

Presentation for investors

Sustainable Bank for southern Russia

3Q2014 IFRS Results



Southern Russia. Region overview

- Southern Russia consists of the two federal district: southern and North Caucasus
- Global competitive advantages of southern Russia are:
 - ✓ mild climate and natural conditions, which are conducive for development of agribusiness (southern Russia accounts for 20-25% of Russian agricultural production);
 - ✓ unique geographical and geopolitical location provides the title and function of «gates of the North Caucasus» (the region brings together central Russia, the North Caucasus and Transcaucasia, Kalmykia, Kazakhstan) and well developed transport infrastructure (river and maritime ports, international airports, constantly growing network of highways);
 - ✓ resource potential presents the fuel and energy, construction, insulation, steel, agro-chemical and ore processing;
 - ✓ well developed network of educational and research institutions, the availability of high-tech industries;
 - ✓ rapidly developed and diversified economy, the main industries are: agriculture, foods processing, metallurgy, coal mining, machinery, light industry, oil refinery and tourism; dynamic banking and insurance system;
 - ✓ long historical traditions of enterprise conducive to an intensive development of small and medium business (number of entrepreneurs per capita is half as much than the Russian average)

Comparative features of the region, % of RF	2005	2010	2011	2012	2013
Territory	3.5	3.5	3.5	3.5	3.5
Population	16.0	16.2	16.3	16.3	16.3
Construction	9.5	13.2	14.5	13.8	15.0
Industrial production	5.6	7.2	7.6	7.3	7.2
Agricultural output	22.6	24.4	23.2	23.6	23.4
Retail trade	11.5	13.8	14.0	14.2	14.1
Investments	9.4	13.2	14.5	13.0	13.9



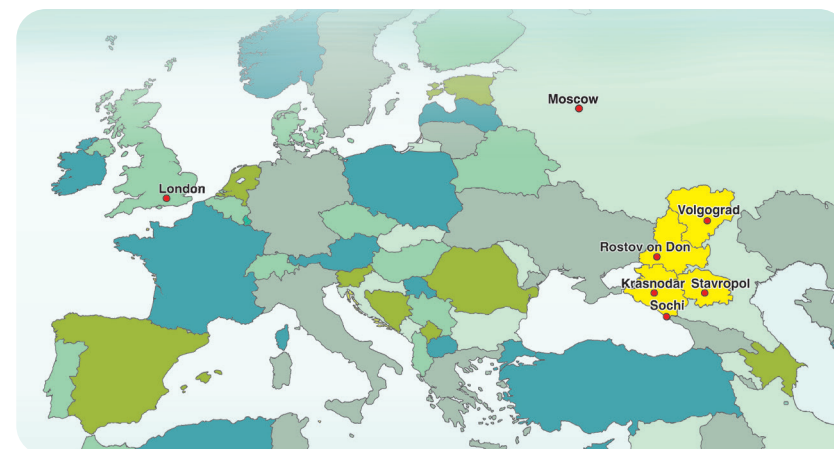
* Towns where Center-invest operates

Bank overview

Mission statement

«Center-invest Bank is the Sustainable Bank for southern Russia»!

- Center-invest Bank is a **leading universal regional bank** in southern Russia, was founded in 1992 (General Banking License N2225)
 - Bank is licensed by the Federal Financial Markets Service of Russia to act as a broker, dealer, professional participant in the securities market for securities management and depository in the Russian securities market
 - The core banking activity is mainly focused on SME and retail customers - together represent 86% of the total loan portfolio
 - Bank operates through **131** offices in southern Russia and representative office in Moscow
 - Credit ratings were affirmed in September 2014:
 - ✓ **Ba3** (Stable outlook) – Moody's Investor Services
 - ✓ **Aa3.ru** – Moody's Interfax
 - CIB has been audited annually by **PricewaterhouseCoopers Audit** since 1997
- The last Independent Auditor's Report and IFRS Statement 2013 is available:
[http://www.centrinvest.ru/files/about/reports/audit\(en\)/CIB2013_v24_eng.pdf](http://www.centrinvest.ru/files/about/reports/audit(en)/CIB2013_v24_eng.pdf)
- Diversified and loyal corporate and private client base:
 - ✓ over **51 000** companies accounts
 - ✓ over **217 000** individuals accounts
 - Number of employees: 1711 (as at 01.10.2014)



Key financials						
Rub.billion	2009	2010	2011	2012	2013	3Q2014
Assets	42.9	48.3	54.5	62.7	75.9	82.2
Equity	5.4	5.8	6.7	7.6	8.8	9.5
Net Loans and Lease	26.3	30.6	42.5	48.4	61.5	67.5
Net profit	0.1	0.2	0.9	1.1	1.4	1.0
ROAE, %	1.2	3.9	14.6	15.4	17.3	14.9
ROAA, %	0.1	0.5	1.8	1.9	2.0	1.7
NIM, %	6.5	6.3	6.8	6.7	6.6	6.4
Cost/Income, %	53.1	51.8	49.9	45.1	45.0	41.7
Loans/Deposits, %	94.6	90.6	109.1	109.9	124.5	132.2
CAR, %	20.8	19.5	18.2	17.4	15.6	15.9

1USD=39.3806 RUB Source: 3Q2014 IFRS Statement

Branch network

5 operations areas*

Bank's branch network comprises **131 branches** in southern Russia and a **representative office** in Moscow. Such an extensive network gives a competitive advantage in the implementation of our strategy.

Branches – 9

Outlets -74

Operational offices – 48

Representative office – 1

*Source: Bank data as at 01.10.2014

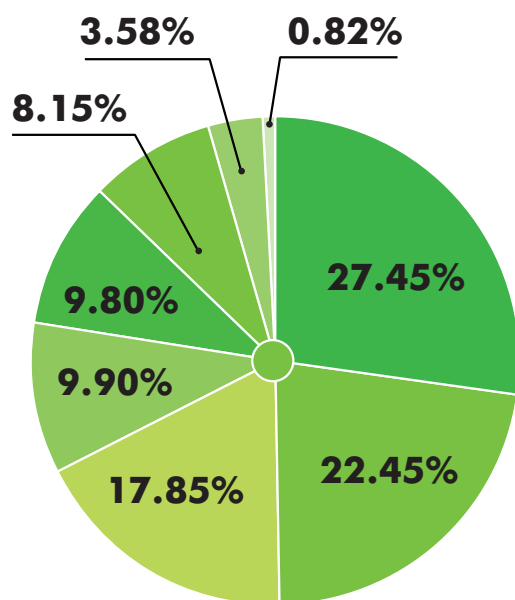


**BANK
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Shareholders

The participation of reputable and experienced international financial institutions has contributed to the Bank's institutional development based on the best world practice and its focus on shareholder value. Since 2004 Center-invest Bank has been improving its corporate governance rules and regulations and is now operating in compliance with the following documents reflecting the best international business practices: Corporate Governance Code, Code of Corporate Ethics, Regulations «On the Shareholder's general meeting» and «On the Board of Directors», «On Internal Control Service» and others.

Shareholders structure as at 01.10.2014*



* Voting right shares
Source: bank data

- 27.45%** EBRD (European Bank for Reconstruction and Development)
- 22.45%** DEG (German investment corporation whose aim is to support countries with economies in transition through private sector support)
- 17.85%** Bank founders **Vasily and Tatyana Vysokovy**
- 9.90%** Firebird Investment Fund
- 9.80%** Erste Group Bank AG
- 8.15%** Rekha Holdings Limited
- 3.58%** Raiffeisenlandesbank Oö
- 0.82%** others



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Competitive positions: ratings and rankings



In ranking by the Expert RA Rating Agency Center-invest Bank is placed*:

18	Value of loans granted to SMEs in 1H2014**
44	Value of retail loan portfolio
46	Profit before tax
47	Value of retail deposits
56	Corporate loan portfolio
62	Total loan portfolio
72	Assets

* <http://raexpert.ru/ratings/bank/monthly/Oct2014/>

** http://raexpert.ru/ratings/bank/frb_1h2014/

Forbes

In Annual rating of Forbes business magazine Center-Invest Bank Ranks:

36	The «Most Reliable Banks»: classed as «highly reliable»
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Source: www.forbes.ru/ratings



In ranking of the 100 largest Russian banks by the Banki.ru portal Center-invest Bank is placed ***:

49	Value of retail deposits
54	Net profit
62	Value of loan portfolio
65	Liquid assets
71	Net assets
77	Equity

*** <https://www.banki.ru/banks/ratings/>

Strength vis-à-vis competitors:

- sustainable shareholder structure
- qualified and committed personnel
- sustainable loan portfolio management
- sustainable assets and liabilities management
- sustainable risk management and internal control
- strong brand awareness in the region and on the international capital markets
- high level of goodwill
- extensive branch network
- knowledge of the local market, mentality and risks
- high level of equity efficiency – **14.9%**
- high capital adequacy ratio(CAR) – **15.9%**

Competitive positions: awards and world recognition



2013
Sustainable
banking leader
in Eastern
Europe

COMMERZBANK

2013
«Relationship
Award 2012»



Moody's Investors Service

2013
Ba3 Moody's
Investors Service

Aa3.ru Moody's
Interfax



2012
«The 100 Best
Goods of Russia»
(banking services)



2012
Finalist of
«Sustainable
Entrepreneurship
Awards» (Austria)



2010, 2012
STP Excellence
Award (Citibank)



2010
The best
Russian bank in
sphere of
sustainable
business



2014
«The Best Regional
Bank»



TOP-100 Russian Banks by «The Banker» magazine:

19	Return on capital (ROAE)
31	Return on assets (ROAA)
64	Tier 1 capital
67	Assets
72	Tier 1 capital Adequacy

• Bank is included in the list of **35 credit institutions of the country** in which Central Bank of Russia recommends to invest funds for financing an accumulated portion of the retirement pension, as well as funds under Savings and Mortgage System of housing provision for armed forces personnel.

• Center-invest Bank ranks among the **TOP-50 banking brands in Russia**. The rating was produced by Brand Finance together with BrandLab and Banki.ru.

• Center-invest Bank was recognized as **the biggest and most profitable regional bank** of Russia at the 3rd International Banking conference «Regional bank's strategies for 2014» supported by the Association of regional banks and «Expert» business magazine.

• Center-invest Bank became the winner of the X Russian Banking Review Award in the nomination **«The Best Regional Bank»**.

• Center-invest Bank is added to the **List of 136 reliable financial institutions** in Russia that have been approved for placement of accounts of Companies of Strategic Importance.

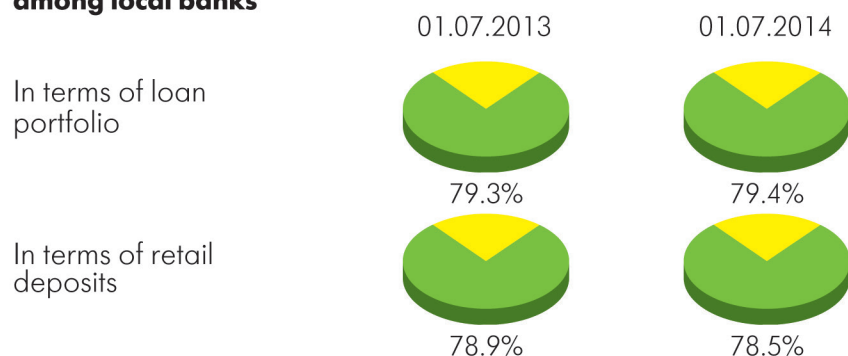


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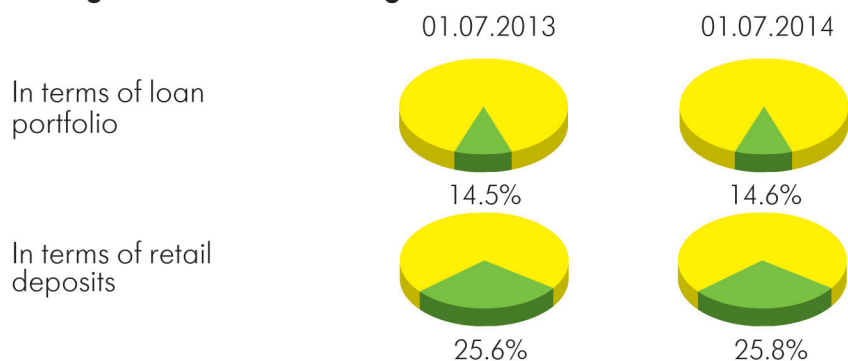
Center-invest Bank: market share

Center-invest Bank is accounting 30% of local regional bank's total capital, assets, loans and deposits and retain its position as the largest private bank in southern Russia.

Share of Center-invest Bank in Rostov region among local banks

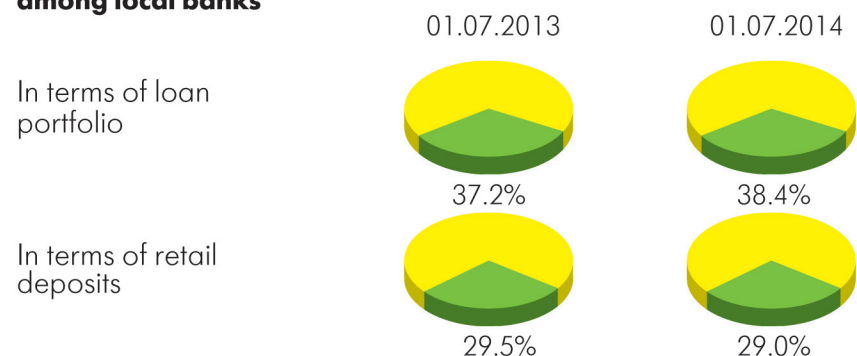


among all banks in Rostov region*

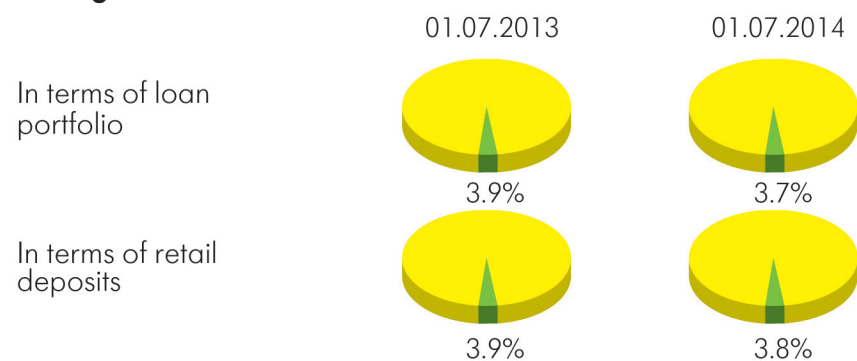


*without share of Sberbank

Share of Center-invest Bank in southern Russia among local banks



among all banks



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The Global Competitiveness of Center-invest Bank's Customers

The successful implementation of «The Southern Russia Versus the Global Crisis» (2008-2012) and «The Post-Crisis Development of Southern Russia» (2011-2014) strategies is becoming a basis for the development of the new strategy entitled **«The Global Competitiveness of Center-invest Bank's Customers» (2014-2017)**. The main performance indicators of new strategy are designed to respond to global challenges, taking into account risks which are taken by the Bank and based on the sustainable banking principles and localization of the best international practice in our work, life and business of Bank's clients.

SME Lending:

- adoption products to meet our customer's specific needs (flexible and prompt decision-making, opportunity to obtain short-term loans at minimal interest rates);
- assistance in SME's modernization by localizing the best international practice;
- expanding our range of services for SMEs by using direct marketing to promote standard projects among target segments and groups of entrepreneurs;
- development of all forms of training for entrepreneurs, students and schoolchildren, including distance learning under the "Enterprise for all" educational platform (www.school.centrinvest.ru)
- implementation of financial literacy programmes for population of southern Russia and youth generation in cooperation with Child and Youth Finance International (CYFI).

Energy Efficiency:

- development of loan programmes (including loans on preferential terms) for energy efficiency improvements and purchase energy efficiency household appliances (energy efficiency rating of A and above);
- financing energy efficiency projects of companies, housing and communal services and household associations;
- growth in lending for retail customer's energy efficiency projects;
- training and promotion of Center-invest Bank's experience not only for employees and customers in southern Russia, but for banking specialists from Russia, CIS, Eastern Europe and Middle East (EMENA);

Agribusiness:

- financing the modernization of agribusiness companies;
- localization of loan programmes which help to increase the degree of processing of agricultural produce and create value chains;
- promotion southern Russia's agricultural products.

Retail:

- development and implementation of new banking products based on bank cards;
- expanding programmes to increase the financial literacy of the population;
- implementation of the personal finance management programmes for customers with low and medium incomes.

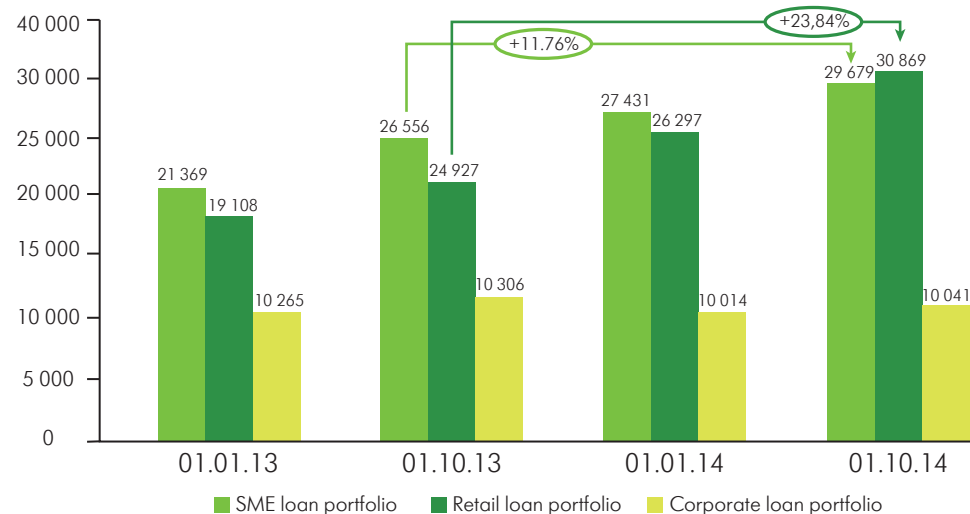


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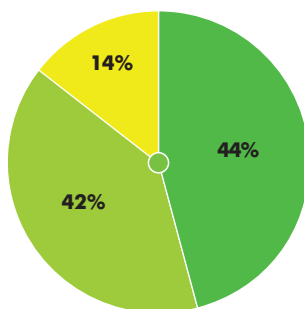
Center-invest Bank's Loan Portfolio: structure and dynamics

- Lending to companies and organizations in the real economy is **one of the Bank priorities**.
- Core banking activity is mainly focused on **SME and retail customers** together represent **86%** of the total loan portfolio.
- During the 9 months of 2014 gross credit portfolio increased by **10.7% and reached RUB70.6 billion** - the greatest growth is registered in volume of loans issued to private individuals – by 17.4% from the start of the year.
- Bank's loan portfolio is **well-diversified** by clients, maturities and industries structure
- Loan to Deposit Ratio is **132.2%** as at 01.10.2014

Loan portfolio growth dynamics, RUB m

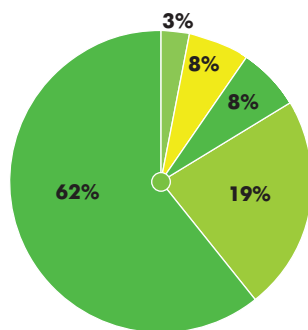


Clients structure



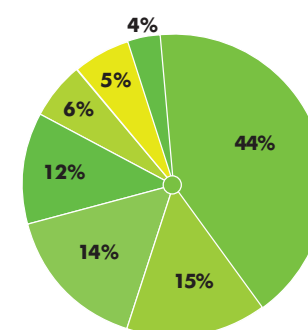
44 % - Retail
42 % - SMEs
14 % - Corporate

Maturities structure



3 % - < 30 days
8 % - 31-90 days
8 % - 91-180 days
19 % - 181-365 days
62 % - > 1 year

Industries structure



44% - Individuals
15% - Trade
14% - Agriculture
12% - Manufacturing
6% - Construction
5% - Others
4% - Transport

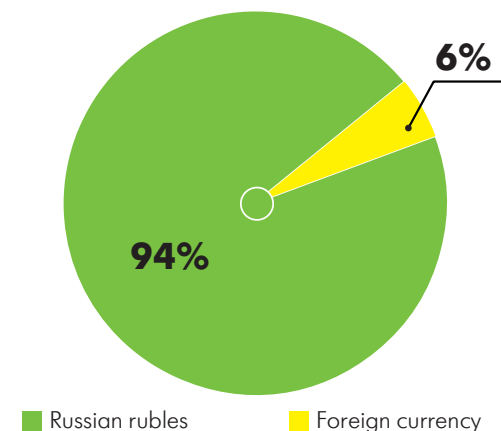


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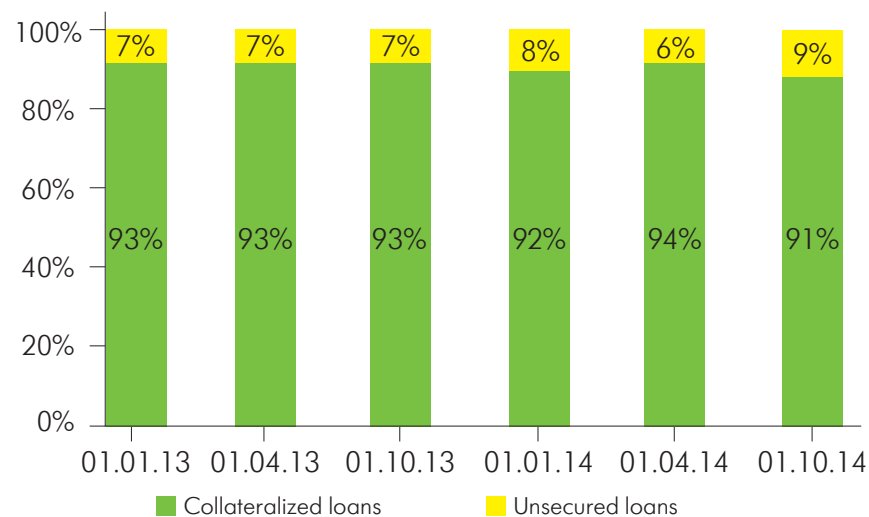
Center-invest Bank's Loan Portfolio: concentration

- About **94%** of the total loan portfolio is in Russian rubles.
- Bank's approach to lending is rather conservative with concentration on traditional secured loans: collateralized loans (including guarantees) – **91%** as at 01.10.2014.
- The total amount of outstanding loans issued by the Center-invest Bank to 10 largest borrowers comprises **RUB 9.85billion** or **13.9% of the gross loan** loan portfolio represented by Loans and Advances to customers and Lease (before provisioning).

Loan portfolio breakdown by currencies as at 01.10.2014

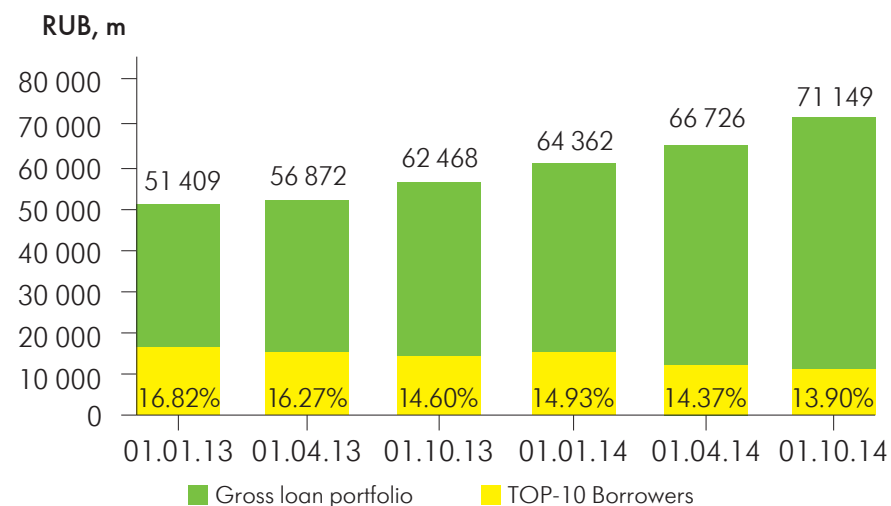


Collateralized loans, % *



*% to gross loan portfolio

TOP-10 Borrowers**



** %, loan and leasing portfolio before provisioning



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Center-invest Bank: focus on SMEs

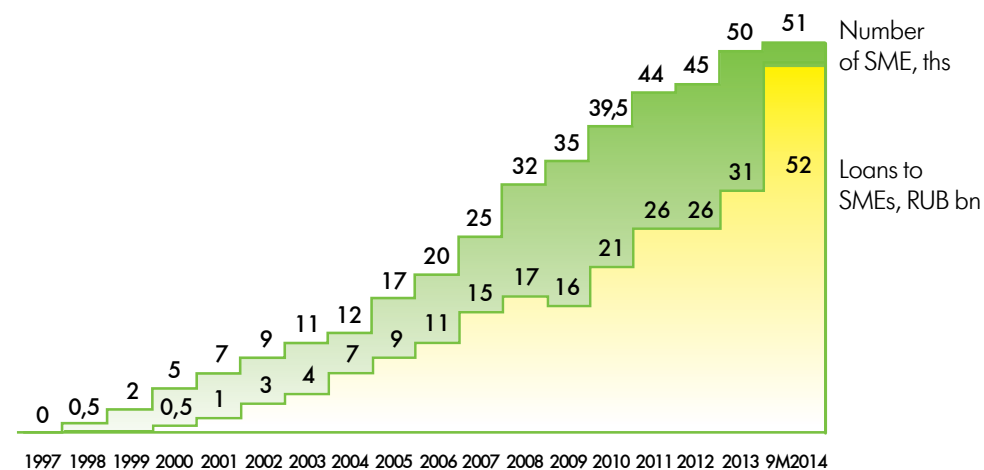
- During the 9 month 2014 Bank financed **4 193** SME projects for RUB **51.5 billion**.
- SME loans constituted over **42%** of the total loan portfolio amounting to **RUB29.7billion** (as at 01.10.2014), thus demonstrating a 8.2% growth vs 2013-end.
- Center-invest Bank **first began working with SMEs** back in 1997. During more than 20 years it has gathered an extensive experience and it **recognized as one of the best** from regional banks in Russia in SME lending.
- Center-invest Bank is a **leader of SME Development Programmes in Rostov region** – accounting for a quarter of all long-term loans for investment purposes for small and medium businesses – and takes an active part in implementation of the similar programmes in the southern Russia.

In ranking of the TOP-20 Russian SME's Banks Center-invest Bank is placed*:

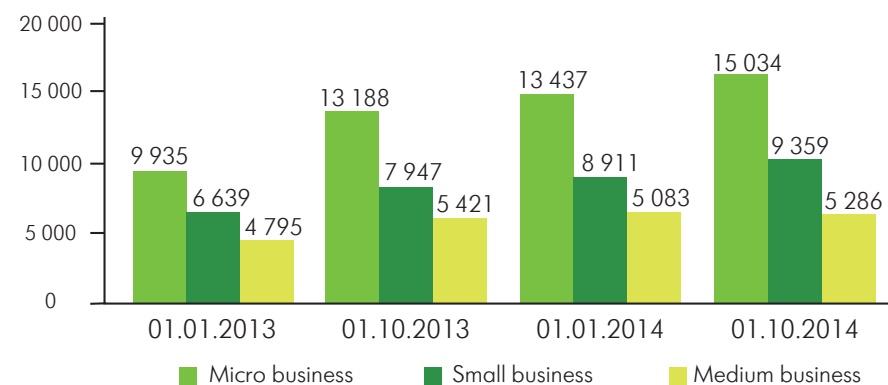
9	Value of lending portfolio to small business
10	Value of lending portfolio to individual entrepreneurs
12	Value of lending portfolio to medium business
18	Total loans to SMEs

*http://www.raexpert.ru/ratings/bank/frb_1h2014/

Volume of SME lending



SME Loan portfolio: dynamics and structure, RUB m**



** Source: IFRS Statement

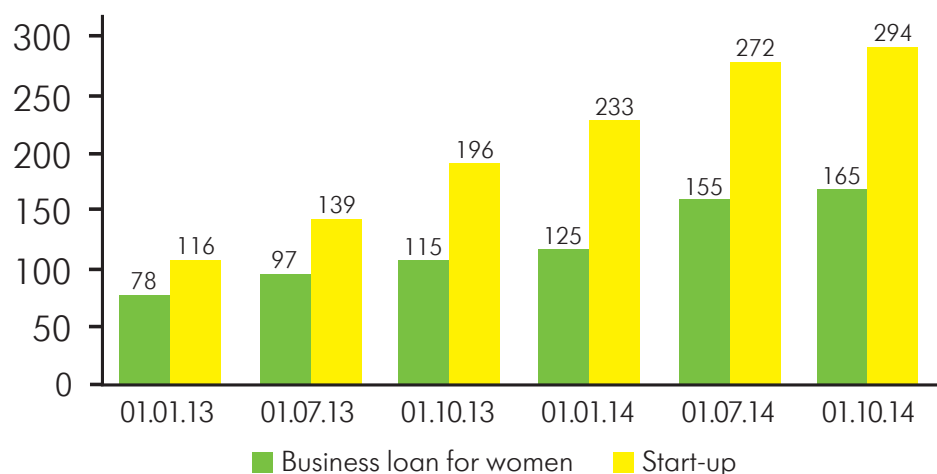


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Center-invest Bank: focus on unique lending programmes

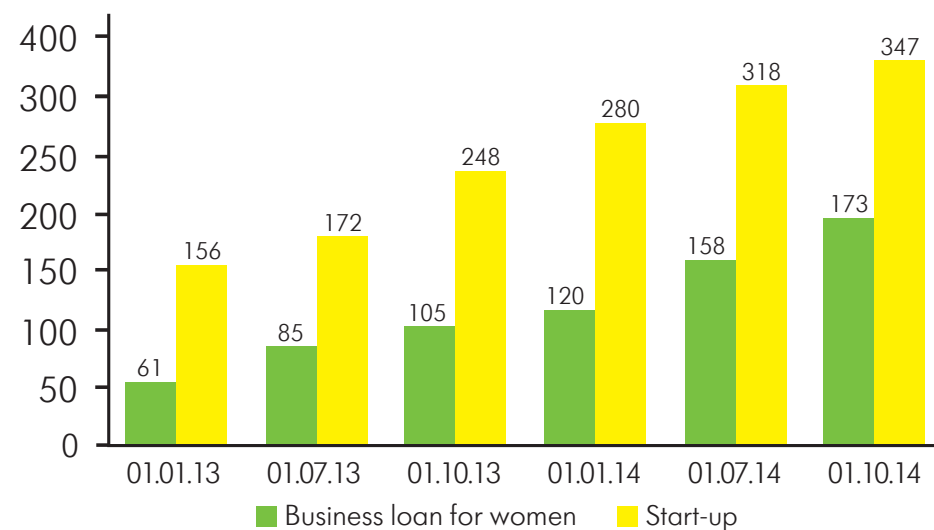
- Center-invest Bank is retaining and consolidating its positions in the business lending market. We continue to introduce new products that enable the bank to remain competitive in a changing economic environment.
- Bank continued to promote its **Start-up loan programme** for new businesses. The **Bank's Advisory Centre** holds more than 60 free seminars every year.
- In 2012 Center-invest Bank became a financial partner of **the Youth Business Programme** run by the International Business Leaders Forum (IBLF). In frame of programme for supporting female entrepreneurs in Southern Russia, Bank provides a **Business Loan for Women**.
- More than **9000** people registered on the new online training portal **«Enterprise for All»** (www.school.centrinvest.ru) which was launched by the Bank in April 2013, more than **2000** users had completed the course of basic principles of the economy and entrepreneurship for which they received a certificate.
- Social projects «Enterprise for All» and «Business loan for businesswoman» were recognized as **«The Best Social Projects of Russia»** in nomination «Education and Science» and «Social marketing».

Number of projects



Source: Bank data

Total amount, RUB mil

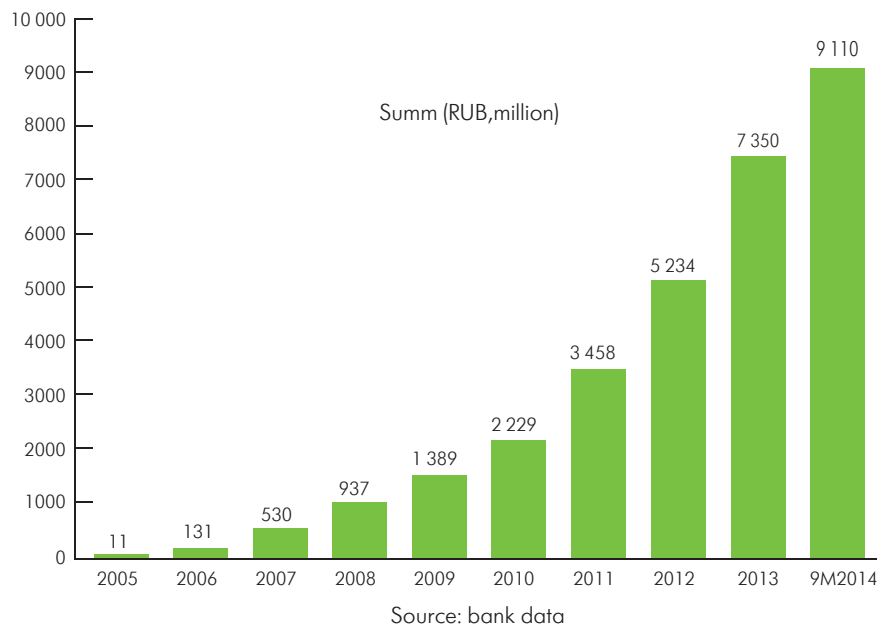


Source: Bank data



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Center-invest Bank: focus on Energy Efficiency



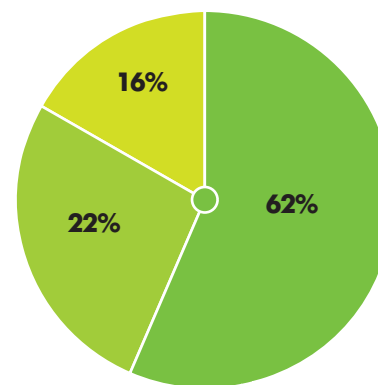
Center-invest Bank's success in financing energy efficiency projects is attributable to the fundamentally new approach that we have developed for our customers in southern Russia: **sustainable lending**.

This approach combines technical, financial and social engineering. The projects financed by the Bank meet the social and environmental requirements dictated by the Bank's policies and procedures.

In 2010 the Bank adopted a new version of «Environmental and Social Policy» which was approved by shareholders and agreed with the partners of the Bank.

- Center-invest Bank is the Russian leader in terms of value of financing EE projects –over **RUB9.1billion**.
- During the 9 months of 2014 Bank made **4 010** energy efficiency loans for a total amount **RUB1.69billion**, including: 57 companies totaling **RUB0.64 billion** and **3 953** residential EE projects totaling **RUB1.05billion**.
- In frame of Energy Efficiency Programme Bank provides more than **9 700** loans and have achieved an annual reduction of CO2 emissions of **140 400** tonnes per year which equals emissions from **82 100** cars.

Breakdown of financed EE projects in 3Q2014



62 % - Residential
22 % - Agriculture
16 % - Production

Source: bank data



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Center-invest Bank: focus on retail lending

- **28 821** loans totaling **RUB12.4billion** were granted during 9 months 2014 to the population of southern Russia, increasing by 17.4% since the beginning of the year.
- In 3Q2014 the share of retail loans in Center-invest Bank's total loan portfolio **has increased to 44%** from the 42% (in 1H2014), with consumer loans being 25%, mortgages – 16% and car loans – 3% of the total retail loan portfolio.
- During the 9 months 2014 retail lending portfolio grew by RUB4.5billion and reached **RUB30.9billion**. This **growth of the loan portfolio** is attributable to the following factors:
 - ✓ Interest rates are the lowest in the market
 - ✓ Extensive product line
 - ✓ Flexible loan terms
- **RUB1.9billion** were granted in form of overdrafts services on bank cards. Value of bank cards loan portfolio reached **RUB678.0million** as at 01.10.2014.
- Center-invest Bank's **approach to retail lending is rather conservative**: Bank doesn't provide an express loans and give preferences to own depositors, customers with solid credit histories and people who have a Center-invest Bank's salary cards.

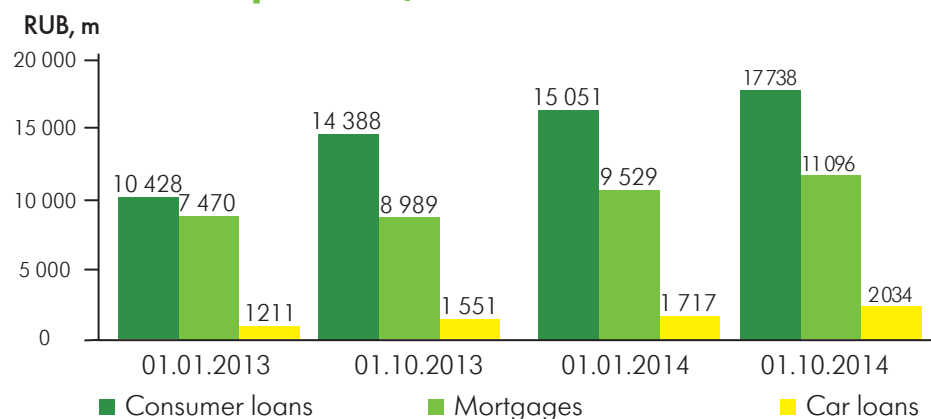
In ranking of TOP-40 Banks in retail lending Center-invest Bank is placed:

25	Number of granted mortgages*
27	Value of mortgage loan portfolio*
28	Volume of mortgage lending*
31	Value of bank cards loan portfolio**
34	Volume of granted loans on bank's cards**
36	Value of cash loans**

http://www.raexpert.ru/rankingtable/?table_folder=/banks/ipoteka_1h2014/main

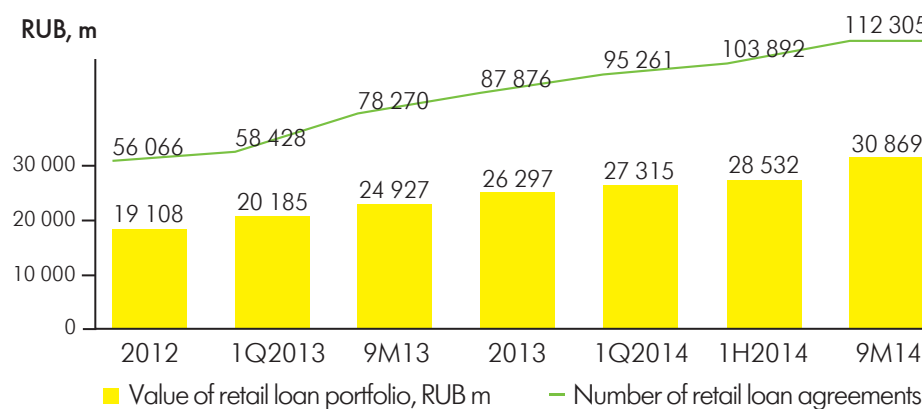
**http://raexpert.ru/ratings/bank/potrebcresd_2014/

Dynamics and structure of retail lending portfolio, RUB million***



***Source: 3Q2014 IFRS Statement

Number of retail agreements and value of retail loan portfolio***



***Source: 3Q2014 IFRS Statement



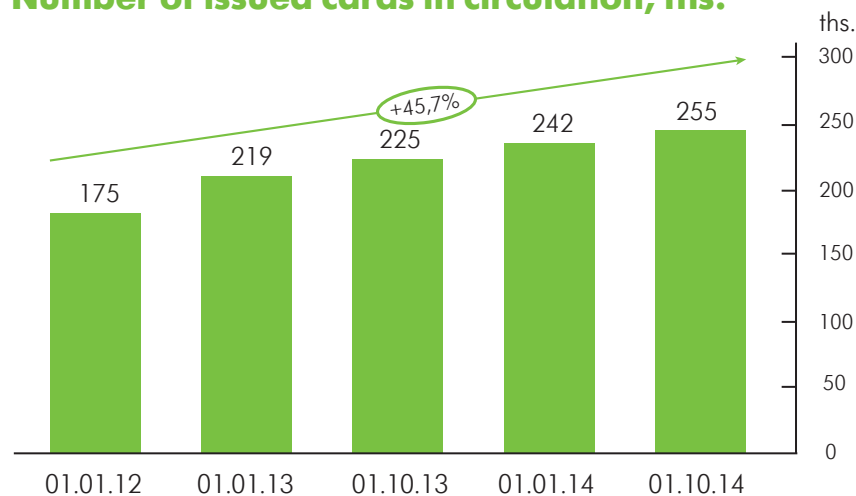
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Center-invest Bank: bank cards

	9M2013	9M2014	9M2013/9M2014
Number of transactions (million)	5.2	7.6	+46.15%
Visa International and MasterCard Worldwide cards issued	91 392	107 295	+17.40%
Volume of transactions (RUB bn)	31.65	35.42	+12%
Number of payroll card programmes	1 840	2 231	+21.25%

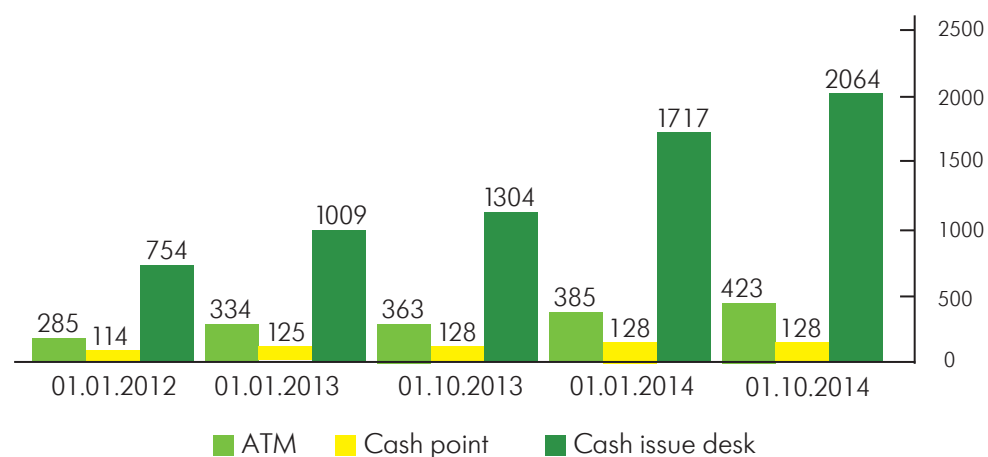
- Center-invest Bank is the only bank in southern Russia to have its **own processing centre**. This advantage enables to systematically expand our services based on bank cards.
- The number of issued cards in circulation showed a continuous growth during the 9M2014 and made up **255ths.**
- Bank provides services for settlement account to **Federal Treasury of Krasnodar Krai, Rostov and Volgograd regions**. As at 01.07.2014 a number of active bank cards issued in frame of this programme made up **9 275** cards.
- Employees of more **2 231** companies from southern Russia receive their salaries on Center-invest Bank's payroll cards.
- Under our ongoing World of Discounts programme, 186 goods and services providers were offering discounts for Center-invest Bank cardholders.

Number of issued cards in circulation, ths.*



*Source: bank data

Growth in the Bank's acquiring network*



*Source: bank data

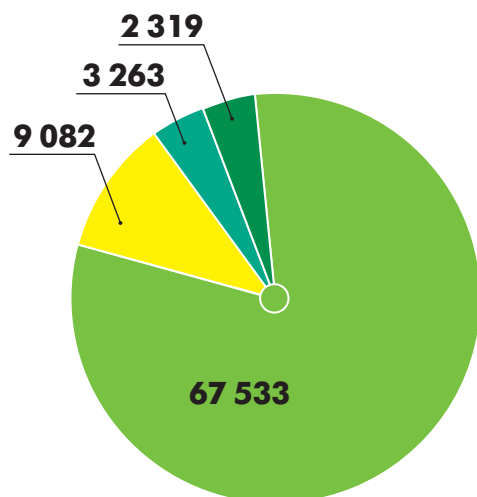


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Assets and liabilities structure as at 01.10.2014

Assets

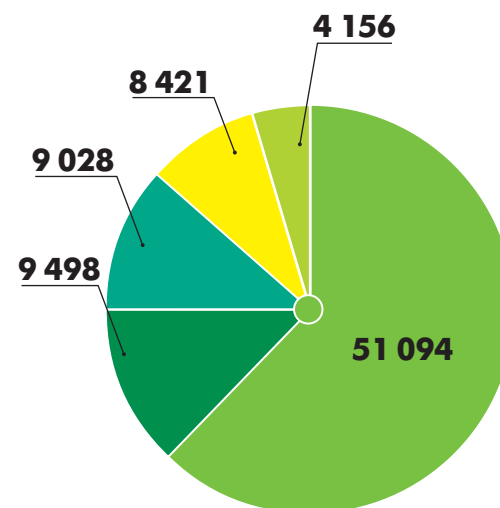
RUB 82 197 million



- Net loans and Lease, 82%
- Cash and mandatory reserves with CBRF, 11%
- Other assets, 4%
- Fixed assets, 3%

Liabilities

RUB 82 197 million



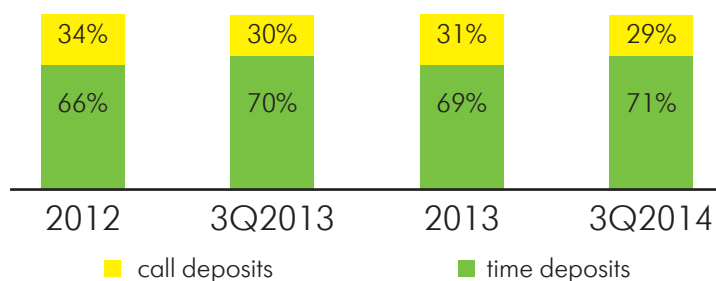
- Customer accounts, 62%
- Total shareholders equity, 12%
- Loans from IFIs, 11%
- Debt securities in issue, 10%
- Other liabilities, 5%

Source: 3Q2014 IFRS Statement

Funding base

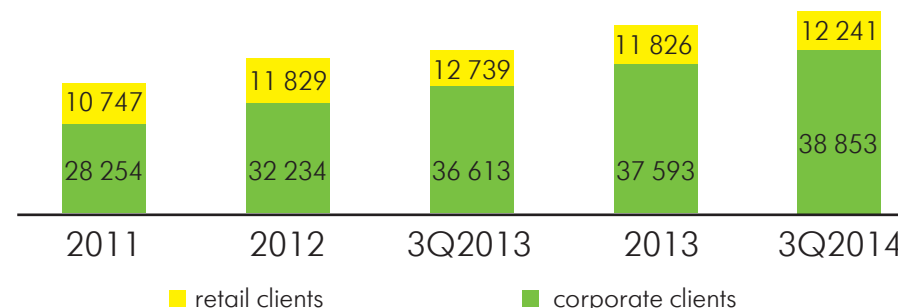
The bank displays a fairly diversified funding structure with a well balanced, short term liquidity gap, and is mainly funded by customer accounts that constituted 70% of total liabilities as at 01.10.2014, as well as by corporate deposits and long term borrowings from international financial institutions.

Breakdown of customers accounts by maturity, %



An increased volatility of the exchange rate of foreign currency influenced on the dynamics of customer accounts balances in the 3Q2014, in such circumstances, Russia's population has used his savings to buy foreign currency and store it in the cells of the Bank or at home.

Dynamics and structure of clients deposits, RUB million



Changes in a Russian legislation connected with the twofold increase of social security contributions for individual entrepreneurs (starting from 2013) lead up to mass closing of individual entrepreneurs accounts in Russian banks and, respectively, outflow from client's accounts. But Center-invest Bank succeed in keeping its clients and even increase the number of accounts.

Dynamics of retail and corporate accounts, thous.accounts



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Positive credit history

Starting from 2002 Bank has been attracting funds from both the Russian and the international financial markets. At a time when long-term resources in the Russian markets are extremely limited, the Bank has benefited from its cooperation with IFIs. Now borrowed funds from IFIs – one of the main and reliable long-term source (11% in liabilities structure).

Cooperation with IFIs demands high standards from the bank's management system providing access to the world best practice.

Date	Financial institution	Amount	Period (years)
April 2007	Subordinated loan from Black Sea Trade and Development Bank	USD 10 million	7
November 2007	Syndicated loan from EBRD + FMO	RUB 1.0 billion	5-7
April 2008	Subordinated loan from EBRD	USD 20 million	10
May 2008	Subordinated loan from DEG	USD 30 million	10
April 2009	Loan for SME from EBRD	USD 35 million	5
May 2009	Loan for SME from OeEB (Austrian Development Bank)	USD 10 million	5
November 2009	Loan for Agriculture and EE from IFC	RUB 600+350 million	3
January 2012	Loan for SME and EE from EBRD	RUB 1.125 million	3
June 2012	Loan for SME and EE from Eurasian Development Bank	RUB 300 million	3
September 2012	Loan for EE and SME from OeEB (Austrian Development Bank)	EUR 20 million	7
November 2012	Loan for SME from Russian Bank for Small and Medium Enterprise Support	RUB 500 million	5
December 2012	Loan for EE from Eurasian Development Bank	RUB 150 million	3
February 2013	Loan for SME from IFC	RUB 900 million	3
March 2013	Loan for MSME and EE from EBRD	RUB 1.500 million	3
April 2013	Loan for SME from Eurasian Development Bank	RUB 150 million	3
August 2013	Funding from responsAbility Global Microfinance Fund (Luxemburg)	RUB 130 million	3
October 2013	Funding from responsAbility Global Microfinance Fund (Luxemburg)	RUB 175 million	3
November 2013	Funding from responsAbility Global Microfinance Fund (Luxemburg)	RUB 180 million	3
December 2013	Loan for SME from Black Sea Trade and Development Bank	EUR 20 million	5
March 2014	Loan from IFC for agribusiness	RUB 600.0 million	1
April 2014	Loan from Eurasian Development Bank for SME and EE	RUB 300.0 million	3
June 2014	Loan for SME from EBRD	RUB 800.0 million	3
October 2014	Loan for EE from International investment bank	EUR 15 million	3



**BANK
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Center-invest Bank on fixed income market

Bonds in circulation

Series	Total par value, RUB million	In circulation, RUB million	Maturity date	Put option date	Coupon rate, % per annum
Exchange bonds, BO-02 series	1 500,00	1 500,00	04.2015		10,20
Exchange bonds, BO-03, BO-05 series	2 500,00	1 200,00	03.2016	01.2015	11,50
Exchange bonds, BO-07 series	2 000,00	2 000,00	11.2018	11.2015	9,20
Exchange bonds, BO-10 series	3 000,00	3 000,00	05.2019	11.2014	11,75

Registered issues

Series	Total par value, RUB million	Maturity
Exchange bonds, BO-04 series	1 500,00	3 years
Exchange bonds, BO-08 series	2 000,00	5 years
Exchange bonds, BO-09 series	2 000,00	5 years
Exchange bonds, BO-11 series	3 000,00	5 years

Center-invest Bank successfully placed five of the six issues from the First Exchange bonds programmes which was approved by Bank's Board of Directors.

In May 2013 a new Exchange bonds programme was registered. It is comprised of five issues totaling RUB12.0billion with 5 years maturity.

First two issues of that Exchange bonds programme were placed on MICEX in November 2013 and in May 2014.

Bank is slightly increasing a maturity of exchange bonds:

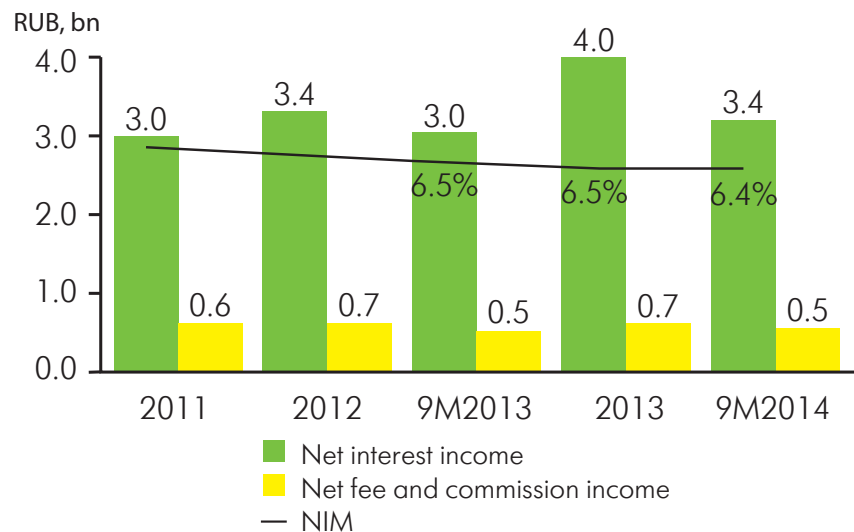
- under the offer, in April 2013, 4 coupons under BO-02 series were announced with 2 years maturity and coupon rate 10.20% per annum. Bank bought out bonds worth a total of RUB30.0million;
- in November 2013 BO-07 series bonds with a total par value of RUB2.0billion was placed on the MICEX. The bonds mature in 5 years and carry a put option after 2 years. Annual coupon rate was set at 9.20% per annum;

Exchange bonds issued by Center-invest Bank have been included into the **Bank of Russia's Lombard List** of securities that commercial banks can pledge to borrow funds from the regulator.

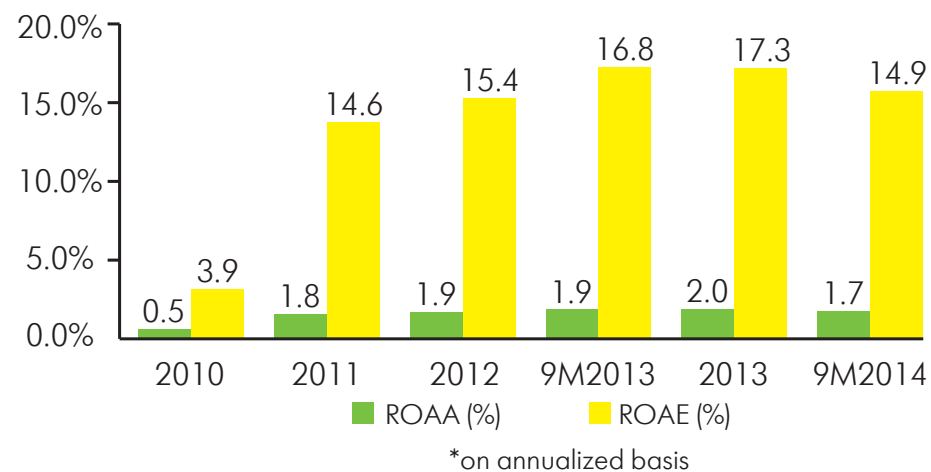


Center-invest Bank: focus on operational efficiency

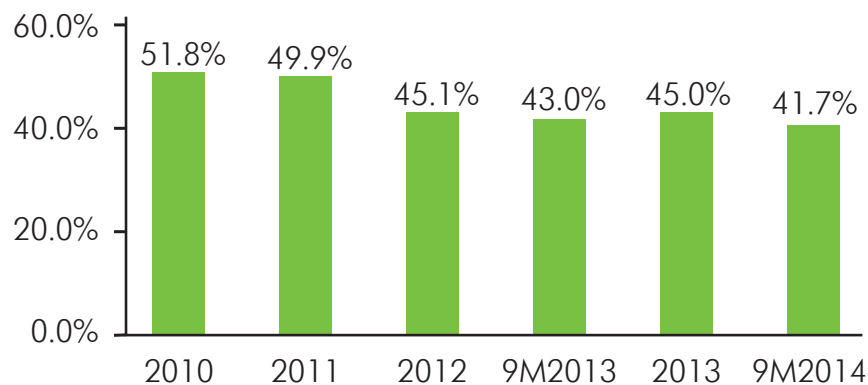
Net interest and commission income



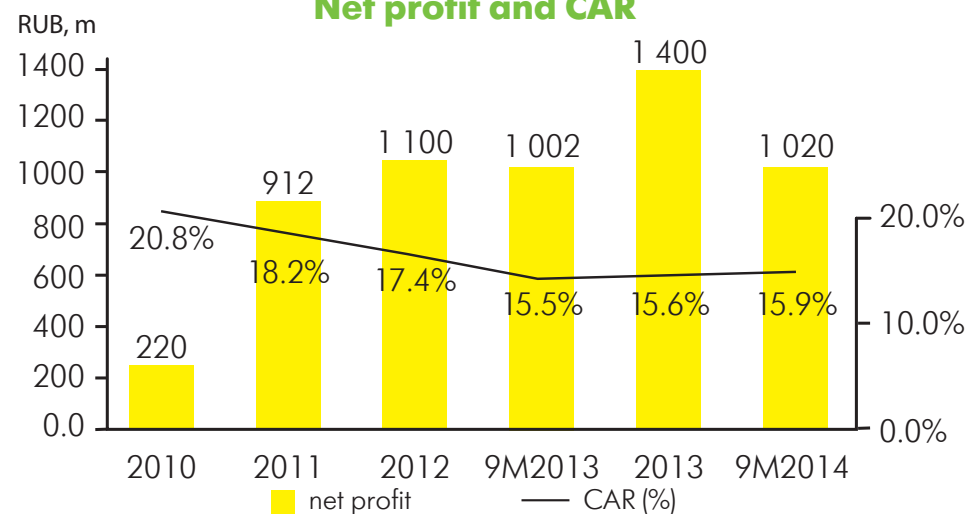
ROAA and ROAE dynamics*



Cost/Income



Net profit and CAR



Source: IFRS Statement



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Center-invest Bank: focus on social responsibility

CIB's social and educational projects are designed to raise new generations of schoolchildren, students, entrepreneurs, civil servants and company managers.

Social projects "Enterprise for All" and "Business loan for businesswoman" were recognized as **"The Best Social Projects of Russia"** in nomination **"Education and Science"** and **"Social marketing"**



- Bank set up an **Endowment Fund for Education and Science in the Southern Federal District** which is used to further develop social and educational projects for schoolchildren, students, young academics and teachers in southern Russia.



- Bank annually held a **competition for the top university students** in southern Russia. More than 2000 people entered the competition, and the 320 winners received a Center-invest Bank scholarship.



- Bank supported the regional **"Don Teacher of the Year"** competition for the eleventh time.

- Center-invest Bank in autumn 2013 opened a **children's bank branch in Kidburg**, a miniature town where youngsters can find out about many different kind of jobs.

- More than 6000 people registered on the new online training portal **"Enterprise for All"** (www.school.centrinvest.ru), which provides free online training in entrepreneurship. More than 1200 people from the CIS have completed the course and received a certificate

- Thanks to financial support of CIB, more than 10 000 Rostov region children received free entry to the exhibitions at the Rostov Region Local Studies Museum

- CIB in collaboration with Southern Federal University opened a **Financial Literacy Centre - a new and unique joint social-education project** which aim is upgrade financial skills of the population of southern Russia



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Center-invest Bank: news 2014

CIB took part in one of the leading banking conferences - SIBOS 2014 (organized by SWIFT), hold numerous meetings with partners and presented **Dr.Vysokov's new book «Transformational banking: made in Russia».**

CIB signed a Loan Agreement with **International Investment Bank** in amount EUR15m for financing Energy Efficiency projects.

CIB announced a launching of «**Youth Business Programme**» run by the International Business Leaders Forum (IBLF) in Krasnodar krai.

CIB took part and become a partner of the round table «**Strategy and models of sustainable development of financial market's participants**» in framework of the XII International Banking Forum «Russian banks - XXI century».

Moody's affirmed Ba3 deposit and senior debt ratings (outlook stable) and Aa3.ru national scale ratings.

Center-invest Bank is added to the **List of 136 reliable financial institutions** in Russia that have been approved for placement of accounts of Companies of Strategic Importance.

CIB in collaboration with Southern Federal University opened a **Financial Literacy Centre** - a new and unique joint social-education project.

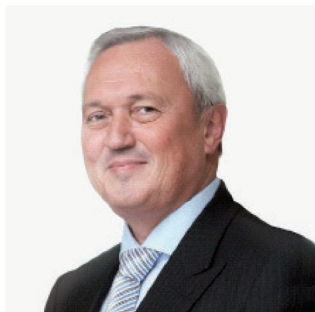
Social projects «Enterprise for All» and «Business loan for businesswoman» were recognized as «**The Best Social Projects of Russia**» in nomination «Education and Science» and «Social marketing».

Dr.Vysokov presented an English version of educational platform «**Enterprise for All**» during the Global Entrepreneurship Congress.

Center-invest Bank was recognized as **the biggest and most profitable regional bank of Russia** at the 3rd International Banking conference «Regional bank's strategies for 2014» supported by the Association of regional banks and «Expert» bussiness magazine.



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