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ALFA GROUP’S PRINCIPAL BUSINESSES

Founded in 1989, Alfa Group* ("Alfa") is one of the largest privately owned financial-investment conglomerates in Russia.

Alfa Group* is a combination of independent businesses, operating mainly in Russia and the CIS, whose main beneficial owners are Mikhail Fridman, German Khan and Alexey Kuzmichev. Besides these three individuals there are other beneficiaries in some of the businesses.

Alfa* companies’ businesses include commercial and investment banking, asset management, insurance, retail trade, water utilities, as well as special-situation investments. Companies of Alfa* typically focus on value-oriented, longer-term opportunities, primarily in Russia and the CIS, but also invest in other markets which form part of their strategic business objectives.

All businesses adhere to corporate development and financial control principles. Each business, through its Board of Directors and executive bodies is managed independently.

* Alfa Group is not a legal entity.
Members of the Supervisory Board of Alfa Group Consortium:

**Mikhail Fridman**  
Chairman of the Supervisory Board of Alfa Group Consortium  
Mr. Fridman, one of the original founders of Alfa Group Consortium, is Chairman of the Supervisory Board of Alfa Group Consortium, one of the largest privately owned financial-industrial conglomerates in Russia. Also Mr. Fridman is a member of the Board of Directors of ABH Holdings S.A., a member of the Board of Directors of Alfa-Bank (Russia) and a member of the Supervisory Board of X5 Retail Group. Mr. Fridman is a member of the Board of Russian Union of Industrialists and Entrepreneurs, the International Advisory Board of the Council on Foreign Relations (USA) and the National Council on Corporate Governance. He graduated from the Moscow Institute of Steel and Alloys in 1986. Mr. Fridman was born in Lvov, Ukraine in 1964.

**German Khan**  
Member of the Supervisory Board of Alfa Group Consortium  
Mr. Khan is one of the original founders of Alfa Group Consortium. From 2003 to 2013, Mr. Khan served as Executive Director of TNK-BP Management. Additionally, he was a member of the Management Board of TNK-BP Management and of the Board of Directors of Slavneft. Mr. Khan graduated from the Moscow Institute of Steel and Alloys. He was born in Kyiv, Ukraine in 1961. He is married and has four children.

**Alexey Kuzmichev**  
Member of the Supervisory Board of Alfa Group Consortium  
Mr. Kuzmichev is one of the original founders of Alfa Group Consortium and a member of the Supervisory Board of Alfa Group Consortium. Mr. Kuzmichev is a graduate of the Moscow Institute of Steel and Alloys. Mr. Kuzmichev was born in Kirov, Russia in 1962.
Petr Aven
Chairman of the Board of Directors of ABH Holdings S.A., Member of the Board of Directors of Alfa-Bank (Russia)

From 1994 to June 2011, Mr. Aven served as President of Alfa-Bank (Russia). Mr. Aven was responsible for the Bank’s overall strategy and relations with business and government leaders in Russia and abroad. Prior to joining Alfa-Bank (Russia) in 1994, Mr. Aven was Minister of Foreign Economic Relations for the Russian Federation (1991-1992), serving as Russia’s representative to the Group of Seven, and conducting a number of high-level trade and economic missions to Western capitals. Mr. Aven worked at the International Institute for Applied Systems Analysis in Laxenburg, Austria (1989-1991). Currently, he is Chairman of the Board of Directors of ABH Holdings S.A., Chairman of the Supervisory Board of Alfa-Bank (Ukraine), a member of the Board of Directors of Alfa-Bank (Russia) and Chairman of the Board of Directors at AlfaStrakhovanie Group. Mr. Aven is a member of the Board of Directors of the New Economic School (NES), a member of President’s Council on International Activities of Yale University (USA), also he is a member of the Boards of Trustees of: the Moscow State University named after Lomonosov, the Russian Geographical Society, and Co-Chairman of the Board of Trustees of the Pushkin State Museum of Fine Arts. Also, Mr. Aven is a member of the Presidium of Russian International Affairs Council (RIAC), a professor at the State University Higher School of Economics and is Honorary Doctor (Dr.h.c.) of the University of Latvia. Since April 2006, he has been a member of the Board of the Russian Union of Industrialists and Entrepreneurs. In 2007 Mr. Aven became Chairman of the Russia-Latvian Business Council. He graduated from the Moscow State University in 1977 and holds a PhD in Econometrics. Mr. Aven was born in Moscow, Russia in 1955.

Andrei Kosogov
Member of the Supervisory Board of Alfa Group Consortium

Mr. Kosogov is a member of the Board of Directors of AlfaStrakhovanie Group, a member of the Board of Directors of Alfa-Bank (Russia), a member of the Board of Directors of ABH Holdings S.A., a member of the Board of Directors of Alfa-Bank (Kazakhstan) and a member of the Board of Directors of Alfa-Capital Management Company LLC. From November 2005 through June 2009, Mr. Kosogov acted as Chairman of the Supervisory Board of Alfa-Bank (Ukraine). From 2005 to 2011, Mr. Kosogov served as Chairman of the Board of Directors of Alfa-Asset Management. From 2003 to 2007, Mr. Kosogov acted as Chairman of the Board of Directors of AlfaStrakhovanie Group. From 1998 to 2005, Mr. Kosogov was First Deputy Chairman of the Management Board of Alfa-Bank Russia and Director of its Investment banking division. From 1992 to 1998, Mr. Kosogov served as CEO of Alfa-Capital Management Company LLC. Mr. Kosogov graduated from the Moscow Power Engineering Institute in 1987. He was born in Sillamae, Estonia in 1961.

Alexander Fain
General Director of A1

Mr. Fain graduated with honors from the Moscow Institute of Chemical Engineering, Engineering Department in 1958. From 1958 until 1988, he was involved in a number of innovative engineering projects. Mr. Fain is the author of more than 70 scientific articles, manuals, books, monographs, and patents. He also holds the honorary title of active member of International Academy of Sustainable Development and holds a candidate’s degree and is a professor in the field of applied mathematics. Mr. Fain is often cited by the leading Russian business periodicals as one of the most influential businessmen in Russia. He was born in Moscow, Russia in 1936.
Vladimir Skvortsov
CEO of AlfaStrakhovanie Group

Mr. Skvortsov is CEO, Chairman of the Management Board and a member of the Board of Directors of AlfaStrakhovanie Group, also he is a member of the Board of Directors of Alfa-Capital Management Company LLC. From July 2000 until April 2002, Mr. Skvortsov served as Executive Director of NIKoil Investment Banking Group and from 1998 to 2000, he served as CEO of NIKoil brokerage company. From 1992 to 1998, Mr. Skvortsov was First Vice-president of Rinaco PLUS investment company. Mr. Skvortsov graduated from the Moscow State University in 1992, Faculty of Mechanics and Mathematics. Mr. Skvortsov was born in Moscow, Russia in 1969.

Alexey Marey
Chief Executive Officer of Alfa-Bank (Russia)

Currently, Mr. Marey is CEO, a member of the Executive Board and a member of the Board of Directors of Alfa-Bank (Russia), also he is a member of the Board of Directors of AlfaStrakhovanie Group and a member of the Board of Directors of Alfa-Capital Management Company LLC. From January 2012 until May 2012, Mr. Marey served as Deputy Chief Executive Officer of Alfa-Bank (Russia). From 2007 to January 2012, Mr. Marey served as Head of Retail Banking of Alfa-Bank (Russia) and a member of the Executive Board of Alfa-Bank (Russia). From 2006 to 2007, Mr. Marey served as Director of Retail Sales in Retail Banking of Alfa-Bank (Russia). From 2004 to 2006, Mr. Marey was Head of Distribution (Moscow) in Retail Banking of Alfa-Bank (Russia). From 1998 to 2004, Mr. Marey held various positions in Danone (Russia), Gillette (Russia), Duracell (Russia). Mr. Marey graduated from the Moscow Aviation Institute (MAI), Economics Faculty in 1999. Mr. Marey was born in Moscow, Russia in 1977.

Igor Shekhterman
Chief Executive Officer of X5 Retail Group

Mr. Shekhterman is Chief Executive Officer of X5 Retail Group. Previously, he had been a Managing Partner in RosExpert, which he co-founded in 1996 and has subsequently successfully developed into the Russian partner of Korn/Ferry International. Earlier, Mr. Shekhterman served as a finance manager at the Russian branch of Beoluna, the Japanese jewelry producer. Mr. Shekhterman graduated from the State Technical University of Kaliningrad, Economics Faculty in 1992. Mr. Shekhterman holds a BF and a BA Degrees of Business Schools in France and Denmark. Mr. Shekhterman was born in Kaliningrad, Russia in 1970.

Anton Mikhal’kov
Chief Executive Officer of Rosvodokanal Group

Anton Mikhal’kov joined Rosvodokanal Group in June 2015 as CEO of Rosvodokanal Group. Prior to joining Rosvodokanal Group, Mr. Mikhal’kov held various key positions in Russian banks and industrial enterprises. From 2009 to 2012, Mr. Mikhal’kov served as CEO of EnergoStroyInvest-Holding. From 2013 to 2015, Mr. Mikhal’kov served as CEO of LLC “PSK Remput”. Mr. Mikhal’kov graduated from the Moscow Technological University (MIREA) in 1991. Mr. Mikhal’kov was born in Moscow, Russia in 1968.
Nigel Robinson
Director of Corporate Development, Finance and Control — CTF

Mr. Robinson joined CTF in January 2000. Prior to joining CTF, Mr. Robinson was Senior Manager in the Audit and Business Advisory Group at PricewaterhouseCoopers and spent six years with PwC in Moscow and St. Petersburg. Mr. Robinson is a British qualified Chartered Accountant and a Fellow of the Institute of Chartered Accountants in England and Wales. He was born in Corringham, England in 1967.

Andrei Elinson
Director of Asset Management — CTF

Andrei Elinson joined CTF in December 2015 as Director of Asset Management. Currently, Mr. Elinson is a member of the Board of Directors of ABH Holdings S.A., a member of the Board of Directors of Alfa-Bank (Russia), a member of the Supervisory Board of X5 Retail Group and a member of the Board of Directors of AlfaStrakhovanie Group. Prior to joining CTF, Mr. Elinson was Deputy CEO of Basic Element, where he worked from August 2007 being responsible for managing companies in aviation, construction, automotive, financial and other industries. From 1997 to 2007, Mr. Elinson worked at Deloitte CIS and later became a Partner in 2005. Mr. Elinson graduated with honours from the Russian State Finance Academy Accounting & Auditing faculty. Mr. Elinson is a US Certified Public Accountant and a US Certified Fraud Examiner. He holds a Certificate in Company Direction (UK). Mr. Elinson was born in Moscow, Russia in 1979.
ALFA GROUP’S INVESTMENT PHILOSOPHY

We rely on our investment philosophy to generate superior returns for our shareholders over the long term, to promote sound corporate governance and business practices, and to benefit our partners, counterparties, employees, the Russian consumer and society at large.

- We are opportunistic investors.
  Simply stated, we are value-oriented investors. In evaluating any investment opportunity, our investment philosophy is driven by the opportunity to purchase assets that, due to perceived risk, low liquidity, disinterest or a lack of understanding on the part of market participants, are undervalued.

- We believe the most attractive opportunities are in world emerging markets.
  Much of our past success has been the result of our comprehensive knowledge and understanding of emerging markets, in particular, the Russian and CIS markets. We believe there are still substantial opportunities in the world’s emerging markets and that we are well placed to take full advantage of them.

- We typically take a longer-term view, in order to realize the full potential of our investments.
  We do everything necessary to develop our investments, making them more attractive to a potential buyer. While we do not particularly welcome the inflexibility of being wed to an investment for the longer term, we lower our risks by seeking undervalued investments that provide ample downside protection and, when possible, interim cash flows.

- We view co-operation with foreign investors and the attraction of foreign capital as important to the development of our companies.
  Foreign investors provide not only capital investment, but also the expertise which is needed to successfully develop and realize the full value of our investments. We know from experience that the failure to attract longer-term foreign investment will result in under-developed assets and missed business opportunities. Also, with regard to exit strategy, sale to foreign investors provides us with a logical and attractive means of exiting our investments.
First and foremost we are investors, not business managers.
Companies of Consortium are independent entities and are given fairly wide latitude
to conduct their affairs. We continually measure the financial performance of our
investments.

We are guided by the philosophy of investing in only those companies that are
leaders in their respective fields of business.
We require those in which we invest to be one of the top three in their business field or
with a clear potential to become one of the top three within a reasonable period. Where we
see that our investments are not meeting this criterion, we take active measures to divest
and free up our financial and management resources for more effective investments.
ABH HOLDINGS S.A.

ABH Holdings S.A. (ABHH) is a privately owned Luxembourg-based holding company investing into several banking groups in the CIS and Europe.

Operating companies of ABHH are:
- Alfa-Bank (Russia);
- Amsterdam Trade Bank N.V. (the Netherlands);
- Alfa-Bank (Ukraine);
- Alfa-Bank (Belarus);
- Alfa-Bank (Kazakhstan).

ABHH-owned companies also carry on regulated financial activities in Cyprus and the United Kingdom.

Companies offer a wide range of banking and financial services and products, including interbank, corporate and retail lending, deposits, payment and account services, foreign exchange operations, cash handling services, custody services, investment banking, and trade finance, as well as other ancillary services to corporate and retail clients.

ABHH business model is focused on utilizing its financial and intellectual resources, management and investment expertise to effectively manage value-driven investments in the global banking sector.

As of December 2015, ABHH operating companies had more than 30,300 full-time employees, served 282,700 corporate clients and more than 15 mln retail customers, while the branch network expanded to 911 offices.

For more detailed information please refer to ABH Holdings S.A. website: www.abhh.lu

Alfa-Bank (Russia)

Founded in 1990, Alfa-Bank (Russia) is currently one of the leading privately owned banks in Russia. According to the ranking compiled by the portal Banki.ru at the end of 2015, Alfa-Bank (Russia) was one of the largest Russian privately owned banks in terms of total assets, total equity, loan and deposit portfolios.

As a universal bank, Alfa-Bank (Russia) operates in all key sectors of the financial industry with the following core business lines: corporate and investment banking (including SME, trade finance, structured finance, leasing and factoring), and retail banking (including consumer finance, retail lending and credit cards, saving accounts and deposits services through remote channels).

In 2015, Alfa-Bank (Russia) has proven sustainability of its business model in the new economic reality:

- Since July 2015, Alfa-Bank (Russia) is listed by the Central Bank of the Russian Federation among the banks, having significant importance to the banking system of Russia;
In November 2015, Alfa-Bank (Russia) successfully placed US $500 mln 3-year Eurobond issue with the lowest coupon rate in the history of Russian private banks — 5.00% per annum, having proved that Alfa-Bank (Russia) does have access to international capital markets.

Strategic priority for 2015 was to keep the status of the leading bank in Russia with risk-free assets, providing best banking services to its clients through up-to-date technologies, efficiency, and business integration. In October 2014, Alfa-Bank (Russia) acquired more than 88% shares of PJSC “Baltiyskiy Bank”, as part of the latter’s financial restructuring, while in October 2015, Alfa-Bank (Russia) increased its stake up to 100%.

Alfa-Bank (Russia) is proud of its strong team of Western and Russian managers who successfully combine international business standards and corporate management practices with their deep knowledge and expertise in the Russian market.

Its wide popularity is supported by an extensive distribution platform with multiple delivery channels, including in-person service through branches and offices, and ATMs network spread across Russia and the CIS, as well as remote access through internet and phone.

Alfa-Bank (Russia) is headquartered in Moscow, while the branch network has been extended to 745 branches in Russia and abroad, including its subsidiaries – Amsterdam Trade Bank N.V. and PJSC “Baltiyskiy Bank”.

The bank’s corporate and retail client base has been growing during the last several years. As of 31 December 2015, Alfa-Bank (Russia), including Amsterdam Trade Bank N.V. and PJSC “Baltiyskiy Bank”, served more than 255,000 corporate and 13.6 mln retail customers, while the total amount of employees of Alfa-Bank (Russia) (including Amsterdam Trade Bank N.V. and PJSC “Baltiyskiy Bank”) exceeded 22,900.

Leading international agencies ranked Alfa-Bank (Russia) creditworthiness as one of the highest among Russian private banks.

As one of the top recognized brands in the Russian banking industry, Alfa-Bank (Russia) proved its leading position by winning numerous awards in 2015, such as “The Most Innovative Bank” and “The Best Bank for Wealthy Clients”.

For more detailed information please refer to Alfa-Bank (Russia) website: www.alfabank.com
Amsterdam Trade Bank N.V. (the Netherlands)

Amsterdam Trade Bank N.V. (ATB) was incorporated in Amsterdam in October 1994. The bank holds its full banking license from the Dutch Central Bank. In March 2001, Alfa-Bank (Russia) acquired 100% share in ATB. As of 31 December 2015, Alfa-Bank (Russia) stake in ATB amounted to 92.18%, while Luxembourg-based holding company, beneficially owned by ABHH shareholders, owned the remaining 7.82%.

ATB aims to be the bank of choice providing financial interactions between CIS countries and the EU. ATB has made important steps towards implementing and executing the newly adopted strategy focused on commercial lending, structured trade finance, and treasury. As of 31 December 2015, ATB served more than 76,000 retail customers while the number of employees amounted to 170.

For more detailed information please refer to ATB website: www.atbank.nl/en/Corporate/About-Us/

Alfa-Bank (Ukraine)

Alfa-Bank (Ukraine), a major Ukrainian private bank with international capital, is one of the leading and one of the most reliable commercial banks in Ukraine. The bank was ranked among Top-10 leading banks in Ukraine by the National Bank of Ukraine. Founded back in 1992, the bank has been providing banking services as Alfa-Bank (Ukraine) since 2001. In 2004, the bank became an integral part of ABHH.

Being a nationwide flagship bank for implementing latest technologies, Alfa-Bank (Ukraine) provides convenient and up-to-date banking solutions to every client, whether it is a private customer or a large company.

Strategic priorities for 2015 were upholding the best quality banking services and using modern technologies for business efficiency and agility. Business development objective of Alfa-Bank (Ukraine) is to further improve its performance among Ukrainian Top-10 largest full-service banks by both organic growth and M&A.

In 2015, Alfa-Bank (Ukraine) kept its status of a leading bank in Ukraine and increased the number of clients as a result of providing attractive payroll solutions and cooperation with the Deposit Guarantee Fund.

Headquarters are located in Kiev. The branch network has reached 106 branches across all the regions of Ukraine, including the head office in Kiev. As of 31 December 2015, Alfa-Bank (Ukraine) served over 4,900 corporate and 899,000 retail customers, while the total number of employees amounted to 4,352.

Renowned international agencies ranked Alfa-Bank (Ukraine) creditworthiness as one of the highest among Ukrainian private banks (Fitch Ratings: CCC/B-).

Alfa-Bank (Ukraine) supports a series of projects targeting promotion of the national heritage, as well as development of international cultural bonds. During the recent 6 years, Alfa-Bank (Ukraine) has been a permanent partner of the notable cultural project – Alfa Jazz Fest International Jazz Festival being held in the city of Lviv.

For more detailed information please refer to Alfa-Bank (Ukraine) website: www.alfabank.ua/en
Alfa-Bank (Belarus)

Alfa-Bank (Belarus) is one of the leading private banks in Belarus. The history of the bank dates back to June 2008, when it was founded as Alfa-Bank (Belarus) as a result of acquisition of a controlling interest in CSJC “Mezhtorgbank”, one of the leading banks in Belarus. In November 2012, Alfa-Bank (Belarus) purchased CJSC “Belrosbank” along with its sizeable retail credit portfolio.

In July 2015, Alfa-Bank (Belarus) received USD 30 mln and EUR 4 mln syndicated loan, having proved that Alfa-Bank (Belarus) does have access to international investors and financial institutions. In 2015, Alfa-Bank (Belarus) increased trade finance portfolio by 1.9 times and became the leading bank on the Belarussian trade finance market. The bank ranks among Top-10 largest banks in Belarus in total assets, total equity, loan and deposit portfolios, according to 2015 IFRS financial statements. The branch network totaled 43 offices located in 16 Belarussian cities, including the head office in Minsk. At the end of 2015, Alfa-Bank (Belarus) served more than 250,000 retail customers and more than 12,600 corporate clients. As of 31 December 2015, Alfa-Bank (Belarus) employed 1,250 people.

For more detailed information please refer to Alfa-Bank (Belarus) website: www.alfabank.by

Alfa-Bank (Kazakhstan)

Founded in 1994, Alfa-Bank (Kazakhstan) is one of the most reliable and dynamic banks in Kazakhstan. According to the National Bank of Kazakhstan, in 2015 Alfa-Bank (Kazakhstan) was the leading private bank in terms of return on equity.

It is a full service bank that guarantees the highest quality service to its corporate and retail clients. Headquartered in Almaty, the bank has 16 offices in the cities of Astana, Aktau, Aktobe, Atyrau, Ust-Kamenogorsk, Pavlodar, Karaganda, Uralsk, Petropavlovsk, Kokshetau, Kostanay, Shymkent, Semey, and Ekibastuz. As of the end of 2015, Alfa-Bank (Kazakhstan) served more than 287,000 retail customers and more than 10,000 corporate clients, while the number of its employees amounted to 1,690.

For more detailed information please refer to Alfa-Bank (Kazakhstan) website: www.alfabank.kz

Presence of ABH Holdings S.A.
ALFA CAPITAL

Alfa-Capital Management Company LLC

Established in 1996, Alfa-Capital Management Company LLC ("ACM") is one of the largest asset management companies on the Russian market. ACM’s key businesses include individual trust asset management for individuals and corporate clients (including Individual Investment Account [IIA] strategies), asset management of mutual investment funds, institutional clients, non-state pension funds, insurance companies, endowment funds and pension funds.

As of 31 December 2016, Alfa Capital Management had 355 offices and branches across Russia. Today, Alfa Capital Management serves more than 1 mln clients. ACM’s assets under management amounted to more than RUR 178.3 bln as of 31 December 2016.

Alfa Capital Management was the first management company in 2016 to become a bidder on the Moscow Stock Exchange. Company may now perform exchange transactions with the securities and foreign currency independently, without intermediaries. Direct access to the stock exchange has enhanced the convenience and operational efficiency as well as has cut operating expenses and client fees on a number of products. It may also provide new opportunities to expand the product range.

Also, in 2016 Alfa Capital Management has become the first asset management company in Russia to launch Alfa Click online sales of Individual Investment Account [IIA] strategies and ACM’s mutual funds. Also, in 2016 Alfa Capital Management launched a number of new trust management strategies, such as capital protection strategies. In 2016, ACM launched Alfa Capital, a convenient mobile application for iPhone and iPad. This application serves as a full-service user account for Alfa Capital’s clients.

ACM at a Glance

- ACM has been the leader in asset management in Russia for more than 20 years;
- ACM is in Top-12 asset management companies in terms of total assets under management, ranks the first in terms of total assets of individuals under trust management, and ranks the third in mutual funds’ assets under management list, according to Expert RA data;
- ACM unites a highly qualified team with deep experience in both Russian and foreign capital markets, including emerging capital markets;
- ACM’s product range consists of 15 mutual investment funds: 7 traditional mutual investment funds, 5 industry mutual investment funds and 3 specialized mutual investment funds;
- ACM manages the funds of 3 non-state pension funds, the funds of 2 insurance companies and 8 endowment funds;
- ACM became one of the three largest companies with net asset value of retail mutual investment funds in the amount of RUR 17.2 bln as of 31 December 2016;

- In 2016, the number of clients of Alfa Capital Wealth has increased by more than 30% and amounted to 1,400 persons;

- ACM was awarded AAA rating (maximum reliability) by National Rating Agency and А++ rating (exceptionally high/highest level of reliability and service quality) by Expert RA rating agency;

- Irina Krivosheeva, CEO of Alfa-Capital Management Company LLC, became laureate of "Financial Sphere" award in "Investment Management Person" nomination. Also, in 2016 ACM was recognized as "Best Individual Trust Asset Management Company" according to NAUFOR research.

**ACM’s Assets Under Management as of 31 December 2016**

- Mutual Investment Funds: 7%
- Endowment Funds: 74%
- Individual Trust Asset Management for Individuals (including IIA strategies): 15%
- Institutional Clients (including non-state pension funds, Pension Fund of Russia and insurance companies): 2%
- Individual Trust Asset Management for Corporate Clients: 2%

For more detailed information please refer to Alfa-Capital Management Company LLC website: www.alfacapital.ru
ALFA ASSET MANAGEMENT
(EUROPE) S.A.

Alfa Asset Management (Europe) S.A., a Luxembourg-based asset management company for private and corporate clients in Europe, was founded in May 2015.

Alfa Asset Management (Europe) S.A. offers a wide range of financial services, including asset management services on the international capital markets, investment advisory, discretionary management and portfolio management.

The company is licensed by the Commission de Surveillance du Secteur Financier (CSSF) of Luxembourg.
ALFASTRAKHOVANIE GROUP

AlfaStrakhovanie Group [the "Group"], one of the largest Russian insurers with a diversified portfolio of services comprising both comprehensive business insurance coverage and an extensive range of retail insurance products, has approximately 270 offices and branches across Russia.

Clients
AlfaStrakhovanie Group has built its relationships with customers on principles of equal partnership and mutually advantageous cooperation. The principal customers of the Group are top domestic banks, major ship owners and forwarders, power plants, metal and engineering plants, as well as representative offices of the largest foreign companies, public and governmental agencies and institutions as well as individual clients. Today, the Group serves more than 24.8 mln individuals and more than 435,000 companies.

Products
AlfaStrakhovanie Group has an immense experience in working with enterprises and institutions of various types and calibers. The Group provides complex individual, tailored insurance programs for corporate customers, taking into account the business specifics of each customer. Insurance products offered to the corporate customers include property insurance, cargo insurance, motor insurance, health insurance for employees, liability and financial risks insurance. The Group successfully markets a wide scope of products to private individuals including compulsory motor third-party liability insurance, motor insurance, property insurance, life insurance, travel insurance, mortgage insurance, accident insurance and also mass insurance products. In 2015, AlfaStrakhovanie Group was the first insurance company to launch mobile application service "AlfaStrakhovanie Mobile".

Reinsurance
AlfaStrakhovanie Group has long-term relations with the largest reinsurance corporations in the world (Munich Re, Swiss Re, Hannover Re, Gen Re, Partner Re, SCOR, Lloyd’s of London) and can quickly and reliably reinsure almost any risk in both the Russian and international insurance markets.

Reliability
AlfaStrakhovanie Group has “AA-(rus)” and “BB” creditworthiness ratings by Fitch Ratings and the highest rating of reliability (A++) from the Russian rating agency “Expert RA”.

Awards
During the last 11 years top-managers of AlfaStrakhovanie Group rank in “TOP-1000 Russian Managers” list, a joint project of Association of Managers of Russia and Kommersant publishing house. In 2015, AlfaStrakhovanie Group became the winner
of the National Award - “Company of Year” in the category “Insurance Company”. In 2015, AlfaStrakhovanie Group was recognized as “Market Leader of the Financial Risk Insurance” by Expert RA rating agency. Also, in 2015 AlfaStrakhovanie Group was awarded “Best Insurance Company in Russia” by World Finance 2015.

**Key Highlights – AlfaStrakhovanie Group**

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<tr>
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<th>2015**</th>
<th>2014**</th>
<th>2013</th>
<th>2012</th>
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<tbody>
<tr>
<td>Premiums collected, mln US $*</td>
<td>1,095</td>
<td>1,534</td>
<td>1,691</td>
<td>1,341</td>
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<tr>
<td>Number of contracts concluded, in units*</td>
<td>12,289,112</td>
<td>11,821,395</td>
<td>8,382,403</td>
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</tr>
</tbody>
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**Structure of AlfaStrakhovanie’s Insurance Portfolio 2015**

- Property Insurance (Excluding Voluntary Auto Insurance): 18.7%
- Voluntary Auto Insurance: 5.4%
- Voluntary Health Insurance: 5.0%
- Compulsory Motor Third-Party Liability Insurance: 22.9%
- Life Insurance: 12.3%
- Accident Insurance: 0.2%
- Other Obligatory Insurance: 15.8%

Source: Company data.

* Excluding compulsory health insurance.

** 2014 and 2015 figures have been affected by fluctuations in CBRF exchange rate.

For more detailed information please refer to AlfaStrakhovanie Group website: www.alfastrah.ru
A1

A1 is the key investment business of Alfa Group and one of the leading players on the investment markets in Russia and the CIS. A1 focuses on two types of investment projects: special situations (complex corporate or financial cases) and growth strategies. A1 makes equity investments in various industries, pursuing the interests of shareholders, clients and partners. A1 focuses on creating stable competitive companies, implementing effective corporate management models and originating new businesses. Alfa-Bank (Russia), TNK, VEON Ltd. (previously VimpelCom), Perekrestok and Rosvodokanal Group were originally A1 projects that later became strategic businesses for Alfa Group as well as core companies for the wider Russian economy.

THE MAIN CURRENT PROJECTS OF A1

Formula Kino
Movie theater chain in Russia
In December 2012, A1 merged its 100% share in Kronverk Cinema chain with 55.66% interest in Formula Kino. A1 has a 75% -1 share interest in the combined holding company. The combined company is the first largest cinema network in terms of movie screens in Moscow and St. Petersburg and the 2nd largest cinema network in terms of movie screens in Russia (267 movie screens).

Independence Group
One of the major auto dealers in Russia (sells Audi, BMW, Volkswagen, Land Rover, Jaguar, Volvo, Mazda, Ford, Mitsubishi, KIA and Peugeot)
Independence Group is one of the largest auto dealers in Russia with key presence on car market. A1 has 49.95% shares in Independence Group.

BelMarket
Retail chain of grocery supermarkets in Belarus
BelMarket, established in 2007 with an aim to develop a national chain of supermarkets in Belarus, became one of the leaders on the highly promising market of grocery retail in Belarus.

Moscow Tire Plant
Former manufacturing area for future redevelopment
In August 2012, A1 acquired 29.17% of voting shares and loan payable of OJSC “Moscow Tire Plant” (MTP), that makes it possible to participate in the ambitious program of Moscow city redevelopment.

CJSC “DS Controls”
One of the largest manufacturers and suppliers of control and safety relief pipeline valves in Russia
CJSC “DS Controls”, a joint venture of A1 and General Electric (GE), manufactures and supplies control, isolating and safety relief pipeline valves, and high digital sensors. Representative offices are located in Russia and the CIS.
UNITILE Group of Companies
The largest Russian manufacturers of ceramic and porcelain tiles
UNITILE Group of companies comprises factories producing face tiles, porcelain tiles, decorative items, bricks and also quarries for extraction of raw materials. A1 is a controlling shareholder of UNITILE Group.

POLYPLASTIC Group
Leader in processing and manufacturing of polymer pipes and engineering plastic products in the CIS
A1 received control over 50% shares of APG Polyplastic Group Limited, a Cyprus company, which owns 96.5% shares of POLYPLASTIC Group. POLYPLASTIC Group comprises 15 leading polymer manufacturers in Russia, Belarus, and Kazakhstan (which annually produce around 300 thousand tons of products), more than 15 trade houses, research and design institutes, and a training center. POLYPLASTIC Group is among the TOP-200 biggest private companies of Russia, according to Forbes (2015).

CineLab Group of Companies
One of the leading Russian full service companies providing premium quality services to moviemakers, film distributors and movie theater chains
CineLab Group of companies, founded in 2001, is one of the leading full service companies on the Russian market providing premium quality services to moviemakers, film distributors and movie theater chains. In 2012, CineLab Group of companies started providing digital copies of movies to cinema theaters via the satellite Express-AM2, which belongs to Federal State Enterprise “Russian Satellite Communications Company”. The main services of CineLab Group of companies are satellite delivery of digital movies, rental of spotlights and cameras, filmmaking studios and equipment, as well as film processing and digital postproduction. A1 has acquired rights of claims to the CineLab Group of companies and its affiliates, which own real estate assets in Moscow.

2016 Completed Projects

Joint Venture of A1 and IBRC (The Irish Bank Resolution Corporation) Cessation of participation

For more detailed information please refer to A1 website: www.a-1.com
Rosvodokanal Group ("RVK" or "the Company") is one of the leading private operators of water supply and sewage systems in Russia. The history of the company dates back to 1949. Since acquisition, RVK has been reorganized into an inter-regional group, which combines a management company and enterprises operating local water supply and sewage systems in Orenburg, Barnaul, Voronezh, Krasnodar, Omsk, Tyumen and Tver. Rosvodokanal Group has introduced an extremely promising public private partnership model, attractive to both municipalities and investors. RVK's business model allows municipalities, being the owners of the enterprises, to move quickly to free-market operation by recruitment of professional management team. The business development objective of RVK is further expansion by entry into new regions of Russia.

Since 2007 RVK local enterprises have been engaged into Investment programmes for the development and modernization of infrastructure for the total amount of RUR 25.7 bln.

RVK has a successful history of cooperation with international and local investors. In particular, the European Bank for Reconstruction and Development ("EBRD") provides long-term loans to RVK for investment program financing. At 31 December 2015, RVK had outstanding loans to EBRD for the total amount of RUR 1.3 bln (US $17.6 mln). Loans will be repaid in tranches, the maturity date for the last tranche is in 2024.

In 2015, RVK was assigned a "BB-" credit rating with a stable outlook by the leading international rating agency Fitch Ratings.

In 2015, RVK serviced about 5.0 mln individuals and more than 40,000 enterprises. The Company has about 10,000 employees.

All seven enterprises of RVK were ranked and awarded as the best companies in water supply and sewage industry in 2015.

<table>
<thead>
<tr>
<th>Year</th>
<th>Revenue</th>
<th>Profit/Loss</th>
<th>Total Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>448 US $ mln</td>
<td>16 US $ mln</td>
<td>267 US $ mln</td>
</tr>
<tr>
<td>2013</td>
<td>480 US $ mln</td>
<td>29 US $ mln</td>
<td>248 US $ mln</td>
</tr>
<tr>
<td>2014*</td>
<td>471 US $ mln</td>
<td>32 US $ mln</td>
<td>288 US $ mln</td>
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<tr>
<td>2014*</td>
<td>449 US $ mln</td>
<td>-29 US $ mln</td>
<td>395 US $ mln</td>
</tr>
</tbody>
</table>

Source: Rosvodokanal audited IFRS financial statements.
* 2014 and 2015 figures have been affected by fluctuations in CBRF exchange rate.

For more detailed information please refer to Rosvodokanal Group website: www.rosvodokanal.ru
X5 RETAIL GROUP

X5 Retail Group ("Group” or “X5”) is the leading multi-format modern retailer in Russia. X5 manages the chain of proximity stores under the Pyaterochka brand, the supermarket chain under the Perekrestok brand, the hypermarket chain under the Karusel brand and Express convenience stores, which together target all categories of Russian customers. The Group’s shares are listed on London Stock Exchange (LSE) in the form of Global Depositary Receipts under the ticker “FIVE”.

2016 was another year for X5 of market leading and sustainable growth while maintaining, and even improving margins. As of 31 December 2016, X5 Retail Group has been the fastest-growing among Russian publicly traded companies for five consecutive quarters, and has become Russia’s No 1 food retailer — a position X5 intends to maintain by continuing to focus on sustainable and high-quality growth, offering customers the best value proposition at every single store X5 operates.

In 2016, X5 added 2,167 stores, bringing its total number of retail outlets in Russia to 9,187 as of 31 December 2016. This rate of growth is sustained by X5’s robust and efficient operations, focus on quality execution, solid financial position, and successful strategy that aims to further develop X5’s successful multi-format food retail business that puts the customer at the center of X5’s success.

As of 31 December 2016, X5 had 9,187 company managed stores located in Moscow, St. Petersburg and other regions of European Russia, Urals and Western Siberia, including 8,363 Pyaterochka stores, 539 Perekrestok stores, 91 Karusel stores and 194 convenience stores. In 2016, the Group’s Revenues reached RUR 1,033.7 bln (US $15,420 mln*) – 27.8% higher than in 2015. X5 total net selling space amounted to 4,302 thousand m2 as at 31 December 2016 and its number of customer visits during 2016 exceeded 3.0 bln. More than 196 thousand employees work in the Group.

X5 operates 35 distribution centers and 2,318 company-managed trucks. In June 2016, X5 Retail Group and KAMAZ signed cooperation agreement. Pursuant to the agreement, X5 Retail Group buys trucks from KAMAZ and its official dealers, and uses official KAMAZ service centers for maintenance purposes.

In February 2017, X5 Retail Group signed strategic retail partnership program with the Internet Initiatives Development Fund (IIDF) to test early-stage innovative projects and implement the best solutions in its business processes.

* The average exchange rate for 2016 was USD 1 = 67.0349
History

The Group was created on 18 May 2006 as a result of a merger between the leading national supermarket chain Perekrestok and one of the largest Russian chains of conveniently located proximity stores Pyaterochka. In June 2008, the Group acquired Karusel hypermarket chain and substantially strengthened its position in the Russian hypermarket segment. X5 continued to consolidate the Russian retail market by completing two milestone transactions in 2009 and 2010 with the acquisition of the Paterson supermarket and Kopeyka (later re-branded to Pyaterochka and Perekrestok retail chains).

Unique Multi-Format Business Model

X5, managing the portfolio of retail brands, has a multi-format business model as well as a decentralized organizational structure that provides each format with a good degree of autonomy in respect of operations, marketing, category management, logistics, distribution and expansion operations. Pyaterochka has its own logistics unit, while Perekrestok and Karusel share distribution center capacities in some regions of Russia.

Strategy

In 2016, X5 Retail Group continued to move towards achieving its key strategic goals of strong growth while at least maintaining margins.

• Effective multi-format operating model: X5 continues to develop each of its three major formats with the goal of capturing a significant 15% share of Russia’s food retail market by the end of 2020, as it continues to grow;

• Superior value propositions: X5 develops distinct value propositions for each format;

• Intelligent growth while maintaining margins: In order to build a sustainable market leader, X5 uses advanced analytics to select new store locations, and has built strong in-house capabilities for land acquisition and construction;

• End-to-end operational excellence: In 2016, X5 continued to focus on in-store operations, improving lease conditions, strengthening its transport and logistics infrastructure and enhancing its partnerships with suppliers;

• Strong leadership team: X5’s performance in 2016 also underscored the strength of X5 team and the fact that X5 has effective systems to retain and motivate staff, both short-term and long-term, in alignment with the interests of our shareholders.
Number of stores as of 31 December 2016
Central Federal District – 4,077;
North-West Federal District – 1,095;
Volga Federal District – 2,468;
Ural Federal District – 764;
Southern Federal District – 606;
North Caucasus Federal District – 137;
Siberian Federal District – 40;
TOTAL — 9,187

Key Highlights – X5 Retail Group:

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
<th>YOY Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue, mln RUR</td>
<td>1,033,667</td>
<td>808,818</td>
<td>27.8%</td>
</tr>
<tr>
<td>Gross Profit, mln RUR</td>
<td>249,985</td>
<td>198,390</td>
<td>26.0%</td>
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<tr>
<td>Adj. EBITDA*, mln RUR</td>
<td>79,519</td>
<td>59,413</td>
<td>33.8%</td>
</tr>
<tr>
<td>EBITDA, mln RUR</td>
<td>76,267</td>
<td>55,233</td>
<td>38.1%</td>
</tr>
<tr>
<td>Number of customers, mln</td>
<td>3,072</td>
<td>2,468</td>
<td>24.5%</td>
</tr>
<tr>
<td>Number of stores</td>
<td>9,187</td>
<td>7,020</td>
<td>30.9%</td>
</tr>
</tbody>
</table>

Source: X5 Retail Group audited IFRS financial statements and Annual Report 2016.

* EBITDA adjusted for the long-term incentive bonus and other one-off remuneration payments.

For more detailed information please refer to X5 Retail Group website: www.x5.ru
SPONSORSHIP AND CHARITY

Serving Our Communities
Charity plays an important role in activities of Alfa Group companies which are known for their multi-year traditions of patronage of Russia’s historical, cultural and spiritual heritage. The main priorities of such comprehensive activity have always been and will remain support of children and talented teenagers, support and promotion of culture, art, education, health and environmental protection. While Alfa aims to achieve leadership in all its businesses, the commercial strategy of each of its businesses will always be closely aligned with a strong sense of corporate social responsibility. Through constant efforts to create the conditions for a flourishing society, Alfa Group is also laying the foundations for its own long-term success.

Humanitarian Activities

- Supermarket chain “BelMarket” (A1 project) donated humanitarian support to held fests «Under Peaceful Sky of Belarus», “Family Spirituality is Prosperity of the Citizens” and Children’s Day, and also supported education center “Lighthouse”.

- Alfa-Bank (Russia), AlfaStrakhovanie Group, cinema chain “Formula Kino” (A1 project) and X5 Retail Group are partners of the “Life Line” charitable fund for helping severely ill children. Alfa Group companies have donated more than US $10.7 million over the life of the program.

- Within the “Any Coin’s Cost!” charitable campaign, AlfaStrakhovanie Group and cinema chain “Formula Kino” (A1 project) rendered financial support to severely ill children.

- Within the “Children Against Cancer” charitable program, PJSC “Ukrsotsbank” (Ukraine) rendered financial support to acquire treatment to severely ill children.

- Alfa-Bank (Russia) held the contest of volunteer projects among its employees and carried out the best 2016 projects: it provided boarding school No.20 in Novokuznetsk with sensory room, built up children’s playground in orphanage in Nylga village, Udmurt Republic, and provided to Moscow children’s hospice “Lighthouse” with a wheelchair.

- Within the “Basket of Kindness” federal charitable project, customers of X5 Retail Group’s stores donated twenty tonnes of products for more than 3,000 disadvantaged families and retirees in different regions of Russia.

- Employees of AlfaStrakhovanie Group together with the “DobroSvet (‘Light of Kindness’)” charitable fund held fests and presented gifts to severely ill children suffering from oncology and taking treatment in hospital No.1 in Voronezh.

- Alfa-Bank (Belarus) provided toys and consumer electronics to the “Plantelet” rehabilitation center for disabled children, and also rendered financial support to the boarding school in Begoml.

- Employees of Alfa Capital Management rendered financial assistance to social service for low-income families support, persons in need living in Marfo-Mariinsky convent, a child suffering from cerebral palsy, and also presented gifts to
veterans of World War II by New Year and Defender’s Day.

- Within the “Letter to Santa Claus” charitable campaign, employees of Alfa-Bank (Kazakhstan) together with JSC “Kazpost” fulfilled Christmas wishes of disabled and disadvantaged children.

- Within the “We Gift Kindness” and the “Corporate Volunteering” charitable programs, employees of Alfa-Bank (Russia) and Alfa-Bank (Ukraine) regularly visit orphans in Russia and Ukraine and give financial awareness lessons and master classes for better adaptation of orphans to the different real-life conditions.

- Within four “Open Hands” charitable fairs, Alfa-Bank (Ukraine)’s employees fundraised UAH 49,000 to repair orphanages in the different regions of Ukraine, and also to acquire consumer electronics and gifts to the orphans by St. Nicholas Day.

- Alfa-Bank (Belarus) rendered financial support to the remedial school for children with poor hearing and nursery for children with poor vision in Gomel.

- X5 Retail Group’s stores render support to the vulnerable social groups by giving a discount to the retirees in the working days and also by providing an opportunity to buy goods with certificate to families having many children and disabled persons.

- PJSC “UkrSotsbank” (Ukraine) rendered financial support to the “St. Nicholas Goes to the Orphans” charitable campaign set up by the Embassy of the Sovereign Order of Malta in Ukraine.

- Cinema chain “Formula Kino” (A1 project) organized charitable film screening for orphans, disabled persons, veterans and severely ill children of the sponsored charitable fund “Gift of Life”.

- Within the “Factory of Miracles” charitable project, volunteers of PJSC “UkrSotsbank” (Ukraine) provided humanitarian support by Christmas holidays to the sponsored family-type orphanage of Irina Ischuk.

- Unitile group of companies (A1 project) donated tiles and mortars to repair orphanages, schools, monasteries, psychoneurologic dispensaries in Novocherkassk and in Shakhty, Sport Department and city children’s hospital in Shakhty, and also provided Christmas gifts for disadvantaged children.

- Within the “Let’s Help Together” charitable project, Alfa-Bank (Ukraine) and its employees donated money to provide surgeries for ten severely ill colleagues.

- Alfa-Bank (Kazakhstan) presented gifts and money to veterans of World War II by Victory Day, and also rendered financial assistance to the Embassy of the Russian Federation in Kazakhstan for awarding of veterans.

- AlfaStrakhovanie Group rendered financial support to “Galafest 2016”, the inclusive family charity fest that supports children suffering from injury of the central nervous system and promotes better adaptation of disabled children to different real life conditions.

- Within the “Candy of Kindness” charitable project, X5 Retail Group’s stores fundraised more than RUB 5 mln to provide surgeries for severely ill children.
• Within the joint project with “Vera” (“Faith”) hospice charitable fund, employees of Alfa Capital Management rendered financial support to center for palliative care in Moscow.

• Within the “Help to Get Ready for School!” charitable campaign, Alfa-Bank (Russia) and AlfaStrakhovanie Group provided humanitarian assistance to children of sponsored orphanages in Russia.

• Within the “Christmas Miracle” annual charitable campaign, Alfa-Bank (Russia) provided humanitarian assistance to orphanages and boarding schools in Russia.

• Within the “Full Schoolbag” charitable campaign, PJSC “Ukrsotsbank” (Ukraine) provided humanitarian assistance to “Cheburashka” (“Topple”) sponsored orphanage in Ukraine.

• Each of the subsidiaries of Rosvodokanal Group is well known for its charitable activities in the regions where it operates. Within these humanitarian activities, subsidiaries of Rosvodokanal Group donated financial and humanitarian assistance to the “Involvement” charitable fund in Barnaul; psychoneurologic dispensary and orphans in Voronezh; veterans of World War II, children’s charitable center “Rainbow”, social rehabilitation center for youth “Care” and children treated in the city children hospital No.2 in Omsk; deaf-blind support fund, youth center and secondary school No.6 in Orenburg; veterans of World War II, rehabilitation center for children and teenagers, remedial school in Tver; and nursery in Tyumen.

• Within the “Prepare Child for School” charitable campaign, supermarket chain “BelMarket” (A1 project) donated humanitarian support to disadvantaged children.

• AlfaStrakhovanie Group rendered financial support to the charitable campaigns: “A Baby is Born”, “Lane of Health”, “Family”, “Be Healthy, Veteran”, “Medical Insurance Policy for Veteran” and “Nobody is Forgotten. Nothing is Forgotten”.

• Within the “Kind Wizard” charitable campaign, employees of investment company “A1” fulfilled Christmas wishes of orphans.

• Within the joint project with the “Downside Up” charitable fund, employees of Alfa Capital Management rendered financial support to children suffering from Down’s syndrome.

• Within the “Memory Watch” campaign, employees of Alfa-Bank (Russia) provided funeral wreaths to the memorials to the soviet soldiers killed in World War II in 46 cities of Russia, and also presented gifts to the Heroes of World War II in Moscow by Defender’s Day and Victory Day.

**Education Support and Talent Development**

• Since 1995, Alfa-Bank (Russia) has financed the Alfa Chance Program. Within this program gifted school graduates from different regions of Russia receive scholarships to study at the National research university “Higher School of Economics”.

• Alfa-Bank (Ukraine) supported Retailers CEO Summit 2016, the industry conference for small and medium enterprises (SME) in Ukraine.
• Within the Alfa Fellowship program financed by Alfa-Bank (Russia), young American, British and German specialists undergo on-the-job training at leading companies and state and public institutions of Russia. The aim of this program is to promote and reinforce social and cultural relations between Russia, the USA, the UK and Germany.

• LLC “Tyumen Vodokanal” (subsidiary of Rosvodokanal Group) sponsored the “WorldSkills Russia Tyumen- 2016”, open championship of professional skills among youth which is aimed to promote and increase the prestige of service jobs among young people as well as to attract young people to get service jobs.

• Within the large-scale MBA grant program, partially financed by investment company “A1”, 10 participants got grants in the amount of EURO 30,000 and EURO 20,000 to pay for MBA education in Skolkovo Business School.

• Within the XII student contest financed by PJSC “Ukrsotsbank” [Ukraine], winners of the contest got paid internships at the head office of PJSC “Ukrsotsbank” [Ukraine], located in Kiev, as well as in regional offices of the bank.

• JSC “OmskVodokanal” (subsidiary of Rosvodokanal Group) donated financial support to the “Energy of Growth” fund for entrepreneurship support.

• Within the “Alfa Business Hub” communication platform, Alfa-Bank (Ukraine) ran several meetings for SME company-clients of the Bank in Kharkov, Dnepr and Kyiv.

• Within the “Winter Festival” charitable campaign, Alfa-Bank (Kazakhstan) rendered financial support to set up a library in the “Aksai” republican children’s clinical hospital.

• Alfa-Bank (Ukraine) became the Official Partner of the “Yalta European Strategy 2016” (YES) – “The World, Europe and Ukraine: Storms of Change” forum. The forum was attended by more than 350 leading politicians, diplomats, businessmen, public figures and experts from 20 countries.

• Within charitable project of the “United World Schools” worldwide organization, Alfa-Bank (Kazakhstan) rendered financial support to school in Cambodia.

• Alfa-Bank (Ukraine) became a Partner and speaker of Kyiv Employer Branding & Engagement Forum 2016. Within the framework of this forum, 120 leading European and Ukrainian experts discussed the future and the challenges that it poses to employing companies.

Support for Culture and National Legacy

• Alfa-Bank (Ukraine) sponsored VI International jazz festival in Lviv – “Alfa Jazz Fest”. The festival with the participation of more than 100 jazz stars and performers was visited by more than 30,000 people.

• JSC “OmskVodokanal” (subsidiary of Rosvodokanal Group) donated financial support to the “Movement” film festival.

• PJSC “Ukrsotsbank” (Ukraine) provides support to the annual International Competition for Young Pianists in the memory of Vladimir Gorowitz.
- Alfa-Bank (Russia) sponsored the largest Russian open air festival – "Alfa Future People 2016" held in Nizhny Novgorod with participation of the world famous DJs.

- Employees of Alfa Capital Management rendered financial support to the XIV International Children’s Music Contest “Rotary - 2016”.

- Alfa-Bank (Russia) together with the Ministry of Culture of the Russian Federation donated more than EURO 1 mln to repair famous Russian Pavilion in Venice, built in 1914 and used as an exhibition hall of the modern Russian fine art on the Venice Biennale.

- Alfa-Bank (Belarus) was the General Partner of the Center of the Modern Arts in Belarus, the “Art-Islands” project, the IV Minsk Forum of Street Theaters and Fest of National Culture “Kupalye: Alexandria Gathers Friends”.

- Amsterdam Trade Bank N.V. is a sponsor of the Russian Cultural Center in Amsterdam which activities are aimed to support Russian language and traditions among Russian emigrants in Holland and wider public, interested in comprehending of the Russian culture.

- PJSC “Ukrsotsbank” (Ukraine) was the General Partner of staging of “Rigoletto” opera by Giuseppe Verdi.

- LLC “Tver Vodokanal” (subsidiary of Rosvodokanal Group) donated financial assistance to the Archbishop of Kashinsk of the Russian Orthodox Church.

- Amsterdam Trade Bank N.V. sponsored music festival “Winter Nights on the Amstel” aimed to provide insight into the Russian classic music.

- Alfa-Bank (Russia) sponsored a national literary Big Book Prize and the Read Russia Prize, which is the only Russian award that recognizes outstanding translations of works of Russian literature into foreign languages.

**Sporting Initiatives**

- LLC “Barnaul Vodokanal” (subsidiary of Rosvodokanal Group) rendered sponsor support to the Biathlon Federation of the Barnaul region.

- In 2016, Alfa-Bank (Russia) has become the first European Bank- Supporter of the 2018 FIFA World Cup and FIFA Confederations Cup 2017.

- LLC “Orenburg Vodokanal” (subsidiary of Rosvodokanal Group) donated financial assistance to the Rhythmic Gymnastics Federation of the Orenburg region.

- Employees of AlfaStrakhovanie Group and X5 Retail Group took part in the charitable marathons “Marathon 5275”, “Trace 6250”, “Trace of Russia – 2016” and “Run For Life” organized by “Life Line” and “United Way” charitable funds to provide fundraising for treatment of severely ill children.

- Unitile group of companies (A1 project) sponsored football team “Shakhtar”.
LLC “Tyumen Vodokanal” (subsidiary of Rosvodokanal Group) donated financial assistance to the city’s cycling festival and to Karate Federation of the Tyumen region.

Employees of Alfa-Bank (Kazakhstan) took part in the charitable marathon to provide fundraising for purchase of the medical equipment to the “ARDI” rehabilitation center.

LLC “Tver Vodokanal” (subsidiary of Rosvodokanal Group) donated financial assistance to the “Veterans of Unprofessional Hockey League in Tver” regional social organization.

AlfaStrakhovanie Group sponsored a Mini Football Tournament for orphanages and boarding schools in Ekaterinburg.

Alfa-Bank (Belarus) was the General Partner of the National Olympic Committee of the Republic of Belarus, handball team “SKA-Minsk”, football club “Minsk” and Partner of car team “MAZSPORTavto” in the cross country rally “Dakar 2017”.

Environment, Health and Safety

As a member of “Corporate Club of the World Wildlife Fund (WWF) Russia” Alfa-Bank (Russia) regularly contributes to the nature conservation initiatives. In 2016 within the “Earth Hour – WWF” charitable campaign, PJSC “UkrSotsbank” (Ukraine) switched off lighting for one hour in 10 administrative offices in seven cities of Ukraine.

Beneficiaries of Alfa Group Consortium together with the Russian Academy of Medical Sciences, Russian and international professional medical associations launched a new charitable program “Alfa-Endo” to support pediatric endocrinology in Russia. Within the next few years beneficiaries of Alfa Group Consortium plan to invest up to US $100 million to support a health care promotion program for Russian children.

JSC “OmskVodokanal” (subsidiary of Rosvodokanal Group) held environmental lessons for the students of secondary schools and institutions in Omsk, and also held environmental campaign to clean up litter in Omsk.

AlfaStrakhovanie Group took part in the “Women’s Health” breast cancer awareness program.

Within the “Donor’s Day” charitable campaign, employees of JSC “OmskVodokanal” (subsidiary of Rosvodokanal Group) and employees of Alfa-Bank (Kazakhstan) donated blood for severely ill people.

Employees of Alfa-Bank (Kazakhstan) planted pine trees in Almaty in honor of the opening of the new Alfa-Bank office in this city and took part in “Hunt for Garbage” charitable campaign to preserve environment.
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