contractual performance under their manufacturing projects, and giving broader access to documentary settlements for cross-border trade. The Bank will focus on SME programs, factoring and leasing.

**Retail banking strategy** calls for quantitative and qualitative improvement of its retail client base by way of broadening the product range, developing retail infrastructure, implementing new sales techniques.

The Bank plans to do substantially more business in unsecured consumer lending, car finance, mortgage finance, banking cards, and offering deposits and promissory notes.

Training and further professional development of its employees will be a strong commitment of the Bank. The Bank is also going to keep updating its internal policies and fine-tuning its business processes and methodology.

The Bank's retail business development will benefit to the fullest extent possible from its wide branch network and considerable corporate banking experience as well as synchronized promotion of cross-selling, trade acquiring and co-branding programs, etc.

Under its medium-term strategy, Bank Stroykredit plans to remain notable in **the Russian securities market**. The Bank will focus on diversification of its trade and investment portfolios by instruments and sectors, and expansion of its investment services. The Bank is going to make its debut as an open market debt issuer.

«Stroykredit» also plans to scale up sizably its **international business**. Cooperation with international financial institutions, first of all, with European Bank for Reconstruction and Development (EBRD), International Finance Corporation (IFC) and Black Sea Trade and Development Bank (BSTDB), will be of higher priority. The Bank's ambition is to become a beneficiary of a comprehensive range of products and services they offered, including SME financing facilities, trade finance programs, mortgage lending and, possibly, equity investment.

The Bank intends to multiply its correspondent network to optimise its international settlements and obtain credit lines for trade finance and documentary operations. «Stroykredit» Bank's trade finance business has a good growth potential as its wide branch network helps it reach new clients, both importers and exporters.

The Bank plans to be rated by Moody's as early as in 2007. And, as a medium-term prospect, Bank Stroykredit will tap international capital markets by way of syndicated loans and international capital market issuances.

Ambitious development and expansion plans will require the Bank's management to address a number of important **corporate governance** issues with a view to upgrading its processes and overall accountability. This agenda includes improvement of its organizational structure and management system. Whilst its linearly-functional organizational model is to be preserved, the retail function will be optimised by way of segregation between sales, credit and analysis.

The Bank's strategy stresses the importance of introducing of an **up-to-date risk management** system which would enable achievement of its goals at minimal risks for both the Bank and its clients.



In billiards, every accurate shot  
is a chance to keep on a successful series.



[ A SEQUENCE OF STEPS  
CREATES A PATH.  
A SEQUENCE OF RIGHT DECISIONS  
CREATES A PROSPECT ]

## RETAIL BANKING

As a priority under its medium-term strategy, Bank Stroykredit as a universal financial institution is going to further expand its retail business thus diversifying the Bank's resource base, increasing its profitability and growing its capitalization.

Development of its retail business was facilitated in 2006 by perfecting its retail lending policies and procedures, loan documentation and motivation systems, with its business processes described and standardized. The Bank set up systems for planning, monitoring, reporting and budget control based on financial modelling and forecasting tools.

The Bank devoted notable efforts to recruiting staff for retail business departments and their training in retail banking sales techniques in the second and third quarters of 2006.

### **Consumer Lending**

2006 saw Bank Stroykredit bringing to market a comprehensive variety of modern retail loan products aligned with global and Russian standards.

The Bank's retail loan product range mostly consists of unsecured consumer lending programs. An unsecured consumer lending project was piloted in Samara branch. Based on this

experience, the Bank launched the project in its St. Petersburg, Nizhniy Novgorod, Tyumen, Novorossiysk and Kogalym branches. By the end of the reporting year the Bank had implemented its unsecured consumer lending programs in nearly all cities of its presence and built a RUR 91.7 mio portfolio of unsecured loans.

Bank Stroykredit offers now large-scale loans without surety or collateral with maturities of up to 3 years. The Bank's retail programs are distinguished by prompt loan decisions and transparent terms and conditions (no hidden fees or interest).

In October 2006 Bank Stroykredit updated its car lending program, which was one of its first consumer lending products. Interest rates were made variable as function of the down payment, income confirmation and maturity. The Bank's car loan portfolio exceeded RUR 340 mio as of the year end.

Expansion of its retail distribution channels by adding new branches, supplementary and cash & loan offices facilitated substantial increase in the Bank's retail deposit base.

The Bank also prepared methodology and trained the staff for implementation of its mortgage lending program which was launched in Nizhniy Novgorod, Uhta and Omsk branches in the end of 2006.

As a result, retail portion of Bank Stroykredit's portfolio soared from 4.7% (in 2005) to 25% at the end of 2006.

#### **Deposits**

In 2006 Bank Stroykredit introduced a lot of new retail deposit offerings. Clients' preferences were addressed with refined deposit options and combined products: deposit + card, overdraft + card. Seasonal deposit offers with more attractive terms were also actively promoted in 2006.

The Bank goes beyond customary options of interest payments (compounding or transfer to a demand account) and also offers promotional cards and payment of interest to card accounts enabling immediate utilization of this money.

Though the Bank's clients have an option of a multicurrency deposit with currency proportions changeable at any time, rouble deposits remain the most popular. In 2005 they represented 34% of total deposits and as much as 60% in 2006.

Expansion of its retail distribution channels by adding new branches, supplementary and cash & loan offices facili-

tated substantial increase in the Bank's retail deposit base. The Bank also launched sales of deposits through ATMs and raised additionally RUR 30.3 mio.

#### **IT Platform**

Rapid growth of its retail banking business in 2006 required an adequate development of the Bank's IT system. One of the main challenges for 2006 was to ensure smooth operation of its automation facilities and further upgrade of the Bank's technological platform.

In the reporting year the Bank teamed up with Intersoft Lab to set up a corporate financial database with applications for management accounting. The project pursues risk mitigation in decision making.

Introduction of new retail products and business processes was supported in 2006 with development and implementation of an automated system for unsecured consumer lending «SK-Credit» integrated with a scoring system, RS-Loans and OpenWay systems. «SK-Credit» system contains borrowers' data and provides functionalities for analytical reporting, scoring, analysis of the borrowers' preferences, customer segmentation and classification. The scoring system streamlines credit analysis of potential borrowers without increasing risk levels and makes the overall loan approval process less time-consuming.

**Electronic Banking Services**

«Stroykredit Bank» considerably increased the number of its ATMs. In 2006 its ATM network grew by 39% to 250 ATMs most of which are accessible to public. The Bank started installation of cash-in ATMs to support its unsecured consumer lending project.

Apart from getting cash from the Bank’s ATMs or cash offices, the reporting year saw the clients increasingly making cashless payments, payments for mobile phones and public utilities. The regions provided much stronger demand for such services.

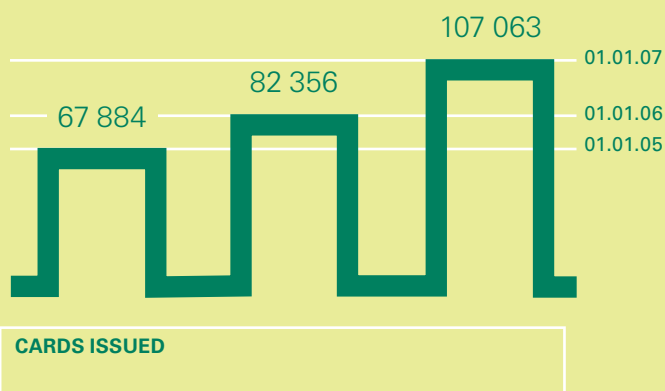
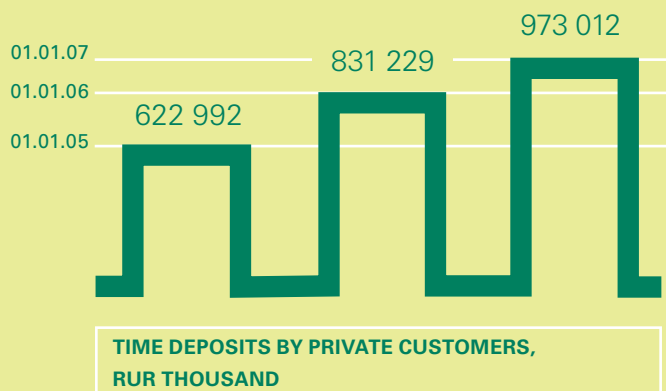
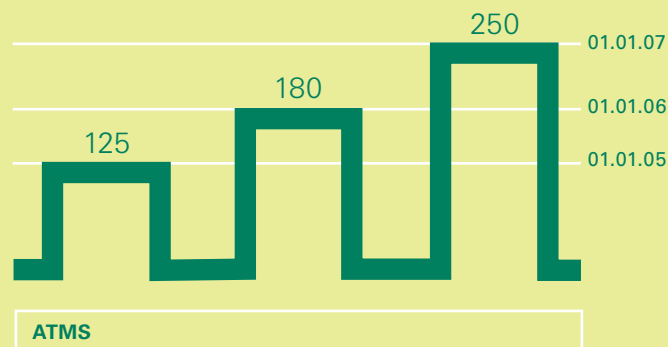
**Cards**

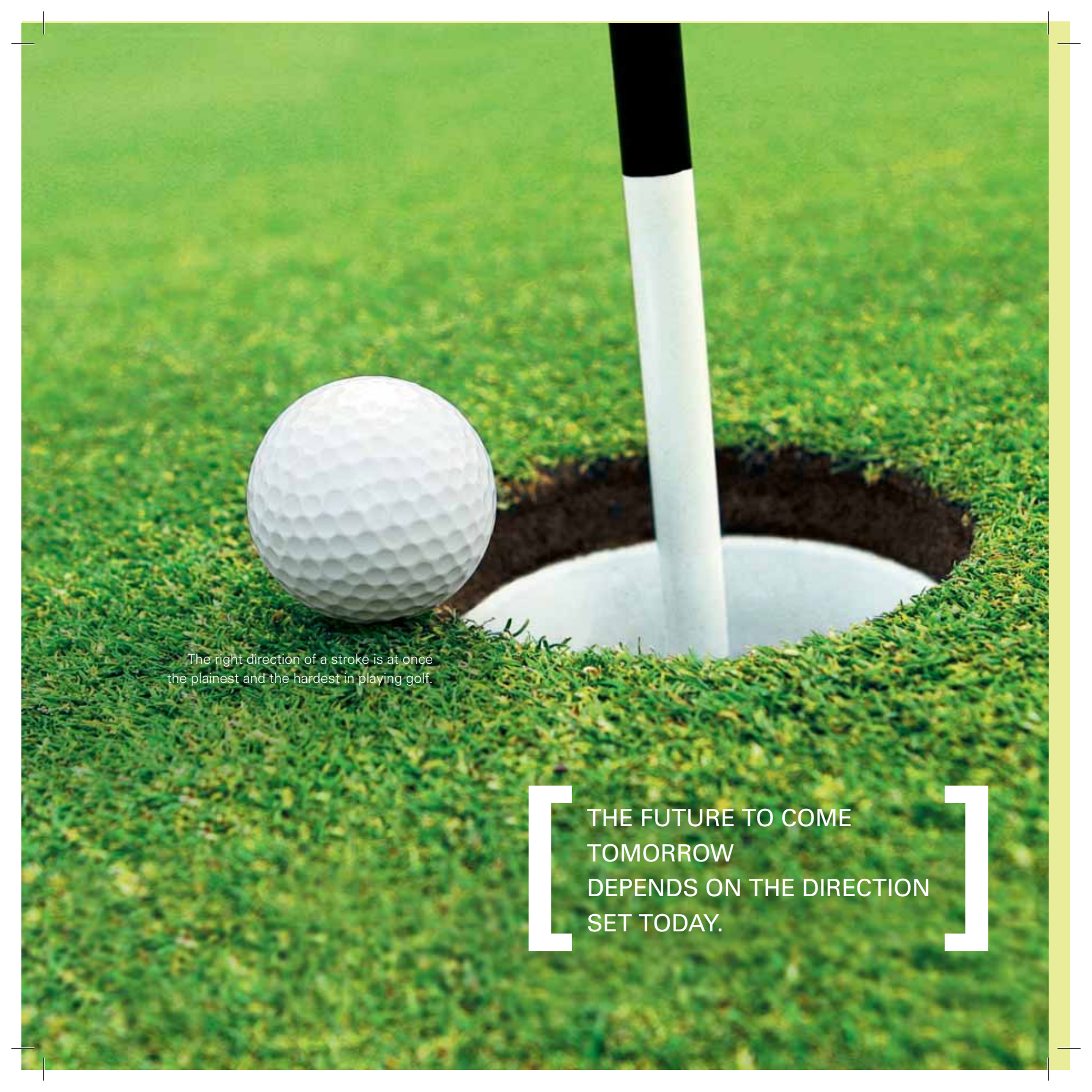
The number of cards issued by «Stroykredit» Bank in 2006 exceeded the previous year figure by one third and brought the total beyond 107,000.

To add more value for its cardholders, the Bank offers SMS service and «Infocard» service providing real-time information about account transactions. The demand was so strong

that the number of subscribed clients more than tripled.

Lending by way of card overdrafts gained further momentum in 2006 not only as part of pure card business but also as part of a combined product «deposit + card overdraft». Single borrower overdraft limit was raised from one to two months’ salaries, and the tenor extended from one to two years.



A close-up photograph of a white golf ball on a green golf course. The ball is positioned to the left of a hole. A white flagstick with a black top is planted in the hole. The grass is vibrant green and well-maintained.

The right direction of a stroke is at once  
the plainest and the hardest in playing golf.

THE FUTURE TO COME  
TOMORROW  
DEPENDS ON THE DIRECTION  
SET TODAY.

## SME LENDING PROGRAM

An SME lending program was launched in early 2006.

This program is one of the cornerstones of the Bank's medium-term strategy. The Bank is perfectly positioned to promote this business owing to its ramified branch network, well trained credit people and considerable corporate client base including medium-sized enterprises.

During the past year the Bank devoted much effort to implementation and promotion of several SME lending products,

formation of a credit assessment and decision making policy, potential borrowers financial analysis policy and preparation of standard loan documentation. The Bank simplified its loan approval policy, standardized procedures for credit analysis of potential borrowers and trained the staff in the head office and in the branches. By the end of the reporting year, SME lending program was put to work practically in all branches of the Bank.

## CORPORATE BANKING

Due to its scale and income contribution, corporate banking remained the key business activity of Bank Stroykredit in 2006. The client base was considerably diversified by sector and increased by 955 entities.

### Corporate Lending

Corporate lending is one of the key activities of Bank Stroykredit on the assets side. The Bank provides its corporate clients with a comprehensive range of credit products, including loans, credit lines and overdrafts.

Corporate loan portfolio is maintained stable around RUR 2.2 billion in terms of average outstanding amount. Noteworthy, 36% of the corporate loan portfolio was contributed by the branches as of the year-end 2006 (compared to 27% at the beginning of the year). The corporate loan portfolio earned 13-14% per annum.

Another line of corporate business is represented by issuance of letters of credit and guarantees and structuring of trade finance transactions. In 2006 Bank Stroykredit extended 852 guarantees to its clients in favour of their counterparties for the total of RUR 3,160 mio. About 45% of this volume is attributable to the branches of the Bank.

High quality of loan portfolio is achieved by enhancement of financial analysis of borrowers, collateral evaluation, sectoral diversification and prevention of overdue payments. The Bank is strongly committed to improvement of customer service standards through quicker loan approval, higher transparency of loan decision-making, etc.

The Bank's largest borrowers include «Vamin Tatarstan» (former «Tatarstan SETE»), «Rostokino Lada Invest», «Rostik International» holding companies, «Russian Textile» Alliance companies, etc.

The Bank's lending business was driven further by expanding the range of its services and improving their quality. The best examples are factoring and leasing. The Bank provides factoring services through its subsidiary «Stroykredit Factoring», CJSC (according to «Expert RA», the company had the 6th largest leasing portfolio in the market in 2006).

By means of varied instruments of clients' funds accumulation, i.e. the Bank's own promissory notes and deposit banking, the Bank has increased its resource base by 22%. In 2006 the number of concluded contracts increased by 90%.

Leasing is also in demand in the regions of the Bank's operations and is provided through its subsidiaries «Stroy-Leasing», OJSC (Tyumen), and «SKL-Invest», OJSC (Moscow). Underlying goods vary greatly and include passenger and freight motor transport, construction and other specialised machinery, production equipment, equipment for entertainment centres.

#### **Payment & Cash Services**

Within the scope of the Bank's services payment and cash services are in high demand by the corporate clients of the «Stroykredit» Bank. Flexible business hours, availability of up-to-date systems for remote account management such as Internet-Bank and Client-Bank, account information obtainable via RS-Audio, attracted a lot of corporate clients. In 2006 the number of corporate clients increased by 29% compared to 2005.

One of the traditionally provided payment & cash services of the Bank is collection of cash proceeds and depositing them to client's account, the money is withdrawable the same day. In 2006 the volume of collected proceeds increased by RUR 2 billion (35%) as compared to the last year.

By means of varied instruments of clients' funds accumulation, i.e. the Bank's own promissory notes and deposit banking, the Bank has increased its resource base by 22%. In 2006 the number of concluded contracts increased by 90%.

Owing to its up-to-date technological platform /IT platform the Bank can render its services not only to SMEs but also to holdings since it enables collection, consolidation and distribution of information related to payments and funds of each company belonging to the holding.

The Bank also acts as exchange control agent providing additional services to corporate clients related to foreign-trade operations. Quality consultancy in making contracts and certificates of transaction, optimisation of clearing via the Bank's correspondent accounts network resulted in growth of:

- the number of accepted certificates of transaction by 40%;
- the total amount of maintained contracts by USD 402.5 mio (2.2 times);
- the amount of paid-up contacts by USD 80 mio (3.7 times).

#### **Clearing System of the Bank**

The structure of clearing transactions of CB «Stroykredit» re-

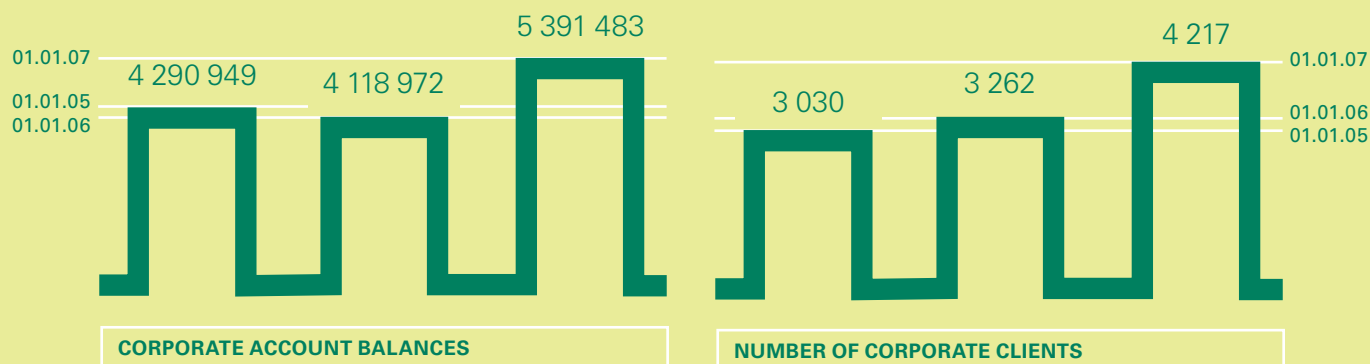
flects the prevailing share of domestic currency payments. The system of centralized clearing via Head Office with further routing to regional network implements the principle of urgency and reliability for each client's payment. The total amount of the Bank's clearing transactions grew more than twice compared to 2005, inter-branch clearing transactions grew 1.5 times.

Correspondent accounts network of the Bank enables the clients to execute any kinds of real-time international settlements in all currencies via constantly updated technological platform /IT platform and SWIFT. By the end of 2006 the quantity and the volume of settled payments in US dollars

has doubled whereas settlements in Euro increased more than 4 times. The volume of documentary operations grew 1.2 times.

### Payroll Projects

Payroll projects as a part of integrated corporate clients' service is one of the traditional spheres of the Bank's business. For the past year the quantity of the projects increased by 156 and totalled 568. One of the success factors in this sphere is broad ATM network, both publicly available and with restricted access, conveniently located for the corporate clients. The number of ATMs increased by 39% and totalled 250 devices.



## ACTIVITIES ON FINANCIAL AND STOCK MARKETS

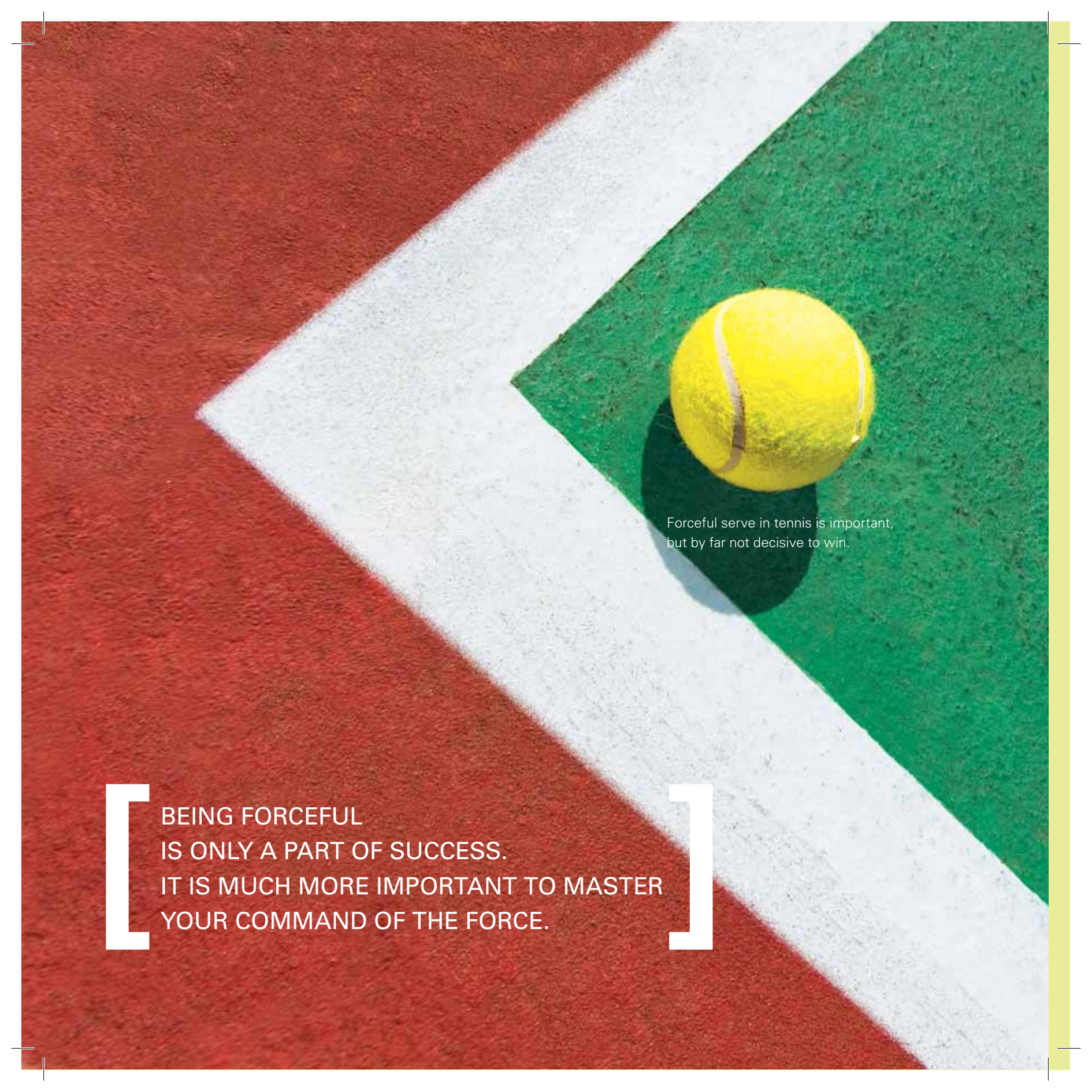
Since the investment portfolio is prominent in the structure of the Bank's assets, the management of the Bank traditionally pays considerable attention to this sphere of activity.

Following its strategic goal of diversification of assets, the Bank went on increasing volumes of stock exchange transactions on Russian financial market. The main characteristic feature of the Bank's investment activity for the past year was its extensiveness. The Bank started to participate in IPO of Russian issuers bonds. As an underwriter the «Stroykredit» Bank participated in the emission of debt instruments of «RTK-Leasing» and «Top-Kniga». As a co-underwriter the Bank facilitated the bonds placement of «Agricultural Group», «Dalsvyaz», «Gidro-OGK», «OGK-5», «Taif-Finance», «NK «Alyans», «J-F-C».

At the same time the «Stroykredit» Bank has increased the volume of traditional SEO operations. Annual trading turnover amounts about RUR 96.7 billion, the annual amount of the Bank's stock portfolio totalled RUR 5 billion.

Further growth of more risky instruments in the portfolio, such as corporate bonds and shares, had a positive influence on financial results: yield of investment into debt instruments totalled RUR 404.1 mio.

The past year has demonstrated strengthening of the Bank's position on the Russian money market. By diversification of short-term refinancing sites, the Bank expanded its operational activity outside the traditional over-the-counter market / OTC market of IBC and by the end of December 2006 was rated 18th according to MICEX rating of leading REPO operators with aggregated turnover of RUR 14.9 billion.



Forceful serve in tennis is important,  
but by far not decisive to win.

BEING FORCEFUL  
IS ONLY A PART OF SUCCESS.  
IT IS MUCH MORE IMPORTANT TO MASTER  
YOUR COMMAND OF THE FORCE.

## REGIONAL NETWORK

Bank Stroykredit constantly develops and optimises its branch network. As of today the Bank has a broad network of subdivisions in economically developed regions of Russia and keeps on strengthening its positions on the banking market via further geographical expansion.

Early in the reporting year the Bank's structure comprised ten branches, nine supplementary offices, one lending and cash office and one subsidiary bank. In 2006 two new branches in St. Petersburg and Ufa were opened, and lending and cash office in Saratov is prepared to be transformed to a branch.

In 2006 the branches of the Bank continued to provide the clients with full range of banking services. The offices conveniently located for corporate clients stimulated the growth of the Bank's resource base. During 2006 the number of corporate accounts grew by 33%, account balance of individuals increased by 46% (rouble accounts), 24% (USD accounts), 27% (Euro accounts).

As a part of its medium-term strategy the Bank intends to expand its retail infrastructure to render retail banking services via its branch network. First of all, the Bank plans to open additional offices, mini-offices, retail outlets and expand the ATM network in the regions of its presence.

### **Branch Network of Bank Stroykredit»:**

**12 branches:** Kogalym, Nizhniy Novgorod, Tyumen, Novorossiysk, Uhta, Omsk, Samara, Saratov, Irkutsk, Bryansk, St. Petersburg, Ufa

**8 supplementary offices:** Nefteyugansk, Nizhnevartovsk, Noyabrsk, Surgut, Tobolsk, Urai, Krasnodar, Angarsk

**1 subsidiary bank:** Kazan

## RISK MANAGEMENT AND INTERNAL CONTROL

The Bank pays much attention to development, implementation and improvement of risk management system.

Effective risk management is essential for systematic and successful development of every bank. At present Bank Stroykredit is intensively expanding its loan portfolio in a variety of areas including retail market. The Bank pays much attention to development, implementation and improvement of risk management system. The existing risk management system of Bank Stroykredit is in full compliance with the current tasks of the Bank. Further improvements of the system will be implemented as the Bank expands its business in order to keep pace with the most advanced technologies and international standards of bank risk management.

As any other bank the Bank Stroykredit is subject to the following major risks: credit risk, market risk, legal risk, operational risk, strategic risk, country risk, liquidity risk, and reputation risk.

The management of the Bank is constantly concentrating on monitoring of major material risks, development and implementation of risk evaluation methodology and balanced decision-making system to control the risks.

In order to control credit risks the Bank Stroykredit uses its own methods to evaluate credit risk of the borrower. They consider both quality and quantity indicators of the borrower's financial and business activity. As a result the borrower's financial condition is defined based on internal credit rating, evaluating loss probability of potential loan operation. The assigned credit rating is also used to form loss provisions as regulated by the Central Bank of the Russian Federation.

To control credit risks on financial markets the Bank limits its operations defining the maximum permissible level of risk to be undertaken by the Bank in relation to counterparty in the specific segment of financial market.

In market risk management the Bank mainly aims at levelling the negative impact of market value to the Bank's profitability and the cost of its portfolios. The Bank sets the maximum permissible loss limits by types of investment. Based on analysis of the past market trends and their predictable future dynamics, the maximum limits over various financial instruments are defined. Most trading positions of Bank Stroykredit are evaluated by VAR with confidence intervals of

99% and assumed holding period of up to 10 days.

Management of liquidity risk is an integral part of the Bank's assets and liabilities management. It mainly aimed at enabling the Bank's fulfilment of its financial obligations and providing financial services to its clients retaining maximum profitability level. This task demands constant balancing of assets and liabilities by maturity date and limiting maximum liquidity gap (deficit or surplus). To secure timely fulfilment of the obligation, a considerable part of temporary spare funds is turned into high-liquidity assets. Much attention is also paid to extending of the Bank's resource base, the Bank strives to increase the volume of credit lines opened on the Bank by other lending agencies.

To effectively manage operational risks the Bank Sroykredit has elaborated internal regulations for a variety of banking operations. The operational risk is identified by analysis of all operational spheres of the Bank and is constantly conducted at several levels:

- analysis of particular operations and transactions of the Bank;
- analysis of all Bank's activities against operational risk liability;
- analysis of internal procedures including reporting and data exchange systems.

The current system of internal control enables to track the compliance with existing procedures and rules, reduces the risk of loss caused by employees' non-compliance with the above procedures as well as detects and minimizes the drawbacks of the informational, engineering/technological and other systems used by the Bank. In 2006 the Internal Control of the Bank examined the employees' compliance with federal legislation in the process of their daily work; controlled timeliness of measures aimed at minimizing banking risks; regularly checked major spheres of the Bank's activity.

Legal risk management implies quick adjustment to any regulatory and legislative changes and analysis of Russian law enforcement.

To effectively control and minimize reputational risk the Bank identifies and analyses the reasons for such risk and evaluates the impact of risk factors to financial condition of the Bank. The Bank has developed the criteria defining in-doubt banking transactions, the internal control procedures for every sphere of activity, a special program of thorough identification and assessment of the clients; it also complies with the principles of ethical banking.

At the same time the Bank pays considerable attention to anti-money laundering and combating financing of terrorism as well as to improvement of risk management system and to internal cross-functional cooperation to control and minimize possible banking risks.

## PAYMENT DETAILS AND CONTACT INFORMATION

**Full name:**

Open Joint Stock Company Commercial  
Bank  
Bank Stroykredit

**Abbreviated name:**

Bank Stroykredit

**Address:** 22 bldg. 1 Tsvetnoy boulevard, 127051, Moscow

**Tel.:** (495) 950-8771

**Fax:** (495) 950-8425

**E-mail:** headoff@stroycredit.ru

**Internet:** www.stroycredit.ru

**Telex:** 612198 STROY RU

**SWIFT:** STRORUMM

**Correspondent account:**

3010181050000000718 with Branch  
No. 2 of Moscow GTU of the Bank of Russia

**BIK:** 044585718

**INN:** 7744003511

**KPP:** 775001001

**OKVED:** 65.12

**OKPO:** 06905897

**OGRN:** 1037711012525

## MAJOR FOREIGN CORRESPONDENT BANKS

<b>Currency</b>	<b>Bank</b>	<b>Account Number</b>	<b>BIC</b>
USD	RAIFFEISEN ZENTRALBANK OESTERREICH AG Vienna, Austria	ACC.070-55.061.675	RZBAATWW
USD	VTB Bank (Deutschland) AG, Frankfurt am Main, Germany	0104349410	OWHBDEFF
EUR	VTB Bank (Deutschland) AG, Frankfurt am Main, Germany	0104349394	OWHBDEFF
EUR	Dresdner Bank AG, Frankfurt am Main, Germany	499/08123950/00/888	DRESDEFF
EUR	VTB Bank (France) SA, Paris, France	02353002	EUROFRPP
KZT	KAZKOMMERTSBANK, Almaty, Kazakhstan	000 169 252	KZKOKZKX

## REFERENCE INFORMATION

### **Head Office**

Moscow 127051, Moscow, 22 bldg. 1 Tsvetnoy boulevard  
Tel.: (495) 950-8771, fax: (495) 950-8425  
E-mail: headoff@stroycredit.ru

### BRANCHES AND SUPPLEMENTARY OFFICES

#### **Bryansk Branch**

1 Partizan square, 241050, Bryansk,  
Tel.: (4832) 41-80-80  
E-mail: bryansk@stroycredit.ru

#### **Irkutsk Branch**

12 Rossiyskaya str., 664000, Irkutsk,  
Tel./fax: (3952) 21-18-11  
E-mail: irkutsk@stroycredit.ru

#### **Supplementary Office of Irkutsk Branch «Angarskiy»**

2 micro-district 7, 665832, Angarsk, Irkutskaya obl.,  
Tel./fax: (3951) 50-83-38

#### **Kogalym Branch**

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Kogalym, Khanty-Mansi Autonomous Area,  
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