



DONCOMBANK

Annual report 2013

DIRECTORY for ANNUAL REPORT for the year of 2013

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Accost Chairman of the Board of Directors

Dear Share-Holders and Partners!

The year of 2013 was successful for OJSC “Doncombank”. The bank demonstrated itself as a serious, active player on credit market of small and medium business of the region. Moreover, an important achievement of the Bank became fund raising, both of corporate and retail clients. The Bank continues to increase the volume and assortment of rendered services, to upgrade clients service and to improve technological infrastructure of the bank, to extend network of structural subdivisions by opening additional offices in Rostov region. Summarizing the result of activity of OJSC “Doncombank” in 2013, we want to stress that we preserve and enhance development rate and continue to strengthen market positions among large regional banks.

OJSC “Doncombank” today is a universal credit company providing a complete complex of bank services in rubles and currency to legal and physical persons, private proprietors.

OJSC “Doncombank” presents to you a report about its activity in 2013. The report describes all important events, which took place, large-scale projects, which were implemented, as well as the plans and major programs for future.

**Chairman of Board of Directors
Boris Nikolaevich Slyusar**

Accost Chairman of the Board

Dear Share-Holders! Dear Colleagues and Partners!

I bring to your notice an annual report of OJSC “Doncombank” for the year of 2013. The financial year was successful for the Bank, because we altogether were able to realize some large-scale projects, among them – the opening of two new additional offices of the Bank in the cities of Novocherkassk and Taganrog, Rostov region.

The second important event for us was a high assessment of the Bank’s activity by rating agency “Expert PA”, which confirmed the rating of OJSC “Doncombank” solvency at A level “High Level of Solvency. Prognosis is positive”.

Audit company “KPMG” — one of the four largest audit companies in the world confirmed to the Bank, the second year in succession, financial reporting in accordance with IFRS.

In financial year the Bank marked 23 years. Within all these years, the work of our Bank is a sample of dynamically developing universal credit organization being the warranty of stability.

The efforts of the Bank’s experts are directed to support and to develop reliable partner relations with multiple companies of the city and the region working in the branches of defence, pharmaceutical, light and food industries, agriculture, construction, services. The last year – 2013 was completed by the Bank with good indexes: many new clients came to the bank.

The results of our work may be seen in this annual report. Each employee of our collegiate may be proud of them. However, we have many things left. The major thing — to improve services. OJSC “Doncombank” invites new clients for mutually beneficial cooperation!

Chairman of the Board
Vladimir Alexandrovich Gerasimenko

Organizational Structure and Committees

Board of directors

Bugaeva Olga Vladimirovna — Chief of budgeting and treasury transactions control of OJSC “Rostvertol”

Gerasimenko Vladimir Alexandrovich — Chairman of Bank Management of OJSC “Doncombank”, Honoured Economist of the Russian Federation, Candidate of Economic Sciences, President of Non-Commercial Partnership “Southern Regional Bank Club”.

Kuzmina Tataina Konstantinovna — Chief accountant of OJSC “TEC ROSTVERTOL”

Martidi Lyudmila Georgievna — Adviser of Chairman of the Board of OJSC “Doncombank”

Slyusar Boris Nikolaevich — General Director, Chairman of Bank Management of OJSC “Rosvertol”. Academician of the Russian Transport Academy, Academician of Russian Engineering Academy, Doctor of Transport of Russian Academy of Transport, Honorable Aviation Worker, Honorable Machine-Builder, Honorable Doctor of Don State Technical University, Academician of the Academy of National Safety Studies.

Sysoev Nikolay Ivanovich — Chief Accountant of OJSC “Rostvertol”, Candidate of Economic Sciences, Lecturer

Trushkin Yury Victorovich — Deputy Chairman of Bank Management

Fadeeva Margarita Stanislavovna — Head of Business Support Section, Department of Economics, city of Rostov-on-Don

Committees of the Board of Directors:

- Committee in strategic planning;
- Committee in corporate control;
- Committee in risks control;
- Committee in personnel policy;
- Committee in audit.

Bank management

Gerasimenko Vladimir Alexandrovich — Chairman of Bank Management, Member of the Council of OJSC “Doncombank”, Honoured Economist of the Russian Federation, Candidate of Economic Sciences, President of Non-Commercial Partnership “Southern Regional Bank Club”.

Vinogradova Tatiana Sergeevna — Paymaster-General

Korobeinikova Larisa Vladislavovna — Chief Accountant

Mudulyan Alla Stepanovna — Deputy of Chairman of Bank Management

Trushkin Yury Victorovich — Deputy Chairman of Bank Management, member of the Board of Directors of OJSC “Doncombank”, NPF “Rostvertol”

Bank committees:

- asset and liability committee;
- technical committee

Bank Portrait

OJSC “Doncombank” was registered on October 17, 1990.

According to the licence of Bank of Russia №492 dated 01.08.2013 prescribed to effect the following operations in rubles and foreign currency:

- Attracting funds from legal persons to deposits (by correspondence and for definite time).
- Placing the funds (by correspondence and for definite time) of legal persons on its behalf and at its expense.
- Opening and handling bank deposits of legal persons.
- Transferring the funds by order of legal persons including corresponding banks in accordance with their bank accounts.
- Collecting funds, promissory notes, payment documents and cash servicing of physical and legal persons.
- Purchase-sales of foreign currency in cash and non-cash money.
- Issue of bank guarantees.
- Transfer of funds without opening bank accounts including electronic funds (excluding mail transfer).
- Attracting the funds of physical persons to deposits (by correspondence and for definite time).
- Placing the funds (by correspondence and for definite time) of legal persons on its behalf and at its expense.
- Opening and handling bank deposits of legal persons.
- Transferring the funds by order of legal persons including corresponding banks in accordance with their bank accounts.

Except the licence of the Bank of Russia, OJSC “Doncombank” has a licence of professional participant in the securities market FCSM RF dated 27.12.2000 for conducting operations with securities:

- for conducting broker activity — № 061-04250-100000;
- for conducting dealer activity — № 061-04298-010000;
- for conducting custody business — № 061-04364-000100.

In 2006 the Bank entered international payment system “MasterCard”, it conducts plastic cards emission and servicing in accordance with specified payment system. Simultaneously it effects acquiring as per card accounts of other payment systems.

OJSC “Doncombank” is a participant of the system of compulsory deposits insurance (certificate on state corporation “Agency in Deposits Insurance” dated 18.11.2004 №199).

The Bank effects accelerated transfer of funds (rubles and dollars USA) in international system of money transfer “Western Union”, Leader (rubles, dollars USA, Euro), “Gold Crown” (rubles, dollars USA, Euro), Contact (rubles, dollars USA, Euro).

Except listed bank operations the Bank has a right to effect the following transactions:

- issue of third-party guarantee providing performance of obligations in monetary form;
- acquiring the right of claim for performing obligations in monetary form from the third party;
- confidential management of funds and other property under the agreements with physical and legal persons;
- operations with precious metal and stones in accordance with Russian Federation law;
- granting for lease to physical and legal persons special premises or safes in them for keeping documents and values;
- leasing operations;
- consulting and information services.

The Bank is entitled to effect other transactions in accordance with Russian Federation law.

As of 01.01.2014 the Bank consists of the following internal subdivisions: head office, 7 additional and 4 operational offices. A head office, 4 additional offices and all operational offices are located in the city of Rostov-on-Don, 3 additional offices — in Kamensk, in Taganrog, in Novocherkassk.

Property Structure

113 legal persons and 797 physical persons own the shares of OJSC “Doncombank” as of 01.01.2014. Total number of share-holders of the Bank constitute 910 share-holders. The share-holders possess stock of shares in volume of more than 2% of charter capital:

<i>Share-holders</i>	<i>Share in CC (%)</i>
Rostov Helicopter Production Complex — Open Joint-Stock Company “Rostvertol”	14.94
Open Joint-Stock Company “Trade Exhibition Center Rostvertol”	14.74
Limited Liability Company “Rostov Trust Company”	12.48
Limited Liability Company “Rostov Leasing Company”	19.99
Closed Joint-Stock Company “Energy”	19.83
Non-State Pension Fund “Rostvertol”	7.48
Sysoev Nikolay Ivanovich	3.75
Shtanova Larisa Mikhailovna	4.995

Key Results of Activities and Position on the Market

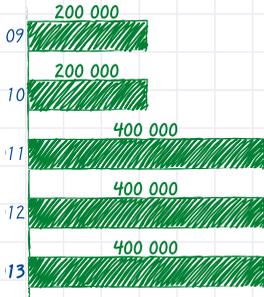
Rating of Rostov region banks by main indexes for 01.01.14 showed that among 16 regional banks OJSC “Doncombank” occupies the 4th place by its capital, the 2nd place by currency balance-netto, the 2nd by the volume of loan portfolio, the 2nd by the deposits of population.

OJSC “Doncombank” preserved the required level of sufficient capital, liquidity and profitability. All obligations were performed in full volume and in due time. The Bank confirmed the status of financial-stable credit organization as evidenced by the dynamics of key indexes of development (by the data of the report published):

1. Income after taxation for financial year constituted 21,7 mln rubls;
2. Currency of balance (total assets and liabilities) on 01.01.2014 constituted 5 billion 774 mln rubls, which is more than at the beginning of the year by 26,7%;
3. The volume of attracted funds (funds of clients not being credit companies) for 01.01.2014 constituted 5 billion 59 mln rubles, it has increased in comparison with 01.01.2013 by 26%;
4. Net loan indebtedness due to inter-bank credits and deposits made up 4 billion 620 mln rubls, also showing positive dynamics by 50% in comparison with preceding report date;
5. The volume of own funds (capital) of the bank increased in comparison with the beginning of the year by 90 mln rubls or by 18% and made up to the end of 2013 — 602 mln. rubls;
6. At annual general Meeting of share-holders which was held on 20.05.2014 the share-holders of the bank took a decision on dividend payment by the results of 2013 in volume 77,4% from net profit.

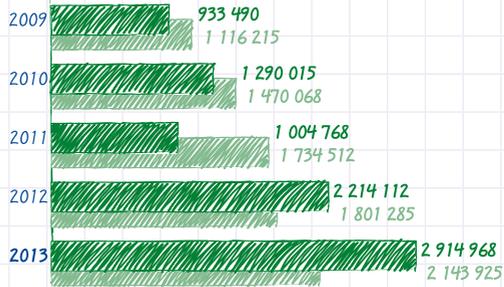
Key Results of Activities and Position on the Market

CHARTER CAPITAL thousand rubles

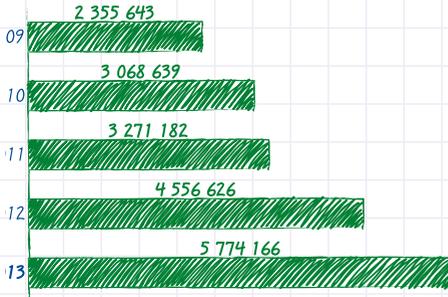


CLIENT FUNDS thousand rubles

■ - legal entity
■ - physical perso.



ASSETS thousand rubles

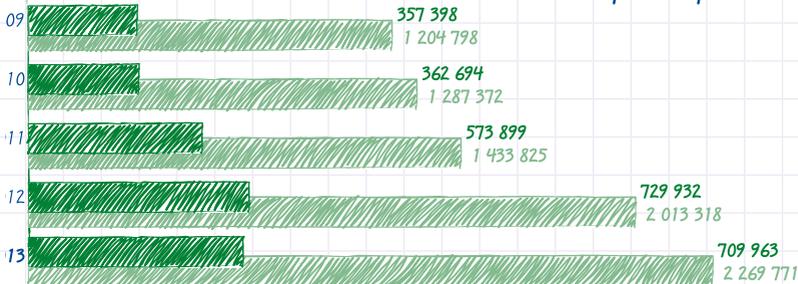


CAPITAL thousand rubles



LOAN PORTFOLIO thousand rubles

■ - legal entity
■ - physical persons



Goals and Mission of OJSC "Doncombank"

Strategic goal of the bank is the guarantee of reliability, paying capacity and efficient activities, allowing to achieve optimal correlation of interests of bank's share-holders, bank's clients, the bank itself and its employees.

Mission of the Bank is the support of interests of all bank business participants:

1. Share-holders concerning the increase of capitalization and investment attraction of the bank due to dividend payment;
2. Clients for creating conditions to achieve their purposes, including at the expense of credit support of clients' business development broadly on the segment of small and medium-sized business;
3. Employees in combination with common goals of bank development, their realization is possible only by the team of like-minded persons.

The interests of target groups are planned to be achieved by the following methods:

interests of bank share-holders:

- increase of bank capitalization due to balanced, professional approach to risks;
- attraction of investments in bank development which is expressed in competitive investment profitability in bank activities, in receiving profit as dividends;
- high level of corporate management on the principles of openness, transparency and foreseeability.

Interests of bank clients:

- support of high level of bank reliability, guarantee of protection and attractiveness for clients in keeping the funds in the bank, as well as justified cost of bank service;
- guarantee of complex service providing maximal needs of clients in bank products;
- guarantee of efficiency and high quality in clients servicing, client orientated policy;

interests of the bank and its employees:

- increase of bank capitalization;
- guarantee of bank's material-technical base development, including bank technologies and information systems;
- providing conditions for realizing personal and professional targets of employees, fair wage and labour conditions, confidence in future, as well as performance capabilities for each employee to feel himself an active participant in the bank's activities.

Products and Services of the Bank

Crediting

OJSC “Doncombank” during the whole year of 2013 conducted stable, successive credit policy. In 2013 Bank efficiently enhanced the quality of credit portfolio, all required reserves for potential losses under loan and equal debt are formed.

Legal persons and individual proprietors of the Bank are offered various credit programs, among them we may emphasize: standard credits, credit lines, overdrafts, and also granting bank guarantees.

Crediting of physical persons is presented in the Bank by credits for consumer-oriented purposes, for mortgage and automobile programs.

In 2013 the Bank provided credits to legal persons, individual proprietors and to the population in the amount of 3002 mln rubles. During the year credit portfolio has increased for the amount of about 237 mln rubles, rate of growth made up 8,6%. As of 01.01.2014 loan indebtedness made up 2980 mln rubles.

Servicing of Legal and Physical Persons

In 2013 the Bank paid considerable attention to the increase of customer base due to active marketing policy, systematical study of bank market conjuncture in the city of Rostov-on-Don and the region, thanks to competence and benevolence of the staff hundreds of customers were attracted to the bank.

The balance of funds on settlement and current accounts of legal persons as of 01.01.2014 constitutes more than 2, 368 billion rubles. As of 01.01.2014 the balance of funds on deposit accounts of legal persons made up 546,9 mln rubles.

Among the clients are known as:



At present OJSC "Doncombank" offers a large-scale range of services for private persons, including: deposits, settlement service, issue of bank cards, crediting, acceptance of payment for services of other companies, money transfer under system Western Union, Leader, "Gold Crown" and Contact, lease of individual bank safes.

As of 01.01.2014 total number of deposits constituted 7960, from them in rubles — 7847, in currency — 113.

OJSC "Doncombank" effects operations with coins made of precious metals and offers them to customers for collection and gifts.

Card Business

OJSC “Doncombank” is an affiliated member of payment system MasterCard. The bank issues all card products which are in demand on the market of bank services: Maestro, MasterCard Standard, MasterCard Gold. With the help of these cards bank’s clients may:

- pay for goods and services in trade-service centers all over the world;
- withdraw cash in cash machines in any country, in any currency;
- book air- and railway tickets, hotels and etc., as well as pay for the goods and services in Internet;
- arrange insurance police with insurance cover of 30 000 euro which meets the requirements of embassies and consulates of the major foreign states, including Schengen countries;
- order additional cards for oneself and close relatives (including children, reaching 14 years of age);
- get assistance from MasterCard Global Service (MCGS);
- get reports on operations effected by a card on mobile phone or e-mail in real time regime.

In 2013 card product for legal persons of the bank was presented by such classical products and services, as corporate cards and wage cards including authorized overdraft.

Currency Operations

Last year – 2013 OJSC “Doncombank” continued actively to conduct operations in foreign currency.

Payment transactions under correspondence accounts in foreign currency for 2013 reached 132 mln. dollars USA. To provide fast payment flow in foreign currency the Bank cooperated with large foreign and Russian banks, such as “Alfa-Bank”, VTB Deutschland AG (Germany), Commerzbank (Germany).

For the last year the Bank accepted 100 transaction certificates. The bank is a participant of Moscow Exchange tender, which allows to effect payment fast as per clients' contracts.

In 2013 the bank carried out operations with currency in cash for the amount of 26,5 mln dollars USA in servicing population.

Securities Services

Starting from 2007 the Bank conducts placement of funds into state securities and corporate bonds, included into Lombard list of the Bank of Russia with the purpose to obtain guaranteed reliable profit, diversification of investments in active instruments and financial risks reduction.

Inter-Bank Market

In 2013 OJSC “Doncombank” continued active inter-bank cooperation.

The major partners of the Bank are credit organizations with high rating and those which entered TOP-30. To control liquidity “Doncombank” actively participated in operations for attracting deposits of credit organizations by the Bank of Russia. In 2013 the volume of deposit circulation to the Bank of Russia constituted more than 15 billion rubles, and inter-bank credits to credit organizations — almost 60 billion rubles.

Financial markets

Information about auditor

Name:

Closed Joint-Stock Company “Donaudit Financial Markets”.

Place of location:

344002, Rostov-on-Don, Moskovskaya St., h. 43/13, off. 401.

State registration:

certificate on State registration №2711, series AO-ЛП issued by Registration chamber in the city of Rostov-on-Don on May 14, 1998; certificate on registration in Unified State Register of Legal Persons, series 61 №003466882, issued by Inspection of Ministry in Taxes and Fees RF in Leninsky district, Rostov-on-Don, on December 15, 2002, main state registration number 1026103292093.

Is a member of Self-controlled organization of auditors Non-Commercial Partnership “Russian Auditors Colleagium”, registration number in register of auditors and audit organizations of Self-controlled organizations of auditors ORNZ 10305003813.

Audit work was conducted by the following auditors:

Kamyshanov Andrey Vasilievich (qualification auditor’s certificate №05-000053 without time limit, member of Self-controlled organization of auditors Non-Commercial Partnership “Russian Auditors Colleagium”, registration number in register of auditors and audit organizations of self-controlled organizations of auditors ORNZ 29905012181);

Efimchenko Tatiana Sergeevna (qualification auditor’s certificate №05-000075 without time limit, member of Self-controlled organization of auditors Non-Commercial Partnership “Russian Auditors Colleagium”, registration number in register of auditors and audit organizations of self-controlled organizations of auditors ORNZ 20005010280).

Auditors' conclusion about annual accounting (financial) report OJSC "Doncombank" for 2013

To share-holders and Board of Directors OJSC "Doncombank"

We carried out the audit of enclosed accounting (financial) report (hereinafter – annual accounts) of OJSC "Doncombank" for 2013.

- Balance sheet;
- Income statement;
- Statement of sufficiency of capital, amount of reserves for doubtful loans and other assets;
- Data on statutory requirements;
- Cashflow statement;
- Explanatory note.

Bank responsibility for annual accounts

Management of the bank bears responsibility for preparation and reliability of above-said annual reporting in accordance with fixed order and for internal controls, required for preparation of annual reporting, which does not contain sufficient misstatement due to unscrupulous practice or mistakes.

Responsibility of auditor

Our responsibility is in expressing the opinion on reliability of annual accounts on the basis of audit conducted by us. We carried out the audit in accordance with federal standards of auditor's activity. These standards require observance of applied ethical norms, as well as planning and conducting audit in such a way as to receive reasonable assurance that annual accounts does not contain sufficient misstatement.

Audit included the conducting of audit procedure aimed at getting evidential matters, confirming numerical indexes in annual accounts and information release. The selection of audit procedures is the subject of our judgement, which is based on assessment of risk due to sufficient misstatement, owing to unscrupulous practice or mistakes. In the process of risk assessment we have considered the system of internal control, providing

preparation and reliability of annual reporting for selecting the appropriate audit procedures, but not with the purpose of expressing the opinion about internal control efficiency.

Audit, also, included the appropriate applied accounting policies and justification of assessment indexes obtained by bank management, as well as the assessment of presentation of annual accounts in whole.

We think that evidential matters, obtained in the course of audit, give sufficient grounds for expressing the opinion on authenticity of annual accounts.

Opinion

It is our opinion that the above-said annual accounts of OJSC "Doncombank" reflex accurately financial situation of the bank in every respect as of December 31, 2013, the results of its financial-economic activities and money flow for 2013 in accordance with fixed order for preparation of annual accounts by credit organizations in the Russian Federation.

Data in accordance with the requirements of Federal law dated 02.12.1990 №395-1 "Concerning Banks and Banking Activities"

The Bank upholds all obligatory regulations, established by Central Bank of the Russian Federation as of January 1, 2014.

We, also, state that in the course of audit we have not discovered the facts indicating inadequacy in quality of bank management and internal control to the character and volume of operations, effected by it, in the framework of the current stage of developing bank services in the Russian Federation.

**General Director
of Closed Joint-Stock Company
"Donaudit Financial Markets"**

**April 15, 2014
Rostov-on-Don**



O. G. Goldberg

Territory code based on OKATO	Code of lending institution (branch)			
	based on OKPO	primary state registration number	registration number (/index number)	BIK
6040	09246045	1026100001817	0492	046015804

BALANCE SHEET

(disclosure form)
as of January 01, 2014

Lending institution

Open joint stock company «Donskoy Kommercheskiy Bank» (OJSC «Donkombank»)

Postal address

344068, Rostov-on-Don, Mikhaila Nagibina Pr., 32/2

Form code based on OKUD 0409806
Annual
'000 RUR

Item No	Description	Data as per reporting date	Data as per relevant reporting date of last year
I. ASSETS			
1	Cash assets	275 189	265 181
2	Cash assets of lending institutions in the Central Bank of the Russian Federation	145 112	655 043
2.1	Compulsory reserves	36 469	40 582
3	Cash assets in lending institutions	166 377	120 533
4	Financial assets evaluated based on the fair value through profit or loss	0	0
5	Net lending receivables	4 619 771	3 070 767
6	Net investments in securities and other financial assets available for sale	0	0
6.1	Investments in subsidiaries and related organizations	0	0
7	Net investments in securities held before redemption	190 637	147 462
8	Fixed assets, intangible assets and material assets	344 187	263 721
9	Other assets	32 893	33 919
10	Total assets	5 774 166	4 556 626

Item No	Description	Data as per reporting date	Data as per relevant reporting date of last year
II. LIABILITIES			
11	Loans, deposits and other funds of the Central Bank of the Russian Federation	80 000	0
12	Funds of lending institutions	0	0
13	Funds of clients as non lending institutions	5 058 893	4 015 397
13.1	Deposits of physical persons	2 143 925	1 801 285
14	Financial liabilities evaluated based on the fair value through profit or loss	0	0
15	Issued debentures	0	0
16	Other liabilities	23 154	14 774
17	Provision for potential losses in terms of contingent credit-related liabilities, other potential losses and in terms of transactions with offshore residents	4 203	6 259
18	Total liabilities	5 166 250	4 036 430
III. SHAREHOLDER'S EQUITY			
19	Shareholders' (participants) capital	400 000	400 000
20	Own shares (stakes) reacquired from shareholders (participants)	0	0
21	Share premium	0	0
22	Reserve fund	5 847	4 453
23	Revaluation based on the fair value of securities available for sale	0	0
24	Revaluation of equity	83 599	100
25	Undistributed profits (uncovered losses) of past periods	96 773	87 756
26	Unused profit (loss) in the reporting period	21 697	27 887
27	Total shareholder's equity	607 916	520 196
IV. OFF-BALANCE SHEET LIABILITIES			
28	Lending institution's irrevocable liabilities	208 493	225 098
29	Guarantees and warrants issued by the lending institution	98 826	64 096
30	Contingent credit-related liabilities	0	0

Territory code based on OKATO	Code of lending institution (branch)			
	based on OKPO	primary state registration number	registration number (/index number)	BIK
6040	09246045	1026100001817	0492	046015804

PROFIT AND LOSS STATEMENT

(disclosure form)
as of January 01, 2014

Lending institution

Open joint stock company «Donskoy Kommercheskiy Bank» (OJSC «Donkombank»)

Postal address

344068, Rostov-on-Don, Mikhaila Nagibina Pr., 32/2

Form code based on OKUD 0409807

Annual
'000 RUR

Item No	Description	Data for the reporting period	Data for the relevant period of last year
1	Interest yield, total, including:	385 870	305 378
1.1	From investment of funds in lending institutions	36 608	37 045
1.2	From loans granted for clients as non lending institutions	334 801	257 271
1.3	From finance lease (leasing) services	0	0
1.4	From investment in securities	14 461	11 062
2	Interest costs, total, including:	186 760	3 070 767
2.1	For funds raised from lending institutions	1 927	0
2.2	For funds raised from clients as non lending institutions	184 833	118 884
2.3	For issued debentures	0	0
3	Net interest yield (negative interest margin)	199 110	186 494
4	Change of provision for potential losses related to loans, lending and its equivalent receivables, funds deposited to correspondent accounts, and accrued interest yields, total, including:	-44 120	-20 196
4.1	Change of provision for potential losses related to accrued interest yields	-1 135	296
5	Net interest yield (negative interest margin) after provision for potential losses	154 990	166 298
6	Net income from transactions with securities evaluated based on fair value through profit or loss	-14	0

Item No	Description	Data for the reporting period	Data for the relevant period of last year
7	Net income from transactions with securities available for sale	0	0
8	Net income from transactions with securities held before redemption	-379	-945
9	Net income from transactions with foreign currencies	8 864	9 751
10	Net income from foreign currency revaluation	-51	-545
11	Income from participation in equity of other legal entities	0	0
12	Commission income	67 807	67 302
13	Commission expenses	9 440	8 693
14	Change of provision for potential losses related to securities available for sale	0	0
15	Change of provision for potential losses related to securities held before redemption	0	0
16	Change of provision for other losses	3 080	-2 881
17	Other operating income	6 850	8 482
18	Net profit (loss)	231 707	238 769
19	Operating expenses	189 574	191 862
20	Profit (loss) before taxes	42 133	46 907
21	Accrued (paid) taxes	20 436	19 020
22	Profit (loss) after taxes	21 697	27 887
23	Payments from earnings after taxes, total, including	0	0
23.1	Distribution among shareholders (participants) in the form of dividends	0	0
23.2	Allowance for creation and replenishment of the reserve fund	0	0
24	Unused profit (loss) for the reporting period	21 697	27 887

Territory code based on OKATO	Code of lending institution (branch)			
	based on OKPO	primary state registration number	registration number (/index number)	BIK
6040	09246045	1026100001817	0492	046015804

STATEMENT OF SUFFICIENCY OF CAPITAL, AMOUNT OF RESERVES FOR DOUBTFUL LOANS AND OTHER ASSETS

(disclosure form)
as of January 01, 2014

Lending institution

Open joint stock company «Donskoy Kommercheskiy Bank» (OJSC «Donkombank»)

Postal address

344068, Rostov-on-Don, Mikhaila Nagibina Pr., 32/2

Form code based on OKUD 0409808

Annual
'000 RUR

Item No	Description	Data at the beginning of the reporting period	Gain (+)/ reduction (-) for the reporting period	Data at the relevant date of the reporting period
1	Equity (capital), ('000 RUR), total, including:	512 135	90 151	602 286
1.1	Lending institution's authorized capital, including:	400 000	0	400 000
1.1.1	Par value of registered ordinary shares (stakes)	333 590	0	333 590
1.1.2	Par value of registered preference shares	66 410	0	66 410
1.2	Own shares (stakes) reacquired from shareholders (participants)	0	0	0
1.3	Share premium	0	0	0
1.4	Lending institution's reserve fund	4 453	1 394	5 847
1.5	Financial results of activity factored in equity (capital):	107 582	5 258	112 840
1.5.1	during past years	86 120	7 960	94 080
1.5.2	during the fiscal year	21 462	-2 702	18 760
1.6	Intangible assets	0	0	0
1.7	Subordinated loan (loan, deposit, debenture loan)	0	0	0
1.8	Sources (part of sources) of additional capital formed through the use of improper assets by investors	0	0	0

Item No	Description	Data at the beginning of the reporting period	Gain (+)/ reduction (-) for the reporting period	Data at the relevant date of the reporting period
2	Statutory value of sufficiency of equity (capital), (interest)	10,0	x	10,0
3	Actual value of sufficiency of equity (capital), (interest)	13,2	x	13,4
4	"Actually formed provision for potential losses ('000 RUR), total, including:"	173 022	39 374	212 396
4.1	in terms of loans, lending its equivalent receivables	158 842	22 638	181 480
4.2	in terms of other assets that bear a loss risk and other loss exposure	7 921	18 792	26 713
4.3	in terms of contingent credit-related liabilities, in terms of securities the rights for which are attested by depositories reflected in off-balance sheet accounts and forward transactions	6 259	-2 056	4 203
4.4	for transactions with offshore residents	0	0	0

«For reference» section

1. Formation (additional charge) of provision for potential losses in terms of loans, lending and its equivalent receivables in the reporting period ('000 RUR), total в том числе вследствие:	321355
1.1. granting of new loans	152960
1.2. change in quality of loans	162351
1.3. change in official foreign exchange rate in relation to Ruble set by the Bank of Russia	0
1.4. other reasons	6044
2. Recovery (reduction) of provision for potential losses in terms of loans, lending and its equivalent receivables in the reporting period ('000 RUR), total, including due to:"	298717
2.1. bad loans write off	1506
2.2. loan repayment	197897
2.3. change in quality of loans	95455
2.4. change in the official foreign exchange rate in relation to Ruble set by the Bank of Russia	0
2.5. other reasons	3859

Territory code based on OKATO	Code of lending institution (branch)			
	based on OKPO	primary state registration number	registration number (/index number)	BIK
6040	09246045	1026100001817	0492	046015804

DETAILS ON STATUTORY RATIOS

(disclosure form)
as of January 01, 2014

Lending institution

Open joint stock company «Donskoy Kommercheskiy Bank» (OJSC «Doncombank»)

Postal address

344068, Rostov-on-Don, Mikhaila Nagibina Pr., 32/2

Form code based on OKUD 0409813

Annual

Percent

Item No	Description	Statutory value	Actual value			
			as per reporting date	as per prior reporting date		
1	Bank's statutory equity (capital) ratio (R1)	10,0	13,2	17,8		
2	Statutory equity (capital) ration of the non-banking lending institution eligible to remit cash assets without opening bank accounts and other related banking transactions (R1.1)					
3	Bank's statutory quick liquidity ratio (R2)	15,0	52,3	46,0		
4	Bank's current liquidity ratio (R3)	50,0	71,3	59,6		
5	Bank's long-term liquidity ratio (R4)	120,0	55,0	32,3		
6	Maximum statutory single-client concentration or related-party exposure ratio (R6)	25,0	Maximum	23,4	Maximum	18,9
			Maximum	0,1	Maximum	0,1
7	Maximum statutory large credit exposure ratio (R7)	800,0	431,8	292,6		

Item No	Description	Statutory value	Actual value	
			as per reporting date	as per prior reporting date
8	Statutory ratio for maximum size of credits, bank guarantees and warrants provided by the bank for their participants (shareholders) (R9.1)	50,00	0,80	0,90
9	Statutory aggregate exposure ratio for bank's insiders (R10.1)	3,00	0,80	1,00
10	Statutory ratio for using bank's equity (capital) to acquire shares (stakes) of other legal entities (R12)	25,00	0,00	0,00
11	Statutory ratio between the value of liquid assets with a maturity period during the nearest 30 calendar days and the value of liabilities of the non-bank settlement and lending institution (R15)			
12	Statutory liquidity ratio for the non-bank lending institution eligible to remit cash assets without opening bank accounts and other related banking transactions (R15.1)			
13	Statutory ratio of the maximum aggregate value of loans for clients - participants in settlements for completion of settlements (R16)			
14	Statutory ratio for the non-bank settlement and lending institution to provide loans on its behalf and for its own account to borrowers, except clients - participants in settlements (R16.1)			
15	Statutory minimal ratio between the value of mortgage pool and the value of issued mortgage-secured bonds (R18)			

Territory code based on OKATO	Code of lending institution (branch)			
	based on OKPO	primary state registration number	registration number (/index number)	BIK
6040	09246045	1026100001817	0492	046015804

CASH FLOW STATEMENT

(disclosure form)
as of January 01, 2014

Lending institution

Open joint stock company «Donskoy Kommercheskiy Bank» (OJSC «Donkombank»)

Postal address

344068, Rostov-on-Don, Mikhaila Nagibina Pr., 32/2

Form code based on OKUD 0409814

Annual
000 RUR

Item №	Description	Cash flow during the reporting period	Cash flow during the prior reporting period
1	Net cash from (used in) operating activities		
1.1	Net cash from (used in) operating activities before changes in operating assets and liabilities, total, including:	69 442	65 100
1.1.1	Interest received	378 137	302 459
1.1.2	Interest paid	-186 936	-115 903
1.1.3	Commission received	66 944	66 788
1.1.4	Commission paid	-9 440	-8 698
1.1.5	Income less expenses for transactions with financial assets evaluated based on the fair value through profit or loss available for sale	-14	0
1.1.6	Income less expenses for transactions with securities held before redemption	-1 339	-1 007
1.1.7	Income less expenses for transactions with foreign currencies	8 864	9 751
1.1.8	Other operating income	7 072	9 303
1.1.9	Operating expenses	-181 693	-171 369
1.1.10	Tax expense (refund)	-12 153	-26 224
1.2	Gain (reduction) in terms of net cash from operating assets and liabilities, total, including:	-467 575	495 419
1.2.1	Net gain (reduction) in terms of mandatory cash balances at the accounts of the Bank of Russia	4 113	-8 169
1.2.2	Net gain (reduction) in terms of investments in securities evaluated based on the fair value through profit or loss	0	0
1.2.3	Net gain (reduction) in terms of loan indebtedness	-1 571 425	-785 338
1.2.4	Net gain (reduction) in terms of other assets	-18 598	-905
1.2.5	Net gain (reduction) in terms of loans, deposits and other assets of the Bank of Russia	80 000	0
1.2.6	Net gain (reduction) in terms of assets of other lending institutions	0	0
1.2.7	Net gain (reduction) in terms of assets of clients as non lending institutions	1 030 907	1 285 648

Item No	Description	Cash flow during the reporting period	Cash flow during the prior reporting period
1.2.8	Net gain (reduction) in terms of financial liabilities evaluated based on the fair value through profit or loss	0	0
1.2.9	Net gain (reduction) in terms of issued debentures	0	-132
1.2.10	Net gain (reduction) in terms of other liabilities	7 428	1 881
1.3	Total for Section 1 (Item 1.1 + Item 1.2)	-398 133	-343 890
2	Net cash received (used in) investment activities		
2.1	Acquisition of securities and other financial assets related to "available for sale" category	0	0
2.2	Proceeds from sales and redemption of securities and other financial assets related to "available for sale" category	0	0
2.3	Acquisition of securities related to "held before redemption" category	-67 704	-19 790
2.4	Proceeds from redemption of securities related to "held before redemption" category	25 489	27 727
2.5	Acquisition of fixed assets, intangible assets and material assets	-4 326	-5 247
2.6	Proceeds from sales of fixed assets, intangible assets and material assets	277	2 417
2.7	Dividends received	0	0
2.8	Total for Section 2 (sum of lines from 2.1 through 2.7)	-46 264	5 107
3	Net cash received (used in) financial activities		
3.1	Shareholders' (participants) equity payments	0	0
3.2	Reacquisition of own shares (stakes) from shareholders (participants)	0	0
3.3	Sale of own shares (stakes) reacquired from shareholders (participants)	0	0
3.4	Dividends paid	-16 720	-16 812
3.5	Total for Section 3 (sum of lines from 3.1 through 3.4)	-16 720	-16 812
4	Effects of change in official foreign exchange rates in relation to Ruble set by the Bank of Russia on cash and cash equivalents	11 151	-10 081
5	Gain (use) of cash and cash equivalents	-449 966	538 733
5.1	Cash and cash equivalents at the beginning of the fiscal year	1 000 175	461 442
5.2	Cash and cash equivalents at the end of the fiscal year	550 209	1 000 175

Bank properties

Bank properties for payment in RUR:

INN	6164102186
BIK	046015804
Correspondent account	№ 30101810000000000804 in Rostov-on-Don Department, city of Rostov-on-Don
Bank site	www.doncombank.ru
E-mail	rstdkb@aaanet.ru

Bank properties for payment in USD:

:56: INTERMEDIARY BANK	ALFA-BANK MOSCOW, RUSSIA SWIFT: ALFARUMM
:57: BENEFICIARY BANK	ACCOUNT: 30109840600000000169 DONCOMBANK ROSTOV-ON-DON, RUSSIA PR. MIHAILA NAGIBINA, 32/2 SWIFT: DONORU21

Bank properties for payment in EUR:

:56: INTERMEDIARY BANK	VTB BANK (DEUTSCHLAND) AG FRANKFURT AM MAIN, GERMANY SWIFT: OWHBDEFF
:57: BENEFICIARY BANK	ACCOUNT: 0106006398 DONCOMBANK ROSTOV-ON-DON, RUSSIA PR. MIHAILA NAGIBINA, 32/2 SWIFT: DONORU21

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