

Center-Invest Bank: Investor relations in 2013

REPORT TO THE BOARD OF DIRECTORS



Dr. Vasily Vysokov presented the speech
“Sustainable banking-business model”
at the IFC Finnet 2013



Dr. Vysokov met with Mr. Jin Yong
Cai-IFC Executive Vice President and
CEO during his visit in Istanbul



CIB organized the 5th European Busi-
ness Breakfast for business-woman
focused on corporate social responsi-
bility and charity

Date & venue	Event	Meetings between
11.01.2013 Rostov-on-Don	Christmas meeting of Donland Business community	Dr. Vasily Vysokov – President, government authorities of Rostov region, donland business community
12.01.2013 Rostov-on-Don	CIB organized the Reception of Donland massmedia on the occasion of the Day of Press	Dr. Vasily Vysokov – President, Donland journalists and editors
15.01 -16.01.2013 Vienna, Austria	Participation in « The Central & Eastern European Forum » organized by Euromoney	Dr. Vasily Vysokov – President, Mrs.Olga Vysokova – Deputy CEO, FI, Russian and international bankers, financial experts, politicians and regional authorities
15.01.2013 Vienna, Austria	The Austrian newspaper Wirtschaftsblatt published an interview with Dr. Vasily Vysokov about the challenges of introducing the Basel III principles	N/A
18.01.2013 Rostov-on-Don	Meeting with the Council of Public Chamber of Rostov region	Dr. Vasily Vysokov – President, members of Public Chamber, regional authorities
24.01.2013 Rostov-on-Don	CIB organized a traditional meeting with the mayor of Rostov-on-Don and entrepreneurs	Dr.Vasily Vysokov – President, Mr.Alexander Chernyshov – Mayor of Rostov, representatives of local business and local authorities
25.01.2013 Rostov-on-Don	Visit of RuSEFF Consultants in frame of EBRD programme	Mr.Sergey Smirnov – Deputy Head of lending Sub-dept, RuSEFF reps: Mr.Christian Oberleitner, Mr.Alexander Linke
28.01.2013 Rostov-on-Don	Participation in round table « State support for SME in 2013 » organized by Rostov Chamber of Commerce and Industry	Dr.Vasily Vysokov – President, Donland entrepreneurs, regional authorities
29.01.2013 Moscow	Participation of CIB in conference « Recent Developments in the Regulatory Environment for Russian Banks with Specific Focus on the Basel Recommendations »	Mr.Aleksandr Dolganov – Head of representative office in Moscow, representatives of Central Bank of Russia, representatives of commercial banks
06.02.2013 Krasnodar	CIB was recognised a leader among financial organizations of Krasnodar region in Annual Rating of Transparency organized by «Delovaya Gazeta.Ug»	N/A
08.02.2013 St.Petersburg	Specialists from CIB took part in training workshop « A topical issues of SME's lending » organized by MSP Bank	Mrs.Marina Proshkina – Head of SME lending dept, Ms.Maria Christolubova – Senior Economist SME Lending dept.

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12.02.2013 Istanbul, Turkey	Dr. Vasily Vysokov took part in the IFC Sustainability day and presented a speech «Sustainable banking-business model»	Dr. Vasily Vysokov – President, Mr.Aftab Ahmed -IFC Director FM Eastern and Southern Europe, CA, Middle East and North Africa, Mr.Vivek Tandon, Co-Founder and General Partner of Aloe Private Equity, IFC reps
14.02.2013 Krasnoyarsk	Dr.Vasily Vysokov had a meeting with South Federal University's Board of Guardians	Dr. Vasily Vysokov – President, Mr. Dmitry Medvedev – prime minister of the Russian Federation, Mr.Vasily Golubev – governor of Rostov region, Mr.Dmitry Livanov – minister of education and science of RF, other member of the Board of Guardians
15.02.2013 Moscow	Dr. Vasily Vysokov and Dr.Jim Yong Kim, President of the World Bank signed the Loan Agreement in the total amount RUB 900 million	Dr. Vasily Vysokov – President, Dr. Jim Yong Kim, President of the World Bank, IFC representatives
15.02.2013 Moscow	Conference « The G20 Agenda under the Russian Chairmanship »	Dr. Vasily Vysokov – President, Russian and international bankers
19.02 -20.02.2013 Washington DC, USA	Dr. Vasily Vysokov presented the speech «Sustainable banking-business model» at the IFC Finnet 2013	Dr. Vasily Vysokov – President, international bankers, IFC representatives
21.02.2013 Krasnodar	CIB was awarded a Letter for commendation from Krasnodar regional authorities « For active participation in agribusiness lending in Krasnodar region »	N/A
25.02.2013 Rostov-on-Don	CIB has announced a free of charge service «Internet-bank» for all the Bank's card holders and clients of the Bank	N/A
25.02.2013 Rostov-on-Don	Visit of UPITE Consulting representatives	Mr.Yuriy Bogdanov – Deputy CEO, Mr. Sergey Smirnov – Deputy Head of lending Sub-dept, Mr.Javier Gomez de Olea – CEO, UPITE & Mr.Wolfgang Drewes – UPITE, Managing Director
27.02.2013 Moscow	Participation in presentation « World bank report »	Mr.Aleksandr Dolganov – Head of representative office in Moscow, AEB members
04.03.2013 Rostov-on-Don	Meeting with RuSEFF Consultants in frame of EBRD programme	Mr.Grigory Zhukov – CEO, Mr.Alexander Kovalenko – Head of the Treasury and FM, Mr.Sergey Smirnov – Deputy Head of lending Sub-dept, Mr.Werner Paylo – RuSEFF, Director, Mr.Grigory Chorayan – RuSEFF, Deputy Director
05.03-06.03.2013 Rostov-on-Don	Visit of EBRD team in conclusion of the due diligence procedure in frame of preparation of Loan Agreement	Ms.Lidia Simonova – Senior Economist of Treasury and FM dept is responsible for visit from CIB, Mr.Anton Gelin, FI, Russia, Ms.Milana Ursaki – Analyst, FI, Russia

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05.03.2013 Moscow	Participation in working group of energy efficiency projects	Mr.Aleksandr Dolganov – Head of representative office in Moscow, Russian-German Chamber of Commerce members
12.03.2013 Rostov-on-Don	Meeting with the DEG representatives for discussing views on the current and future cooperation, development of SME lending in southern Russia	Dr.Vasily Vysokov – President, Mrs.Olga Vysokova -Deputy CEO, FI, Mr.Sergey Smirnov – Deputy Head of Corporate Lending Sub-dept, Mrs.Marina Proshkina – Head of SME lending dept, Mrs.Lidia Simonova – Treasury and Financial markets dept, Mr.Thomas Mielke – Investment Manager, DEG, Ms.Tatiana Savchuk – Investment Manager, DEG
12.03.2013 Rostov-on-Don	Top-management of NBD Bank visited CIB to get and exchange of experience in SME lending	Ms. Ludmila Labunko – Deputy Head of corporate lending dept, Mrs. Marina Proshkina – Head of SME lending dept, top-management of NBD Bank (Nizhniy Novgorod, Russia)
12.03.2013 Rostov-on-Don	CIB took part in regional ceremony « VII Russian competition of scientific and research projects for senior pupils » organized by Siemens	Ms. Ludmila Labunko – Deputy Head of corporate lending dept, members of expert group, schoolchildren, business community, regional authorities
12.03.2013 Rostov-on-Don	«Meeting of the Supervisory board devoted the programme «The Youth business of Russia», implemented by CIB, International Business Leaders Forum and Universities of Southern Russia	Dr. Vasily Vysokov – President, Ms. Ludmila Labunko – Deputy Head of corporate lending dept., Mrs.Marina Proshkina – Head of SME lending dept, IBLF representatives, young start-up founders, international bankers
13.03.2013 Rostov-on-Don	CIB organized the 5th European Business Breakfast for business-woman focused on corporate social responsibility and charity	Ms.Olga Vysokova – Deputy CEO, FI
13.03.2013 Rostov-on-Don	Round table « The financial mechanisms of apartment buildings repair » organized by the Committee on economic affairs of Rostov Public Chamber	Dr. Vasily Vysokov – President, Mr.Sergey Smirnov – Deputy Head of lending Sub-dept, local authorities, public association, members of the Public Chamber
14.03.2013 London, UK	Participation in Conference « Mobile Money in the EBRD Region » organized by EBRD	Mr.Dmitry Pavlenko – Banks card department
15.03.2013 Rostov-on-Don	EBRD granted 3 years loan to CIB in the total amount of RUB 1 500 million for financing EE projects and micro and SME business in southern Russia	Mrs. Olga Vysokova – Deputy CEO, FI, Mr.Alexander Kovalenko – Head of the Treasury and FM are responsible on the part of CIB, Mr.Anton Gelin, FI, Russia is responsible on the part of EBRD
17.03-22.03.2013 Vienna, Austria	Chairman of the Management Board Mr.Grigory Zhukov took a course of special training for top-management in Joint Vienna Institute	Mr.Grigory Zhukov – CEO

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19.03.2013 Istanbul, Turkey	Dr.Vysokov met with Mr. Jin Yong Cai-IFC Executive Vice President and CEO during his visit in Istanbul	Dr. Vasily Vysokov – President, Mr. Jin Yong Cai-IFC Executive Vice President and CEO, Mr.Dimitis Tsitsiragos – IFC Vice President for Europe, Middle East and North Africa, IFC reps
20.03.2013 Moscow	CIB took part in Russian business week : world financial system	Mr.Aleksandr Dolganov – Head of representative office in Moscow, representatives of CBR, commercial banks, MICEX, State Duma
21.03.2013 Moscow	20th Congress of the Russian Union of Industrialists and Entrepreneurs	Dr. Vasily Vysokov – President, business community, government authorities of RF
21.03.2013 Moscow	CIB was ranked a 36th place in TOP-40 Annual Reliability Ratings of «Forbes» magazine and became the only southern Russia regional Bank included in the TOP-list in category «High reliability»	N/A
25.03.2013 Rostov-on-Don	PriceWaterhouse&Coopers presented an independent audited report about CIB activities and confirmed a high quality of financial statement of the Center-invest Bank	N/A
27.03-29.03.2013 Rostov-on-Don	CIB welcomed a PlanIS reponsAbility SAS team which held a due diligence procedure in frame of preparing an investment project with CIB, discussing views of future cooperation	Mr.Grigory Zhukov – CEO, CIB, Mrs.Lidia Simonova – Senior Economist of Treasury and Financial markets, CIB, Ms.Yulia Evseeva – Senior Economist Retail dept, Mr.Sebastien Duquet – Head of Planis responsibility Paris Office, Ms.Zinaida Vasilenko – Regional Investment Officer, Ms.Viktoriya Bychenok – Investment Officer
27.03.2013 Rostov-on-Don	CIB succesfully placed 3 year bonds for the total amount of RUB 2.5 billion with the put option 1, 5 year	Mrs.Olga Vysokova – Deputy CEO, FI, Mr.Alexander Kovalenko – Head of the Treasury and FM, Mr.Maxim Ryabunin – Head of Securities sub-dept
27.03.2013 Rostov-on-Don	Meeting with the Council of Entrepreneurship of Rostov region	Dr. Vasily Vysokov – President, regional authorities, members of the Council of Entrepreneurship
28.03.2013 Moscow	Participation in briefing with Mikhail Zadornov, CEO of VTB 24 named «Status and Perspectives of the Retail Banking Sector in Russia»	Mr.Aleksandr Dolganov – Head of representative office in Moscow, AEB members
28.03.2013 Rostov-on-Don	Meeting with the Council of Public Chamber of Rostov region devoted to «Economic Aspects of Intellectual Property Management»	Dr. Vasily Vysokov – President, regional authorities, memembers of the Council of Public Chamber, business community