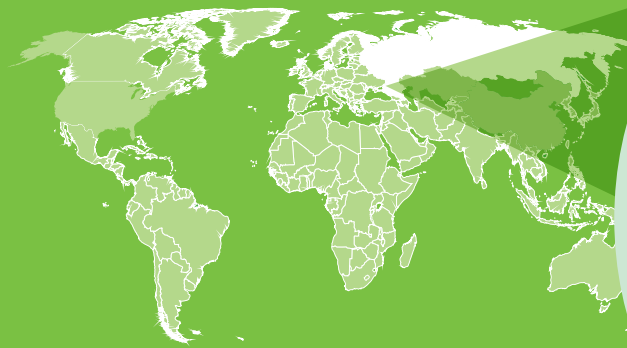


ESG Banking. Made in Russia.

**3Q2017: done!**



## Southern Russia. Region overview

Historically, Southern Russia includes the Southern (Southern Federal District) and the North-Caucasian (North-Caucasian federal district) federal districts. Center-invest bank operates in the Krasnodar Krai (KK), Volgograd (VR) and Rostov (RR) regions and the Stavropol Krai (SK). Potential of the South of Russia includes favorable geopolitical location, favorable natural and climatic conditions, water, land and mineral resources, developed infrastructure, diversified economy, qualified personnel. Competitive advantages of Southern Russia are a diversified structure of the economy and entrepreneurial potential, which allows overcoming successfully any crisis processes of the global economy; production in Southern Russia grows faster and producer prices are slower than the average for the Russian Federation (RF).

| Southern Russia as % of Russian Federation                          |  | 2016*           |      |      |
|---|--|-----------------|------|------|
| <b>Territory</b>  |  | 3.6             |      |      |
| <b>Population</b>   |  | 17.8 МСП** ИП** |      |      |
| <b>Gross regional product/ value of goods and services produced</b> |  | 9.7             | 8.5  | 17.8 |
| <b>Fixed assets</b>   |  | 8.9**           | 11.3 | 15.0 |
| <b>Industry</b>   |  | 8.8             | 8.7  | 18.4 |
| <b>Agriculture</b>  |  | 26.3            | 23.4 | 41.3 |
| <b>Construction</b>   |  | 12.0            | 7.8  | 18.9 |
| <b>Retail trade</b>   |  | 16.1            | 8.8  | 17.2 |
| <b>Capital investment</b>   |  | 10.9            | 11.1 | -    |
| <b>Average monthly wage</b>   |  |                 |      |      |
| <b>SFD</b>  |  | 73.4            | 84.6 | -    |
| <b>NCFD</b>   |  | 62.5            | 68.2 | -    |
| <b>Average per capital income (monthly)</b>                         |  |                 |      |      |
| <b>SFD</b>  |  | 86.2            | -    | -    |
| <b>NCFD</b>   |  | 77.2            | -    | -    |

Data is provided for the Southern Federal District and the North Caucasus Federal District.

\* The Republic of Crimea and the city of Sevastopol became part of the North Caucasus District in 2016.

SMEs and individual entrepreneurs based on data for 2015



## Southern Russia. Key indicators, % change 2016 compared to 2015

Through its own successful business, its social responsibility, and its ecosystem Center-invest Bank has contributed to southern Russia's successful adaptation to the new transformational environment: output in southern Russia is increasing faster than the national average, while price indicators are rising more slowly.

| Growth rate  |                       | RF   | SFD   | NCFD | KK   | VR    | RR    | SK    |
|--------------|-----------------------|------|-------|------|------|-------|-------|-------|
| Industry     | Output                | 1,1  | 6,4   | 7,5  | 4,1  | 2,2   | 12,6  | 8     |
|              | Manufacturer's prices | 7,4  | 5,8   | 5,3  | 4,0  | 7,4   | 5,8   | 5     |
| Agriculture  | Output                | 4,8  | 8,7   | 6,1  | 6,1  | 12,8  | 15,1  | 10,3  |
|              | Manufacturer's prices | 1,8  | -1,8  | 0,2  | -1,5 | -0,7  | -3,5  | 3,9   |
| Construction | Output                | -4,3 | -12,5 | -0,3 | -8,2 | -12,3 | -14,5 | -15,8 |
|              | Manufacturer's prices | 6,6  | 4,5   | 4,6  | 8,1  | -3,2  | 2,4   | 8,6   |
| Trade        | Output                | -5,2 | -2,9  | -2,4 | 0    | -5,7  | -4,4  | -11,1 |
|              | Manufacturer's prices | 5,6  | 5,4   | 5,3  | 6    | 5,2   | 5,4   | 5,8   |

RF - Russian Federation, SFD - Southern Federal District, KK - Krasnodar Krei, VR - Volgograd region, RR - Rostov region, SK - Stavropol Krai

## History

|  |      |  |
|--|------|--|
| first Russian bank who started issuing and acquiring «Mir» payment cards   | 2017 | responsAbility Investments AG became a shareholder   |
| The Financial Literacy Centre was opened;  | 2016 | Bank's first bond issue for population   |
| Social projects «Enterprise for All» and   | 2015 | share capital increase in amount RUB500m;  |
| «Business loan for business woman» - «The Best Social Projects of Russia»  | 2014 | Russia's 1st Positive Economy Forum together with PlaNET Finance (France)  |
| winner in the tender of the Federal Treasury for cash services of budgetary funded organizations of Rostov region; Youth Business Programme run by the International Forum of Business Leaders | 2013 | www.school.centrinvest.ru was launched; «Sustainable Bank of Eastern Europe» by FT/IFC Sustainable Finance Awards; Citibank «STP Award 2012» and Commerzbank «Relationship Award 2012» |
| Development Strategy «The Post-Crisis Development of Southern Russia 2011-2015»; Cooperation Agreement with Guarantee Fund for SME Development and Support                                     | 2012 | «The Sustainable Finance Awards» by The New Economy magazine;  |
| Erste Group Bank AG became a shareholder; Bank's own processing centre was opened  | 2011 | CNY correspondent account with Bank of Communications (Shanghai)   |
| Moody's assigned «B1» rating; 1st international syndication for USD45m; 1st bond issue in amount of RUB1.5bn   | 2010 | Top performing bank in the Rostov Region under SME Development Programme; 1st loan under Energy Efficient Housing and Communal Services Programme                                      |
| EBRD became a shareholder; entering VISA International; adoption of Corporate Governance Code and Code of Corporate Ethics   | 2009 | 1st issuance of CLN in amount USD175m in international market;   |
| agreements with EBRD, The U.S. Agency for International Development (USAID), IFC and HERMES entered  | 2008 | Dr.Vysokov - «Sustainable Banker of the Year» by FT;   |
| cooperation with IFIs began; joining in Europay International  | 2007 | Golden Certificate of Trust of the Federal Tax Service of Russia   |
| branches opened in Aksay, Azov, Semikarakorsk  | 2006 | DEG became a shareholder; implementation of the program «Doubling with Center-invest Bank»; RUB1bn syndication in the Russian money market   |
| first correspondent account opened in the USA  | 2005 | branch opened in Krasnodar;  |
| operations with bills of exchange; opening first branches in Bataysk, Novocherkassk, Taganrog;   | 2004 | implementation of program «Billion dollars of Don investments»   |
| services for privatization processes   | 2003 | participation in programs for transition of Russian banks to international standards   |
|  | 2002 |  |
|  | 2001 |  |
|  | 2000 | development of pro-active marketing program  |
|  | 1999 |  |
|  | 1998 | first audit passed according to International Accounting Standards by PWC;   |
|  | 1997 | development of the program for Don SME support; cooperation with Western Union   |
|  | 1996 |  |
|  | 1995 | advanced license for currency operations; launching first investment projects  |
|  | 1994 |  |
|  | 1993 | start of operations with individual deposits and currency exchange transactions  |
|  | 1992 |  |

## 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 depositary in the Russian securities market.
- Credit rating from Moody's Investor Service was revised: Ba3 (Stable outlook)
- Two prominent IFIs – EBRD and DEG – together with Bank founders Vasily and Tatiana Vysokovy hold 70% of Bank's shares.
- Bank operates through 129 offices in southern Russia, Nizhniy Novgorod and representative office in Moscow.
- CIB has been audited annually by PricewaterhouseCoopers Audit  
[https://www.centrinvest.ru/files/about/reports/fininternational/IFRS\\_208FZ\\_AUDIT\\_RPRT\\_2016.pdf](https://www.centrinvest.ru/files/about/reports/fininternational/IFRS_208FZ_AUDIT_RPRT_2016.pdf)
- Number of employees: 1635 (as at 01.10.2017)



2010, 2012, 2013, 2016  
STP Excellence Award  
(Citibank)



2013  
Sustainable banking leader in  
Eastern Europe FT/IFC



2015  
«Relationship  
Award 2015»



2015  
«The Best Regional  
Bank»



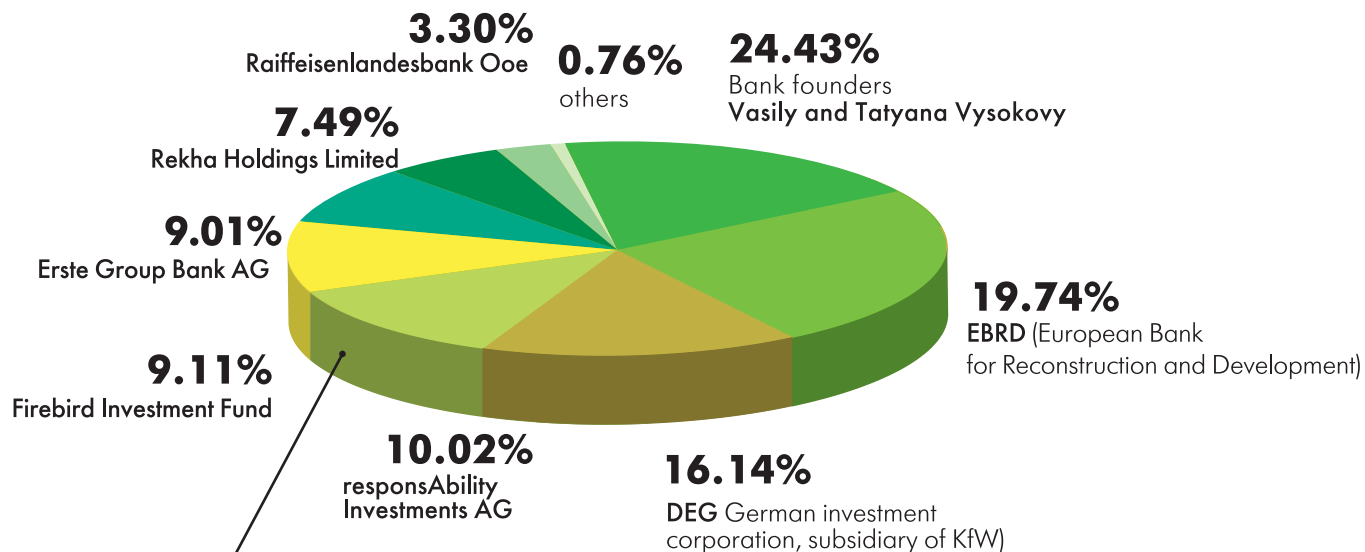
2016  
«The most reliable  
banks in Russia»



2016  
«The 100 best goods in Russia»  
(banking services)

## Shareholders' structure

### Shareholders structure\*



In September 2017, the Social Investment Fund responsAbility investments AG became a shareholder of Center-invest Bank

\* %, Voting right shares



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## Financial highlights

|  | Key financials |       |       |       |       |       |      |      |       |
|--|----------------|-------|-------|-------|-------|-------|------|------|-------|
| RUB. bn  | 2010           | 2011  | 2012  | 2013  | 2014  | 2015  | 9m16 | 2016 | 9m17  |
| <b>Assets</b>                                    | 48.3           | 54.5  | 62.7  | 75.9  | 91.3  | 89.6  | 94.5 | 96.6 | 101.1 |
| <b>Capital</b>                                   | 5.8            | 6.7   | 7.6   | 8.8   | 9.6   | 10.6  | 11.0 | 11.5 | 12.1  |
| <b>Net Loans and Lease</b>                       | 30.6           | 42.5  | 48.4  | 61.5  | 72.0  | 72.7  | 74.4 | 73.6 | 78.2  |
| <b>Customer accounts</b>                         | 33.8           | 39.0  | 44.0  | 49.4  | 49.2  | 65.0  | 76.4 | 80.4 | 85.4  |
| <b>Net profit</b>                                | 0.2            | 0.9   | 1.1   | 1.4   | 1.1   | 0.5   | 0.7  | 1.0  | 0.9   |
| <b>ROE, %</b>                                    | 3.9            | 14.6  | 15.4  | 17.3  | 12.1  | 5.3   | 8.1  | 9.1  | 10.5  |
| <b>ROA, %</b>                                    | 0.5            | 1.8   | 1.9   | 2.0   | 1.3   | 0.6   | 1.0  | 1.1  | 1.3   |
| <b>NIM, %</b>                                    | 6.3            | 6.8   | 6.7   | 6.6   | 6.3   | 4.4   | 5.5  | 5.3  | 6.1   |
| <b>Cost/Income, %</b>                            | 51.8           | 49.9  | 45.1  | 45.0  | 43.4  | 51.1  | 42.9 | 44.9 | 47.2  |
| <b>Loans/Deposits, %</b>                         | 90.6           | 109.1 | 109.9 | 124.5 | 146.2 | 111.7 | 97.3 | 91.6 | 91.6  |
| <b>CAR, %</b>                                    | 19.5           | 18.2  | 17.4  | 15.6  | 14.5  | 17.1  | 16.6 | 17.0 | 16.6  |
| <b>Number of children born to bank employees</b> | 81             | 82    | 71    | 83    | 86    | 78    | 62   | 103  | 60    |

1USD=58.0169RUB as at 01.10.2017

1USD=60.6569RUB as at 01.01.2017



## Competitive positions: ratings and rankings



### In ranking of the largest Russian banks as at 01.11.2017:

|    |                                   |
|----|-----------------------------------|
| 36 | Value of retail loan portfolio    |
| 38 | Value of retail deposits          |
| 54 | Value of corporate loan portfolio |
| 56 | Value of total loan portfolio     |
| 68 | Value of total assets             |

<http://raexpert.ru/ratings/bank/monthly/nov2017/>



### In ranking of TOP-16 Russian banks for SMEs as at 01.07.2017:

|    |   |
|----|---|
| 5  | Value of loan portfolio to individual entrepreneurs |
| 5  | Value of loan portfolio to small business           |
| 13 | Value of loan portfolio to medium enterprises       |
| 14 | Value of issued SME loans                           |
| 14 | Value of total SME loan portfolio                   |

[https://raexpert.ru/researches/banks/msb\\_1h2017](https://raexpert.ru/researches/banks/msb_1h2017)



### In ranking of largest mortgage banks as at 01.07.2017:

|    |                                  |
|----|----------------------------------|
| 13 | Number of issued loans           |
| 14 | Value of issued mortgage loans   |
| 18 | Value of mortgage loan portfolio |

[http://raexpert.ru/ratings/bank/ipoteka\\_1h\\_2017/](http://raexpert.ru/ratings/bank/ipoteka_1h_2017/)

## The Banker

GLOBAL FINANCIAL INTELLIGENCE SINCE 1926

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

|    |                   |
|----|-------------------|
| 40 | Profit            |
| 42 | CAR               |
| 48 | ROE               |
| 49 | ROA               |
| 51 | Cost/Income       |
| 55 | Tier 1&Net Assets |

<http://www.thebanker.com>

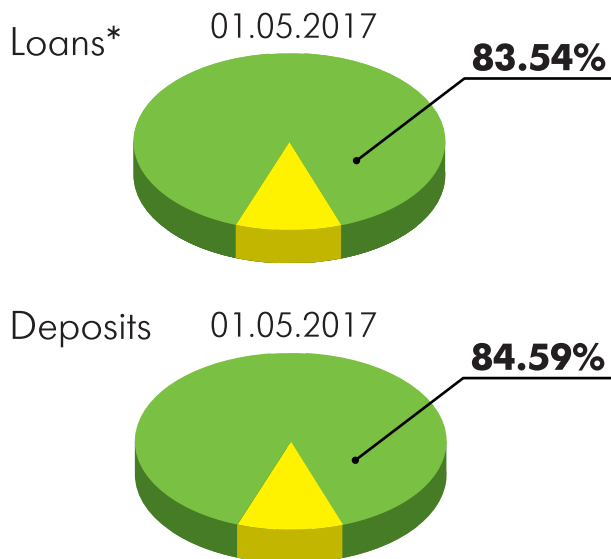


**BANK  
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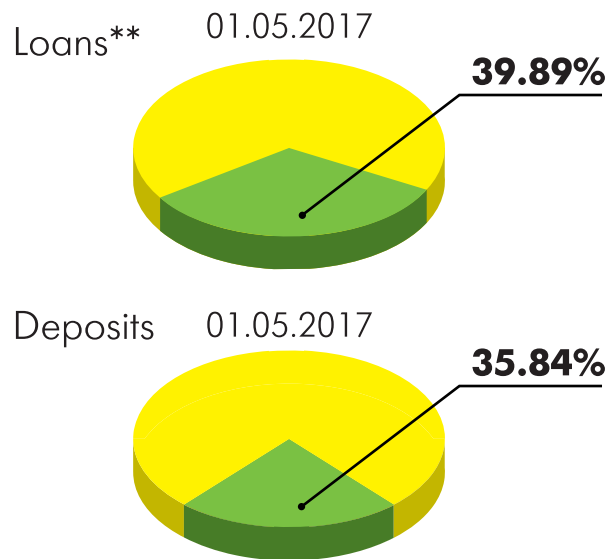
## Center-invest Bank: market share

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



\*loans to individuals, corporate loans, leasing, factoring and interbank loans

### Share of Center-invest Bank in southern Russia among local banks in CIB operational area



\*\* loans to non-financial corporations, leasing, factoring

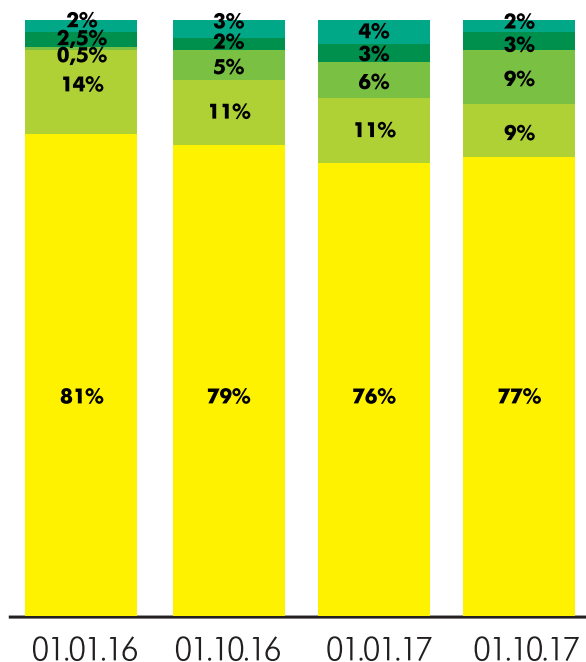
Due to the lack of data on regional Sberbank branches of Russia, since July 2014, information about a share among all banks isn't available.



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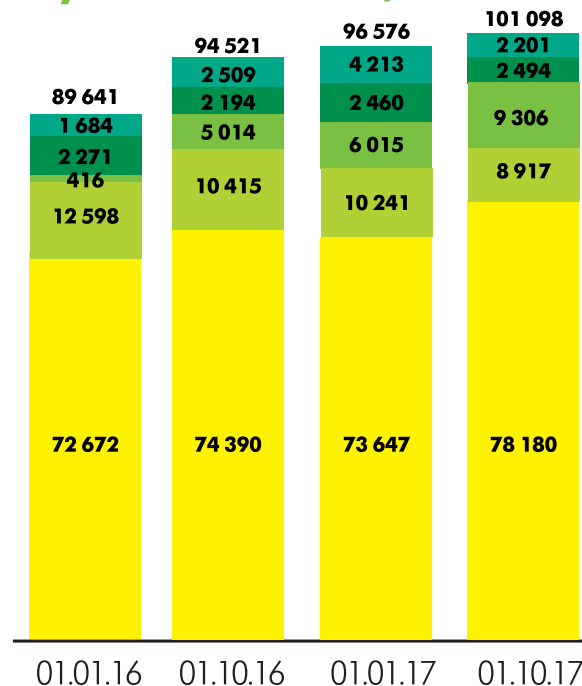
## Assets: dynamics and structure

### Assets structure, %



- Net Loans and Lease
- Cash and mandatory reserves the Bank of Russia

### Dynamics of Assets, ₴ m

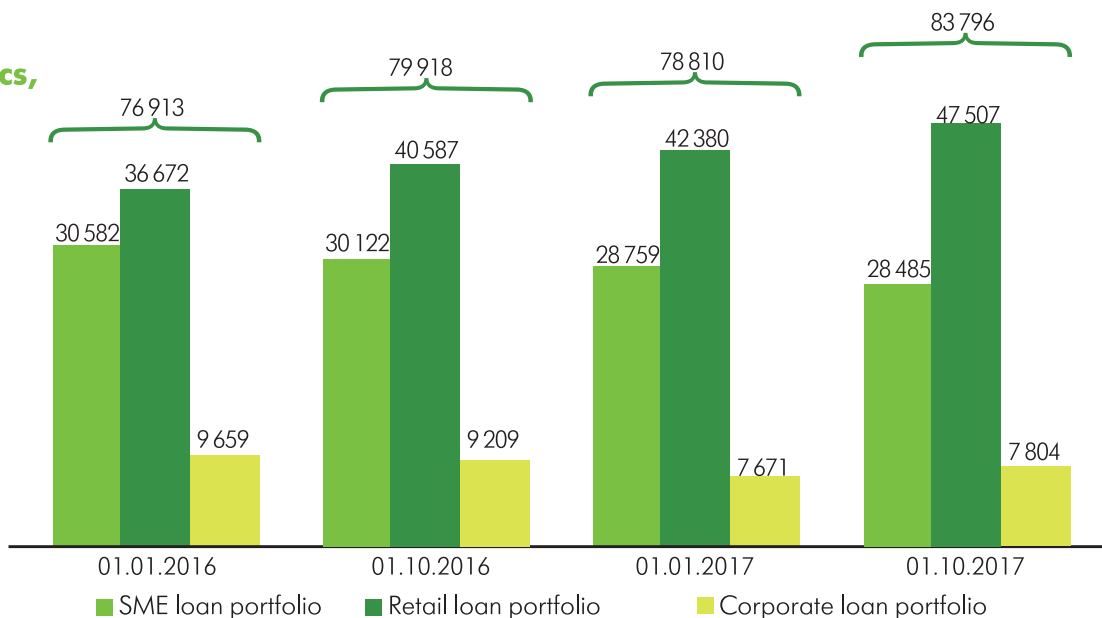


- Due from other banks
- Trading securities
- Fixed assets
- Other assets

## Loan portfolio development

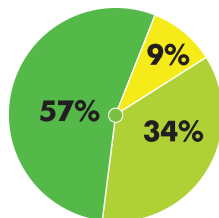
During 9m2017 gross loan portfolio has increased by **₽4.9bn** (+6.3%) and made up **₽83.7bn** (before provisions). The stable growth in lending is attributable to the attractive lending terms, comprehensive support for entrepreneurs, free consulting services to clients and long-term sustainable development strategy of the Bank. Retail lending is still the basic driver for growth of the Bank's loan portfolio.

### Loan portfolio growth dynamics, ₽ m



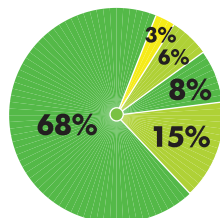
## Loan Portfolio: structure and concentration

### Client's structure



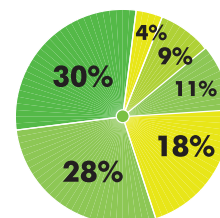
**57 %** - Retail  
**34 %** - SME  
**9 %** - Corporate

### Maturities structure



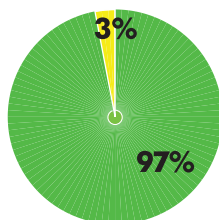
**68 %** - >1 year  
**15 %** - 181-365 days  
**8 %** - 91-180 days  
**6 %** - 31-90 days  
**3 %** - < 30 days

### Industries structure



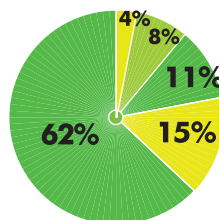
**30 %** - Agriculture  
**28 %** - Trade  
**18 %** - Manufacturing  
**11 %** - Transport  
**9 %** - Others  
**4 %** - Construction

### Structure by currency



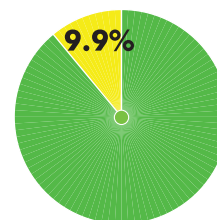
**97 %** - Russian rubles  
**3 %** - Foreign currency

### Structure by collateral



**62 %** - Real estate  
**15 %** - Motor vehicles  
**11 %** - Third parties' guarantees  
**8 %** - Farming machines  
**4 %** - Others

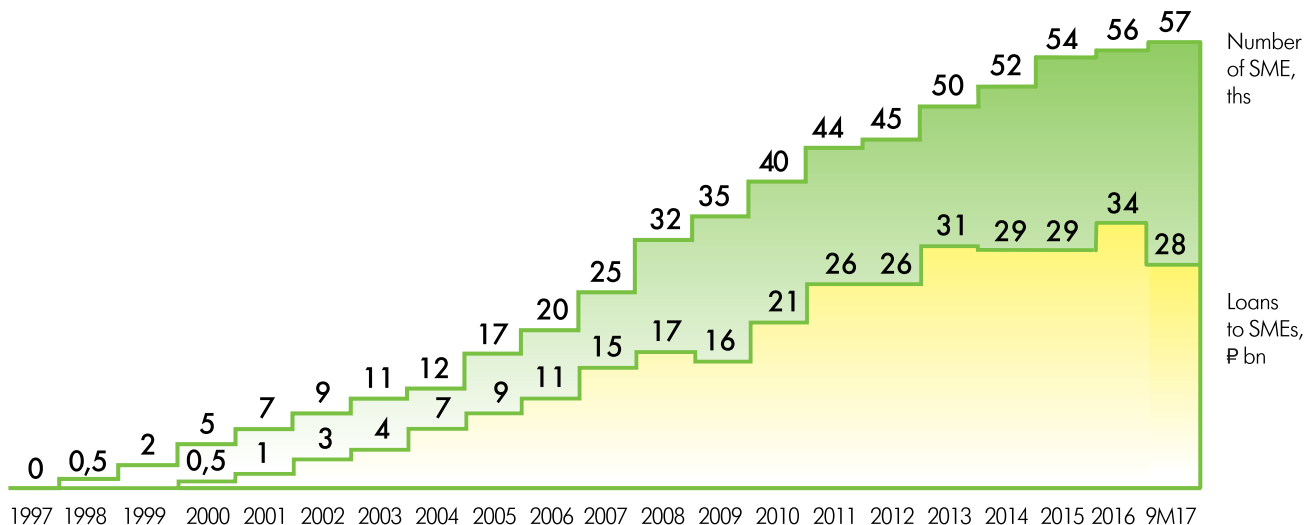
### TOP-10 Borrowers\*



**9.9 %** – Share of TOP-10 Borrowers in gross loan portfolio and leasing  
 Gross loan portfolio and leasing – **RUB84.039bn**

\*%, loans and lease before provisions

## Focus on SME Lending



Despite the intense competition on the SME lending market, the Bank maintained its rate of lending at the same level as last year: in 3Q2017 we made **2 926** loans to SMEs for a total of **₹19bn** and has managed to expand our client base.

Center-invest Bank first began working with SMEs back in 1997. Bank is a leader for SME Development Programmes in Rostov region – accounting for a quarter of all long-term loans for investment purposes for SMEs and takes an active part in implementation of the similar programmes in southern Russia.

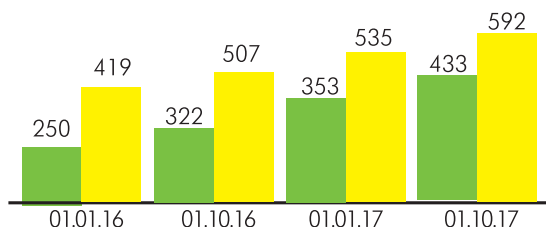
Bank has again performed very well in ratings of Russia's leading banks for SMEs. In a study of Russia's SME lending market in 1H2017 produced by the Expert RA Rating Agency, Center-invest Bank ranks **5th** place in the **TOP-10** Russian banks for value of portfolio of loans to small and medium business.



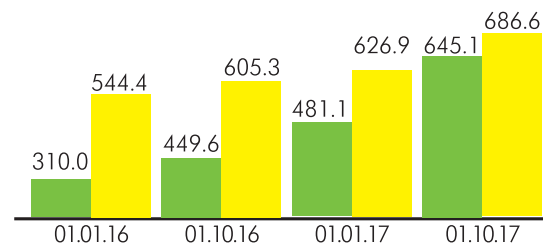
## Unique lending programmes

- Unique loan products
- The programme for supporting early-stage entrepreneurs includes consulting and education programmes:
  - Startup
  - Loan programme, which provides preferential financing over a three year term for up to 3 million rubles as well as consulting support and mentoring from active and successful businessmen,
- Business loans for women
- Preferential loan for business women and enterprises providing services or producing goods for women. The absence of overdue payments on that programme proves its effectiveness.
- Social responsibility
- Loan programme for development of social entrepreneurs' business in the field of education services, health and healthy lifestyles, the revival of cultural and historical traditions, the development of domestic tourism, and ecology

### Total number



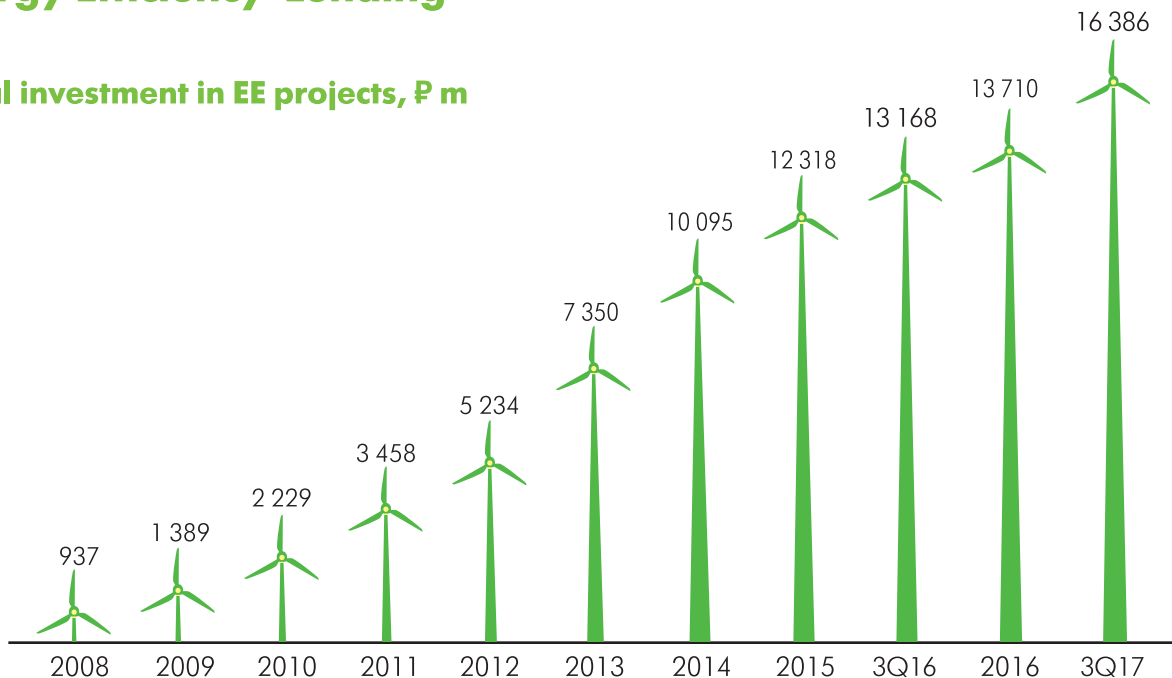
### Total amount, ₺ m



■ Business loan for women ■ Start-up&Youth Business ■ Business loan for women ■ Start-up&Youth Business

## Energy Efficiency Lending

Total investment in EE projects, P m



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

Center-invest Bank is **the first bank in southern Russia** to provide loans for homeowners' associations to renovate apartment buildings and reduce energy consumption.



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## Agribusiness Lending

Value of financing  
agribusiness projects, ₪ m



As at 1 October 2017, loans granted to agribusiness constituted a substantial 30% of the Bank's corporate loan portfolio.

Bank nurtures and works with the best customers in southern Russia's agribusiness sector which accounts for 25% of the country's total agricultural output.

Loans from Center-invest Bank are used to introduce modern technologies for production and to improve the quality of soil cultivation and crop growing, and the productivity of livestock farming.



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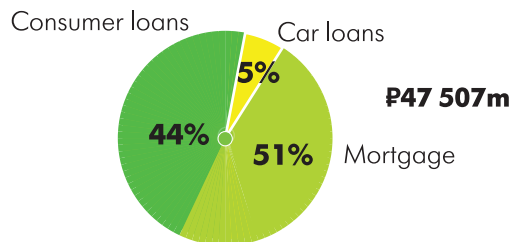
## Retail lending

Bank's retail loan portfolio made up **₽47.5 bn** this represents an increase of over **₽5.1 bn (+12.1%) as compared with the 01.01.2017** and attributable to the following factors: low interest rates, extensive product line, flexible loan terms and Bank's participation in State lending programmes.

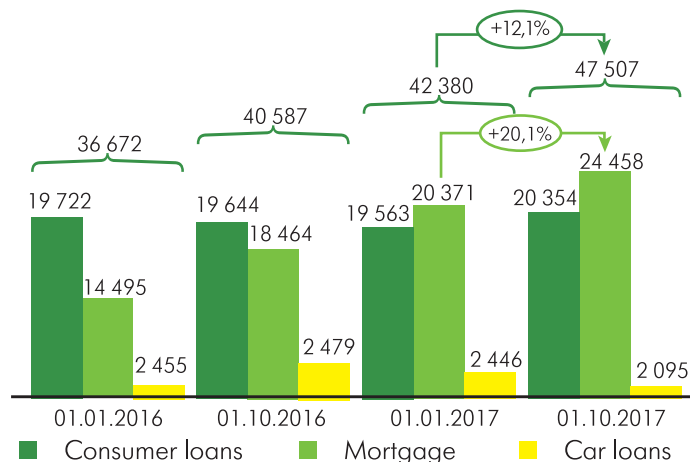
In spite of rapid growth of retail lending, NPL Ratio (>90 days) is maintained at a low level: 6.3%.

In June 2017 Bank was ranked among **TOP-10 Russian banks** with the **most intensive growth of lending**. The basic driver for growth was mortgage. Bank ranks 14th place in value of mortgage lending among Russian banks based on the results of 1H2017.

### Breakdown by loan volumes as at 01.10.2017



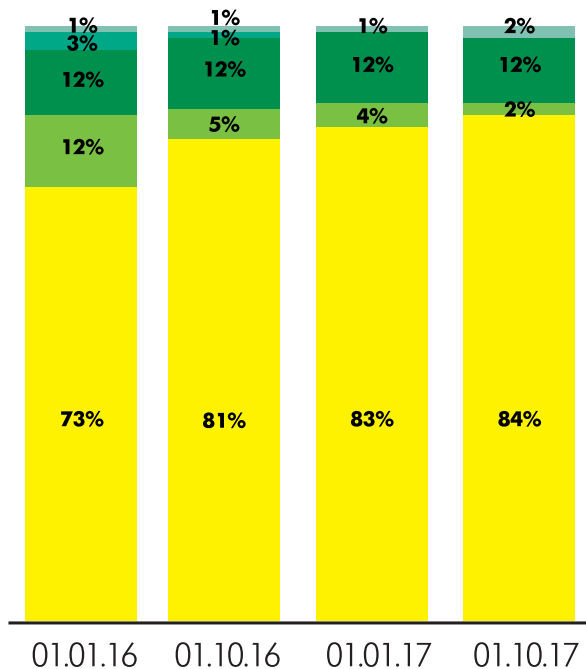
### Dynamics and structure of retail lending portfolio, ₽ m



Bank's approach to retail lending is rather conservative: Bank doesn't provide express loans and give preferences to own depositors, customers with solid credit histories and people who have salary cards issued by the Bank.

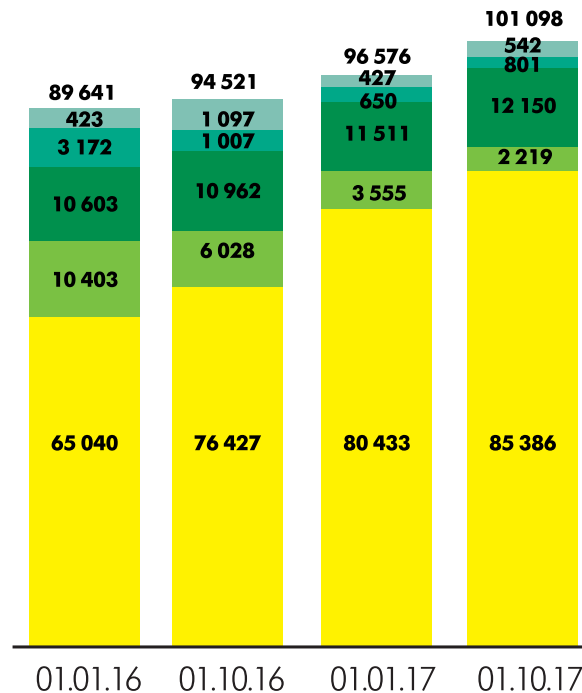
## Liabilities: dynamics and structure

### Dynamics of Liabilities, %



- Customer accounts
- Due to CBR
- Loans from IFIs and other banks

### Liabilities structure, ₹ m



- Total shareholders equity
- Debt securities in issue
- Other liabilities

## Funding base

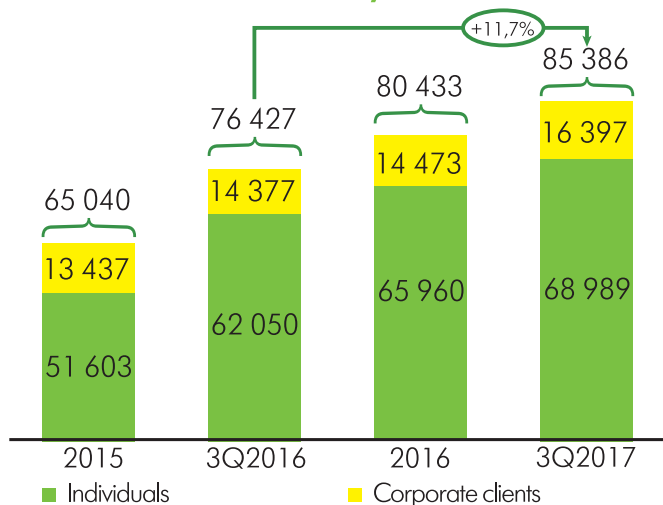
During 9M2017 the volume of customer accounts has increased by 11.7% as compared with the 9M2016 and has reached the point of ₮85.386m.

The steady growth of customer base and increasing the number of client's accounts testifies to the successful implementation of Bank's sustainable development strategy with a focus on retail and SMEs clients.

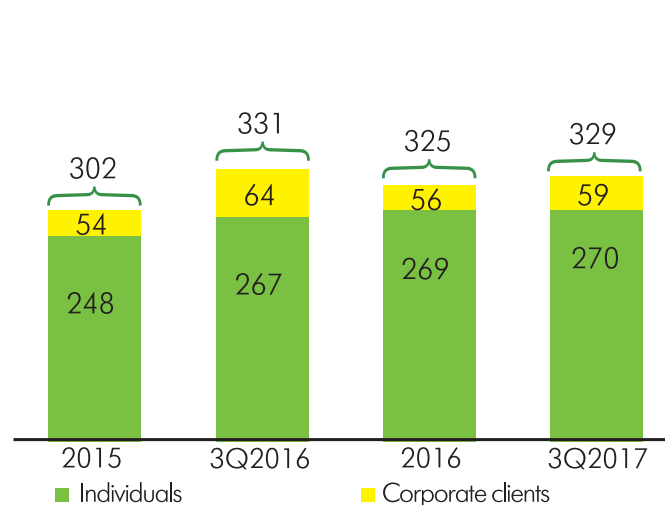
Despite of the significant share of retail deposits, it's diversification

by quantity, type of customers and wide geographic presence, the continued low concentration as well as gathered bank's experience serves as clear proof that customer funds are the long-term and stable source of funding of bank's activity. The share of TOP-10 depositors to the total value of liabilities made up 2.8% as at 01.10.2017 and continued to drop, for which reason, the risk of concentration of customer base is estimated as rather low.

### Dynamics and structure of customer accounts, ₮ m



### Dynamics of individuals and corporate accounts, ths accounts



# Center-invest Bank on financial markets

## Bonds in circulation

| Series                           | Total par value, RUB m | In circulation, RUB m | Maturity date | Put option date | Coupon rate, % per annum |
|----------------------------------|------------------------|-----------------------|---------------|-----------------|--------------------------|
| Exchange bonds, BO-07 series     | 3 265.00               | 8.71                  | 11.2018       | 11.2017         | 8.70                     |
| Exchange bonds, BO-10 series     | 3 000.00               | 122.61                | 05.2019       | 05.2017         | 9.20                     |
| Exchange bonds, BO-001P-01series | 300.00                 | 214.10                | 07.2018       | 01.2018         | 9.74                     |
| Exchange bonds, BO-001P-02series | 60.10                  | 60.10                 | 08.2018       | 02.2018         | 9.54                     |

Our professionalism and transparency in conditions of market volatility have strengthened customer confidence in the bank. The increase in customer funds in 2016 and 2017 allowed the bank to reduce the volume of more expensive borrowing in the financial markets

As of 01.10.2027 the bank's bonds with a total nominal value of 491.4 million rubles are in circulation in the market.

In honor of the bank's 25th anniversary in the framework of the Exchange bonds programme, the bank issued bonds for the

public subject to income tax relief. As of 01.10.2017 there are two issues of bonds amounting to 360.1 million rubles. The issues of the Exchange bonds programme offer unique conditions for investing money as an alternative to placing funds in deposit.

## Cooperation with IFIs

Starting from 2002 Bank has been attracting funds from both the Russian and the international financial markets. Bank continues to make positively use of borrowed funds from IFIs, including EBRD, DEG, BSTDB, IFC and others. Attracted credit lines are mainly dedicated for the development of Bank's SME and retail lending.

The Black Sea Trade and Development Bank extends its first Ruble-denominated 1 billion loan for 3 years to Center-invest Bank for supporting the development and expansion of SME businesses in Southern Russia. The funds will be used to allow...

The funds will be used to allow Center-invest Bank customers to expand production, modernise agricultural equipment and upgrade industrial premises.

## Our partners



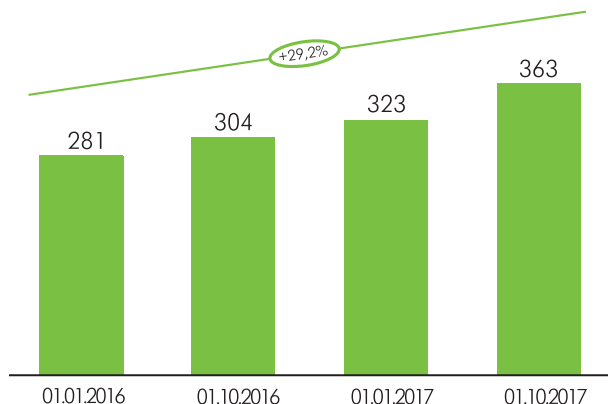
responsAbility



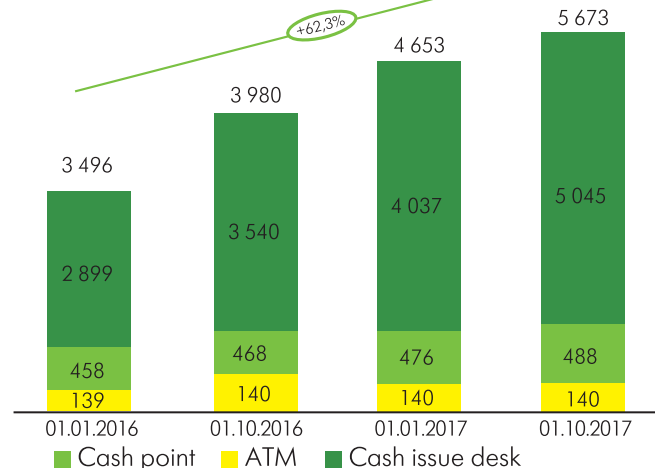
## Bank cards

- Center-invest Bank is the leader in southern Russia for the development and introduction of bank card products and services. Bank has become one of the first banks in Russia who joined new national payment card system "MIR" operated JSC National System of Payment Cards (NSPC) and took part in the pilot programme to test the issuing and servicing of the card.
- Bank was ranked among **TOP-6** banks in Russia in value of number of issued cards "MIR" (81 000 cards were issued as at 01.10.2017).
- Center-invest is **the only bank** in Southern Russia to have its **own modern processing centre**. This advantage enables to systematically expand our services based on bank cards.
- Bank provides services for settlement account to **Federal Treasury** of Krasnodar Krai, Rostov and Volgograd regions. As at 01.10.2017 a number of active bank cards issued in frame of this programme made up 14 150 cards.

Number of active cards  
in circulation, ths.

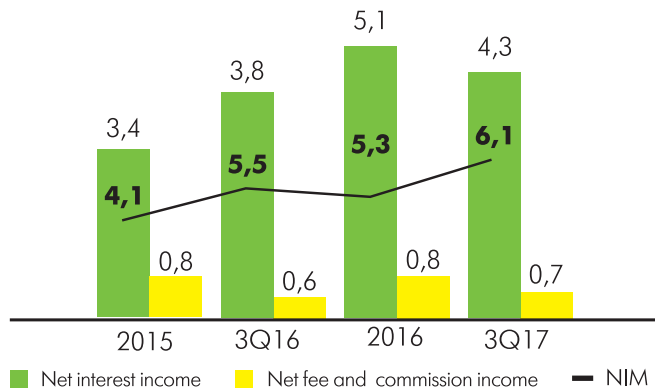


Growth in the Bank's  
acquiring network,  
number

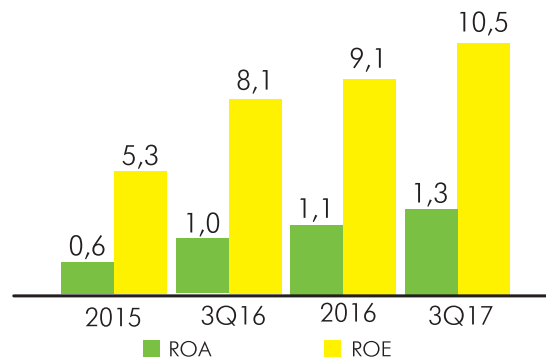


## Operational efficiency

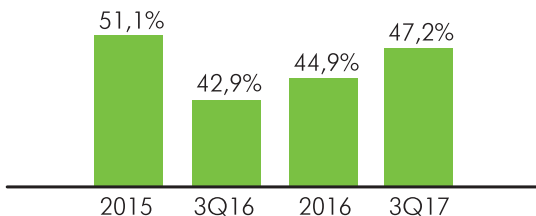
Net interest and commission income, ₪ bn



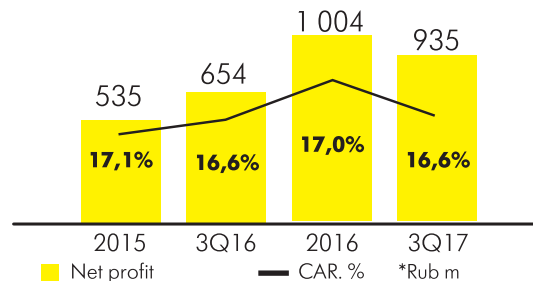
ROA and ROE dynamics, %



Cost/Income, %



Net profit\* и CAR



## Focus on social responsibility

Center-invest Bank sets a positive example as a socially responsible business. Sustainable banking business model focuses on introducing new knowledge and new technologies in the interests of future generations.

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».



For the past thirteen years the Endowment Fund for Education and Science in the SFD and Center-invest Bank have been running an open scholarship competition for undergraduate and postgraduate students in southern Russia. More than 18,000 students have entered the competition since it began, and 4,300 scholarships have been awarded.



In April 2014, in partnership with Southern Federal University, the bank set up a Financial Literacy Centre. Open to all, the centre provides free advice and training on personal finance for all groups of the population of southern Russia. Experts from the bank regularly train students to work as volunteers at the Centre. During the year more than 200 volunteers finished their education and the most successful volunteers went on to take up paid positions with Center-invest Bank.



Center-Invest Bank set up Financial Literacy Centers in Rostov-on-Don, Krasnodar and Taganrog, where every day Centres staff provides free advice on financial issues for all groups of the population to help to avoid mistakes when borrowing money and carrying out other financial transactions. At the Centre, experts from Center-invest Bank regularly provide trainings for older people, young entrepreneurs and workshops for those who want to develop its existing business. All consultations and workshops are provided by the volunteers of the Center free of charge.



Thanks to financial support of CIB, more than 190 000 Rostov region children received free entry to the exhibitions at the Rostov Region Local Studies Museum and Volgograd State Panoramic Museum Stalin-grad Battle.

## Center-invest Bank: news 1H2017

In September 2017, the Social Investment Fund responsAbility investments AG became a shareholder of Center-invest Bank

Chairman of the Board of Directors of Center-invest Bank, Professor, Dr. Vysokov received a gratitude from the Public Chamber of the Russian Federation for fruitful work aimed at protecting socially significant interests of citizens and public associations of the Rostov region.

Center-invest bank and Multipurpose center of Rostov region signed an unique agreement providing a new system of collaboration: the Bank's employees start to accept documents for the provision of Multipurpose center's services for entrepreneurs

The Black Sea Trade and Development Bank (BSTDB) agreed to provide Center-invest Bank with a 3-year RUB 1 bn loan to finance SMEs.

In the framework of Center-invest bank's anniversary the foresight-session "Center-invest": 25+" was held. The ceremony was attended by Bank's shareholders, partners, customers, regional authorities, business and scientific community.

In honor of the bank an open concert with participation of the best soloists of the Rostov music theater was held for all citizens of Rostov city

Bank became a partner of the XV International banking Forum "Banks of Russia - XXI century" and organized a round table "Banking: strategy, technology and profitability".

Moody's Investors Service upgraded Center-invest Bank's rating to Ba3 (stable outlook). The rating action takes into account Center-invest Bank's sustainable funding and conservative liquidity management.

Bank became an official partner for Russia's Financial Literacy Week 2017 for Children and Young People.

Bank opened correspondent accounts in US dollars and Chinese yuan with the Industrial and Commercial Bank of China (ICBC). ICBC is China's largest bank and one of the leading banks in the world.

Center-invest Bank's services were recognised as among the best in Russia and the bank was awarded a prestigious gold quality mark for excellence.

responsAbility



MOODY'S



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