

The Central and Eastern European Forum
Vienna, January 2010

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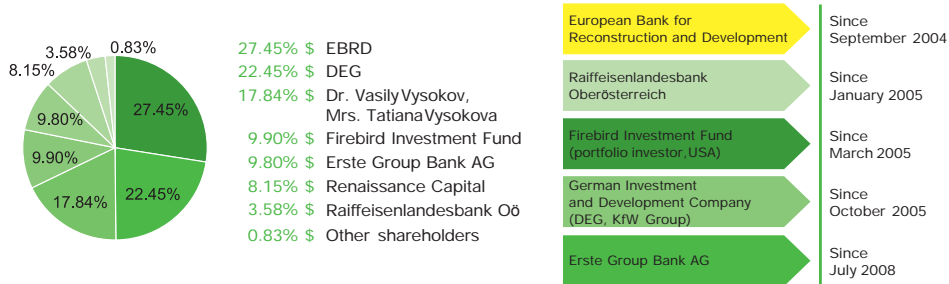


Profile

Center-Invest Bank, founded in 1992, is the leading regional bank in southern Russia, ensuring sustainable and balanced development and first class services for the population and enterprises in the Southern Federal District. The Bank operates through 129 outlets in Rostov region, Krasnodar Krai, Volgograd region, Stavropol Krai and Moscow, and it has a representative office in London.



Our shareholders

The combined share of international financial organizations in the capital of the Bank is 73%. A 17.84% stake is co-owned by Dr. and Mrs. Vysokov, chairman of the Board of Directors and head of the Audit and Compliance Committee, respectively.



Rating

The ratings assigned to Center-Invest Bank reflect its position as the major bank in southern Russia and its clear strategy to attain a leading position in the retail segment and in services for SMEs.

Agency	Scale	Rating
 Moody's Investors Service	Global	B1
	Moody's Interfax Rating Agency	National A2.ru
 RusRating	National	BBB-

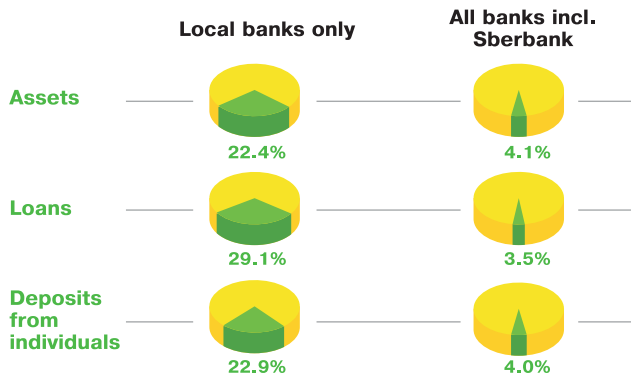


**BANK
CENTER-INVEST**

Market share

Center-Invest is the largest private bank in southern Russia. In terms of its assets, loan portfolio and retail deposits, it is more than ten times bigger than its local competitors. In terms of its SME loan portfolio Center-Invest is outperforming Sberbank's branches in southern Russia. Center-Invest has maintained its market share in terms of deposits as compared to the end of 2008, proving that the population of southern Russia has confidence in the Bank.

Market share in SFD as at 01.12.2009



Ranking

Among the 100 top Russian banks, as at 01.10.2009 Center-Invest ranked

7 th	Number of loans to SMEs
15 th	Total value of SMEs lending
24 th	Residential mortgage lending
26 th	Car loan portfolio
27 th	Branch network size
40 th	Retail deposits
47 th	Liquid assets
52 nd	Retail lending
54 th	Business lending
54 th	Total loan portfolio
63 rd	Total deposits
69 th	Shareholder's equity
71 st	Net assets

<http://rating.rbc.ru>



**BANK
CENTER-INVEST**

Main financial indicators

RUB, millions		2009 est.	2008	2007	2006	2005	2004	2003	2001	2000	1999	1998	1997	1996
Capital	RAS	5,908	5,934	4,230	3,644	2,010	1,087	686	421	205	101	53	51	27
	IFRS	5,480	5,479	5,227	4,188	2,179	1,141	779	414	210	93	41	46	15
Assets	RAS	42,991	50,939	38,250	22,875	13,059	8,359	5,132	1,604	991	540	340	234	151
	IFRS	41,990	50,653	39,461	23,833	13,637	8,493	5,257	1,635	960	525	252	196	97
Profit	RAS	133	337	616	777	501	212	130	27	17	6	5	9	8
	IFRS	10	308	701	513	311	131	94	4	(7)	2	(4)	6	0.4

RUB/EUR exchange rate as at 31. 12. 2009 is RUB43.39

Business plan (prognosis for 2010-2013)	01.01.09	01.01.10 est.	01.01.11	01.01.12	01.01.13
	Business plan				
Authorized capital		1,259	1,259	1,259	1,259
Equity		5,479	5,480	5,703	6,566
Assets		50,653	41,990	41,501	49,430
Net loans		30,711	26,350	30,214	37,217
Customer accounts		21,252	30,973	25,583	28,978
Net profit		308	10	144	863

Main financial ratios as at 01.01.2010

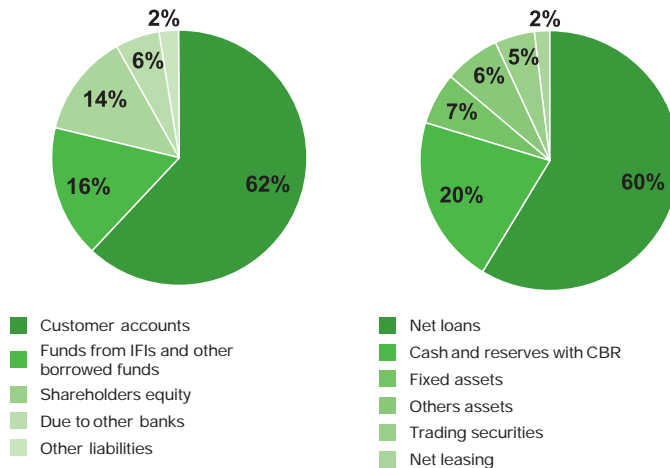
CAR	20.00
Cost/income	56.78
ROAA	0.02
ROAE	0.20



Assets and liabilities management

Center-Invest has a well-balanced assets and liabilities structure: 60% of its assets are invested in loans and leases to customers and 62% of its liabilities are deposits from its business and retail customers.

Assets and liabilities structure as at 01.01.2010

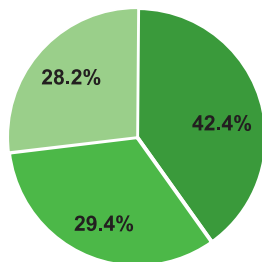


Loan portfolio

Center-Invest Bank's gross loan portfolio as at 01.01.2010 amounts to RUB28.5bln. The high proportion of loans to SMEs and agribusiness is in line with the bank's strategic focus and the economic specialization of the region. With regard to the maturity composition, there is a predominance of short-term loans.

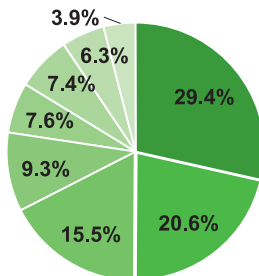
Loan portfolio structure as at 01.01.2010

Breakdown by borrowers



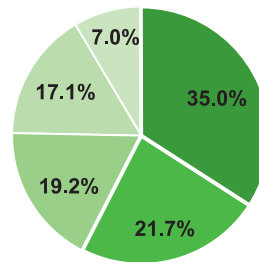
- SMEs
- Retail
- Corporate

Breakdown by industries



- Individuals
- Trade
- Agriculture
- Others
- Industry
- Energy
- Building&Construction
- Transport&Communication

Breakdown by maturity



- > 1 year
- 181-365 days
- 91-180 days
- 31-90 days
- < 30 days



**BANK
CENTER-INVEST**

Main events in 2009

1Q 2009

- # Center-Invest Bank (CIB) and the EBRD signed a five-year USD35m loan agreement to finance southern Russia's post-crisis economy.
- # A USD145m international syndicated loan and USD175m CLN were paid back on time and in full.
- # CIB fully repaid the loans it had attracted from the Central Bank of Russia.
- # Among the banks that are members of the Rostov Region SME Development Programme, CIB was the leader in terms of number of loans granted to SMEs.
- # RosBusinessConsulting (www.rbc.ru) published its traditional year end ratings for 2008: Center-Invest Bank was ranked among the top 50 Russian banks for retail lending.

2Q 2009

- # CIB signed five-year loan agreements, each for USD10m, with DEG and with OeEB AG for financing SMEs, the agricultural sector, and energy efficiency projects.
- # CIB launched a new project "Enterprise for All", which will help SMEs in southern Russia and the local population overcome economic challenges by applying sustainable development principles.
- # In Profil magazine's rating "The Most Reliable of the Top 100 Russian Banks" CIB ranked 21st.
- # CIB together with the Italian-Russian Chamber of Commerce and UBI Banca (Italy) organized an international business forum providing a perfect environment for the establishment of business contacts between Italian and Rostov region enterprises.
- # In the rating "The 500 Most Profitable Russian Banks in 2008" published by RosBusinessConsulting (www.rbc.ru) CIB ranked 39th.
- # CIB, assisted by the Royal Consulate General of Denmark, hosted Danish-Russian Energy Efficiency Technology Days in Rostov-on-Don.



3Q 2009

- # Vladimir Bartenjev, Minister of the Economy of the Rostov Region told Interfax-South agency that “the regional bank Center-Invest has managed to grant 14.8 times more loans than regional offices of VTB and Gazprombank together this year”.
- # Dr.Vasily Vysokov, the President and Chairman of the Board of Directors of CIB, presented the bank’s sustainable development programme “Southern Russia Versus the Global Crisis” to our western partners.

4Q 2009

- # Dr.Vasily Vysokov presented CIB’s experience of financing energy-efficiency projects under the new Russian Sustainable Energy Financing Facility (RUSEFF).
- # CIB and the IFC signed an agreement opening five-year credit lines: RUB600m for lending to SMEs, RUB300m for financing housing and communal services energy-efficiency projects and a USD10m trade finance guarantee facility.
- # According to the “Leaders 2009” rating (regional newspaper “Gorod N”) CIB has become the most successful company of the year, and Dr. Vysokov is the winner in the nominations “Successful Business Owner” and “Level of influence in the region”.



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