



## **PRESS RELEASE**

### **RUSSIAN STANDARD BANK RANKED AMONG WORLD'S TOP 500 BANKING BRANDS**

*Moscow, February 12, 2010* - Russian Standard Bank is among the world's most prominent banking brands, ranking 160<sup>th</sup> in the annual list of the Top 500 Banking Brands published by The Banker magazine. Brand Finance, a brand valuation consultancy which prepared the ranking, gave Russian Standard Bank (RSB) an A+ rating and valued the bank brand at \$793 million, the highest of any private Russian bank and third overall in Russia after Sberbank and VTB.

Along with its ranking of top banking brands, The Banker published a list of the Top 50 Russian Banks. RSB took 14<sup>th</sup> place according to aggregated results, including return on assets (5<sup>th</sup>), return on average equity (10<sup>th</sup>), capital adequacy ratio (11<sup>th</sup>), asset size (15<sup>th</sup>) and real profits growth (21<sup>st</sup>).

“To be ranked among the world's most prominent banking brands is an honor for Russian Standard Bank. This achievement is the result of 10 years of success and strong plans for future development,” said Dmitry Levin, Chief Executive Officer of Russian Standard Bank

The methodology employed by Brand Finance used a discounted cash flow (DCF) technique to discount estimated future royalties at an appropriate discount rate, arriving at a net present value (NPV) of the trademark and associated intellectual property: the brand value. The data used to calculate the ratings comes from various sources including Bloomberg annual reports and Brand Finance research.

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#### **Additional information:**

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**Russian Standard Bank** was founded in 1999. Russian Standard Bank is the leader in the Russian consumer finance market, with more than 23 million loan customers, and is widely viewed as the pioneer of Russian consumer credit. Russian Standard Bank has issued more than 25 million cards. The overall volume of loans issued by Russian Standard exceeds \$30 billion. **For more information, please visit [www.bank.rs.ru](http://www.bank.rs.ru)**

\* **Russian Standard Bank (JSC) general license of the Bank of Russia № 2289 dated 19 July 2001**

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