

## ADDITIONAL INFORMATION

### A list of RBC OJSC's major transactions entered into in 2012, as well as a list of deals classifiable as related-party transactions.

1) In 2012, RBC OJSC did not execute any deals that are classifiable as major transactions in accordance with the federal law "On Joint-Stock Companies" or any other deals that are subject to approval as major deals in accordance with the procedure stipulated in the company's Articles of Association.

2) A list of RBC OJSC's deals in 2012 classifiable as related-party transactions in accordance with the federal law "On Joint-Stock Companies":

1. A deal to enter into a loan agreement between RBC OJSC (Borrower) and ONEXIM Holdings Limited (Lender) on the following terms:
  - loan amount: USD 2,000,000;
  - loan interest rate: 10%;
  - repayment period: on or before March 25, 2013;

Related party: PRAGLA LIMITED, shareholder of RBC OJSC.

A resolution on the approval of this deal was passed by RBC OJSC's Board of Directors.

2. A deal to enter into a loan agreement between RBC OJSC (Borrower) and RBK Money LLC (Lender) on the following terms:

- loan amount: RUB 18,000,000;
- loan interest rate: interest-free;
- repayment period: on or before July 11, 2015.

Related party: PRAGLA LIMITED, shareholder of RBC OJSC.

A resolution on the approval of this deal was passed by RBC OJSC's Board of Directors.

3. A deal to enter into an additional agreement to contract No. 120414001 dated June 25, 2012 between RBC OJSC and RBC OJSC CEO Sergey Lavrukhin.

Related party: RBC OJSC CEO and member of the Board of Directors Sergey Lavrukhin.

A resolution on the approval of this deal was passed by RBC OJSC's Board of Directors.

### Information on the use of each type of energy resources used by RBC OJSC in 2012.

The cost of electrical and thermal power in 2012 was included in the cost of the lease payment for the building used by the company for its office. Therefore, it is not possible to provide information on the use of energy resources either in monetary terms or in-kind.