

Presentation for investors

## **Sustainable bank for southern Russia**

*2015 IFRS Results*



## Southern Russia. Region overview.

- Southern Russia consists of the two federal districts: Southern and North Caucasus.
- The region's investment appeal continues to grow, opening up fresh opportunities for productive capital investment and fostering a favourable environment for doing business.
- Attractiveness of southern Russia is attributable to the following factors: mild climate and natural conditions which are conducive for development of agribusiness, unique geographical location and well developed transport infrastructure, well developed network of educational and research institutions, rapidly developed and diversified economy, dynamic banking and insurance system and long historical traditions of enterprise conducive to an intensive development of SMEs.

Comparative features of the region, % of RF	2000	2005	2011	2012	2013	2014	2015
<b>Territory</b>	3.5	3.5	3.5	3.5	3.5	3.5	3.5
<b>Population</b>	15.6	16.0	16.4	16.3	16.4	16.5	16.2
<b>Industrial production</b>	-	5.6	7.6	7.3	7.2	6.2	7.7
<b>Agricultural output</b>	18.7	22.6	23.2	23.6	23.4	23.5	23.0
<b>Construction</b>	11.4	9.5	14.5	14.4	15.0	13.0	12.5
<b>Retail trade</b>	9.8	11.5	14.0	14.2	14.1	14.3	14.9
<b>Investments</b>	11.6	9.4	14.5	13.0	14.0	13.3	13.4



# History

The Financial Literacy Centre was opened; Social projects «Enterprise for All» and «Business loan for business woman» - «The Best Social Projects of Russia»	2015	share capital increase in amount RUB500m; 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	2014	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	2013	
	2012	«The Sustainable Finance Awards» by The New Economy magazine; CNY correspondent account with Bank of Communications (Shanghai)
Erste Group Bank AG became a shareholder; Bank's own processing centre was opened	2011	
	2010	Top performing bank in the Rostov Region under SME Development Programme; 1st loan under Energy Efficient Housing and Communal Services Programme
	2009	1st issuance of CLN in amount USD175m in international market; Dr.Vysokov - «Sustainable Banker of the Year» by FT; Golden Certificate of Trust of the Federal Tax Service of Russia
Moody's assigned «B1» rating; 1st international syndication for USD45m; 1st bond issue in amount of RUB1.5bn	2008	
	2007	
	2006	DEG became a shareholder; implementation of the program «Doubling with Center-invest Bank»; RUB1bn syndication in the Russian money market
EBRD became the shareholder; entering VISA International; adoption of Corporate Governance Code and Code of Corporate Ethics	2005	
	2004	branch opened in Krasnodar; implementation of program «Billion dollars of Don investments»
agreements with EBRD, The U.S. Agency for International Development (USAID), IFC and HERMES entered	2003	
	2002	participation in programs for transition of Russian banks to international standards
cooperation with IFIs began; joining in Europay International	2001	
	2000	
branches opened in Aksay, Azov, Semikarakorsk	1999	development of pro-active marketing program
	1998	first audit passed according to International Accounting Standards by PWC; development of the program for Don SME support; cooperation with Western Union
first correspondent account opened in the USA	1997	
	1996	
operations with bills of exchange; opening first branches in Bataysk, Novocherkassk, Taganrog;	1995	advanced license for currency operations; launching first investment projects
	1994	
	1993	start of operations with individual deposits and currency exchange transactions
services for privatization processes	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 ratings were revised in September 2015:
  - ✓ **B1 (Stable outlook)** – Moody's Investor Services;
  - ✓ **A1.ru** – Moody's Interfax.
- Two prominent IFIs – **EBRD and DEG** – together with Bank founders **Vasily and Tatiana Vysokovy** hold 70% of Bank's shares.
- Bank operates through **132** offices in southern Russia, Nizhny Novgorod and representative office in Moscow.
- CIB has been audited annually by **PricewaterhouseCoopers Audit** since 1997
  - ✓ [http://www.centrinvest.ru/files/about/reports/audit%28en%29/CIB2015\\_ru\\_v21%20eng\\_formatted\\_v1.pdf](http://www.centrinvest.ru/files/about/reports/audit%28en%29/CIB2015_ru_v21%20eng_formatted_v1.pdf)
- Number of employees: **1612** as at 01.01.2016.



2013  
Sustainable banking  
leader in Eastern Europe



2010, 2012  
STP Excellence  
Award (Citibank)



2015  
«Relationship  
Award 2015»



2014  
«The 100 Best Goods of  
Russia» (banking services)



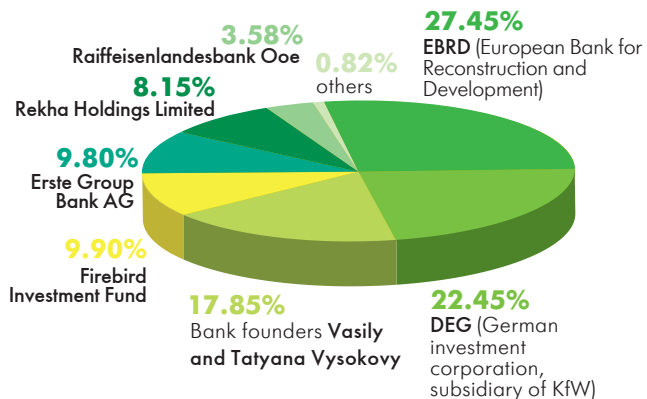
2014  
«The Best  
Regional Bank»



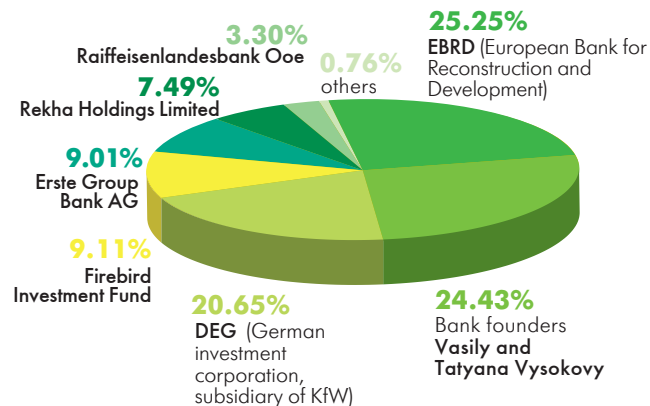
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## Shareholders structure

**Shareholder structure  
as at 01.01.15\***



**Shareholder structure  
as at 01.01.16\***



\* Voting right shares

## Financial highlights

Key financials							
RUB.bn	2009	2010	2011	2012	2013	2014	2015
<b>Assets</b>	42.9	48.3	54.5	62.7	75.9	91.3	89.6
<b>Capital</b>	5.4	5.8	6.7	7.6	8.8	9.6	10.6
<b>Net Loans and Lease</b>	26.3	30.6	42.5	48.4	61.5	72.0	72.7
<b>Customer accounts</b>	27.8	33.8	39.0	44.0	49.4	49.2	65.0
<b>Net profit</b>	0.1	0.2	0.9	1.1	1.4	1.1	0.5
<b>ROE, %</b>	1.2	3.9	14.6	15.4	17.3	12.1	5.3
<b>ROA,%</b>	0.1	0.5	1.8	1.9	2.0	1.3	0.6
<b>NIM,%</b>	6.5	6.3	6.8	6.7	6.6	6.3	4.1
<b>Cost/Income, %</b>	53.1	51.8	49.9	45.1	45.0	43.4	51.1
<b>Loans/Deposits, %</b>	94.6	90.6	109.1	109.9	124.5	146.2	111.7
<b>CAR,%</b>	20.	19.5	18.2	17.4	15.6	14.5	17.1
<b>Children born to bank employees</b>	87	81	82	71	83	86	78

1USD=72.8827RUB as at 01.01.2016



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## Competitive positions: ratings and rankings



### In ranking by the Expert RA Rating Agency as at 01.01.2016 Center-invest Bank is placed:

16	SME loan portfolio
40	Value of retail loan portfolio
49	Value of retail deposits
52	Profit (before tax)
55	Value of corporate loan portfolio
57	Value of total loan portfolio
74	Assets
93	Value of corporate funds

<http://raexpert.ru/ratings/bank/monthly/Jan2016/>

## Forbes

### In the Forbes Annual Reliability Rating of Russian banks:

38	The Most Reliable Banks: classed as highly reliable
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<http://forbes.ru/ratings>

## banki.ru

### In ranking of the 100 largest Russian banks by the Banki.ru portal as at 01.01.2016:

40	Value of retail loan portfolio
49	Value of retail deposits
50	Net profit
55	Value of corporate loan portfolio
56	Value of total loan portfolio
61	Value of high liquid assets
74	Capital

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

## The Banker

GLOBAL FINANCIAL INTELLIGENCE SINCE 1926

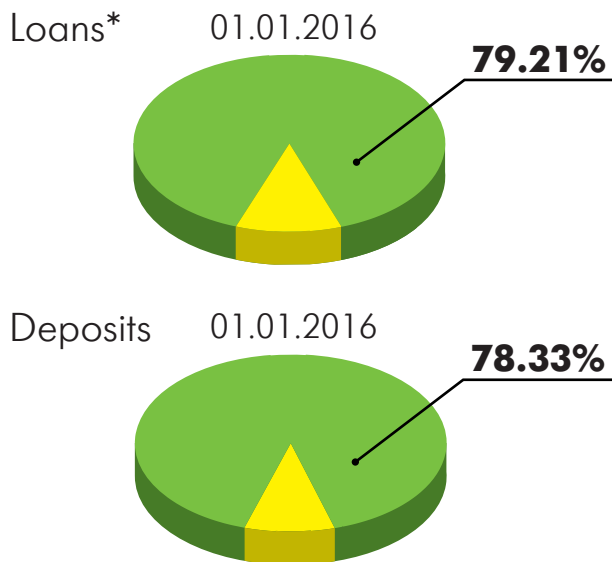
### TOP-100 Russian Banks by «The Banker» magazine

17	ROE
19	ROA
51	CAR
55	Assets
58	Capital

<http://www.thebanker.com>

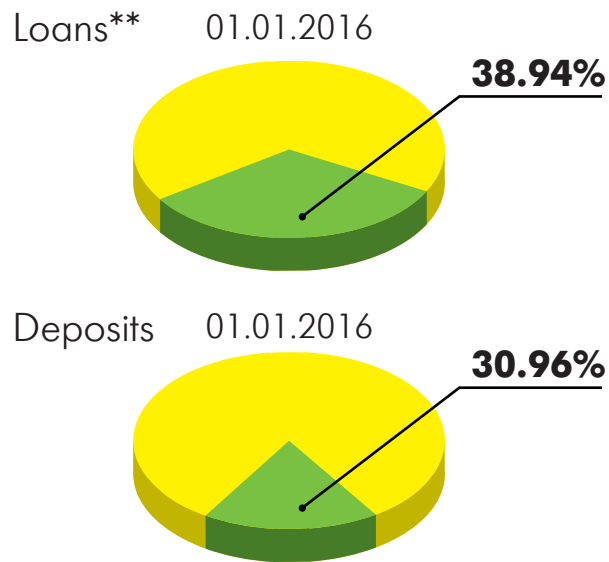
## Center-invest Bank: market share

### 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

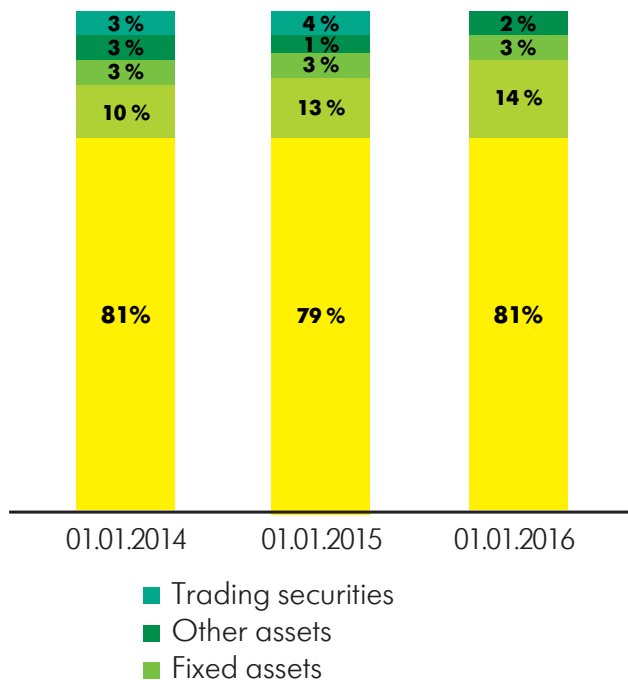


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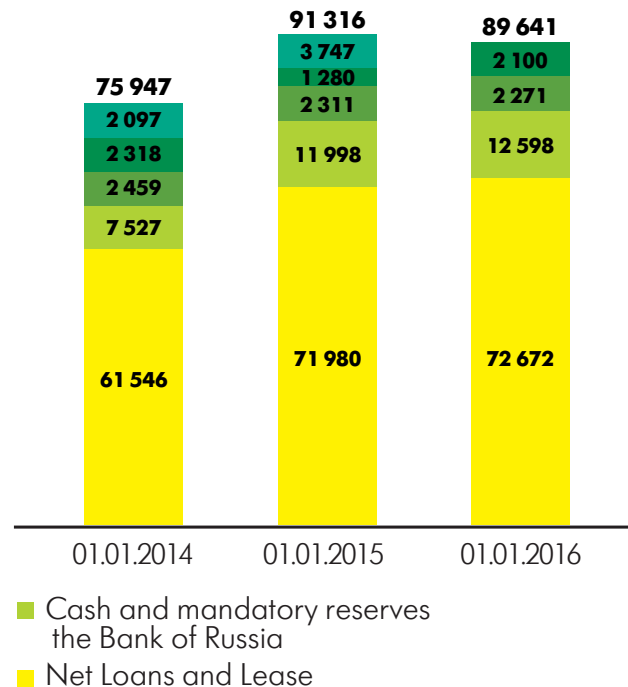


## Assets: dynamics and structure

### Assets structure



### Dynamics of Assets, RUB m



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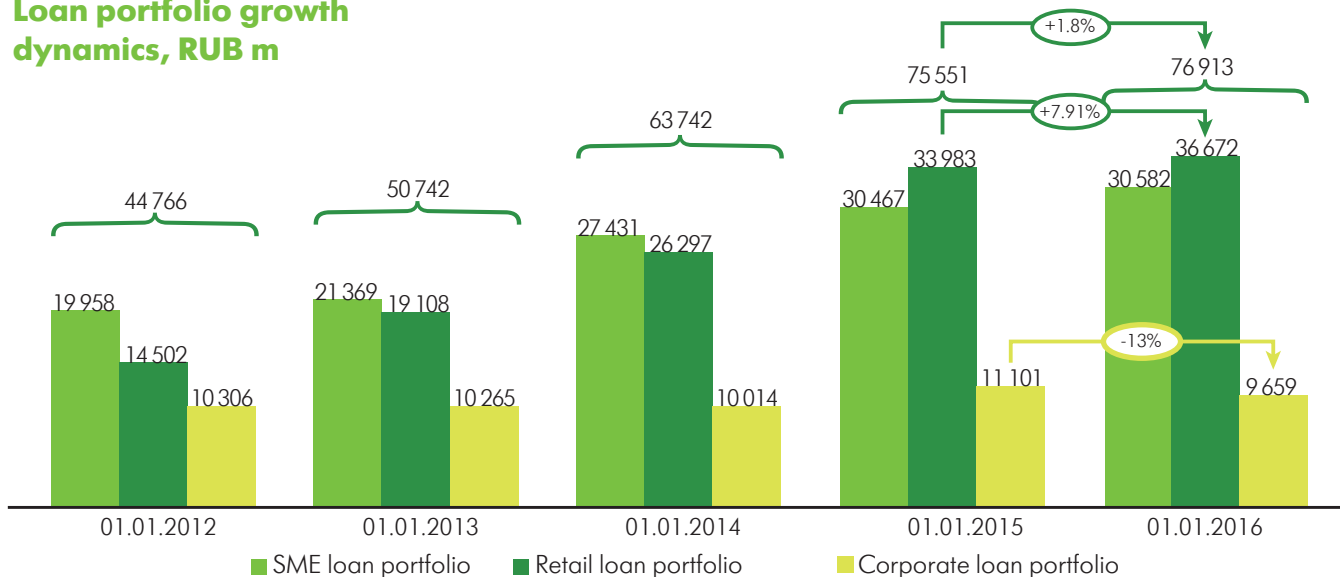
## Loan portfolio development

During the 2015 gross loan portfolio increased by **RUB1.4bn** and reached **RUB76.9bn (+1.8%)**.

The steady growth in lending is attributable to the attractive lending terms, comprehensive support to SMEs, free consulting services to clients and long-term sustainable development strategy of the Bank.

Due to the record harvest in southern Russia most of the agribusiness loans were repaid ahead of schedule during the 2H2015 which was resulted to a decrease in the value of the total loan portfolio.

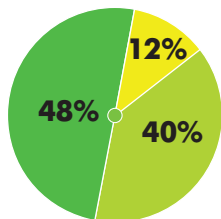
### Loan portfolio growth dynamics, RUB m



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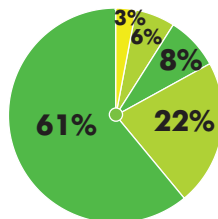
## Loan Portfolio: structure and concentration

**Client's structure**



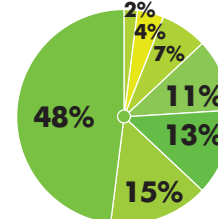
**48%** - Retail  
**40%** - SME  
**12%** - Corporate

**Maturities structure**



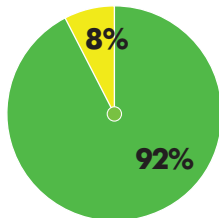
**61%** - >1 year  
**22%** - 181-365 days  
**8%** - 91-180 days  
**6%** - 31-90 days  
**3%** - <30 days

**Industries structure**



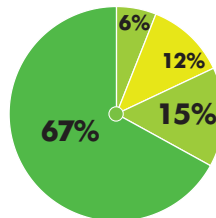
**48%** - Individuals  
**15%** - Trade  
**13%** - Manufacturing  
**11%** - Agriculture  
**7%** - Transport  
**4%** - Others  
**2%** - Construction

**Structure by currency**



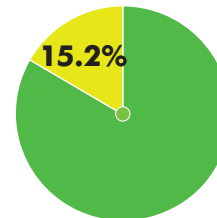
**92%** - Russian rubles  
**8%** - Foreign currency

**Structure by collateral**



**67%** - Real estate  
**15%** - Motor vehicles  
**12%** - Third parties' guarantees  
**6%** - Others

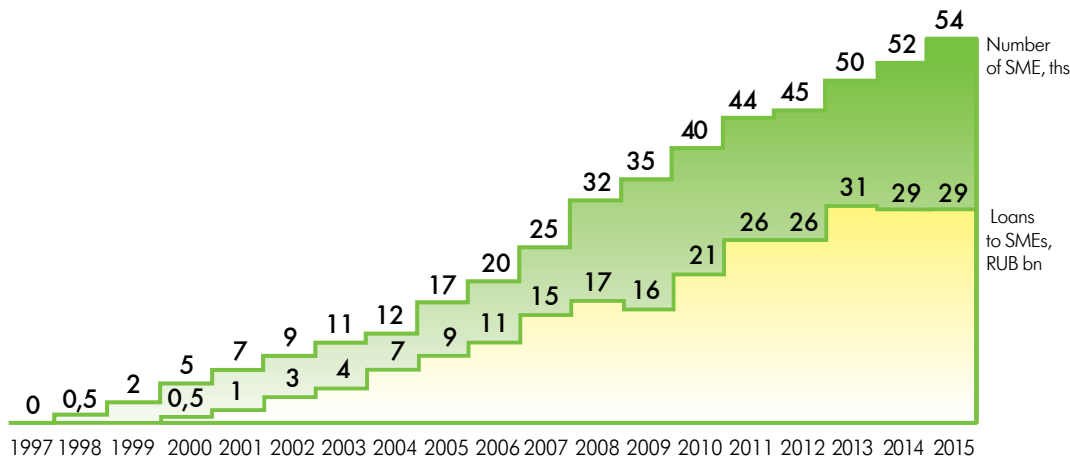
**TOP-10 Borrowers\***



**15.2%** - Share of TOP-10 Borrowers in gross loan portfolio and leasing  
 Gross loan portfolio and leasing - **RUB77.3bn**

\*%, loans and lease before provisions

## Focus on SME Lending

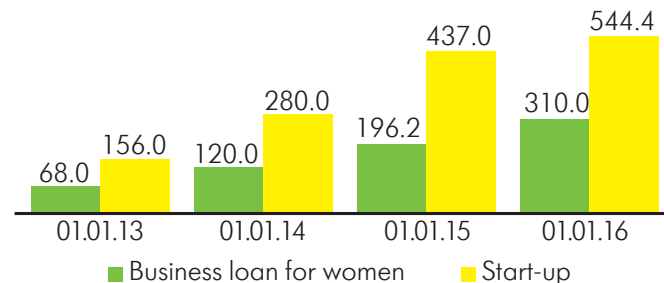


Center-invest Bank first began working with SMEs back in 1997. Bank is a leader for SME Development Programmes in Rostov region – accounting for a quarter of all long-term loans for investment purposes for SMEs and takes an active part in implementation of the similar programmes in southern Russia.

Bank continued to promote «**Start-up**» loan programme for new businesses as well as supporting female entrepreneurs in southern Russia providing «**Business Loan for Women**».

More than **20 500** people registered on the online training portal «**Enterprise for All**» (<http://school.centrinvest.ru>) launched by the Bank, more than **8 000** users had completed the course of basic principles of the economy and entrepreneurship for which they received a certificate.

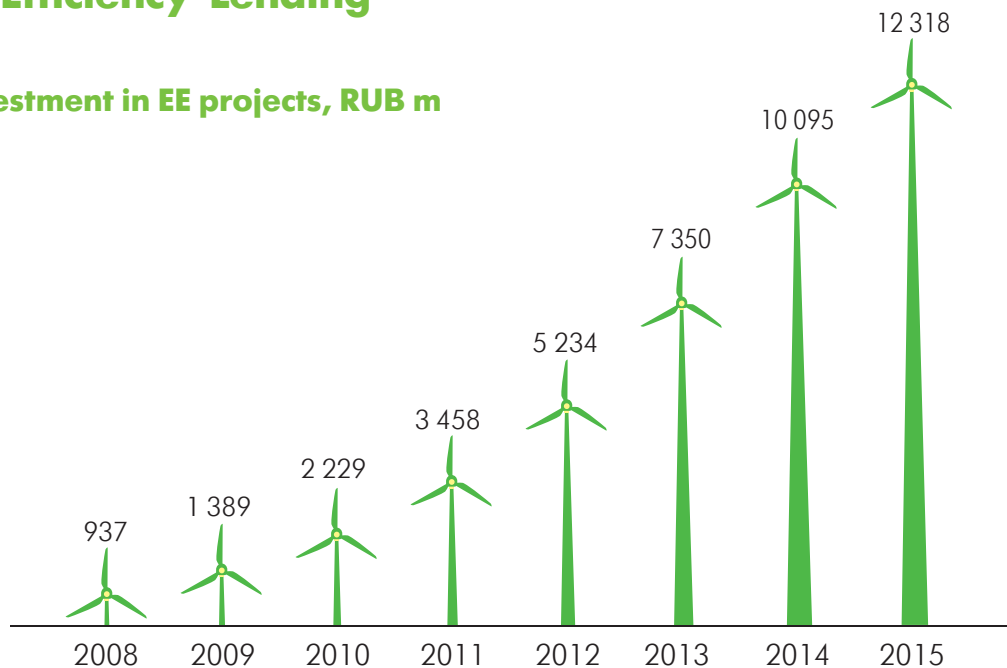
## Total amount, RUB m



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## Energy Efficiency Lending

Total investment in EE projects, RUB 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

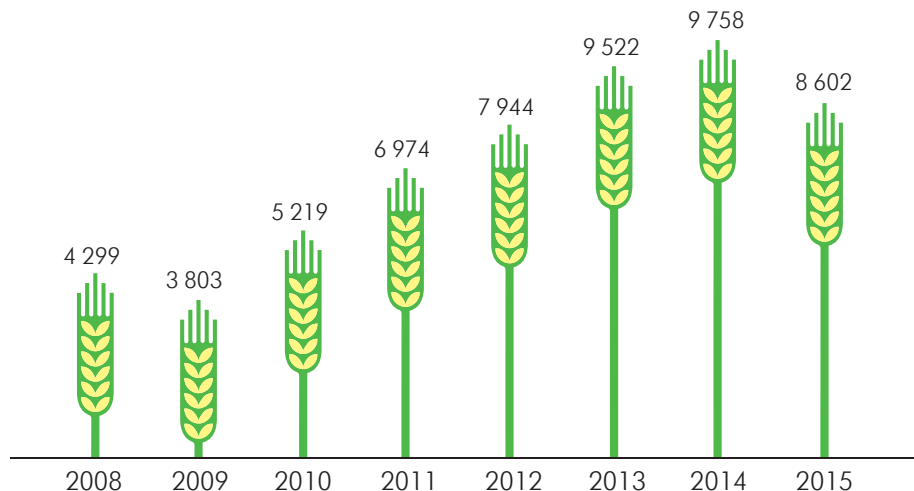
Center-invest Bank is **the first bank in southern Russia** to provide loans for homeowners' associations to renovate apartment buildings and reduce energy consumption.



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## Agribusiness Lending

### Value of financing agribusiness projects, RUB m



Agribusiness lending accounts for a significant part of Bank's corporate loan portfolio: **21.4%** as at 01.01.2016.

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.

Due to the record harvest in southern Russia most of agribusiness loans were repaid ahead of schedule during the **2H2015** which was resulted to a decrease in the value of the total loan portfolio.

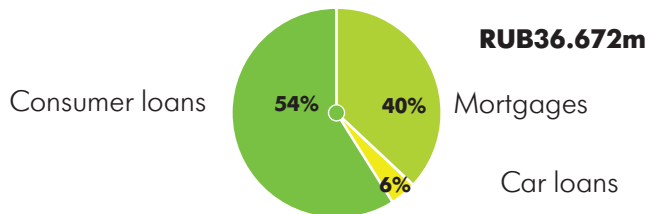


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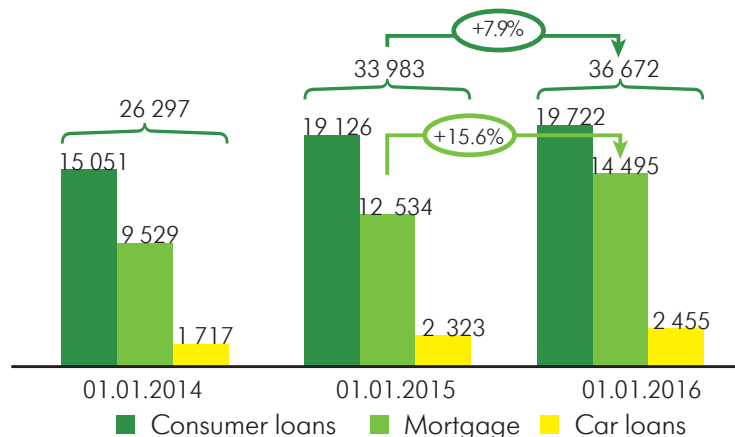
## Retail lending

- Providing financial support for southern Russia's real economy and local population is part of the bank's sustainable development strategy
- Bank's retail loan portfolio made up **RUB36.7bn** as at 01.01.2016 this represents an increase of over **RUB2.7bn** (+7.9%) for the FY2015 and attributable to the following factors: low interest rates, extensive product line and flexible loan terms.

### Breakdown by loan volumes as at 01.01.2016



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



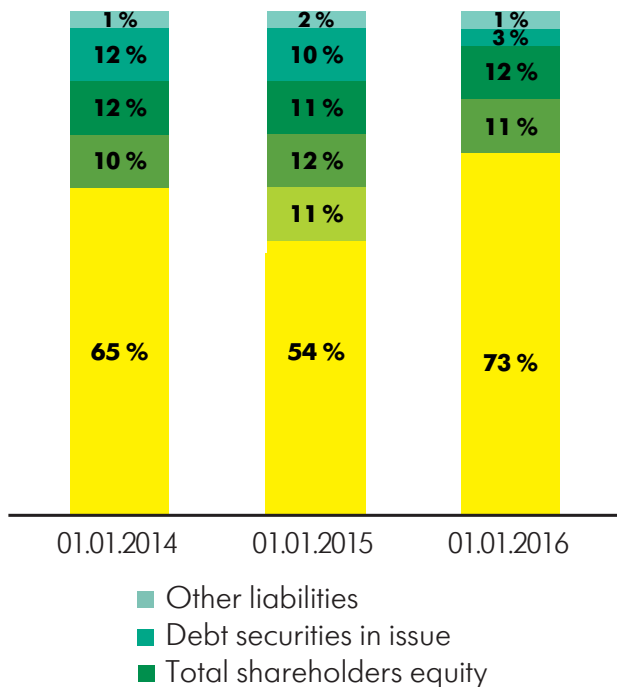
- Bank's approach to retail lending is rather conservative: Bank doesn't provide express loans and give preferences to own depositors, customers with solid credit histories and people who have salary cards issued by the Bank.
- In spite of rapid growth of retail loan, NPL ratio is maintained at a low level: NPL>90 days – **6.24%** as at 01.01.2016



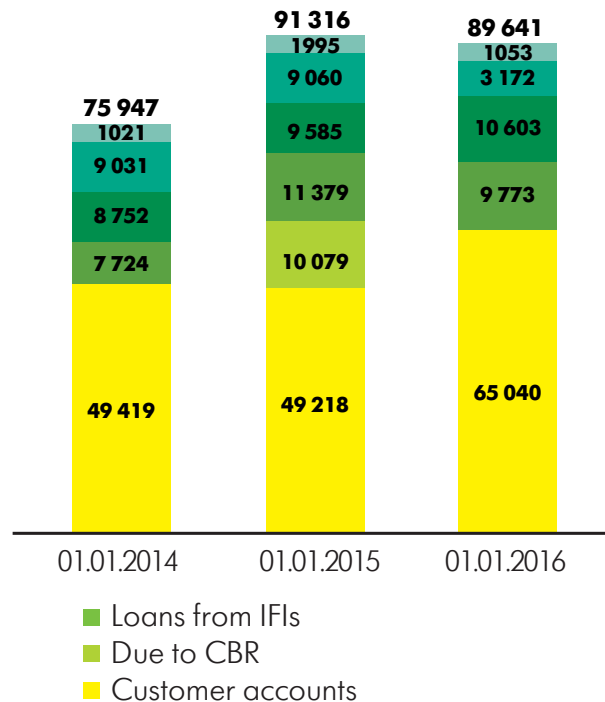
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## Liabilities: dynamics and structure

### Liabilities structure



### Dynamics of Liabilities, RUB m



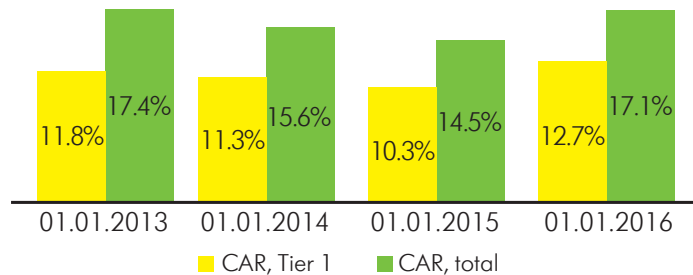
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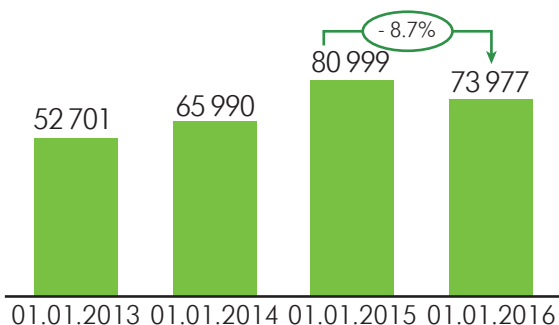
## Capital

- Bank's capital adequacy ratios are in compliance with the CBR requirements. Capital adequacy ratios as at 31 December 2015 are: N1.0 – 12.81%, N1.1 – 9.08%, N1.2 – 9.08%.
- As a result of additional share issuance totaling RUB500m and generation of profit, Bank's Capital made up RUB10.6bn as at 31 December 2015.

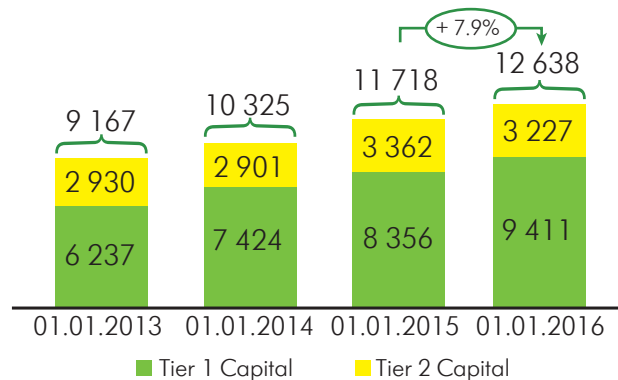
### Capital Adequacy Ratio, Basel I



### Risk Weighted Assets, RUB m



### Capital, Basel I, RUB m



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## Funding base

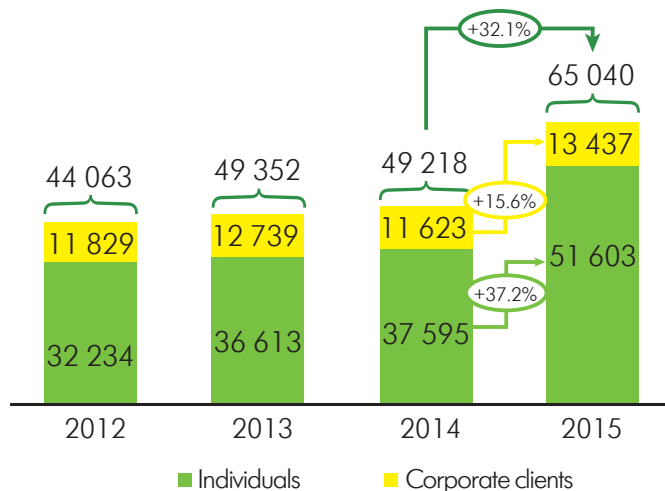
Bank displays a fairly diversified funding structure with a well balanced short term liquidity gap. The bulk of Liabilities are customer accounts as well as by bonds securities in issue and long term borrowings from International Financial Institutions.

Bank has a particularly strong presence in the retail segment. Continuing a historical trend, the majority of Bank's deposit base is comprised of deposits from individuals: over 79%.

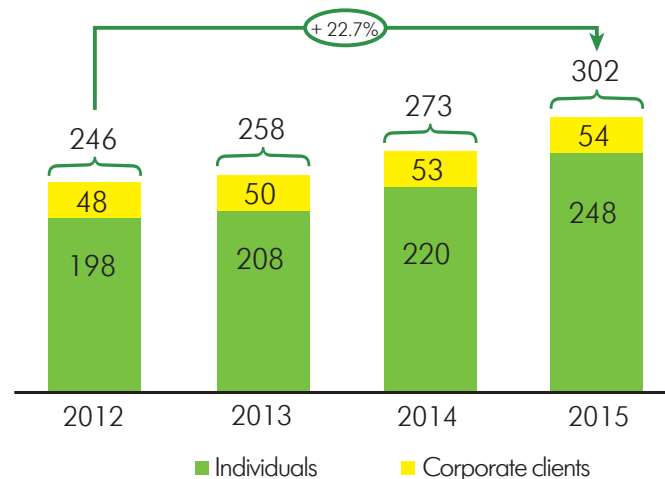
Household deposits, the largest source of funding, grew by **RUB14.0bn** (+37%) during the FY2015 to reach **RUB51.6bn**, accounting for 65% of total liabilities as at December 31, 2015.

The sustainable growth in the volume of deposits held by Center-invest Bank can be attributed to the market rates paid on deposits, our special seasonal offers, our reliability and unstained reputation.

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



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



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## Center-invest Bank in the bond market

### 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	637.00	11.2018	11.2016	11.25
Exchange bonds, BO-10 series	3 000.00	2 497.33	05.2019	05.2016	15.25

During the period of high interest rates on financial markets in 2015 and due to significant growth of customer accounts, Bank decreased the volume of bonds in circulation which resulted the reduction of pressure on the net interest margin and net interest income.

Center-invest Bank successfully placed five issues from the First Exchange Bonds Programmes which was approved by the BoD. Total volume of bonds in circulation is **RUB3.1bn.**

### Registered issues

Series	Total par value, RUB m	Maturity
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

Attracted funds from the bonds issues have been used to develop SME lending and expanding retail lending capacities in southern Russia.

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.



## Cooperation with IFIs

Starting from 2002 Bank has been attracting funds from both the Russian and the international financial markets. CIB continues to make positively use of borrowed funds from IFIs, including EBRD, DEG, BSTDB, IFC and others. The share of IFIs' funding corresponds to 12% in liabilities structure (**RUB9.773m as at 01.01.2016**). These credit lines are mainly dedicated for the development of CIB's SME and retail lending.

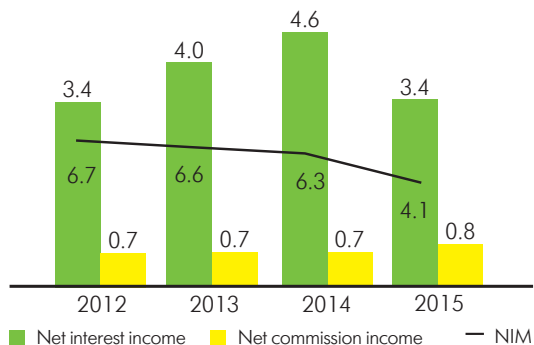
### Existing loan agreements

Date	Lender	Purpose	Amount	Years
October 2014	IIB (International Investment Bank)	Energy Efficiency	EUR15.0m	3
June 2014	EBRD (European Bank for Reconstruction and Development)	MSME	RUB800.0m	3
March 2014	IFC (International Finance Corporation)	SME and Agribusiness	RUB600.0m	2
December 2013	BSTDB (Black Sea Trade and Development Bank)	SME	EUR20.0m	5
August 2013	ResponsAbility Global Microfinance Fund (Luxemburg)	Microbusiness	RUB485.0m	3
March 2013	EBRD (European Bank for Reconstruction and Development)	MSME	RUB1 500.0m	3
February 2013	IFC (International Finance Corporation)	SME	RUB900.0m	3
November 2012	SME Bank (Russian Bank for Small and Medium Enterprise Support)	SME	RUB500.0m	5
September 2012	OeEB (Austrian Development Bank)	SME and Energy Efficiency	EUR20.0m	7
January 2012	EBRD (European Bank for Reconstruction and Development)	SME and Energy Efficiency	RUB1 125.0m	3
November 2009	IFC (International Finance Corporation)	Agribusiness and Energy Efficiency	RUB900.0m	5
May 2008	DEG	Subordinated loan	USD30.0m	10
April 2008	EBRD (European Bank for Reconstruction and Development)	Subordinated loan	USD20.0m	10

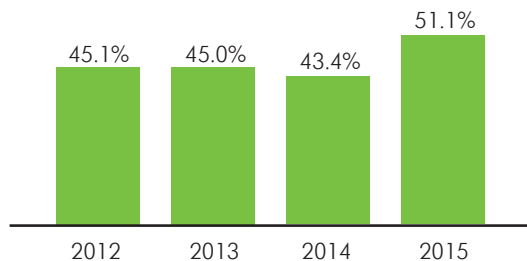


## Operational efficiency

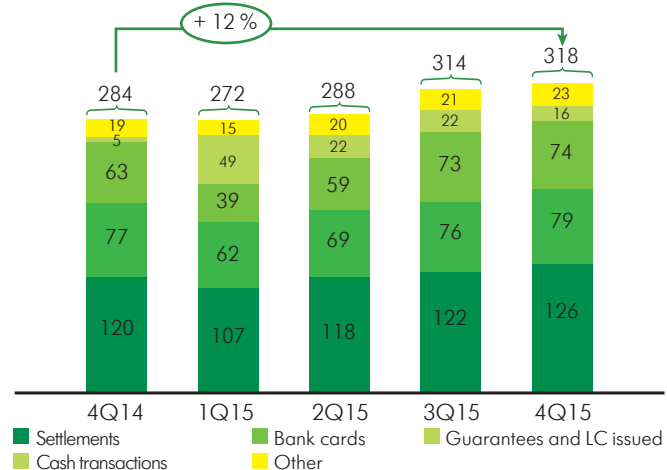
**Net interest and commission income, RUB bn**



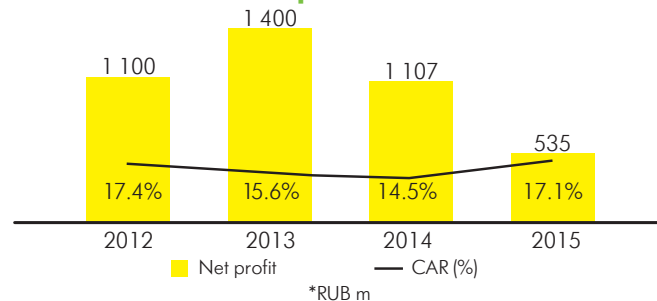
**Cost/Income**



**Fee and commission income, RUB m**



**Net profit\* и CAR**



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## Transformational banking

### Center-invest Bank: IR 2015

RUB bn	2010	2011	2012	2013	2014	2015	% to Total
<b>Income</b>	<b>5.9</b>	<b>6.3</b>	<b>7.5</b>	<b>9.4</b>	<b>10.6</b>	<b>12.5</b>	<b>100.0</b>
Incl. lending to the real economy	4.9	5.4	6.5	8.2	9.5	11.1	<b>88.8</b>
<b>Income distribution</b>	<b>4.3</b>	<b>4.5</b>	<b>5.6</b>	<b>7.2</b>	<b>8.0</b>	<b>10.4</b>	
<b>Population</b> – on deposits	1.9	1.6	2.0	2.6	2.7	4.6	<b>37.2</b>
<b>Society</b> – on social projects	0.004	0.006	0.039	0.043	0.026	0.012	
<b>Partners</b> – on attracted funds	0.8	0.7	1.1	1.6	2.2	3.0	<b>32.3</b>
<b>Suppliers</b>	0.7	0.8	0.8	0.8	1.0	1.0	
<b>Staff</b> – labour expense	0.7	0.9	1.1	1.4	1.4	1.5	<b>13.8</b>
<b>State</b> – taxes and duties	0.2	0.4	0.4	0.5	0.4	0.3	
<b>Shareholders</b> – dividends	0.018	0.10	0.2	0.3	0.3	0.018	<b>16.7</b>
<b>Bank's development</b>	<b>1.6</b>	<b>1.8</b>	<b>1.9</b>	<b>2.2</b>	<b>2.6</b>	<b>2.1</b>	



## Center-invest Bank: news 2015

Russia's first **Positive Economy Forum** organised by Center-invest Bank together with PlaNet Finance (France) was held in Rostov-on-Don.

The **Financial Literacy Centre** marked its first anniversary in April 2015. In the past year it has improved the financial literacy of more than 5,000 Rostov residents.

The Chairman of the Board of Directors of Center-invest Bank, Dr Vasily Vysokov presented a paper entitled «**Transformational Banking: made in Russia**» and spoke about Center-invest Bank's experience of working with IFC in frame of IFC Financial Institutions Group Knowledge Forum in Washington D.C., USA.

Center-invest Bank **presented its unique experience in providing loans for homeowners' associations** to renovate apartment buildings and reduce energy consumption at a seminar in Krasnodar on «The Practicalities of Energy Efficiency Modernisation of Multifamily Residential Buildings» organised by the RuSEFF «Warm Life» programme.

The chairman of the Executive Board of Center-invest Bank, Yuri Bogdanov, attended the international **SAP Financial Services Forum** held in London. Over 400 bankers from around the world gathered at the Forum to discuss the latest trends and future developments in banking technology.

Dr Vasily Vysokov, the chairman of the Board of Directors of Center-invest Bank, attended the **Europe Summit** held by the Institute of International Finance (IIF) in Frankfurt.

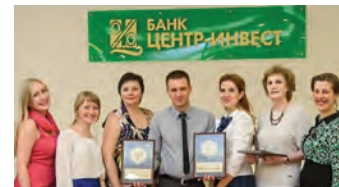
Center-invest Bank was a co-organiser and financial partner for an **international conference of young scientists and academics from BRICS countries** held at Southern Federal University in Rostov-on-Don.

Moody's affirmed Center-invest Bank's **B1 deposit and senior debt ratings**, outlook stable. Center-invest Bank is the only bank in southern Russia to have had an international rating since 2006.

Deputy Chairman of the Executive Board, Sergey Smirnov, attended «**Building a Global Energy Efficiency Financing Alliance**» Forum held by the European Bank for Reconstruction and Development (EBRD) in partnership with the United Nations Environment Programme Finance Initiative (UNEPFI) in Istanbul.

Center-invest Bank's delegates presented the results of Russia's first Positive Economy Forum at the the **4th Positive Economy Forum** held in Le Havre (France).

Center-invest Bank participated in a study tour organised by IFC for managers from the **Fransabank Group (Lebanon)** and share with colleagues about experience of financing small business and energy efficiency projects in various sectors of the economy.



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## 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.

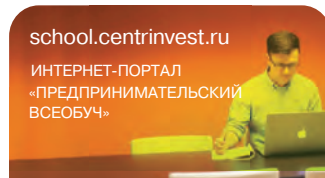
Social projects «Enterprise for All» and «Business loan for businesswoman» were recognized as «The Best Social Projects of Russia» in nomination «Education and Science» and «Social marketing».



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 15,000 students have entered the competition since it began, and 3,300 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.



The Bank's work to raise financial literacy continues all year round. A key component of this is the online training platform [school.centinvest.ru](http://school.centinvest.ru). The platform combines training modules in the basics of entrepreneurship, video lectures, and textbooks. These resources help users to assess their entrepreneurial capabilities and resources, produce a business plan, and select the most appropriate start-up loan product. Everyone who completes the «Enterprise for All» course receives a certificate. Over 20,500 people have registered on the portal so far.



Thanks to financial support of CIB, more than 130 000 Rostov region children received free entry to the exhibitions at the Rostov Region Local Studies Museum and Volgograd State Panoramic Museum Stalin-grad Battle.



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## Contacts



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

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



**Tatiana Vysokova**  
Member of the Board  
of Directors

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



**Per Fischer**  
Independent Director  
Member of the Board  
of Directors

tel. +7 (863) 299-41-63  
per.fischer@posteo.de



**Yuriy Bogdanov**  
Chairman of the  
Executive Board

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



**Sergey Smirnov**  
Deputy CEO

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



**Lidia Simonova**  
Deputy Head of Treasury

tel. +7 (863) 264-06-40  
l.simonova@centrinvest.ru



### Head office

Russia, Rostov on Don, 344000,  
62, Sokolova ave.  
tel. +7 (863) 2-000-000

welcome@centrinvest.ru  
www.centrinvest.ru



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