

# Center-Invest Bank: Investor relations in 2013

## REPORT TO THE BOARD OF DIRECTORS



CIB organized a Presentation for investors and presented successful results for the 2012 year based on the 2012 Audited IFRS Statement



CIB recognised as Sustainable banking leader in Eastern Europe by FT/IFC Sustainable Finance Awards 2013



CIB organized press breakfasts devoted to implementation a RuSEFF Residential Programme and presented a new program for energy efficiency financing

Date & venue	Event	Meetings between
11.01.2013 Rostov-on-Don	Christmas meeting of <b>Donland Business community</b>	Dr. Vasily Vysokov – President, government authorities of Rostov region, donland business community
12.01.2013 Rostov-on-Don	CIB organized <b>the Reception of Donland massmedia</b> 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 « <b>The Central &amp; Eastern European Forum</b> » 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 <b>an interview with Dr. Vasily Vysokov</b> about the challenges of introducing the Basel III principles	N/A
18.01.2013 Rostov-on-Don	Meeting with <b>the Council of Public Chamber</b> of Rostov region	Dr. Vasily Vysokov – President, members of Public Chamber, regional authorities
24.01.2013 Rostov-on-Don	CIB organized a traditional <b>meeting with the mayor of Rostov-on-Don</b> 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 <b>RuSEFF Consultants</b> 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 « <b>State support for SME in 2013</b> » 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 « <b>Recent Developments in the Regulatory Environment for Russian Banks with Specific Focus on the Basel Recommendations</b> »	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 <b>Annual Rating of Transparency</b> organized by «Delovaya Gazeta.Ug»	N/A
08.02.2013 St.Petersburg	Specialists from CIB took part in training workshop « <b>A topical issues of SME's lending</b> » 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 <b>IFC Sustainability day</b> 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
<b>14.02.2013</b> <b>Krasnoyarsk</b>	Dr.Vasily Vysokov had a meeting with <b>South Federal University's Board of Guardians</b>	<b>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</b>
15.02.2013 Moscow	Dr. Vasily Vysokov and Dr.Jim Yong Kim, President of the World Bank signed <b>the Loan Agreement in the total amount RUB 900 million</b>	Dr. Vasily Vysokov – President, Dr. Jim Yong Kim, President of the World Bank, IFC representatives
15.02.2013 Moscow	Conference « <b>The G20 Agenda under the Russian Chairmanship</b> »	Dr. Vasily Vysokov – President, Russian and international bankers
<b>19.02 -20.02.2013</b> <b>Washington DC, USA</b>	Dr. Vasily Vysokov presented the speech «Sustainable banking-business model» at <b>the IFC Finnet 2013</b>	<b>Dr. Vasily Vysokov – President, international bankers, IFC representatives</b>
21.02.2013 Krasnodar	CIB was awarded a Letter for commendation from Krasnodar regional authorities « <b>For active participation in agribusiness lending in Krasnodar region</b> »	N/A
25.02.2013 Rostov-on-Don	CIB has announced a <b>free of charge service</b> «Internet-bank» for all the Bank's card holders and clients of the Bank	N/A
25.02.2013 Rostov-on-Don	Visit of <b>UPITE Consulting</b> 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 « <b>World bank report</b> »	Mr.Aleksandr Dolganov – Head of representative office in Moscow, AEB members
04.03.2013 Rostov-on-Don	Meeting with <b>RuSEFF Consultants</b> 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	<b>Visit of EBRD team</b> 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

Date & venue	Event	Meetings between
05.03.2013 Moscow	Participation in <b>working group</b> 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	<b>Meeting with the DEG representatives</b> 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 <b>NBD Bank</b> 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 « <b>VII Russian competition of scientific and research projects for senior pupils</b> » 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 <b>5th European Business Breakfast</b> for business-woman focused on corporate social responsibility and charity	Ms.Olga Vysokova – Deputy CEO, FI
13.03.2013 Rostov-on-Don	Round table « <b>The financial mechanisms of apartment buildings repair</b> » 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 « <b>Mobile Money in the EBRD Region</b> » organized by EBRD	Mr.Dmitry Pavlenko – Banks card department
15.03.2013 Rostov-on-Don	EBRD granted <b>3 years loan</b> to CIB in the <b>total amount of RUB 1 500 million</b> 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 <b>Joint Vienna Institute</b>	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	<b>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</b>
20.03.2013 Moscow	CIB took part in <b>Russian business week</b> : 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 <b>Russian Union of Industrialists and Entrepreneurs</b>	Dr. Vasily Vysokov – President, business community, government authorities of RF
21.03.2013 Moscow	CIB was ranked a 36th place in TOP-40 <b>Annual Reliability Ratings</b> 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 <b>independent audited report</b> 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 <b>PlanIS reponsAbility SAS</b> 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 <b>3 year bonds</b> for the total amount of <b>RUB 2.5 billion</b> 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 <b>Council of Entrepreneurship</b> 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 <b>«Status and Perspectives of the Retail Banking Sector in Russia»</b>	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 <b>«Economic Aspects of Intellectual Property Management»</b>	Dr. Vasily Vysokov – President, regional authorities, memembers of the Council of Public Chamber, business community

Date & venue	Event	Meetings between
05.04.2013 Rostov-on-Don	Dr.Vasily Vysokov took part in traditional meeting with <b>Association of diplomats of Rostov region</b> and discussed a prospects of cooperation, investment potential of south Russia	Dr. Vasily Vysokov-President, Mr.Boris Gokzhaev - official representative of Ministry of foreign affairs of Russia, general councils of Ukraine and Romania, representatives of general consulate of France, Slovakia and Hungary
11.04.2013 Rostov-on-Don	CIB launched a new <b>educational platform www.school.centriinvest.ru</b> to facilitate the promotion of learning the entrepreneurs technologies for populaton of southern Russia	N/A
<b>11.04.2013 Moscow</b>	The international rating agency <b>Moody s Investors Service</b> affirmed Center-invest Bank's <b>Ba3</b> rating for long-term local currency debt and foreign currency deposits, outlook stable, and its <b>Aa3.ru</b> long-term national scale rating	N/A
12.04.2013 Rostov on Don	Dr. Vysokov presented a speech at the Conference <b>"The bank's influence on investment processes of the economy of the region"</b>	Dr.Vysokov-President, regional government authorities, representatives of Rostov department of Central Bank of Russia, Rostov State Economic University, bank community, mass-media
12.04.2013 Rostov on Don	CIB become a sponsor of traditional competition <b>"The best teacher of Don region"</b> and awarded the best teacher in special nomination "For the best methodological paper"	Dr.Vasily Vysokov - President, school teachers of Don region, local and regional authorities
12.04.2013 Rostov on Don	CIB held a meeting with representatives of <b>Gazprombank (OJSC)</b>	Mr.Maxim Ryabunin - Head of Securities sub-dept, Mr.Igor Eshkov - Head of Debt Capital Markets dept,Gazprombank
14.04.2013- 17.04.2013 Istanbul, Turkey	CIB took part in Annual <b>Citi's Russia Summit and Global Banks Forum 2013</b> organized by Citibank NA	Mrs.Lidia Simonova - Senior Economist of Treasury and financial markets dept, Ms.Tatiana Kovalenko - Assistant Vice President FI, Citibank, Russia, reps of Sberbank of Russia, VTB Goup Bank, Alfa Bank,Vnesheconombank
16.04.2013 Rostov on don	Meeting of the Committee on economy of Public Chamber <b>"The social entrepreneurship"</b>	Dr. Vasily Vysokov - President, entrepreneurs, local authorities, representatives of public organizations
18.04.2013- 19.04.2013 Rostov on Don	Meeting with the <b>KfW representatives</b> devoted to collaboration in agricultural industry in southern Russia	Mr.Valery Sorokin - Deputy CEO, Mr Sergey Smirnov - Deputy Head of Corporate Banking, KfW reps:Dr.Larissa Schönfeld-Project Manager, Ms.Sandra Schmidt-Project Manager
19.04.2013 Moscow	CIB was ranked a 60th place in TOP-100 <b>"The most profitable Russian banks"</b> for the 1st quarter of 2013 in ranking of information portal Banki.ru	N/A
22.04.2013 Rostov on Don	CIB successfully <b>passed a put option</b> of bond issue for total amount RUB 1.5bn with 2 years (bank's record) and coupon rate 10.4%	N/A

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23.04.2013 Rostov on Don/ Almaty (Kazakhstan)	Eurasian Development Bank provided CIB with a <b>150 million Roubles credit line</b> for a period of 3 years for financing SME projects in southern Russia.	Mr.Alexander Kovalenko - Head of the Treasury and financial markets is in charge of the project
23.04.2013 Rostov on Don	Board of Directors recommended a shareholders to take a decision of <b>dividends payment</b> in the amount of 250 million Rubles (23% from the annual profit)	N/A
24.04.2013 Moscow	CIB organized a <b>presentation for investors</b> and partners and presented a successful results for the 2012 year based on the 2012 Audited IFRS Statement	Dr. Vasily Vysokov-President, Mrs.Olga Vysokova - Deputy CEO, FI, Mr.Sergey Smirnov - Deputy Head of corporate banking dept, Mr.Maxim Ryabunin - Head of Securities sub-dept, investors and partners of the Bank
24.04.2013 Moscow	CIB took part in launching <b>EBRD&amp;RuSEFF Residential Programme in Russia</b>	Dr. Vasily Vysokov-President, Mrs.Olga Vysokova - Deputy CEO, FI, Mr.Sergey Smirnov - Deputy Head of corporate banking dept, Mr. George Orlov - Director, FI Russia, EBRD
24.04.2013 Moscow	Center-invest Bank is in 8th place in the ranking <b>"The Leading Banks in Russia's SME Lending Market in 2012"</b> , compiled by RosBusinessConsulting (www.rbc.ru)	N/A
25.04.2013 Moscow	Center-invest Bank ranks 36th place in the Annual rating of the <b>"Most Reliable Banks"</b> in Russia published by <b>Forbes</b> business magazine: classed as "highly reliable"	N/A
30.04.2013 Rostov on Don	Participation of CIB in conference <b>"Bank's role in the development of investment processes in region's economy"</b>	CIB representatives, Government of Rostov region, Rostov department of Central Bank of Russia, Rostov State Economic University
06.05.2013 Rostov on Don Lodi, Italy	CIB set up a relations and signed a <b>Cooperation Agreement</b> with one of the biggest Italian Bank - <b>Banco Popolare Soc.Coop.</b>	Mrs.Olga Vysokova - Deputy CEO, FI and Mrs.Lidia Simonova - Senior Economist of Treasury dept.; Mr.Massimo Paolini - Head of FI and RM Russia&CIS Banco Popolare Group
08.05.2013 Linz, Austria	CIB took part in <b>Linz Live 2013 Annual Event</b> organized by Raiffeisenlandesbank Oöe	Mrs.Olga Vysokova - Deputy CEO, FI, representatives of international financial institutions
09.05.2013 Istanbul, Turkey	Bank traditionally took part in <b>EBRD Annual Meeting</b>	Dr. Vasily Vysokov-President, Mrs.Olga Vysokova - Deputy CEO, FI, Bank partners and representatives of world banking elite
<b>09.05.2013 Istanbul, Turkey</b>	Dr. Vysokov presented the speech <b>"Khutor modernization"</b> at the Evolving Agricultural Finance workshop during the session "New trends in Agricultural Finance" organized by EBRD	Dr. Vasily Vysokov - President, representatives of world financial institutions and financial elite
17.05.2013 Rostov on Don	Meeting with European deligation, devoted to the <b>Days of Europe</b> in Rostov organized in cooperation with AEB	Dr. Vasily Vysokov - President, AEB members

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20.05.2013- 21.05.2013 Rostov on Don	Training for home owner associations and municipalities for new system of capital refurbishment financing. CIB in cooperation with IFC presented an <b>educational programme for housing cooperatives and homeowner associations</b> devoted to methods of financing	Dr.Vasily Vysokov-President, Mr.Sergey Smirnov - Deputy Head of Corporate Banking dept, IFC reps:Ms.Katerina Levitanskaya-Project Manager,Mr.Eduard Yakubov-Senior Manager; Mr.Evgeny Shepelev - Deputy Head of Rostov State Duma;Mr.Vladimir Artsibashev - De
22.05.2013 Rostov on Don	CIB top-management negotiated with the representatives of <b>Sviaz-bank</b> , Moscow head office	Mr.Alexander Kovalenko - Head of the Treasury, Mr.Alexei Vasiliev-Deputy Head of Investment dept, Sviaz-bank
24.05.2013 Rostov on Don	CIB held an award ceremony for the winners of the Annual competition <b>"Best Young Lecturer"</b> organized by Center-invest Bank and the Endowment Fund for Science and Education in South Russia	Dr. Vasily Vysokov-President, Mrs.Tatiana Vysokova - Member of Supervisory Board, young lecturers and representatives of scientific elite
27.05.2013 Rostov on Don	CIB organized an educational seminar for young entrepreneurs and mentors as a part of <b>"The Youth business of Russia"</b> programme	Dr. Vasily Vysokov-President,Mr.Boris Tkachenko - Head of the "Youth business in Russia" programme, IBLF representatives, young start-up founders and mentors
28.05.2013 Rostov on Don	CIB took part in conference devoted to <b>Russian Entrepreneurs Day</b>	Mrs.Ludmila Labunko - Deputy Head of corporate lending dept, Mrs. Marina Proshkina - Head of SME lending dept, local and regional authorities, representatives of business elite, Guarantee Fund of Rostov region
30.05.2014 Krasnodar Krasnodarskiy krai	The <b>summer reception of AEB</b> took place with financial support of Center-invest Bank	Dr. Vasily Vysokov - President, AEB members, business community
31.05.2014- 09.06.2013 Vienna, Prague, Bratislava	<b>Training</b> and workshops at <b>Erste Bank AG</b> premises in Austria, Czech Republic and Slovakia	Mr.Sergey Skripka - Head of Processing Centre, Mr.Nikolay Paramonov - Head of retail lending dept, Mr.Valeriy Kuznetsov - Deputy Head of Monitoring Lending dept, Mr.Dmitry Pavlenko - Senior Economist Bank Cards dept
04.06.2013 Krasnodar, Krasnodarskiy krai 05.06.2013 Rostov on Don	Press breakfasts devoted to implementation a <b>RuSEFF Residential Programme</b> . CIB presented a new program for energy efficiency financing	Mr.Sergey Smirnov-Deputy Head of Corporate Banking, Mrs.Natalia Alyabieva-Head of PR, RusEFF reps:Ms.Honorata Fijalka-Lead Marketing Expert, Mrs.Irina Kotliar- Legal and Financial Expert,Mr. Alexey Ryabov - Technical Expert,representatives of media and bus
11.06.2013 - 20.06.2013 Frankfurt am Main, Germany	<b>Training at Commerzbank AG</b> head office	Ms.Elena Serookaya - Head of the transaction banking and currency control dept
11.06.2013 Rostov on Don	During <b>AGM</b> the shareholders of CIB approved the new composition of the Board of Directors, agreed to a dividend payment for 2012, and approved Annual report and financial statements for 2012	CIB shareholders and members of the Board of Directors



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13.06.2013 London, UK	CIB recognised as <b>Sustainable banking leader in Eastern Europe</b> by FT/IFC Sustainable Finance Awards 2013	Dr. Vasily Vysokov-President, Mrs.Olga Vysokova - Deputy CEO, FI
13.06.2013 Rostov on Don	Meeting with representative of <b>Commerzbank AG</b> Moscow office and discussed an existing and future cooperation in maintaining correspondent accounts, rates for commercial pmts	Mrs.Olga Vysokova - Deputy CEO, FI, Mr.Alexander Kovalenko - Head of the Treasury and FM, Mrs.Lidia Simonova - Treasury and financial markets, Mr.Alexander Zajarnyj - Representative of Commerzbank AG Moscow Office
13.06.2013 Rostov on Don	CIB held a traditional <b>business breakfast</b> for business women	Mrs.Olga Vysokova - Deputy CEO, FI, Mrs.Marina Proshkina - Head of SME lending dept, CIB's partners
14.06.2013 Rostov on Don	Meeting with <b>ZAO VTB Capital</b> representative	Mrs.Olga Vysokova - Deputy CEO, FI, Mr.Alexander Kovalenko - Head of the Treasury and FM, Mr.Alexander Kovalev-Deputy Head of Debt Capital Markets,VTB Capital
17.06.2013 Rostov on Don	CIB participated in conference " <b>Municipal-private partnership, cooperation of business and authorities</b> "	Mrs.Marina Proshkina - Head of SME lending dept, representatives of local business and local authorities
20.06.2013 Shakhty Rostov region	CIB specialists took part in seminar " <b>Youth enterprise</b> " and presented "Youth business" and "Start-up" lending programmes	Mrs.Marina Proshkina - Head of SME lending dept, representatives of local and regional authorities, young entrepreneurs
22.06.2013 Rostov on Don	CIB become a strategic partner of the <b>1st marathon of IT Startups "47 hours"</b>	Mr.Yuriy Bogdanov - Deputy CEO, leading IT experts, young IT specialists, local authorities
26.06.2014 Brussels Belgium	Dr. Vasily Vysokov presented an experience of CIB's energy efficiency financing programme at the <b>European Union Sustainable Energy Week</b>	Dr. Vasily Vysokov - President, representatives of financial institutions, business and financial elite
26.06.2013 Taganrog, Rostov region	CIB took part in conference devoted to cooperation between science technologies and business projects	Mrs.Marina Proshkina - Head of SME lending dept, representatives of local and regional authorities, young entrepreneurs
28.06.2013 - 29.06.2013 London, UK	<b>Global Borrowers and Investors Forum</b> organized by Euromoney	Mrs.Olga Vysokova - Deputy CEO, FI
28.06.2013 Rostov on Don	Specialists from Center-invest Bank successfully graduated a <b>Trade Finance e-Learning Programme by EBRD</b>	Ms.Elena Serookaya - Head of the transaction banking and currency control dept, Ms.Elena Sidorova - Deputy Head of Securities sub-dept
28.06.2013 Rostov on Don	CIB successfully <b>passed a put option of bond issue</b> for total amount RUB 2.5bn with 1 year (bank's record) and coupon rate 9.4%	N/A