



VOZROZHDENIYE BANK

Public joint-stock company
Luchnikov pereulok 7/4, Moscow, 101999, Russia
tel.: (095) 929-18-88 fax: (095) 929-19-99
E-mail: vbank@co.voz.ru

«27» January 2004
№ 1101/478

Securities and Exchange Commission
Division of Corporate Finance
Room 3094 (3-6)
450 Fifth Street, N.W.
Washington, D.C. 20549
U.S.A.



04012745

SUPPL

Re: Exemption № 82-4257

FEB 09 2004

181

The message

In connection with V.Bank exemption, pursuant to Rule 12g3-2(b) from the registration and reporting requirements of the Securities Exchange Act of 1934, and in compliance with our ongoing requirements under Rule 12g3-2(b)(1)(iii), Joint stock company Bank «Vozrozhdeniye» forward to you:

- Message of the Material Facts
- amendments and alterations # 4

PROCESSED

FEB 13 2004

THOMSON
FINANCIAL

Sincerely,

Alexander V. Dolgopolov
Deputy Chairman of the Board

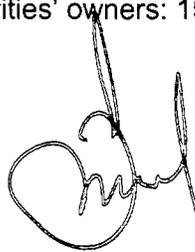
Message of the Material Facts

«Evidence of appearance in the Register of Shareholders of Open Joint-stock company Bank «Vozrozhdeniye» of a legal entity possessing over 25% of its issuing securities».

1. Full company name of the issuer: Open Joint-stock company Bank «Vozrozhdeniye».
2. Location of the issuer: Russian Federation, Luchnikov per., 7/4-1, Moscow GSP-9, 101999.
3. Identification Tax Number of the issuer: 5000001042.
4. Unique code of the issuer: 1439.
5. Code of the material fact: 0700143915012004.
6. The Internet site address for publishing messages of the material facts: <http://www.vbank.ru/akc/events.html>
7. Name of the periodical edition used by the issuer for publishing messages of the material facts: newspaper «Daily news. Moscow Region».
8. Type, category, series and other identification signs of securities:
Ordinary non-documentary registered shares (state registration number: 10101439B)
9. Name of the securities' owner: Dmitriy Ljvovich Orlov.
10. Percentage of the above securities, registered on the owner's name: 27.16%.
11. Date of entering of the incoming record on the personal account of the person registered in the system of keeping the Register of the securities' owners: 15.01.2004.

Deputy Chairman of
Vozrozhdeniye Bank (OAO)

January 15th 2004



A.V. Dolgopolov

AGREED

Deputy Chief of Main Territorial Department
for Moscow of the Central Bank
of Russian Federation

Signature: G.S.Sitnikova
November 25th, 2003

Stamp: Central Bank of Russian Federation,
Moscow Territorial Division

**AMENDMENTS AND ALTERATIONS # 4
introduced into the Charter
of Open Joint-stock Company «Vozrozhdeniye» (Bank «Vozrozhdeniye» OAO),
main government registration number 1027700540680,
Registration date: December 17th, 2002,
Registration number of Bank of Russia according to the Book of Government
Registration of Credit Institutions 1439 as of April 12th, 1991.**

1. In Clause 1.11., Article 1 after Sub-clause 49 add Sub-clause 50, the following content :

Tulsk Branch, 5a Revolyutsii St., 300034, Tula

Amendments and alterations were introduced by the Supervisory Council of Open Joint-stock Company «Vozrozhdeniye», minutes # 4 as of October 17, 2003.

Chairman of Supervisory Board
of Open Joint-stock Company «Vozrozhdeniye»

Seal of VBank

Yu.M.Marinichev