

Presentation for investors

Sustainable Bank for southern Russia

1H2014 IFRS



Southern Russia. Region overview

- Southern Russia consists of the two federal districts: 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
CENTER-INVEST**

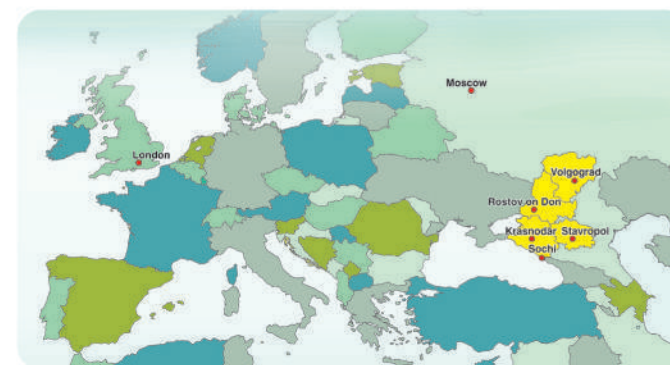
Bank overview

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
- The core banking activity is mainly focused on SME and retail customers together represent **86%** of the total loan portfolio
- Bank operates through **127 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 **50 000** companies accounts
 - ✓ over **210 000** individuals accounts
- Number of employees: 1707 (as at 01.07.2014)



Key financials

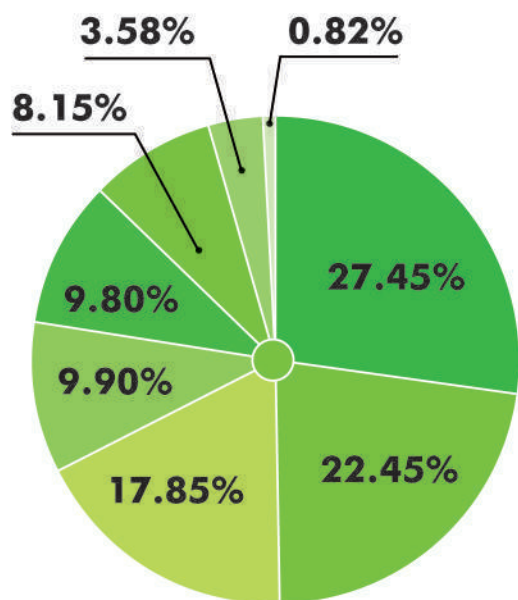
RUB, bln	2009	2010	2011	2012	2013	1H2014
Assets	42.9	48.3	54.5	62.7	75.9	80.3
Equity	5.4	5.8	6.7	7.6	8.8	9.2
Net profit	0.1	0.2	0.9	1.1	1.4	0.7
ROAE, %	1.2	3.9	14.6	15.4	17.3	16.4
ROAA, %	0.1	0.5	1.8	1.9	2.0	1.9
NIM, %	6.5	6.3	6.8	6.7	6.6	6.5
Cost/Income, %	53.1	51.8	49.9	45.1	45.0	40.0
Loans/Deposits, %	94.6	90.6	109.1	109.9	124.5	135.5
CAR, %	20.8	19.5	18.2	17.4	15.6	15.5

1USD=33.6306 RUB Source: 1H2014 IFRS Statement

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 – i.e. Strategic planning, Internal audit and compliance and Remuneration Committees have been put in place.

Shareholders structure as at 01.07.2014*



* %, 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*:

15	Value of SME lending portfolio**
15	Largest regional banks in terms of value of net assets
41	Profit before tax
44	Value of retail loan portfolio
46	Value of retail deposits
55	Corporate loan portfolio
61	Total loan portfolio
72	Assets
75	Equity

* <http://www.raexpert.ru/ratings/bank/monthly/Jul2014/>

**http://www.raexpert.ru/rankingtable/?table_folder=/bank/frb_2013/main

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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Источник: www.forbes.ru/ratings



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

31	The most effective bank staff
47	Net profit
50	Value of retail deposits
60	Value of loan portfolio
71	Net assets
75	Equity

***<http://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 – **16,4%**
- high capital adequacy ratio (CAR) – **15,5%**



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Competitive positions: awards and world recognition



2013
Sustainable
banking leader
in Eastern
Europe



2012
Finalist of
«Sustainable
Entrepreneurship
Awards» (Austria)



2013
«Relationship
Award 2012»



2010, 2012
STP Excellence
Award (Citibank)



Moody's Investors Service

2013
Ba3 Moody's
Investors Service

Aa3.ru Moody's
Interfax



2010
The best
Russian bank in
sphere of
sustainable
business



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



2014
«The Best Regional
Bank»



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

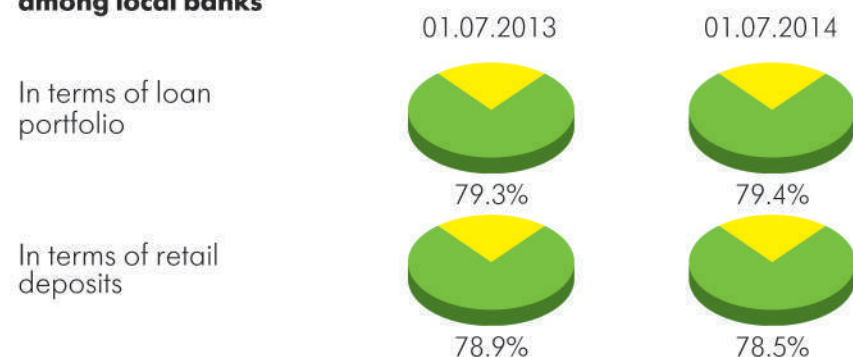
19	Return on capital (ROAE)
31	Return on assets (ROAA)
64	Tier 1 capital
67	Assets
72	Tier 1 Capital Adequacy

- 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"**

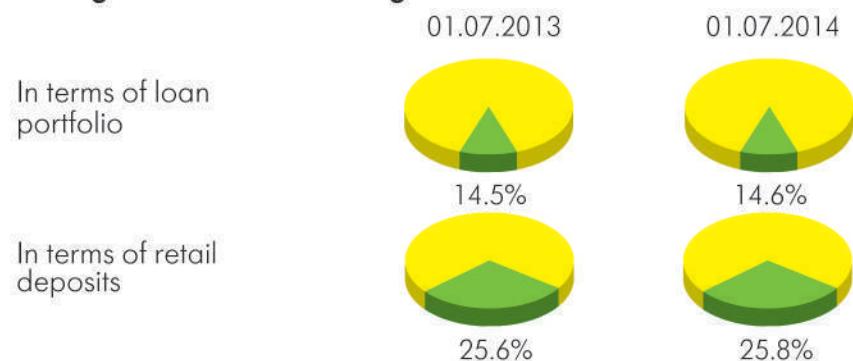
Center-invest Bank: market share

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

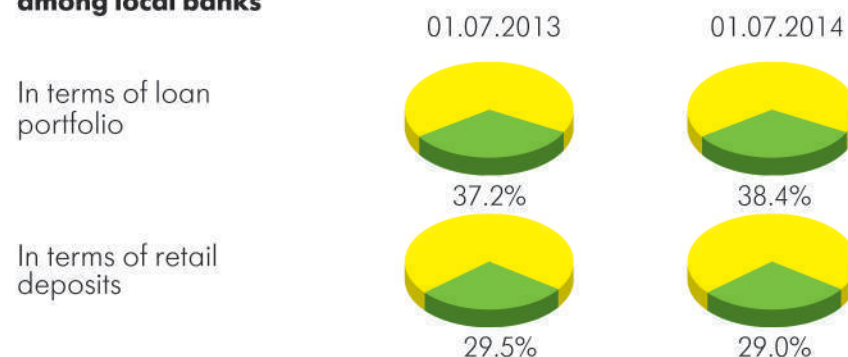


among all banks in Rostov region*

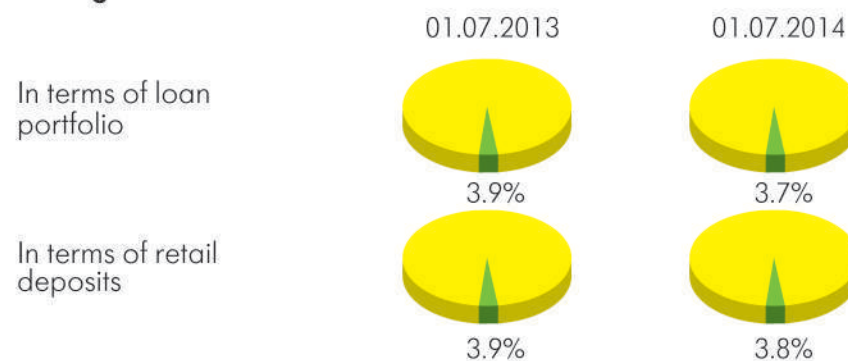


*without share of Sberbank

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.

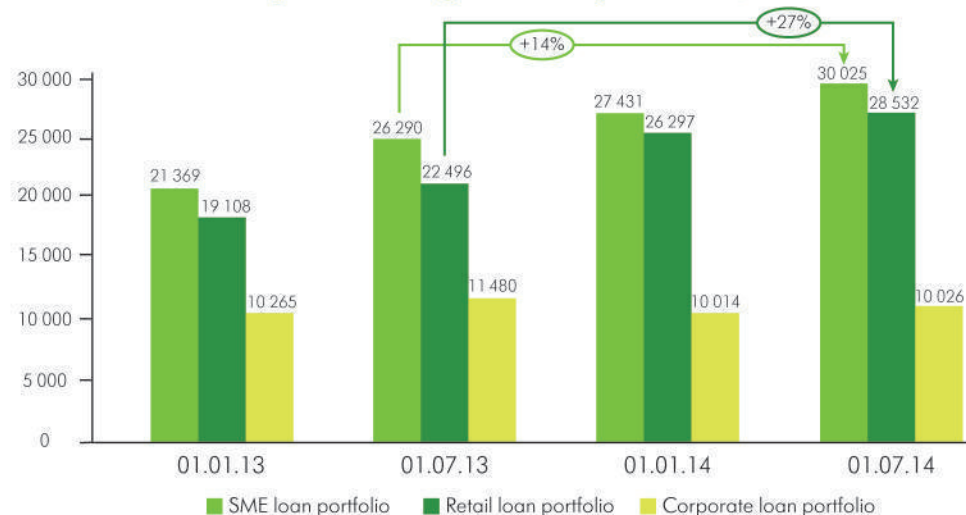
Retail:

- 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.

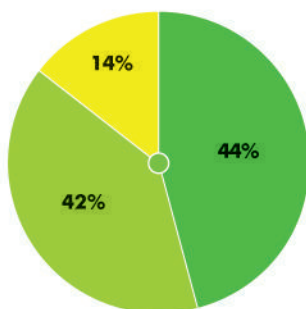
Center-invest Bank's Loan Portfolio: structure and dynamics

- Lending to companies and organisations 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 1H2014 gross credit portfolio increased by 14% vs 1H2013 and reached RUB65.9bln.
- Bank's loan portfolio is well-diversified by clients, maturities and industries structure
- Loan to Deposit Ratio is 135,5% as at 01.07.2014

Loan portfolio growth dynamics, RUB mil

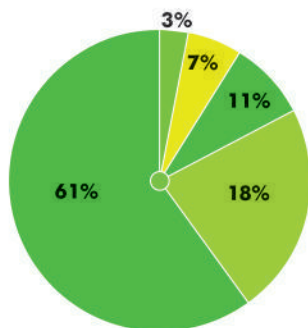


Clients structure



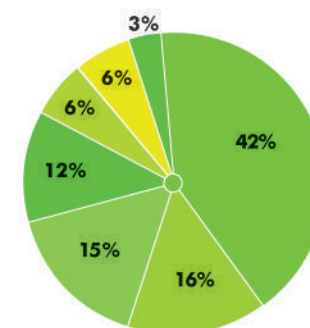
44 % - SMEs
42 % - Retail
14 % - Corporate

Maturities structure



3 % - < 30 days
7 % - 31-90 days
11 % - 91-180 days
18 % - 181-365 days
61 % - > 1 year

Industries structure



42 % - Individuals
16 % - Agriculture
15 % - Trade
12 % - Manufacturing
6 % - Transport
6 % - Others
3 % - Construction

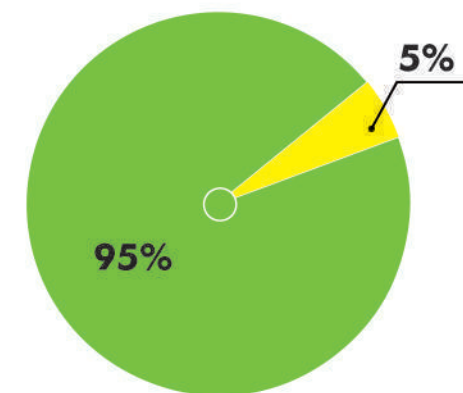


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Center-invest Bank's Loan Portfolio: concentration

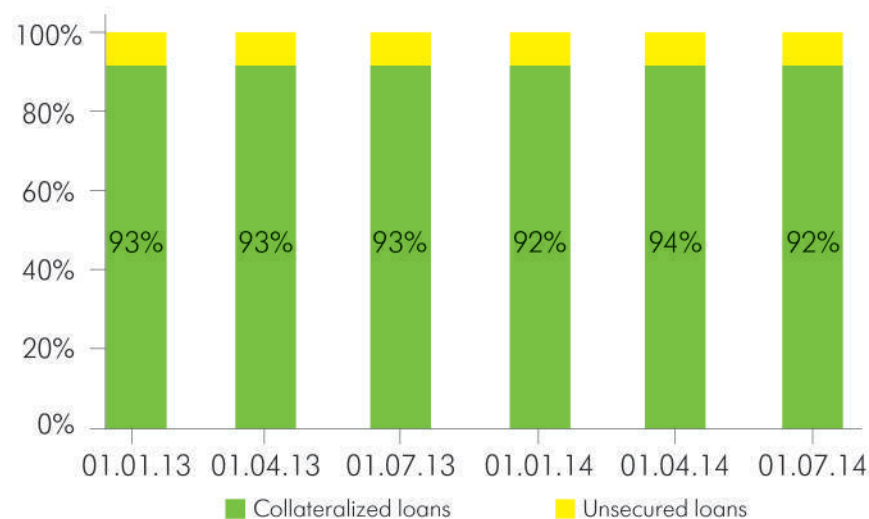
- Bank provides loans using sustainable lending business model which is entailed considerable preliminary work to analyse efficacy and risks and to help customers localize best international practice. This preliminary work allows the bank to offer customers more comfortable interest rates. It also reduces project implementation risks and provides for a high-quality loan portfolio
- About 95% of the total loan portfolio is in Russian rubles
- Collateralized loans (including guarantees) – 92% as at 01.07.2014
- Diversified loan portfolio: 10 largest borrowers make up 13,5% of the total loan portfolio (before provisions)

Loan portfolio breakdown by currencies as at 01.07.2014



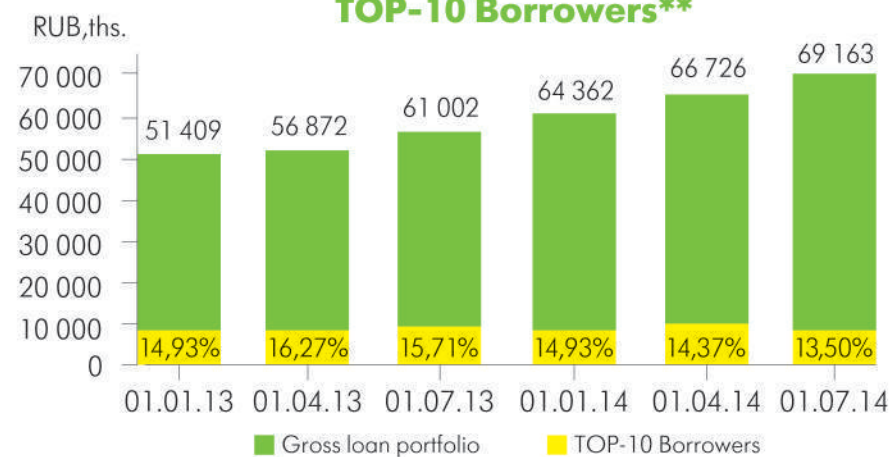
■ Russian rubles ■ Foreign currency

Collateralized loans, % *



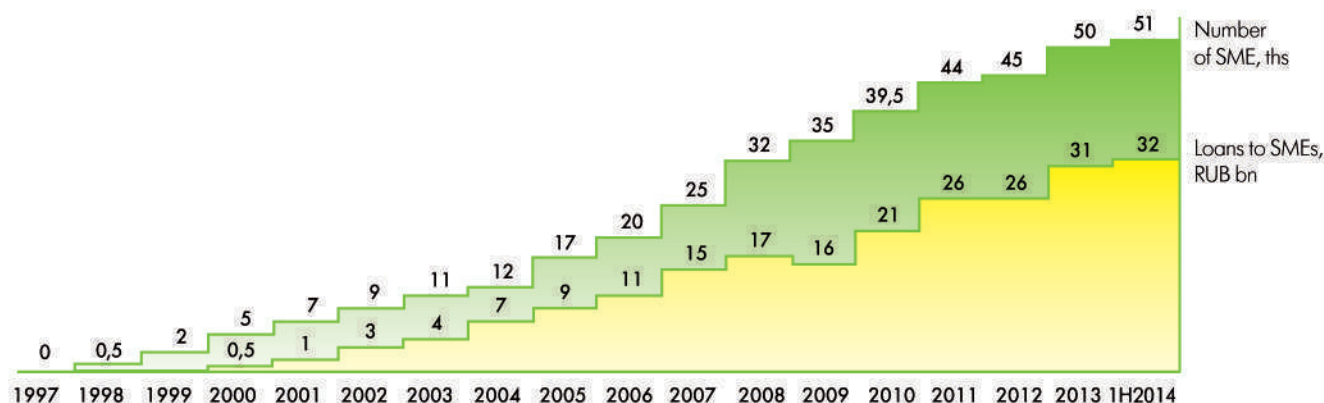
*% to gross loan portfolio

TOP-10 Borrowers**



** %, loan and leasing portfolio before provisioning

Center-invest Bank: focus on SMEs



Criteria of enterprises' assignment to micro, small and medium business*

Segment	Number of employees	Sales proceeds, RUB mln
Micro business	up to 15	up to 60
Small business	up to 100	up to 400
Medium business	up to 250	up to 1000

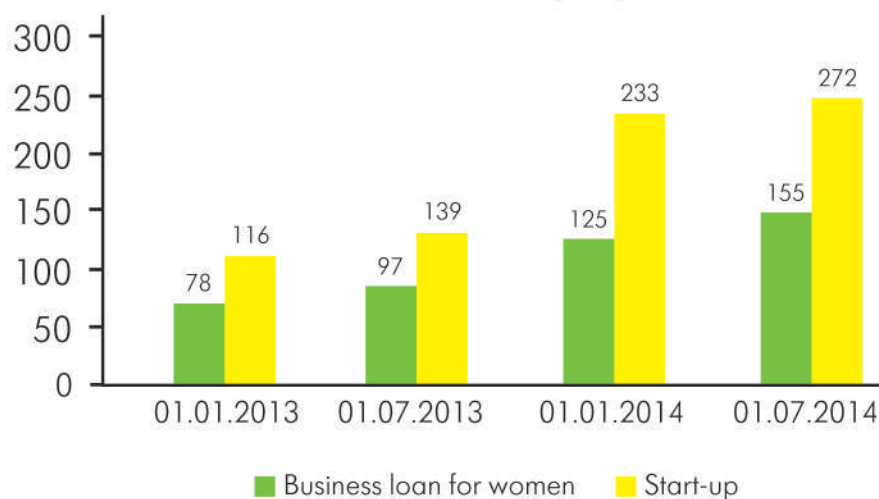
* Federal Law N209 dd 24.07.2007 "On the Development of Small and Medium-Sized Business in the Russian Federation"

- Bank financed **3 201** SME projects for **RUB 32 billion** during 1H2014.
- SME loan portfolio made up **RUB30.0billion** as at 01.07.2014
- Bank is a **leader of SME Development Programmes** in Rostov region and takes an active part in implementation of the similar programmes in Krasnodar Krai, Volgograd region and Stavropol region.
- In Rostov region Center-invest Bank accounts for a quarter of all long-term loans for investment purposes for small and medium businesses.
- 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.
- Bank is ranked among **TOP-20 Russian banks** "In term of value of SME Lending" (in ranking by the Expert RA Rating Agency)
- Our support for the sector has remained consistent and our customers recognize that our approach differs from speculative express lending based on scoring models.

Center-invest Bank: focus on unique lending programmes

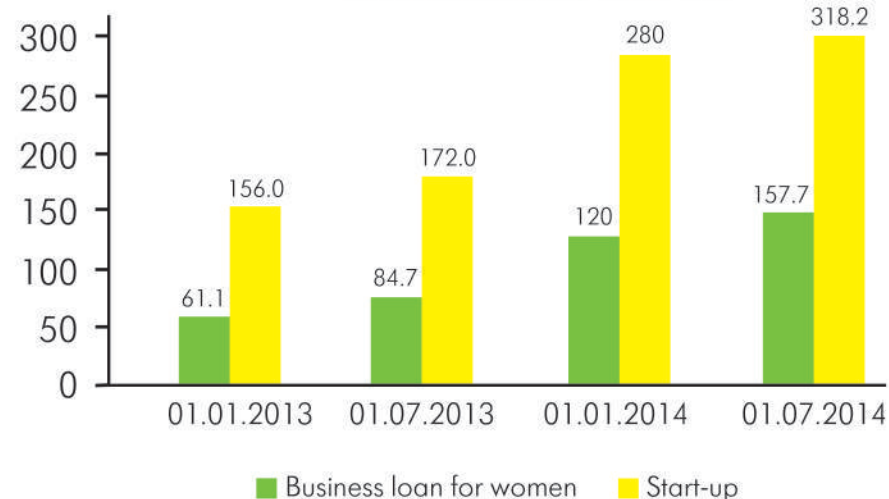
- Center-invest Bank is retaining and consolidating its positions in the business lending market. We continue to introduce new products that enable the bank to remain competitive in a changing economic environment.
- Bank continued to promote its **Start-up loan programme** for new businesses. The **Bank's 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 6500 people registered on the new online training portal "**Enterprise for All**" (www.school.centrinvest.ru) which was launched by the Bank in April 2013. By the end of June 1200 users had completed the course of basic principles of the economy and entrepreneurship for which they received a certificate.

Number of projects



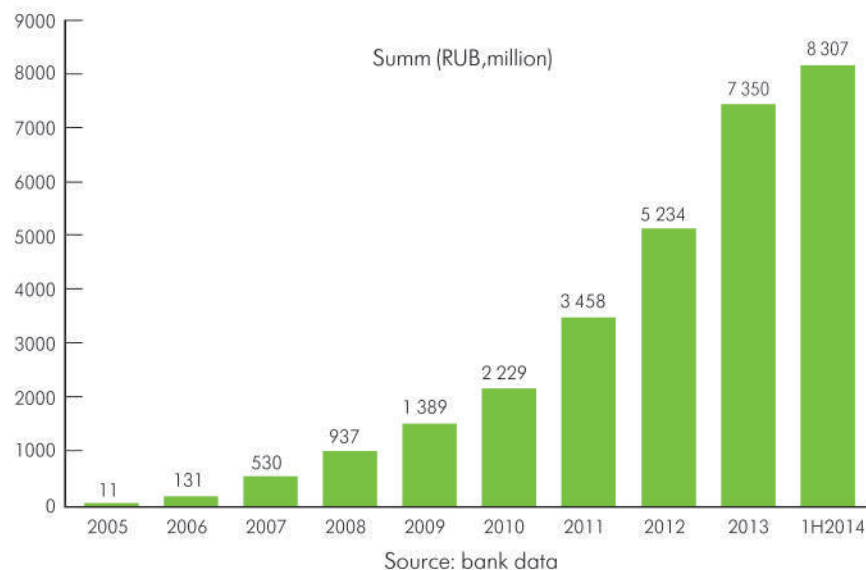
Source: Bank data

Total amount, RUB mil



Source: Bank data

Center-invest Bank: focus on Energy Efficiency



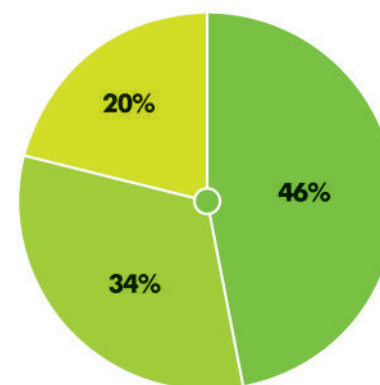
Center-invest Bank's success in financing energy efficiency projects is attributable to the fundamentally new approach that we have developed for our customers in southern Russia: **sustainable lending**.

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.

- CIB is the Russian leader in terms of value of financing EE projects –over **RUB8.3bil.**
- In 1H2014 Bank made **1 739** energy efficiency loans for a total amount **RUB970.0mil**, including: **35** companies totaling **RUB528.0mil** and **1 704** residential EE projects totaling **RUB442.0mil.**
- In frame of Energy Efficiency programme Bank provides more than **7 400** loans and have achieved an annual reduction of CO2 emissions of **136 300** tonnes per year which equals emissions from **79 300** cars.

Breakdown of financed EE projects in 1H2014



46 % - Residential
34 % - Agriculture
20 % - Production

Source: bank data

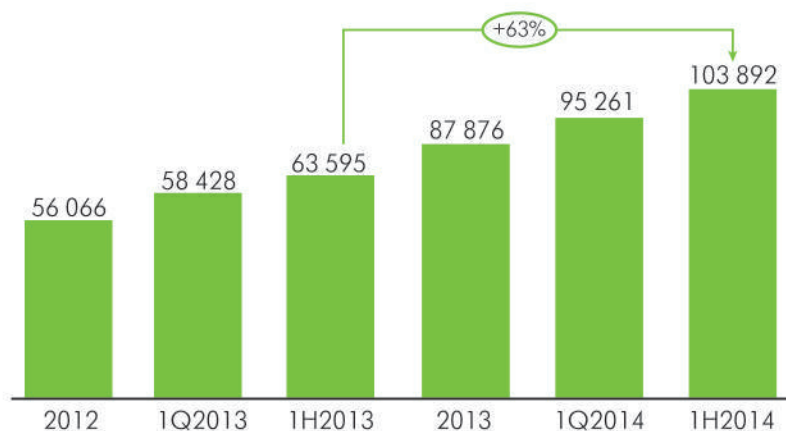


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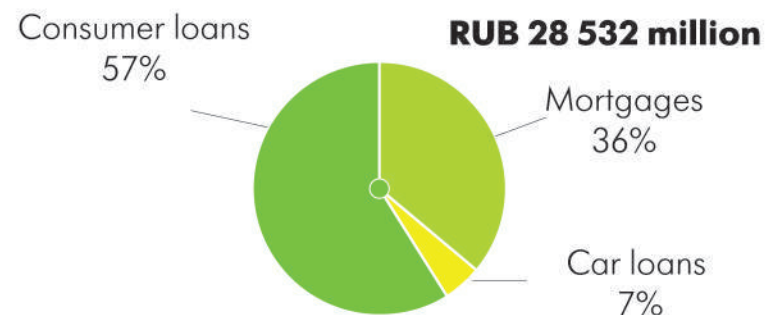
Center-invest Bank: retail lending

- **16 831** loans totaling **RUB7.2billion** were granted during 1H2014 to the population of southern Russia
- During the 1H2014 Retail lending portfolio grew by RUB2.2billion and reached **RUB28.5billion** and made up 42% of the total loan portfolio
- The 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
- Retail loan portfolio comprised **103 892** active loan agreements as at 01.07.2014
- Bank cards lending value exceeded RUB900.0million during 1H2014
- 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.

Number of retail loan agreements

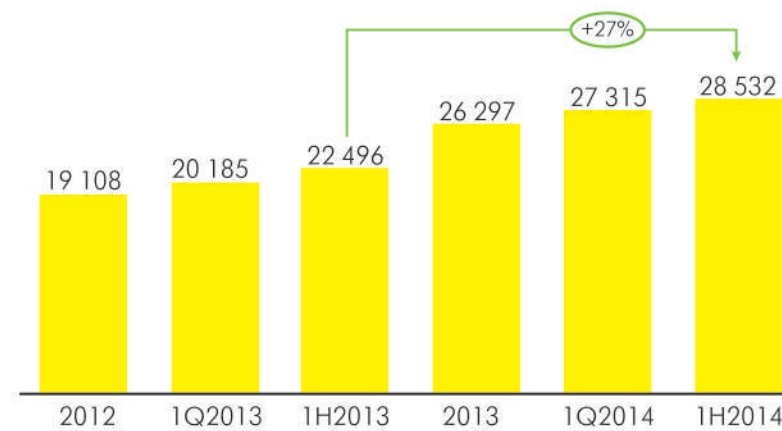


Breakdown by loan types as at 01.07.2014



Source: 1H2014 IFRS Statement

Growth of retail loan portfolio, RUB million

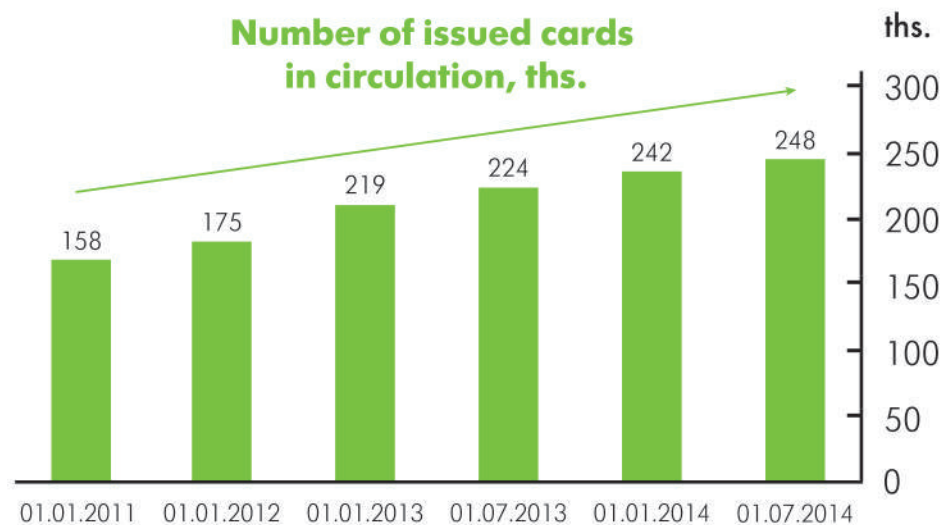


Source: IFRS Statement

Center-invest Bank: bank cards

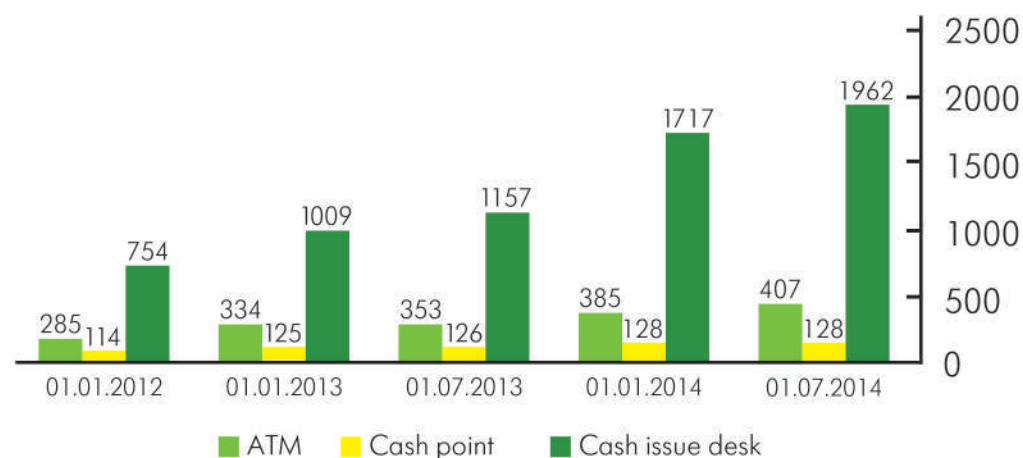
	2013	2012	2013 / 2012
Number of transactions (million)	40	30	+33,3%
Visa International and MasterCard Worldwide cards issued	135 579	132 876	+2,0%
Volume of transactions (RUB bn)	46,1	34,8	+32,5%
Number of payroll card programmes	2128	1840	+15,7%

- 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 1H2014 and made up **248ths**.
- Bank provides services for settlement account to **Federal Treasury of Krasnodar Krai, Rostov and Volgograd regions**.
- Employees of more than **2 000** 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.



Source: bank data

Growth in the Bank's acquiring network, number

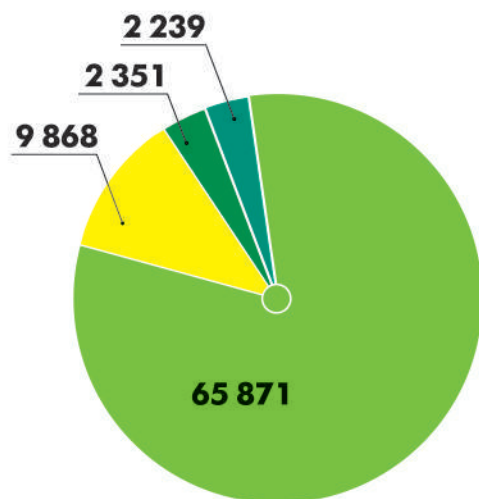


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Assets and liabilities structure as at 01.07.2014

Assets

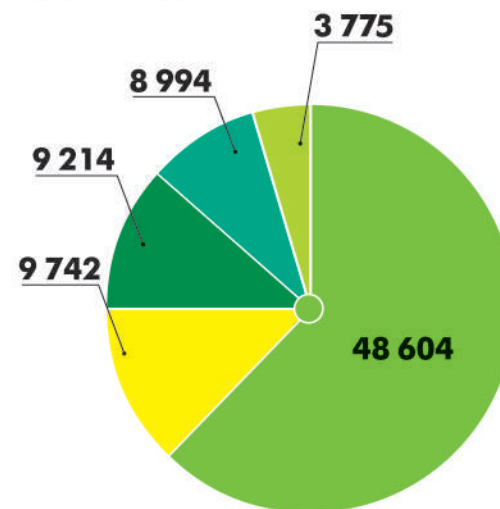
RUB 80 329 million



- Net loans and Lease, 82%
- Cash and mandatory reserves with CBRF, 12%
- Fixed assets, 3%
- Other assets, 3%

Liabilities

RUB 80 329 million



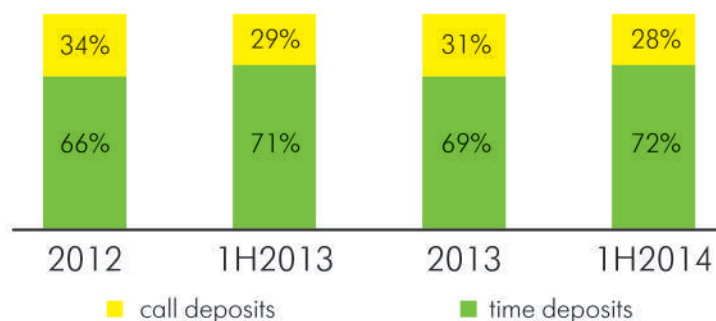
- Customer accounts, 61%
- Debt securities in issue, 12%
- Total shareholders equity, 11%
- Loans from IFIs, 11%
- Other liabilities, 5%

Source: 1H2014 IFRS Statement

Funding base

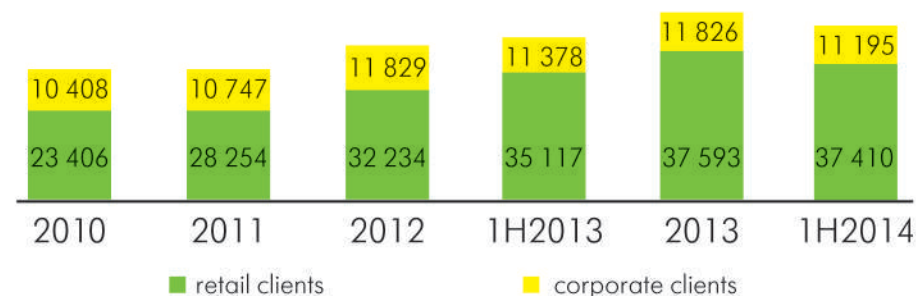
The bank displays a fairly diversified funding structure with a well balanced, short term liquidity gap, and is mainly funded by customer accounts that constituted 68% of total liabilities as at 01.07.2014, as well as by corporate deposits and long term borrowings from international financial institutions.

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 1H2014, 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).

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 million	1
April 2014	Loan from Eurasian Development Bank for SME and EE	RUB300 million	3
June 2014	Loan for SME from EBRD	RUB800 million	3



Center-invest Bank on bond 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	2 500,00	03.2016	09.2014	10,25
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;

- in May 2014 BO-10 series bonds totaling **RUB3.0billion** with 5 year maturity was placed on the MICEX. Annual coupon rate was set up at 11.75% per annum.

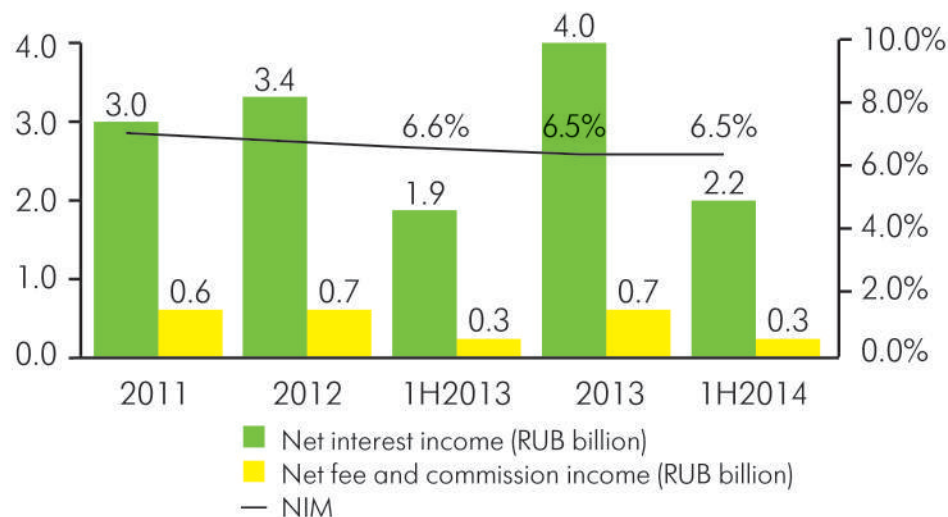
BO-07 and BO-10 exchange bonds series of CIB have been included into the **Bank of Russia's Lombard List** of securities that commercial banks can pledge to borrow funds from the regulator



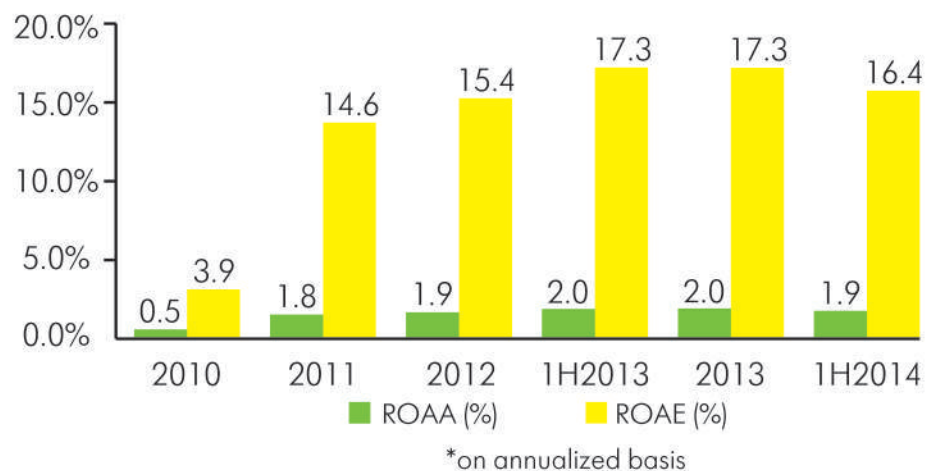
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Center-invest Bank: focus on operational efficiency

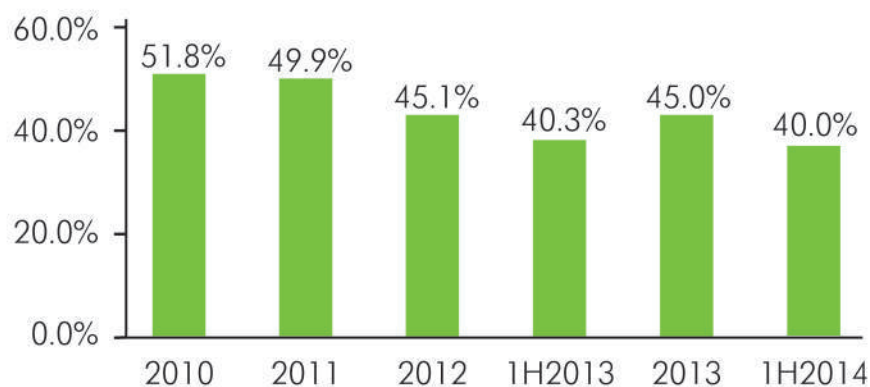
Net interest and commission income



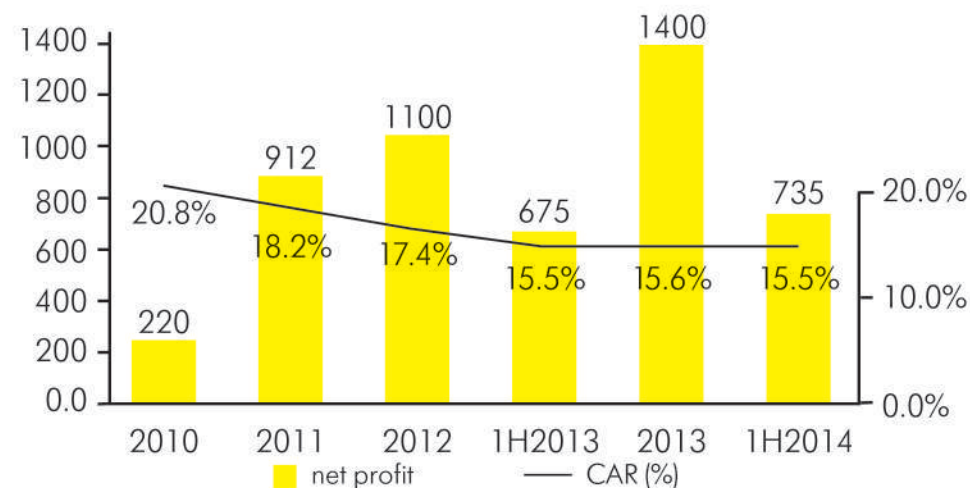
ROAA and ROAE dynamics*



Cost/Income



Net profit and CAR



Source: IFRS Statement

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



Center-invest Bank: news 2014

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".

CIB ranked among **TOP-100 Russian Banks** by **"The Banker"** magazine and published Dr.Vasily Vysokov's expert opinion on the secrets of the success of the bank's business model.

In frame of **World Money Week 2014** in Russia CIB on conjunction with the Rostov Region Local Studies Museum organized an interactive lecture on the history of entrepreneurship and the origins of the merchant trade in the Rostov Region.

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

Dr. Vysokov presented a speech **"Climate change - Business transformation: case studies of Center-invest Bank"** during **"IFC TRANSFORMATIONAL DAYS 2014: Europe, Middle East & North Africa"**.

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

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.

Dr.Vysokov was invited to **Jour fixe** organized by **Society for Austrian-Russian Friend ship** and delivered a speech "Austria and South of Russia: banks in business in new environment".

CIB was ranked a 48th place in **TOP-50 "The most expensive banking brands in Russia"** in ranking of Brand Finance in cooperation with an information portal Banki.ru and BrandLab.

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.



Contacts



**Dr. Vasily Vysokov,
President,
Chairman of the Board
of Directors**

tel. +7 (863) 299-41-63
vysokov@centrinvest.ru



**Grigory Zhukov,
Chairman of the
Executive Board**

tel. +7 (863) 250-99-11
zhukov@centrinvest.ru



**Yuriy Bogdanov,
Deputy CEO**

tel.+7 (863)250-99-11
bogdanov@centrinvest.ru



**Denis Proshkin,
Deputy CEO**

tel.+7 (863)250-99-11
d.proshkin@centrinvest.ru



**Sergey Smirnov,
Member of the
Executive Board**

tel. +7 (863) 267-36-44
smirnov@centrinvest.ru



**Lidia Simonova,
Senior Manager
FI Relations**

tel. +7 863 267 58 33 ext.2586
l.simonova@centrinvest.ru

Head Office

62 Sokolova Avenue,
Rostov-on-Don, Russia,
344000

tel. +7 (863) 2-000-000
welcome@centrinvest.ru
www.centrinvest.ru



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