



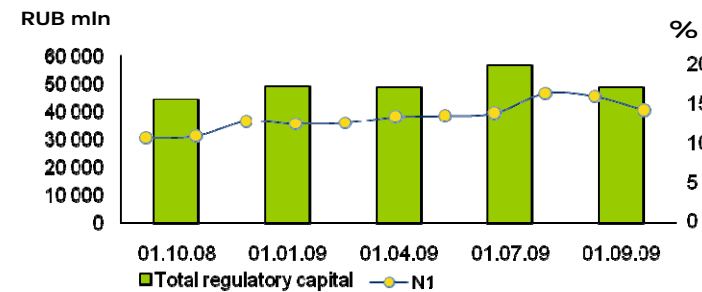
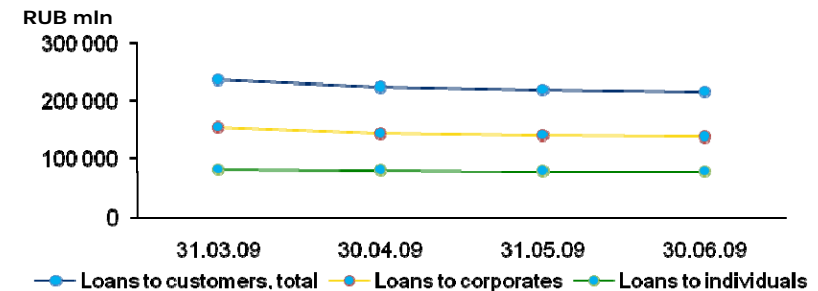
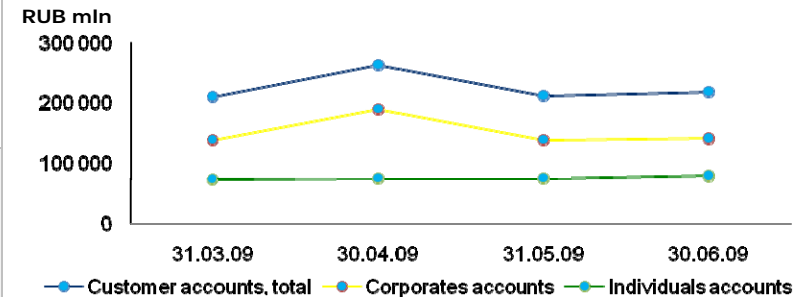
INVESTORS BULLETIN II Q2009

Company profile

The Financial Corporation URALSIB, headquartered in Moscow, is one of the largest financial holding companies in Russia with a nationwide distribution. Financial Corporation URALSIB offers a broad range of financial services including banking, leasing, investment brokerage, custody, assets and wealth management. A socially responsible company, Financial Corporation URALSIB aims to improve the well-being of the nation, develop entrepreneurial activity by providing a set of superior financial products and services to all types of clients, serve as an example of effective business practice in the key sectors of the Russian financial market.

IQ News

29/06 BANK URALSIB announces AGM results	The Bank's shareholders approved the annual report and annual accounting statements, including profit and loss statements as of the financial year 2008. The AGM elected members of the Revision Commission and approved KPMG as the Bank's Auditor. URALSIB's net profit for the financial year 2008 was decided to leave at the disposal of the Bank. The shareholders came to the decision to pass on 2008 dividends. The AGM elected the Supervisory Board of the Bank.
09/06 BANK URALSIB informs on state registration of placement report	On January 16th 2009 the Central Bank of Russia registered additional share issue of BANK URALSIB). The shares were placed during share placement period of 06.02.2009-04.05.2009. As a result of the additional issue the Bank's authorized capital will amount to 26.5 bln rubles and will be divided by 265.1 bln shares with the nominal value of 0.1 rubles. At present all companies of the Financial Corporation URALSIB own 95.88% of the Bank's authorized capital.
28/05 BANK URALSIB reports on 2008 financials results under IFRS	<ul style="list-style-type: none"> assets increased by 19.1% - from 374,714 bln rubles to 446,268 bln rubles core banking income kept on growing by 47.6% up to 32.0 bln rubles net income of the Bank amounted to 1.2 bln rubles in 2008 vs net income of 2.3 bln rubles in 2007 net interest income grew by 57.9% up to 26.3 bln rubles in 2008 vs 2007 net fee and commission income during 12-month period of 2008 amounted to 5.6 bln rubles vs 5.0 bln y-o-y 2007 net operating income before impairment of interest earning assets reached 30.8 bln rubles, demonstrating 41.1% growth vs 2007
22/05 URALSIB Leasing company. New appointments	URALSIB Leasing company, a subsidiary of BANK URALSIB, announced that Oleg Litovkin had been appointed CEO of URALSIB Leasing company and Elena Gushchina had been appointed Deputy Chairman of the URALSIB Leasing Board of Directors.
15/05 BANK URALSIB April 2009 financial results under RAS	<ul style="list-style-type: none"> Net income of the Bank reached 215 mln rubles in April 2009 vs the Bank's March 2009 financial result of 194 mln rubles (11% growth). Considerable growth of the operating income up to 2.0 bln rubles or by 55% vs March 2009, became a key factor, which influenced positively April 2009 financial results. Net operating income reached 4.8 bln rubles during 4 months 2009.





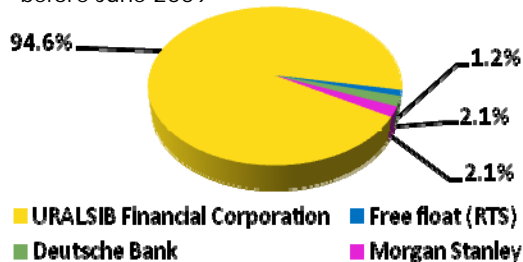
BANK URALSIB is the core asset of Financial Corporation URALSIB

Bank URALSIB P&L	IH 09	IIQ 09	IQ 09	Change q-o-q, %
Net interest income	8,578	3,922	4,657	-15.8%
Net fee and commission income	2,921	1,463	1,458	0.3%
Net gains/losses from securities	1,741	1,588	154	931.2%
Net gains from foreign currencies and precious metals	590	516	74	597.3%
Allowances for impairment	-4,793	-1,172	-3,621	-67.6%
Net operating income	9,176	6,383	2,793	128.5%
Operating expenses	-8,791	-4,382	-4,409	-0.6%
Pre-tax income	385	2,001	-1,617	-
Net income	345	2,048	-1,702	-
Core banking income/operating expenses	76.3%	96.1%	56.6%	-
Cost-to-Income	62.9%	58.0%	68.7%	-

Bank URALSIB Balance sheet	RUB mln			Change ytd %
	30.06.09	31.03.09	31.12.08	
Assets	405,219	426,598	426,109	-9.7%
Total equity	50,156	40,297	41,411	19.4%
Loan portfolio (gross)	216,156	237,405	264,600	-17.1%
Loans to corporates	138,591	155,399	181,907	-21.0%
Loans to individuals	77,565	82,006	82,693	-8.6%
Securities portfolio	76,739	72,481	60,105	27.4%
Debt securities	39,153	42,445	32,480	16.0%
Equity securities	17,735	6,307	6,438	195.0%
Units in investment funds	19,961	23,858	21,349	-6.4%
Reserves	-109	129	161	-157.8%
Customer accounts	218,245	210,361	214,235	0.2%
Corporate accounts	140,455	137,908	150,330	-7.9%
Individuals accounts	77,790	72,454	63,905	19.3%

Bank's shareholder structure: update

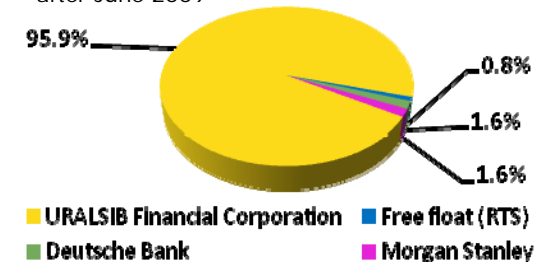
before June 2009



Source: RAS financial accounts for Bank URALSIB as a stand-alone entity

As a result of the additional share issue the Bank's authorized capital amounts to 26.5 bln rubles and is divided by 265.1 bln shares with nominal value of 0.1 rubles. Thus at present all companies of the Financial Corporation URALSIB own 95.9% of the Bank's authorized capital.

after June 2009



General information

Credit Ratings

Bank URALSIB			URALSIB Leasing	URALSIB YUG BANK
Fitch Ratings	Standard & Poor's	Moody's	Fitch Ratings	Standard & Poor's
"B+", outlook negative (Last rating action March 26, 2009)	"B+", outlook negative (Last rating action June 19, 2009)	"Ba3", outlook negative (Last rating action March 23, 2009)	"B+", outlook stable (Last rating action November 21, 2007)	"B/B", outlook developing (Last rating action February 10, 2009)

BoD

Nikolay A. Tsetkov – Chairman
 Douglas Gardner (INED)
 Airat R. Gaskarov
 Andrei M. Donskikh
 Natalia I. Zvereva
 Denis I. Korobkov
 Rail S. Sarbaev
 Ludmila A. Shabalkina
 Dmitry G. Shmelev

Key Management

Andrey M. Donskikh, Chairman of the Management Board.
 Konstantin M. Vaysman, Head of Strategy and Finance
 Ildar R. Muslimov, Chief Managing Director, Head of Corporate banking and regional business
 Alexander V. Dementiev, Head of Investment Banking, Asset Management, Private banking, International business, Leasing, Private Equity Funds and Corporate bank
 Iliya V. Filatov, Head of Retail Banking, IT & Marketing
 Alexey V. Sazonov, Risk Management, Compliance

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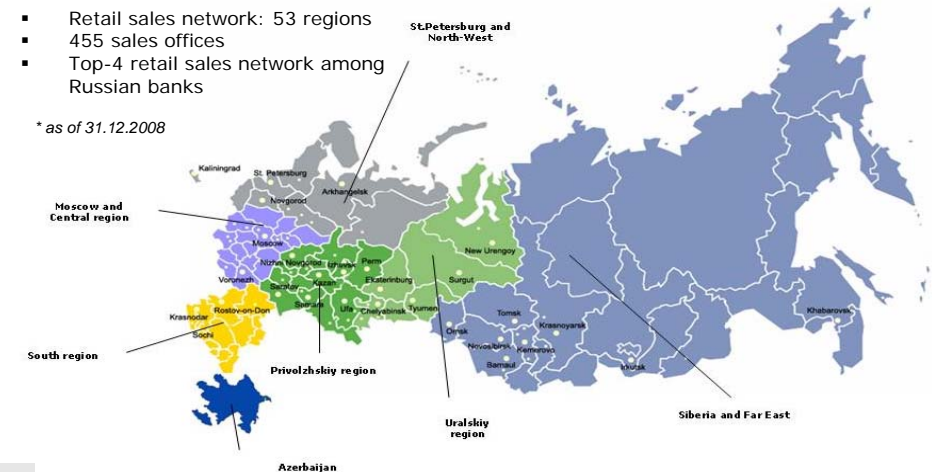
The statements and financial information of OJSC "BANK URALSIB" (including, for avoidance of doubt, OJSC "BANK URALSIB" as well as its predecessor banks, including but not limited to Avtobank-NIKoil Bank, NIKoil IGB Bank, Bryansky Narodny Bank, Kuzbassugolbank, Ural-Siberian Bank), have been derived from audited and/or un-audited consolidated and unconsolidated accounts for BANK URALSIB, as these were available at the time of preparation of this document. Quarterly updates are based on management accounts.

Some statements and/or other information included in this document may be deemed to be "forward looking" within the meaning of United States federal securities laws. Forward looking statements include statements concerning BANK URALSIB's plans, objectives, goals, strategies, and future operations and performance, and the assumptions underlying these forward looking statements. Sometimes these statements will use words such as "anticipates", "estimates", "expects", "believes", "intends", "plans", "may", "will", "should", and other similar expressions. These forward looking statements are used widely in this presentation, especially in the sections that include plans, outlook, projections, trends and forecasts. These statements are not guarantees of our future performance. BANK URALSIB has based these forward looking statements on the view of its management only as of the date that they initially were made with respect to future events and financial performance. These views reflect the best judgment of the BANK URALSIB's management but involve uncertainties and are subject to certain risks and uncertainties, the occurrence of which could cause the actual results to differ materially from those projected in the BANK URALSIB's forward-looking statements. Factors that could cause actual results to differ materially from current expectations include, without limitation, the BANK URALSIB's ability to implement its strategic initiatives, economic, political and market conditions, government regulation, interest rate risk and competition. Given these uncertainties, you should not rely on forward-looking statements. BANK URALSIB expressly disclaims a duty to provide updates to any forward-looking statements, and the estimates and assumptions associated with them, to reflect events or circumstances or changes in expectations or the occurrence of anticipated events after the date they initially were made. The financial information contained herein has been derived from un-audited [consolidated and unconsolidated] accounts for OJSC "BANK URALSIB" (the "Bank") as prepared independently by the Bank, as these were available at the time of preparation of this document "URALSIB" means the group comprising OJSC "Financial Corporation URALSIB" and each of its subsidiaries.

The Bank's nationwide presence*:

- Retail sales network: 53 regions
- 455 sales offices
- Top-4 retail sales network among Russian banks

* as of 31.12.2008



FC URALSIB Infrastructure	31.12.2008	31.12.2007
Sales points	574	623
ATMs (th)	2.2	1.7
Cards issued (mln)	3.8	3.1
Personnel (th)	16.3	17.3