



Presentation for investors
ESG Banking:made in Russia

3Q2018

Bank overview



Number of offices



126

Client base



1.5
mln

Staff



1662

Credit ratings



Moody's - Ba3
AKPA - A(ru)

ESG-rating



vigeo eiris
17/76
(Europe)



2010, 2012, 2013, 2016
STP Excellence Award



2013
Sustainable banking leader
in Eastern Europe FT/IFC

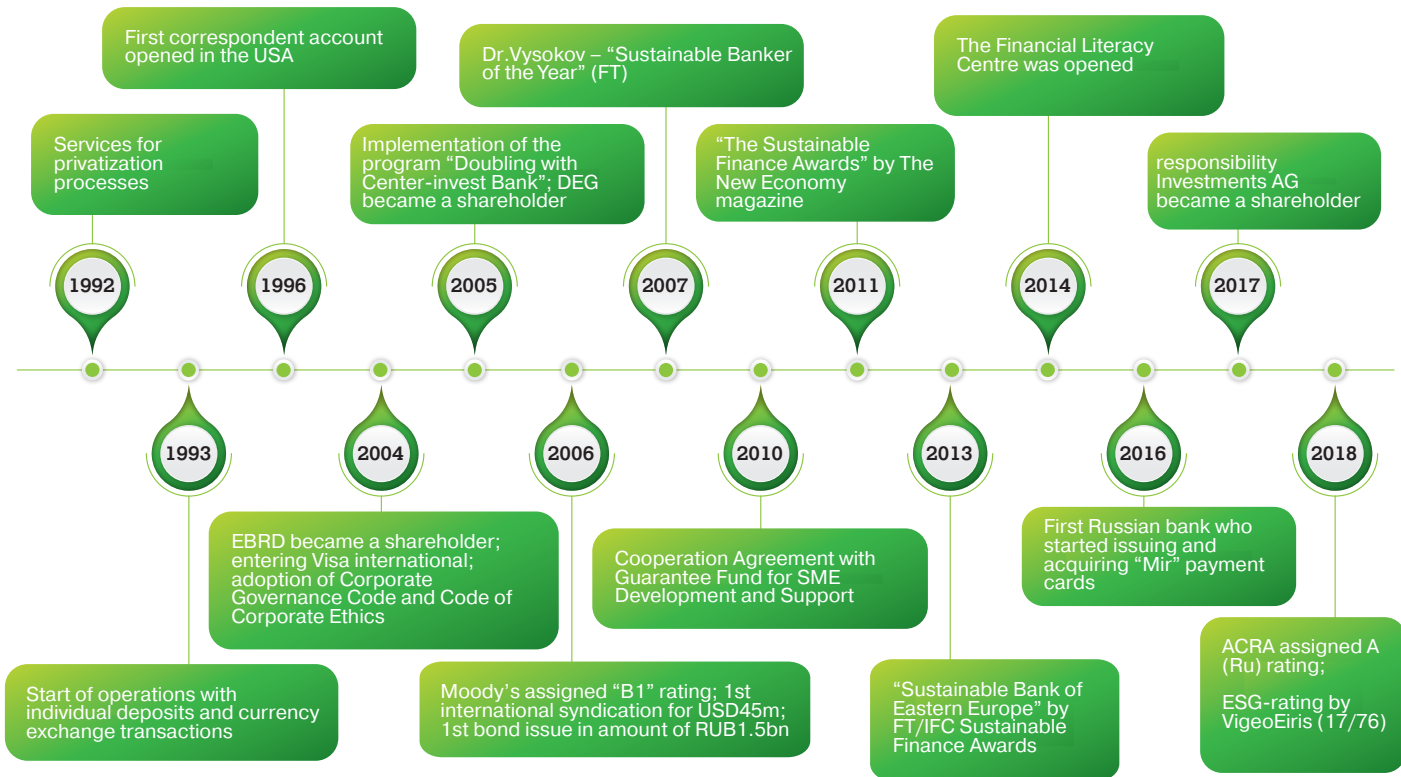
Forbes

2018
TOP 35 "The most reliable banks
in Russia"



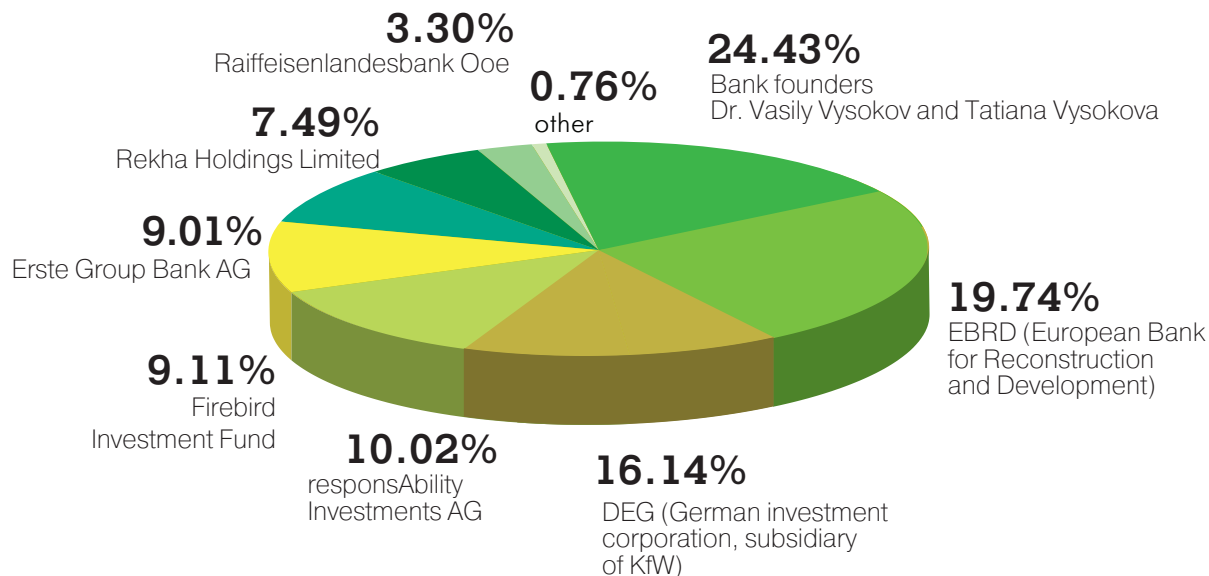
2017
"The 100 best goods in Russia"

История



Shareholders

Shareholders structure*



*%, Voting right shares



Development of the Bank's operational

- Data and Payment Security
- Leadership in integration
- Big Data



Interfaces with the regulator and government bodies:

- Leadership in pilot projects (Bank of Russia, Russian Pension Fund, NSPC and others)
- Integration with state services
- Automated Reporting
- Direct document exchange with government bodies



Interaction with retail customers:

- Mobile banking, Bank of Russia's Marketplace, Customer identification via state systems

Interaction with business customers:

- Analysis of cashier's checks, Internet and mobile banking with multi-level antifraud (SafeTouch)

Financial highlights



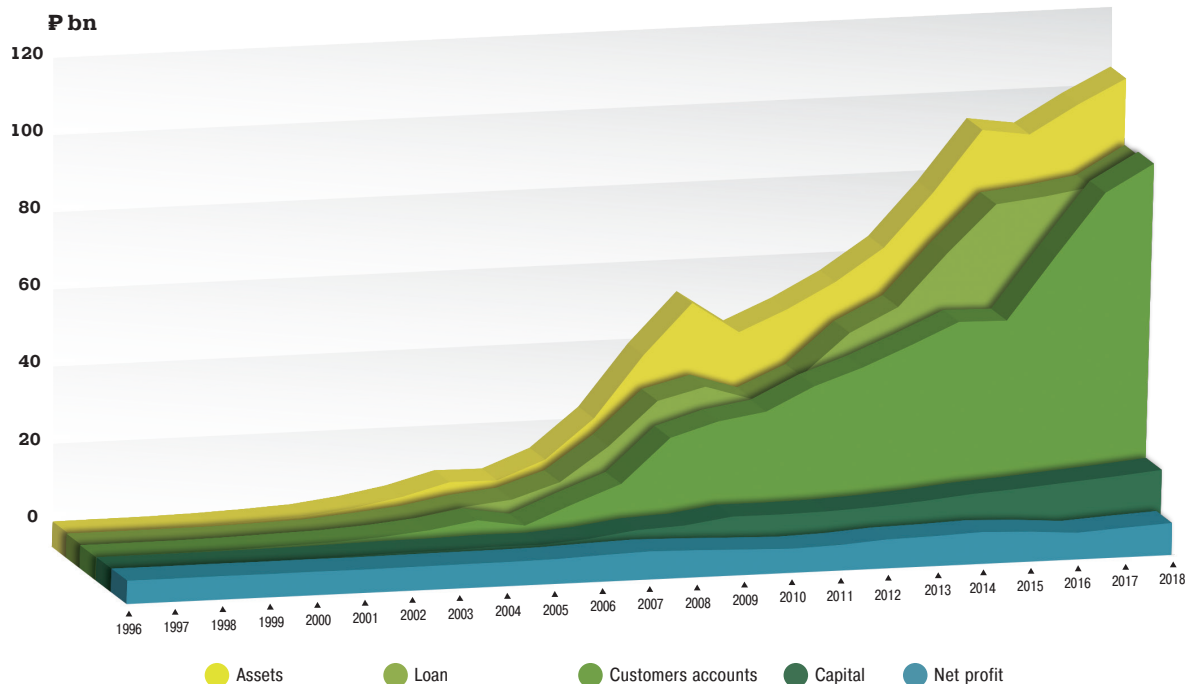
RUB, bn	2011	2012	2013	2014	2015	2016	3Q17	2017	3Q18
Assets	54.5	62.7	75.9	91.3	89.6	96.6	101.1	102.6	109.9
Capital	6.7	7.6	8.8	9.6	10.6	11.5	12.1	12.6	12.9
Net Loans and Lease	42.5	48.4	61.5	72.0	72.7	73.6	78.2	80.1	85.6
Customer accounts	39.0	44.0	49.4	49.2	65.0	80.4	85.4	87.2	93.3
Net profit	0.9	1.1	1.4	1.1	0.5	1.0	0.9	1.4	1.3
ROAE, %	14.6	15.4	17.3	12.1	5.3	9.1	10.5	11.8	13.2
ROAA, %	1.8	1.9	2.0	1.3	0.6	1.1	1.3	1.4	1.6
NIM, %	6.8	6.7	6.6	6.3	4.4	5.3	6.1	6.2	5.5
Cost/Income, %	49.9	45.1	45.0	43.4	51.1	44.9	47.2	48.7	44.4
Loans/Deposits, %	109.1	109.9	124.5	146.2	111.7	91.6	91.6	91.9	91.7
CAR, %	18.2	17.4	15.6	14.5	17.1	17.0	16.6	16.8	16.7
Number of children born to bank employees	82	71	83	86	78	103	60	89	52

1USD=57.6002 RUB as at 01.01.2018

1USD=65.5906 RUB as at 01.10.2018

Key financials

The dynamics of key financial performance indicators demonstrates the ability of the Bank to operate in difficult financing environment and adapt efficiently in rapidly changing environment, "to be at the forefront of trends and constantly ready to meet new challenges"



Center-invest Bank: market share

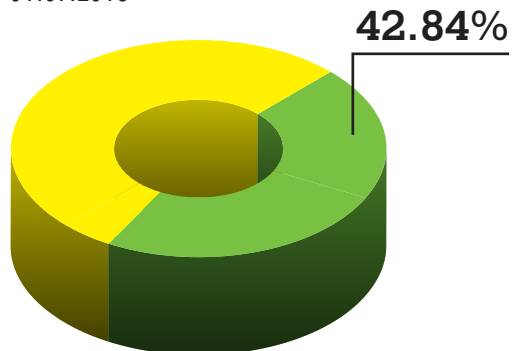


Share of Center-invest Bank in southern Russia

among local banks in CIB operational area

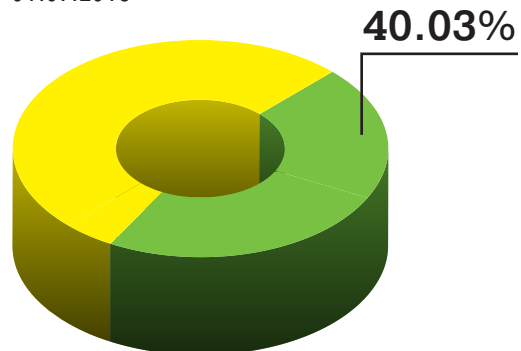
Loans*

01.07.2018



Deposits

01.07.2018



*loans to non-financial corporations, leasing, factoring

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

Competitive positions: rankings



In ranking of the largest Russian banks as at 01.09.2018:

30	Value of retail loan portfolio
32	Value of retail deposits
45	Value of corporate loan portfolio
51	Value of total loan portfolio
60	Value of total assets

<http://raexpert.ru/ratings/bank/monthly/Sep2018/>



In ranking of largest mortgage banks as at 01.07.2018:

14	Number of issued loans
17	Value of issued mortgage loans
18	Value of mortgage loan portfolio

http://raexpert.ru/ratings/bank/ipoteka_1h_2018/



In ranking of TOP-16 Russian banks for SMEs as at 01.01.2018:

4	Value of loan portfolio to individual entrepreneurs
9	Value of loan portfolio to small business
14	Value of loan portfolio to medium enterprises
15	Value of total SME loan portfolio

https://raexpert.ru/researches/banks/frb_2017



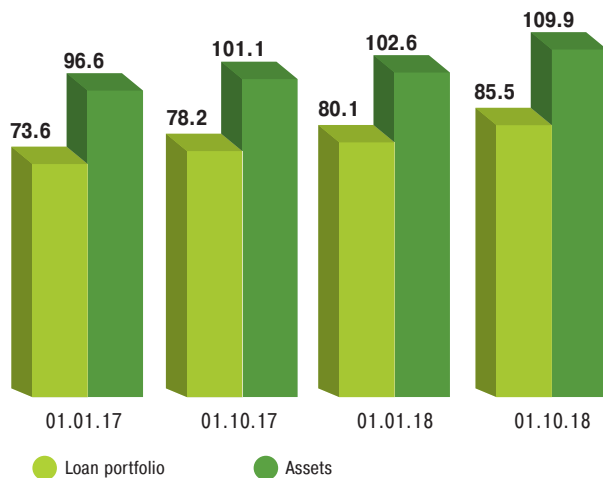
TOP- 100 Russian Banks by "The Banker"

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

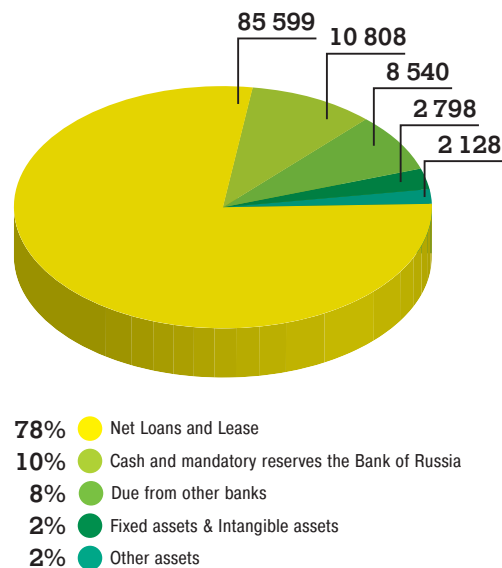
<http://www.thebanker.com>

Assets: dynamics and structure

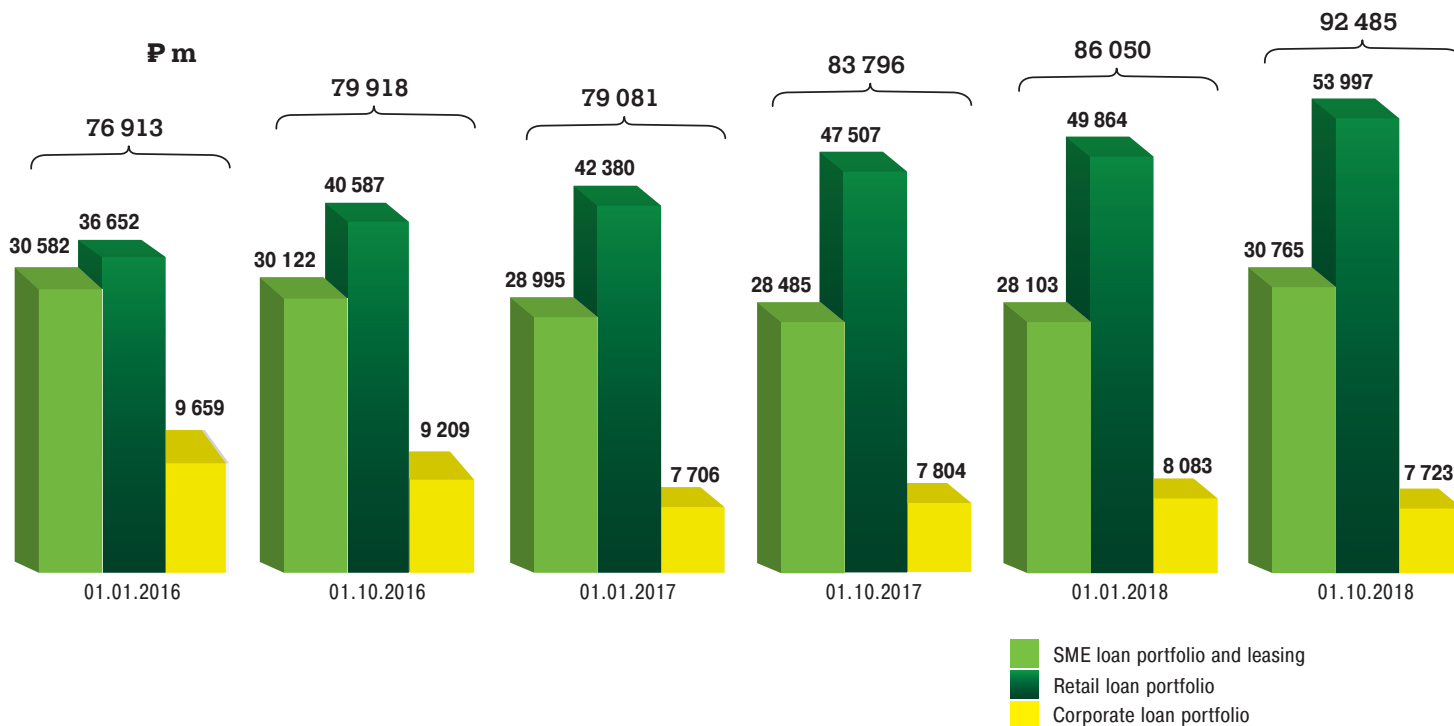
Loan portfolio/Assets, ₺ bn



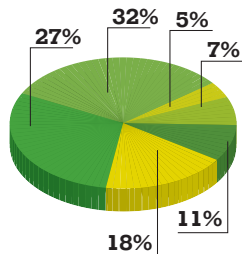
Assets structure, ₺ m



Loan portfolio development

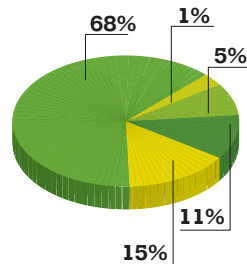


Structure of the loan portfolio



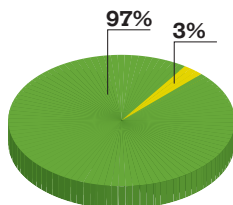
Industries structure

- 32 %** – Agriculture
- 27 %** – Trade
- 18 %** – Manufacturing
- 11 %** – Others
- 7 %** – Transport
- 5 %** – Construction



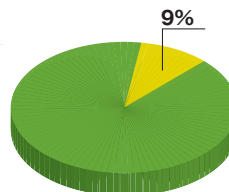
Structure by collateral

- 68 %** – Real estate
- 15 %** – Motor vehicles
- 11 %** – Third parties' guarantees
- 5 %** – Others
- 1 %** – Farming machines



Structure by currency

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



TOP-10 Borrowers*

- 9 %** – Share of TOP-10 Borrowers in gross loan portfolio and leasing

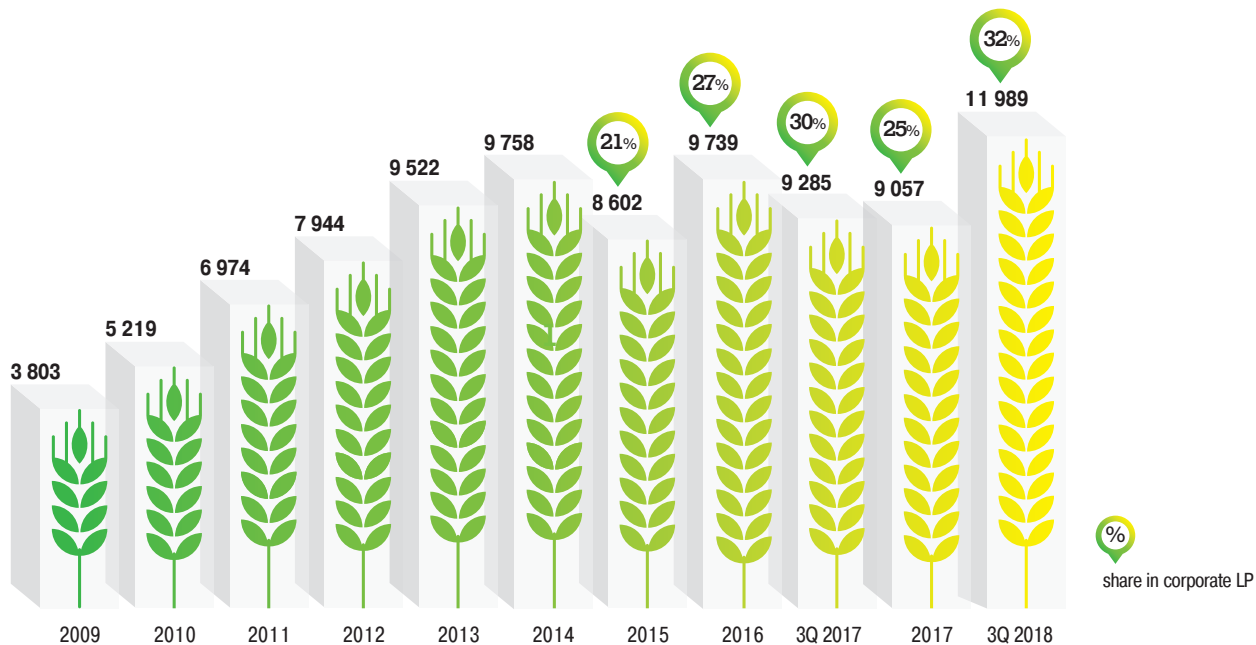
Gross loan portfolio and leasing – **RUB 90.4 bn**

*%, loans and lease before provisions

Agribusiness Lending



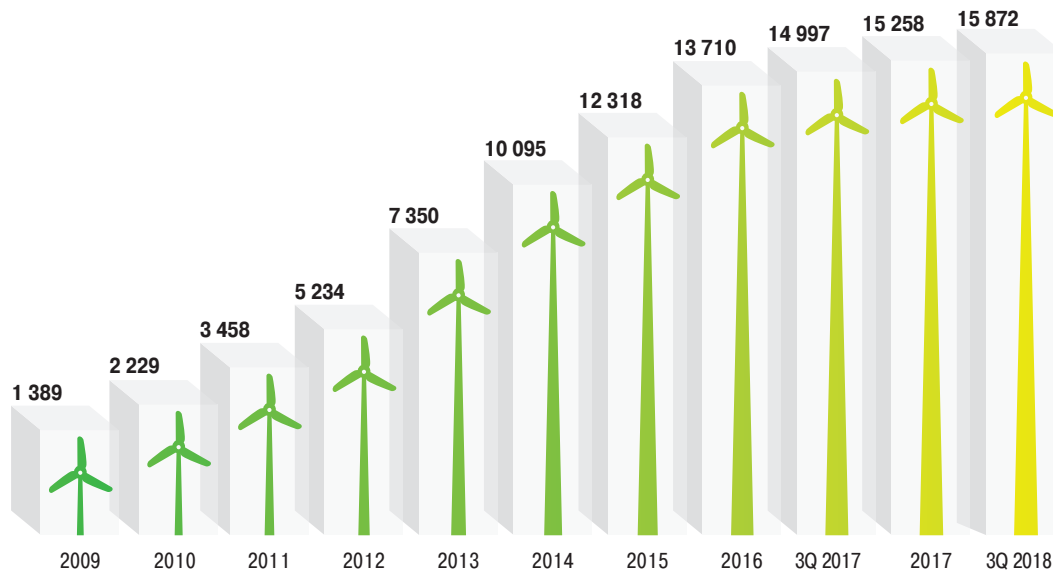
Value of financing agribusiness projects, ₪ m



Bank was included in the list of credit institutions approved by the Ministry of Agriculture authorized to participate in the government's preferential agricultural lending programme.

Energy Efficiency Lending

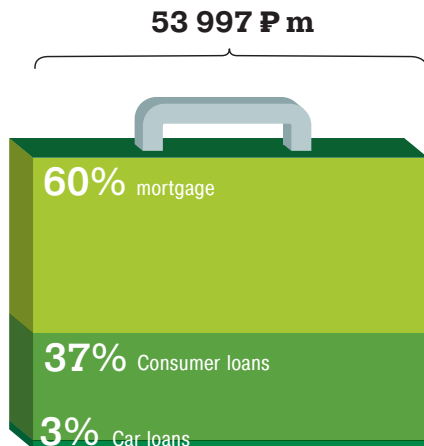
Total investment in EE projects, P m



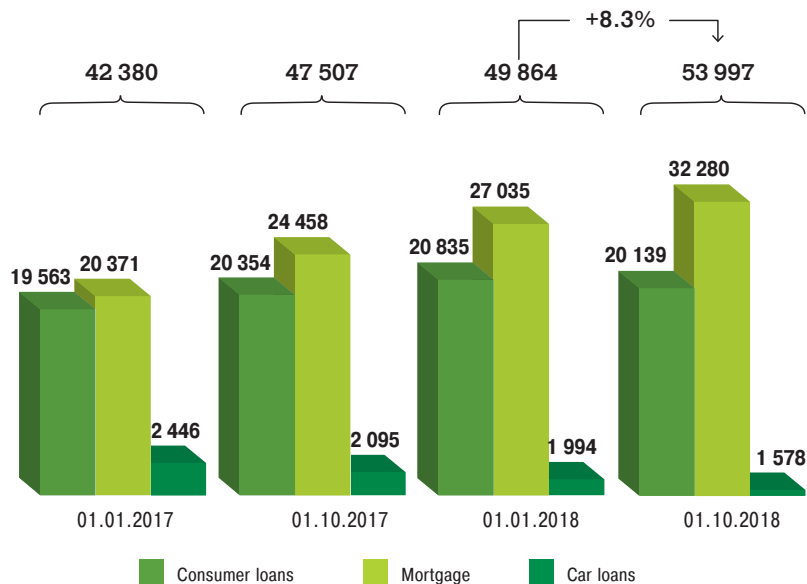
Center-invest Bank's success in financing EE projects is attributable to the fundamentally new approach: sustainable lending. It combines technical, financial and social engineering.

Retail lending

**Breakdown
by loan volumes
as at 01.10.18**



**Dynamics and structure
of retail lending portfolio, P m**



Accelerator of Center-invest Bank



This is an innovative space for opening and development of all types of businesses. More than 5000 entrepreneurs have already become the participants of Accelerator.



Online-education



1 month
of education
7 hours per week



Mentor
programs



Free
consulting
support



Inclusive financial services



Startup

- ✓ for start-up entrepreneurs
- ✓ over 3 years maturity
- ✓ up to 3 million RUB
- ✓ consulting support
- ✓ mentor programme

681
projects

total of
805 ₪ m



Business loans for women

- ✓ for business-women
- ✓ soft loan
- ✓ NPL=0%

565
projects

total of
869 ₪ m



Social responsibility

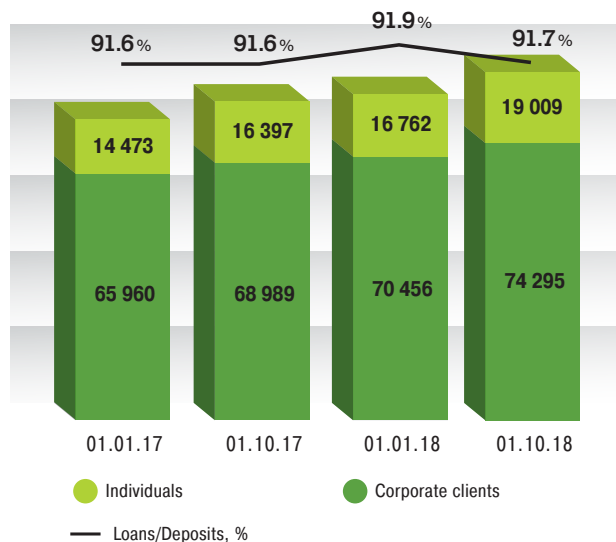
- ✓ educational services, health
- ✓ the revival of cultural traditions
- ✓ 2017 - start of programme

26
projects

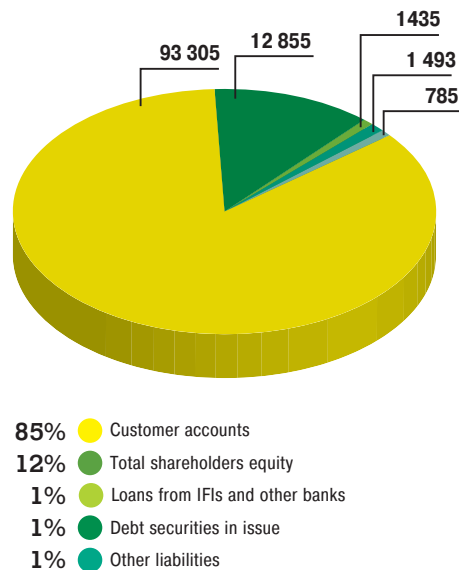
total of
75 ₪ m

Liabilities: dynamics and structure

**Dynamics and structure
of customer accounts, ₪ m**



Liabilities structure, ₪ m



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	8.7	11.2018	-	8.5
Exchange bonds, BO-10 series	3 000.00	93.9	5.2019	11.2018	8.25
Exchange bonds, BO-001P-03 series	226.6	223.8	1.2019	10.2018	9.5
Exchange bonds, BO-001P-04 series	600	600	10.2021	10.2018	8.25
Exchange bonds, BO-001P-05 series	600	62.8	3.2022	9.2018	8.25

Cooperation with IFIs



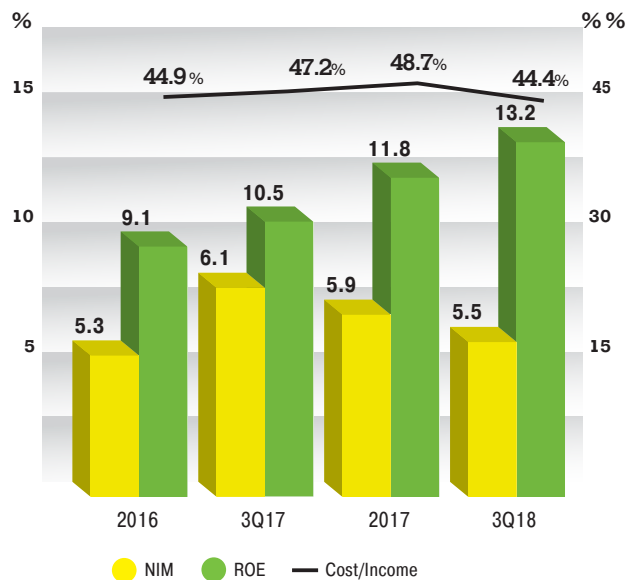
Starting from 2002 Bank has been attracting funds from both the Russian and the international financial markets.

Our partners

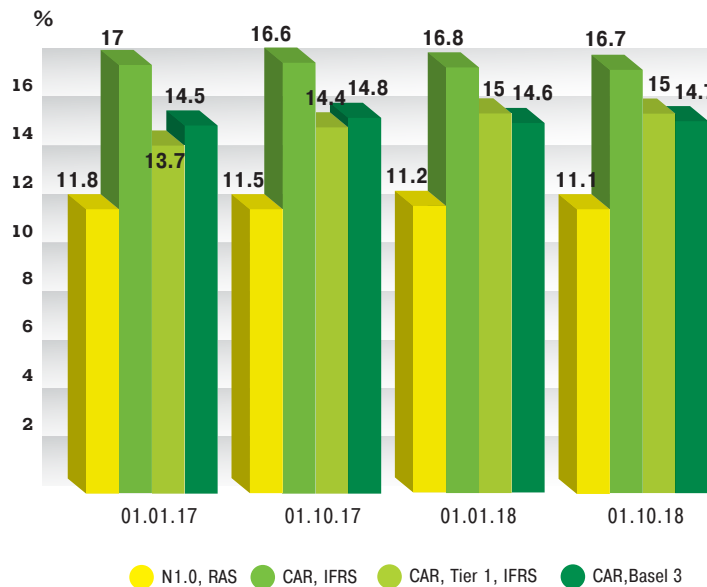


Operational efficiency

Profitability

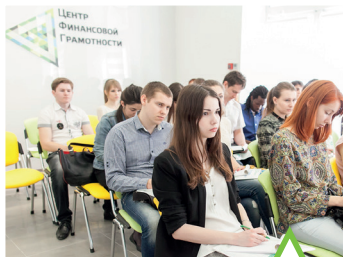


Capital adequacy



Focus on social responsibility

Since 2003 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 the best students in Southern Russia. More than 19.000 students have entered the competition since it began, and 4.800 scholarships have been awarded.



The Bank's work to raise financial literacy continues all year round. Online training platform "Enterprise for All" (school.centrinvest.ru) combines training modules in the basics of entrepreneurship and testes in 6 languages. Over 39 210 people have registered on the portal so far. 16 742 people have received a certificate "Enterprise for All".



Center-Invest bank set up Financial Literacy Centers in Rostov-on-Don, Krasnodar and Taganrog. Center regularly provide trainings for older people, young entrepreneurs and workshops for those who want to develop its existing business. All consultations and workshops by the volunteers of the Center free of charge.

Since 2004 more than 220 000 children received free entry to the exhibitions at the Rostov Region Local Studies Museum and Volgograd State Panoramic Museum Stalingrad Battle.

Center-invest Bank in 3Q2018



A new book "Banks love small business" by Prof. Vysokov was published. At the XVI International Forum "Banks of Russia in XXI Century" in Sochi, the Council of the Association of Russian Banks approved the declaration which was proposed by the book.

In the framework of the "Russian-Chinese Youth Business Incubator" to be held in Rostov-on-Don Center-Invest Bank signed a cooperation agreement with the Association for the Promotion of Youth Entrepreneurship in Shenzhen. The agreement will allow the parties to share experience and best practices in managing ESG projects and start-up development.

In the framework of the XII Forum of the largest companies in the Southern Federal District, organized by the Expert-Yug business magazine, Center-Invest Bank was awarded in the nomination "The Largest Bank of Southern Russia" and became the winner of the award for the twelfth year in a row.

Center-Invest Bank launched a new system of remote banking services for legal entities "Business Online".



The analytical Credit Rating Agency (ACRA) assigned Center-invest Bank a national scale rating of A (RU), stable outlook.

Center-Invest Bank took part in the Business Forum "Supporting the Growth of Regional Cooperation in Russia" of the Black Sea Trade and Development Bank. The organizers praised the role of Center-Invest Bank in promoting the real sector of the economy in the country and working with international financial institutions.

Center-Invest Bank took part in the annual agricultural forum "Don Farmer" and presented financial products for agricultural development and the results of work as part of the program of preferential loans to agribusiness. At the round table "Women's view on the development of rural areas" a unique program of support for women entrepreneurs was presented by the Bank.

Nizhny Novgorod State University and the Mininsky Pedagogical University have become partners of scholarship program realized by Center-invest Bank and the Endowment Fund "Education and Science of SFD".

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