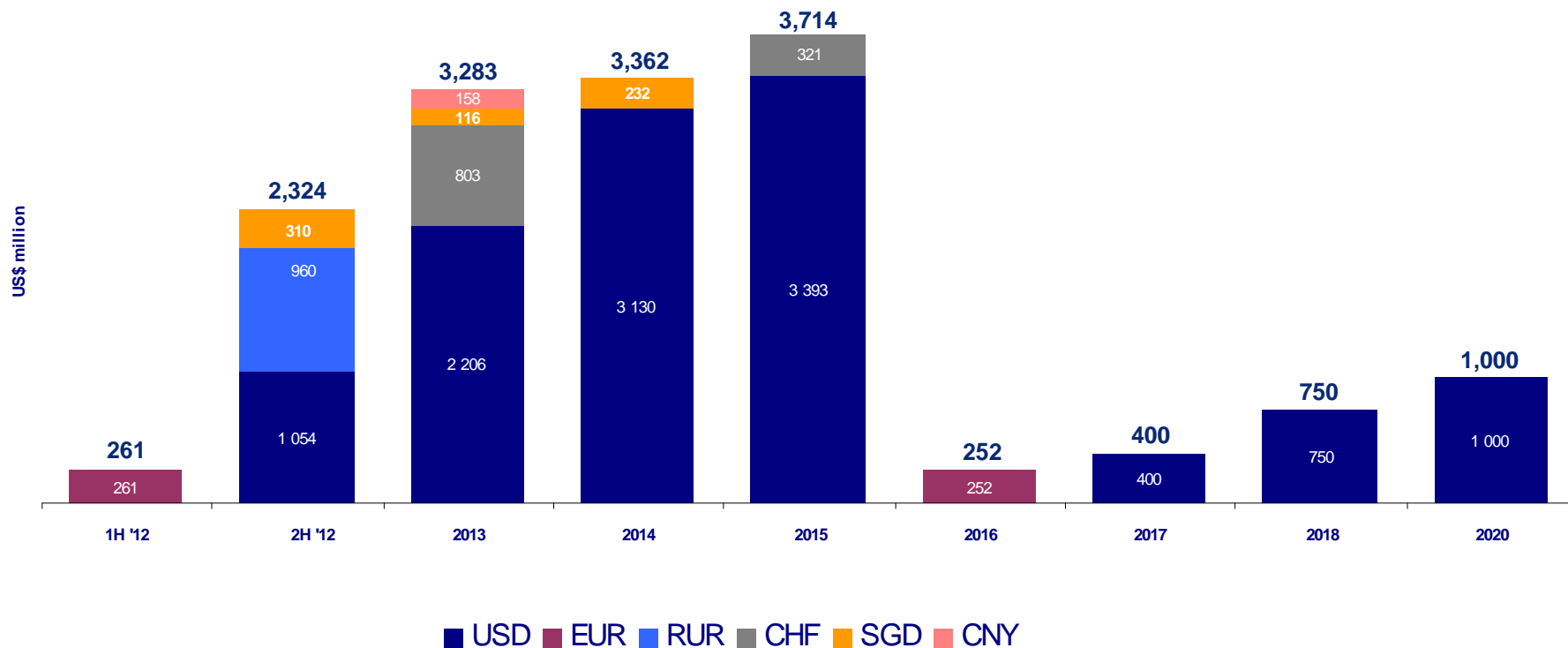


VTB Group debt maturity profile ⁽¹⁾



⁽¹⁾ Exchange rates are as of December 26, 2011, CBR data