

Center-Invest Bank: Investor relations in 2014

REPORT TO THE BOARD OF DIRECTORS



CIB became a sponsor of traditional competition «The best teacher of Don region 2013» and awarded the best teacher in special nomination «For the best methodological paper»



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



CIB specialists took part in special training in TIROLER SPARKASSE premises in Austria

Date & venue	Event	Meetings between
09.01.2014 Rostov-on-Don	The governor of the Rostov Region supports the proposal that the region's civil servants be encouraged to sign up for Center-invest Bank's online « Enterprise for All » course	Dr. Vasily Vysokov — President, Mr. Vasily Golubev — Governor of the Rostov region, representatives of regional and local authorities
13.01.2014 — 15.01.2014 Vienna, Austria	CIB traditionally took part in « The Central & Eastern European Forum » organized by Euromoney	Dr. Vasily Vysokov — President, Mrs. Tatiana Vysokova — Member of the Board of Directors, Mr. Sergey Smirnov — Member of the Management Board, Mrs. Lidia Simonova — Relationship manager, Treasury, Russian and international bankers, financial experts, politicians and regional authorities, reps of FIs
18.01.2014 Rostov-on-Don	CIB organized a traditional Reception of Donland mass media	Dr. Vasily Vysokov — President, Mrs. Tatiana Vysokova — Member of the Board of Directors, Mrs. Natalia Alaybieva — PR Assistant to CEO, editors and journalists of Donland mass media
23.01.2014 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, local authorities
28.01.2014 Rostov-on-Don	CIB became an organizer of round table of entrepreneurs activists devoted to development problems and prospects of SME	Mrs. Marina Proshkina — Head of SME lending dept, representatives of SME businesses, Bank's clients, local and regional authorities
30.01.2014 Moscow	Exchange bonds 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	N/A

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05.02.2014 Rostov-on-Don	CIB in collaboration with IFC and EBRD organized a seminar for the chairmans of the home owner associations devoted to generation of investment plan of the EE activities	Mr. Sergey Smirnov — Head of corporate lending dept, representatives of housing cooperatives and homeowner associations
06.02.2014 Rostov-on-Don	CIB organized an open meeting with Dr. Vysokov devoted to 20th anniversary of the book «Privatization in Russia: the way to wealth or bankruptcy?»	Dr. Vasily Vysokov — President, Banks employees, students and postgraduated students, lecturers of universities
06.02.2014 — 09.02.2014 Verona, Italy	CIB in cooperation with Banco Popolare di Verona organized a visit of Bank's clients to 111th International Agricultural Technologies Show «Fieragricola»	Ms. Elena Serookaya — Head of the transaction banking sub-division, Mr. Paolo Ranelli — Head of International Units, CIB agribusiness clients
11.02.2014 Moscow	CIB specialists took part in 7th Annual Russia&CIS Trade&Export Finance Conference	Ms. Elena Serookaya — Head of the transaction banking sub-division , Ms. Elena Sidorova — Deputy Head of Securities sub-division
13.02.2014 Rostov-on-Don	CIB took part in meeting of the Committee on Economy of Public Chamber on a topic «Availability of bank loans during the stagnation»	Dr. Vasily Vysokov — President, members of Public chamber, local and regional authorities, representatives of Central Bank and commercial banks of Rostov region, business community
20.02.2014 Rostov-on-Don	CIB took part in meeting «Results of social and economic development of Rostov-on-Don for 2013 and main goals for 2014» , organized by administration of Rostov-on-Don	Dr. Vasily Vysokov — President, representatives of local authorities, business community, mass media
24.02.2014 Moscow	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»	N/A

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24.02.2014 — 28.02.2014 Cancun, Mexico	CIB took part in bi-annual international IT conference « Compass Plus' VII International TranzWare and TranzAxis User Group (IT2UG 2014) »	Mr. Yuriy Bogdanov — Deputy CEO, technology and business partners, payments system representatives and other experts in the retail banking, electronic payments and IT industry
26.02.2014 Moscow	Meeting with representative of Banca Monte dei Paschi di Siena	Mr. Aleksandr Dolganov — Head of representative office in Moscow, Mr. Massimo Spinelli — Chief Representative
28.02.2014 Ekaterinburg	CIB took part in Conference « Financing energy efficiency projects in residential and utilities sector »	Mr. Aleksandr Dolganov — Head of representative office in Moscow, representatives of EBRD and commercial banks
01.03.2014 Rostov-on-Don	CIB became a co-organizer of Annual Educational Exhibition « Prospective university students 2014 » and presented a special training on-the-job programme	Dr. Vasily Vysokov — President, students, university entrants
03.03.2014 — 06.03.2014 Rostov-on-Don	CIB welcomed EBRD team for due diligence procedures in frame of preparation a new Loan Agreement	Ms. Elena Tonna — Principal Banker, Ms. Oksana Yavorskaya — Principal Banker, Ms. Milana Ursaki — Analyst, Mrs. Lidia Simonova — Relationship Manager is responsible for the visit, CIB team
03.03.2014 Rostov-on-Don	Mrs. Tatiana Vysokova was recognized as a leader among the women bankers in rating of business magazine «Delovoy kvartal»	Mrs. Tatiana Vysokova — Member of the Board of Directors and Head of Audit and Compliance Committee
03.03.2014 — 04.03.2014, Bucharest, Romania	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 »	Dr. Vasily Vysokov — President, representatives of IFC, representatives of financial institutions from EMENA
04.03.2014 Rostov-on-Don	Delegation of SAP AG specialists visited CIB premises and held a meeting with Bank's leading IT specialists	Mr. Yuriy Bogdanov — Deputy CEO, Dr. Stefan A. Knopf — Head of Financial Services Middle and Eastern Europe SAP AG

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05.03.2014 London, UK	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	N/A
12.03.2014 Rostov-on-Don	Meeting with BNP Paribas and BNP Paribas Cardiff representatives devoted to enhancing cooperation in banking insurance programmes	Mr. Grigory Zhukov — CEO, Mr. Nikolay Paramonov — Head of Retail Lending dept. , Mr. Alexey Bogomolov — Managing Director, BNP Paribas, Mr. Vladimir Andreev — Business Development Director, BNP Paribas Cardiff
12.03.2014 Moscow	CIB was ranked a 16th place in «TOP-20 Russian Banks in terms of value of SME lending portfolio in 2013» in ranking of rating agency Expert RA	N/A
13.03.2014 Rostov-on-Don	Dr. Vysokov delivered a speech at the EBRD's ceremony of opening «Programmes of small business support in southern Russia region»	Dr. Vasily Vysokov — President, Mr. Vytautas Buciušas — Head of EBRD representative office in South Federal District, local authorities, business community, mass-media
14.03.2014 Rostov-on-Don	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	N/A
17.03.2014 — 20.03.2014 Moscow	Dr. Vysokov presented an English version of educational platform «Enterprise for all» during the Global Entrepreneurship Congress	Dr. Vasily Vysokov — President, Mr. Aleksandr Dolganov — Head of representative office in Moscow, representatives of business, local authorities, commercial banks

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18.03.2014 Moscow	Dr. Vysokov delivered a speech « Strategy on sustainable development: experience of Center-invest Bank » in frame of seminar for FIs devoted to the strategy for sustainable development organized by IFC and Association of regional banks of Russia	Dr. Vasily Vysokov — President, IFC representatives, representatives of Russian commercial banks
19.03.2014 Moscow	CIB organized a Presentation for investors and partners and presented successful IFRS Results for the 2013	Dr. Vasily Vysokov — President, Mr. Grigory Zhukov — CEO, Mr. Sergey Smirnov — Head of Corporate Lending Dept. , Mr. Alexander Kovalenko — Head of Treasury, investors and partners of the Bank
19.03.2014 Moscow	A signing ceremony of new loan agreement between IFC and CIB in the total amount RUB 600. 0 million for financing agribusiness projects was held in frame of Presentation for investors	Mr. Grigory Zhukov — CEO, Mr. Tomasz Telma — IFC Director for Europe and Central Asia
20.03.2014 Moscow	Dr. Vasily Vysokov presented an English version of business platform «Enterprise for ALL' in frame of Congress of the Russian Union of industrialists and entrepreneurs »	Dr. Vasily Vysokov — President, members of the Union
25.03.2014 Moscow	CIB was ranked a 35th place in TOP-40 Annual Reliability Ratings of «Forbes» magazine included in the TOP-List in «High reliability» category	N/A
26.03.2014 Rostov-on-Don	Visit of NEFCO representative in frame of establishment of business relations and preparing a new loan agreement for financing EE projects	Mr. Thor Thorsteinsson — Investment Manager, Mr. Grigory Zhukov — CEO, Mr. Sergey Smirnov — Head of corporate lending dept, Mrs. Lidia Simonova — Relationship Manager is responsible for the visit, CIB team

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21.03.2014 — 04.04.2014 Manheim, Germany	CIB employee took part in training on-the-job course devoted to LC operations in Commerzbank branch	Ms. Elena Serookaya — Head of the transaction banking and currency control
10.04.2014 Rostov-on-Don	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	N/A
10.04.2014 Rostov-on-Don	CIB took part in meeting between business delegation from France headed by the France Ambassador to the Russian Federation and region authorities and business community	Mr. Jean Moris-Riper-France Ambassador to the Russian Federation, Dr. Vasily Vysokov-President, local and regional authorities, business community, France business delegation
11.04.2014 Volgograd, Russia	Dr. Vysokov delivered a speech « The future of banking » for students and teachers of Volgograd State University	Dr. Vasily Vysokov-President, teachers and students of Volgograd State University
12.04.2014 Rostov-on-Don	CIB became a sponsor of traditional competition « The best teacher of Don region 2013 » 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
12.04.2014 Rostov-on-Don	CIB became a sponsor and traditionally took part in the Arbor Day in Rostov-on-Don	Dr. Vasily Vysokov — President, Mr. Grigory Zhukov — CEO, local authorities
12.04.2014 Rostov-on-Don	CIB awarded the winners of contest for promotion of online education resource www.school.centrinvest.ru	N/A
11.04.2014 Rostov-on-Don	CIB in cooperation with EBRD organized a seminar « Support Programmes for SMEs » for Bank's clients	Dr.Vasily Vysokov — President, Mrs. Marina Proshkina — Head of SME lending dept, Bank's clients

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15.04.2014 Taganrog, Russia	Southern Federal University hosted a presentation of the Rostov region's best start-up projects . As part of this event, Dr Vysokov gave a masterclass on »Innovative Communication Technology for Start-Ups in Southern Russia«	Dr.Vasily Vysokov — President, students and teachers of South Federal University
14.04.2014 — 18.04.2014 Rostov-on-Don	Center-invest Bank co-organised Russia's first «Start-Up Week» for new entrepreneurs	Dr.Vasily Vysokov — President, members of Public chamber, local and regional authorities, representatives of Central Bank and commercial banks of Rostov region, business community
17.04.2014 Moscow	CIB took part in Annual General Meeting 2014 of Association of European Businesses	Mr. Aleksandr Dolganov — Head of representative office in Moscow, AEB members
17.04.2014 Rostov-on-Don	CIB organized a business-breakfast for young entrepreneurs in frame of Russian Start-Up Week	Dr.Vasily Vysokov — President, Mrs. Marina Proshkina — Head of SME lending dept, Mrs. Natalia Alaybieva — PR Assistant to CEO
17.04.2014 Rostov-on-Don	CIB became a strategic partner of the 2nd marathon of IT Start-ups «47 hours»	Mr. Yuriy Bogdanov — Deputy CEO, leading IT experts, young IT specialists, local authorities
17.04.2014 Rostov-on-Don	CIB in collaboration with Southern Federal University opened a Financial Literacy Centre — a new and unique joint social-education project	Dr.Vasily Vysokov — President, Mr. Vladimir Gurba — Plenipotentiary representative of President of the Russian Federation in SFD, Mr. Sergey Gorban — Vice-governor of Rostov region, Ms. Marina Borovskaya — Chancellor of South Federal University
18.04.2014 Rostov-on-Don	Dr. Vysokov presented a speech «Civil society: the problem of social choice» at the meeting of the Youth Parliament of Rostov region	Dr. Vasily Vysokov — President, members of the Youth Parliament of Rostov region

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19.04.2014 Rostov-on-Don	Rostov State Economic University has published a new book by Dr. Vysokov entitled «Information and Communications Technology in Southern Russia»	N/A
28.04.2014 Moscow	CIB was ranked a 15th place in TOP-20 « Largest Russian banks in terms of value of SME portfolio in 2013 » in ranking by the Expert RA Rating Agency	N/A
29.04.2014 Rostov-on-Don / Almaty, Kazakhstan	Eurasian Development Bank provided CIB with a RUB300mil. credit line for 3 years for financing SME and EE projects in Southern Russia	Mr. Alexander Kovalenko — Head of Treasury, Mrs. Lidia Simonova — Senior Manager FI Relations are in charge of the project
07.05.2014 Vienna, Austria	CIB took part in Erste Financial Institution Day 2014 organized by Erste Group Bank AG	Mr. Sergey Smirnov — Head of corporate lending dept, Member of the Executive Board, Mrs. Lidia Simonova — Senior Manager FI Relations, representatives of financial institutions
12.05.2014 Vienna, Austria	Dr. Vysokov was invited to Jour fixe organized by Society for Austrian-Russian Friendship and delivered a speech « Austria and South of Russia: banks in business in new environment »	Dr. Vasily Vysokov-President, Mr. Florian Sterman — General Secretary of the Society for Austrian-Russian Friendship (ORFG), members of the ORFG, business and banking elite
13.05.2014 Athens, Greece	CIB took part in Annual Citi's Global Banks Forum 2014 organized by Citibank NA	Ms. Elena Serookaya — Head of the transaction banking, Mrs. Lidia Simonova — Senior Manager FI Relations
14.05.2014 — 16.05.2014 Warsaw, Poland	Bank traditionally took part in EBRD Annual Meeting and held a numerous meetings with key partners	Dr. Vasily Vysokov-President, Mrs. Tatiana Vysokova — Member of the Supervisory Board, Mr. Sergey Smirnov — Member of the Executive Board, Mrs. Lidia Simonova — Senior Manager FI Relations, Fis representatives

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14.05.2014 Moscow	CIB was ranked a 48th place in TOP-40 « The most expensive banking brands in Russia » in ranking of Brand Finance in cooperation with an information portal Banki.ru and BrandLab	N/A
14.05.2014 Moscow	The international rating agency Moody's Investors Service affirmed Center-invest Bank's Ba3 rating for long-term local currency debt and foreign currency deposits, outlook stable, and its Aa3.ru long-term national scale rating	N/A
18.05.2014 — 24.05.2014 Vienna, Austria	CIB employee took a course of special training in Joint Vienna Institute	Ms. Elena Sidorova — Deputy Head of Securities sub-dept
28.05.2014 Rostov-on-Don	CIB successfully placed on MICEX a 5 year bonds for the total amount of RUB3.0bil with the put option 6 months	Mr. Alexander Kovalenko-Head of Treasury ,Mr. Maxim Ryabunin — Head of Securities sub-dept
29.05.2014 Istanbul, Turkey	Dr. Vysokov took part at the 4th Annual CEO & Senior Leaders Roundtable devoted to « The Future of SME Finance » presented in collaboration with the SME Finance Forum	Dr. Vysokov — President, CEO and leaders of financial institutions from Europe, Asia, Africa, Southern and Northern America
03.06.2014 Rostov-on-Don	CIB shareholders in frame of AGM agreed on a dividend payout for 2013 in amount RUB274mil.	N/A
04.06.2014 Rostov-on-Don, Moscow	CIB and European Bank for Reconstruction and Development signed a Loan Agreement for RUB800mil. with a term of 3 years for financing MSME projects in Southern Russia	Mr. Alexander Kovalenko — Head of Treasury, Mrs. Lidia Simonova — Senior Manager FI Relations are responsible on the part of CIB; Ms. Oksana Yavorskaya — Senior Banker,EBRD

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19.06.2014 Rostov-on-Don	Dr.Vysokov gave his speech «The regional bank in the global economy» at the State Academy of Civil Services in frame of the state programme for retraining of civil servants	Dr. Vysokov — President, members of the programmes — Presidents of the State institutions from Moscow and Saint Petersburg
24.06.2014 Moscow	CIB took part in Moscow Annual Business Partnership Matchmaking Forum « Russia-Europe: Cooperation without Frontiers »	Mr. Aleksandr Dolganov — Head of representative office in Moscow, representatives of business and banking elite
22.06.2014 — 29.06.2014 Innsbruck, Austria	CIB specialists took part in special training in TIROLER SPARKASSE premises in Austria	Mrs. Tatiana Ivanova — Chief Accountant, Mrs. Marina Proshkina — Head of SME lending dept, Mrs. Yulia Evseeva — Head of call-center, Mrs. Maria Tyndyk — PR Manager
25.06.2014 Moscow	CIB took part in Forum « Banking Market Future » organized by RA Expert	Mr. Aleksandr Dolganov — Head of representative office in Moscow