

Center-Invest Bank: Investor relations in 2012

REPORT TO THE BOARD OF DIRECTORS



CIB-winner of the nationwide competition
“The 100 Best Goods of Russia 2012”



CIB in 4th IFC-Euro Finance week
Conference



CIB in 3d Festival of science
in South of Russia

Date	Venue	Event	Bank representatives	Meeting with:
12 January	London, Great Britain	EBRD granted 3 years loan to CIB in the total amount of RUB 1 125 million for energy efficiency and SMEs	Mrs.Olga Vysokova — Deputy CEO, FI	EBRD colleagues
17-18 January	Vienna, Austria	The Central & Eastern European Forum 2012 organized by Euromoney	Dr.Vasily Vysokov — President Mrs.Olga Vysokova — Deputy CEO, FI	BNP Paribas, RLB Ooe, Nordea Bank, Uni Credit reception
23-24 January	Beirut, Lebanon	IFC, Central Bank for Lebanon and Austria Bank for Development organized in Beirut the conference «Small Business is a big deal». Dr.Vysokov presented the speech «Financing of energy efficiency projects: experience of Center-invest Bank» to the colleagues from banking sphere	Dr.Vasily Vysokov — President	IFC, Central Bank for Lebanon, Austria Bank for Development and other banks
25 January	London, Great Britain	International magazine The Banker published the article about the regional banks in Russia «Mixed times ahead for Russia's regional banks» together with the interview with Dr.Vysokov, the President	Dr.Vasily Vysokov — President	Journalists from «The Banker»
27 January	Rostov-on-Don, Russia	CIB together with International Business Leaders Forum organized presentation of the programme «Youth business in Russia»	Dr.Vasily Vysokov — President	Representatives of IBLF
01 February	N/A	CIB decided not to prolong its agreement with domestic rating agency ZAO RusRating effective February 1, 2012	N/A	N/A
10 February	Rostov-on-Don, Russia	Dr.Vysokov was elected the Chairman of the Committee for Economic Development, support of SMEs and innovations of the Social Chamber of Rostov region	Dr.Vasily Vysokov — President	Local authorities
14-18 February	Shanghai, ROC	Participation of bank employees in the Banking Leaders Conference 2012, organized by CitiBank	Mrs.Lidia Simonova — Senior economist, Treasury and FM department Mrs.Oxana Trigubets — Senior economist, Treasury and FM department	ZAO CitiBank, Alfa Bank, VTB Bank, Gazprombank, Nomos Bank, VEB
21 February	Moscow, Russia	Annual dinner of EBRD	Mrs.Olga Vysokova — Deputy CEO, FI	Colleagues from EBRD and other partner banks

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March	Rostov-on-Don, Russia	CIB welcomed several international banks which would like to initiate cooperation in the field of trade finance, clients and FI business : UBS (Switzerland) and Bank Gospodarstwa Krajowego (Poland), Belgian companies	Dr.Vasily Vysokov — President, Mrs.Oxana Trigubets — manager, treasury and financial markets department	UBS (Switzerland) Bank Gospodarstwa Krajowego (Poland)
05 March	Rostov-on-Don, Russia	CIB together with EBRD developed a new 7 year programme for energy efficiency management	Dr.Vasily Vysokov — President Mr.Sergey Smirnov — Deputy head of corporate lending Sub-department	Mr. Werner Peylo — RuSEFF Director
10-11 March	Moscow, Russia	Training in ZAO CitiBank PR department	Mrs.Natalya Alabieva — PR assistant to the managemnt	CitiBank colleagues
11-14 March	Rostov-on-Don, Russia	CIB together with UbiBanca (Italy) organized the visit of representatives of Italy Chambers of Commerce to Rostov on Don and provided grounds for B2B contacts with its clients	Dr.Vasily Vysokov — President, Mrs.Oxana Trigubets — manager, treasury and financial markets department Mr.Bets — Deputy Head of corporate lending department	Mr.Bettonni — Head of Chamber of Commerce Brescia
12 march	Rostov-on-Don, Russia	CIB signed the cooperation agreement with Youth Business in Russia with IBLF	Dr.Vasily Vysokov — President	Representatives of IBLF
14 March	Frankfurt, Germany	Conference Women in European Business, organized by Deutsche Bank	Mrs.Olga Vysokova — Deputy CEO, FI	Partner banks
15 March	Vienna, Austria	CIB was shortlisted in the contest Sustainable Entrepreneurship Awards SEA	Mrs.Olga Vysokova — Deputy CEO, FI	N/A
16 March	Vienna, Austria	CIB presented its annual results to the Erste Group AG top management, and to Mr.Treichl — CEO, in particular	Mrs.Olga Vysokova — Deputy CEO, FI	Mr.Treichl — CEO, Erste Group AG
28-29 March	New Dehli, India	Summit of BRICS countries was held in New Dehli, India. Dr.Vysokov was invited to hold a speech on sustainable banking in post crisis economy	Dr.Vasily Vysokov — President	BRICS Authorities and representatives of business

Date & venue	Event	Meetings between
06.04.2012 Moscow	CIB specialists hold a speech at the Russian Parliament (State Duma) devoted to Energy Efficiency loans in communal housing.	Mr.Aleksandr Dolganov — Head of representative office in Moscow met participants of the hearings
19.04.2012 Moscow	CIB placed 3 year bonds for the total amount of RUB 1.5 billion with the put option in 1 year.	Ms.Olga Vysokova - Deputy CEO, Mr.Alexander Kovalenko - Head of Treasury were in charge of the project
20.04.2012 Rostov-on-Don	Newspaper Vedomosti published the interview with Dr.Vysokov where he presented a story of foundation and development of Center-invest Bank and southern Russia banking market.	Dr.Vasily Vysokov — President met Alexander Vorobiev — editor in chief of the newspaper Vedomosti
24.04.2012 Viena	CIB was shortlisted at the international contest Sustainable entrepreneurship Award 2011 (SEA).	Dr.Vasily Vysokov - President, Ms.Olga Vysokova - Deputy CEO invited European Banks-partners and investors to take part in the award ceremony
25.04.2012 Rostov-on-Don	CIB was ranked 5th in the federal rating «Best banks at SME market in 2011», according to the web page RBC.ru.	N/A
18.05.2012 Rostov-on-Don	Round table devoted to the entry of Russia to the VTO , organized by Interfax.	Top-management of Banks discussed the burning questions with the Mass Media representatives
19.05.2012 London	Bank traditionally took part in the EBRD annual meeting.	Ms.Olga Vysokova - Deputy CEO organized numerous meetings with bank partners
23.05.2012 Rostov-on-Don	CIB was ranked 17th in the federal ranking «Best retail banks in Russia in 2011» according to the web page RBC.ru.	N/A
31.05.2012	CIB organized first European breakfast for business-women, where ladies discussed issues of business succession, corporate and social responsibility and charity.	Entrepreneurs and CIB top management
05.06.2012 Rostov-on-Don	Round table » Development of the entrepreneurship» and support of young entrepreneurs.	Ms. Ludmila Labunko-deputy Head of corporate business department met the young start-up founders
05.06.2012 Rostov-on-Don	Round table of the Committee on economy of Public Chamber «The development entrepreneurship among young people».	Members of the Committees of Public chamber, government authorities,entrepreneurs met CIB top management

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07.06.2012	According to the survey CIB became the Russia leader in index of creation of favourable conditions for SME development.	N/A
08.06.2012	CIB was ranked 39th among the banks with the most expanded branch network according to the web page RBC.ru rating. As of now, the branch network of the bank consists if 140 offices in southern Russia, Moscow and London.	N/A
09.06.2012 Rostov-on-Don	Visit of KfW representatives, discussion of SME development.	Ron Weber - Projectmanager had the discussions with Mr.Sergey Smirnov -Deputy Head of Corporate lending Sub-department and Mrs.Oxana Trigubets - Treasury Department
09.06.2012 Rostov-on-Don	Round table of the Committee on economy of Public Chamber «Modernization of housing and communal sector».	Members of the Committees of Public chamber, government authorities met Bank employees
15.06.2012 Rostov-on-Don	Annual shareholders meeting and the BoD meeting took place in Rostov on Don. Among major decisions was the payment of dividends for 2012 by 2,1 higher than in 2010.	CIB shareholders and Directors
15.06.2012 Rostov-on-Don	CIB invited its domestic and international partners and investors (Commerzbank AG, Troika Dialogue, CitiBank, RLB Ooe, EBRD, Firebird) to Don land and organized international brain storming on the topic «Sustainable banking business model».	Representatives of international finance institutions and Bank management
18.06.2012 Rostov-on-Don	CIB was the main organiser of the mission of German family entrepreneurs from Frankfurt-am-Main to Rostov-on-Don.	German companies met the family businesses of Rostov and the region: OOO Dominant, ZAO Lemax, OOO Zip Donskoy
19.06.2012 Rostov-on-Don	CIB concluded the loan agreement with the European Asian Bank for Development. Funds will be used to provide lending to SMEs and Energy Efficiency financing.	N/A
22.06.2012 Rostov-on-Don	CIB organised the seminar «Theory and practice of municipal and private partnership in Russia and Germany». Don land municipalities exchanged experience with the German counterpartites how business should interact with authorities with regard to PPP issues.	OST-EURO GmbH, Association of Union of municipalities in Rostov region met regional authorities and Bank employees
23.06.2012 Rostov-on-Don	CIB organized a team building for the headquarter and branch network employees. Over 150 participants took part in this sports event.	Bank employees and top management
24.06.2012 Rostov-on-Don	The Conference «The future of the city» with the presentation «The development of private-public partnership.	Public assosiation, government authorities of Rostov region, entrepreneurs

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25.06.2012 Rostov-on-Don	«Western Union» company awarded CIB for 15 years of successful cooperation.	Mr. Alexander Badulesku, Regional Vice-President of «Western Union» for CIS and CEE met Mr. Alexander Kalinich - Deputy CEO
27.06.2012 London	World banking and Finance Summit with the presentation «Sustainable banking business in the South of Russia».	Dr.Vysokov presented to CIB international partners the model of sustainable business
29.06.2012 Rostov-on-Don	CIB successfully placed RUB 2.4 billion bonds.	Ms.Olga Vysokova - Deputy CEO, Mr.Alexander Kovalenko - Head of Treasury were in charge of the project
June, Rostov-on-Don vs Vienna (Austria)	Erste Group Bank AG concluded the agreement with CIB for EUR 10 million with 1 year maturity.	Responsible on the part of Erste Group — Andrea Maria Schneider, international business manager

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04.07.2012 Rostov-on-Don	Board of directors of the EBRD visited Center-invest Bank, JSC «Teploenergo» and met with the entrepreneurs of Rostov region	Mr P.Vlaanderen (Director of the Netherlands, Monaco, Armenia and Mongolia), EBRD representatives, Bank's clients, CIB top management
05.07.2012 Moscow	Participation of CIB in «Energy Efficiency open event:EE speed dating» organized by Association of European Business	Mr.Aleksandr Dolganov - Head of representative office in Moscow met with corporates and enterprises
10.07.2012 Rostov on don	CIB wins regional contest of nationwide competition «The 100 Best Goods in Russia» in the banking services category and will be taking part in the competition final.	N/A
12.07.2012 Rostov-on-Don	CIB started offering a Chinese Yuan currency exchange service.	N/A
17.07.2012 Moscow	Briefing organized by Association of European Business devoted to Entrepreneur's Rights Protection	Mr.Mr.Aleksandr Dolganov - Head of representative office in Moscow, AEB members
23.07.2012 Rostov-on-Don	CIB was included in the Bank's List which JSC Aeroflot accepted for financial guaranteeing of special registered forms and electronic sales	N/A
26.07.2012 Moscow	Conference «Collaterals in modern lending» organized by Moscow Chamber of Commerce and Industry	Mr.Aleksandr Dolganov - Head of representative office in Moscow, commercial banks, rating agencies, government, law firms
15.08.2012 Rostov-on-Don	Conference devoted to the celebration of the 150-anniversary of the Central Bank of the Russian Federation	Dr.Vasily Vysokov - President, regional authorities, heads of the regional divisions of the Central Bank in the Southern Russia, business community
16.08.2012 Rostov-on-Don	In frames of preparation to youth forum «Rostov 2012. 100% of energy» CIB with the State Committee for Youth Policy of Rostov region announced a competition of business ideas	CIB representatives, State Committee for Youth Policy of Rostov region, young entrepreneurs
18-26.08.2012 London, UK	7 employees of the bank took an intensive course «English for Presentation» at Linguar-ama Internation School (London)	Mr. Yuriy Bogdanov, Mr.Alexander Kovalenko, Mr.Sergey Smirnov, Ms.Yulia Evseeva, Mrs.Lidia Simonova, Mrs.Marina Proshkina, Ms.Elena Serookaya

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23.08.2012 Rostov-on-Don	CIB was ranked 8th place in the rating TOP-10 «The most profitable cards in Russia», according to the web page Sravni.ru	N/A
01.09.2012 Rostov-on-Don	CIB has announced «Free of charge opening of an account» for all of the legal entities.	N/A
03.09.2012 Rostov-on-Don vs Vienna (Austria)	Austrian Bank for Development provide CIB with a 20 million EUR credit line for a period of 7 years for financing SME and EE projects	Ms.Olga Vysokova - Deputy CEO, FI Responsible on the part of OeEB Marcel Spechtler - Senior Manager Invest- ment Finance
04.09.2012 Neklinovka village, Rostov region	Dr.Vasily Vysokov presented the speech «Start up, Don! Start up!» at the annual youth forum «Rostov 2012. 100% of energy».	Dr.Vasily Vysokov - President,government authorities of Rostov region, young activists, academic staff, students
05.09.2012 Rostov-on-Don	CIB met with the Minister of the Education of the Russian Federation and shared an experience in the education projects, discussed the questions of training personnel for innovation development of Rostov region	Dr.Vasily Vysokov - President and Head of the Endowment Fund for Education and Sci- ence met with the Minister of Education of the Russian Federation Dmitry Livanov
11.09.2012 Rostov-on-Don	The Supervisory Board took a decision to increase the capital of the Endowment Fund for Education and Science in the SFD by RUR 30 million for further development of social and educational projects. The fund now has capital of RUR 68,5 million.	N/A
12.09.2012 Rostov-on-Don	Grand meeting of the Regional Public Chamber devoted to the 75-anniversary of Rostov region and gave a speech «Competitive advantages of the Rostov region»	Dr.Vasily Vysokov - President, Mr.Vasily Golubev - Governor of the Rostov region, members of the Public Chamber, Donland regional and local authorities
12.09.2012 Rostov-on-Don	CIB organized the second European breakfast for business-women focused on corporate social responsibility and charity. Such kind of lively discussion becomes the traditional meeting.	Ms.Olga Vysokova - Deputy CEO, FI
13.09.2012 Rostov-on-Don	Conferences on «The technologies of growth for medium business» and «The promotion technologies of advisory support of SME»	Mrs.Marina Proshkina - Senior Economist SME Lending Department, entrepreneurs and business community
13.09.2012 Rostov-on-Don	Meeting with the Council of Entrepreneurship organized within the framework of «XII International business forum on Don»	Dr.Vasily Vysokov - President, Mr.Vasily Golubev - Governor of the Ros- tov region,regional authorities, members of the Council of Entrepreneurship

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14.09.2012 Rostov-on-Don	Round table «The instruments of SMEs promotion to international markets» and «The system of continuous financial education»	Mrs.Ludmila Labunko - Deputy Head of corporate lending department met the young start-up founders
15.09.2012 Rostov-on-Don	CIB in cooperation with the «Committee chancellors of universities in Rostov region» and the programme «The youth business of Russia:Rostov region» took part in the open discussion on the topic: «A student - is a future entrepreneur»	Dr.Vasily Vysokov - President, Mrs.Ludmila Labunko - Deputy Head of corporate lending department
15.09.2012 Rostov-on-Don	CIB together with the local administration and travel agency «Reina-tour NTV» organized a special cultural event «The native city through the eyes of tourist»	N/A
18.09.2012 Rostov-on-Don	Round table «Entry of Russia to the WTO». CIB became the honour member of Chamber of Commerce and Industry of Rostov region.	Dr.Vasily Vysokov - President, top management of Rostov enterprises, financial companies, Rostov local authorities
21.09.2012 Rostov-on-Don	Meeting with the Co-Head of Rotschild Group in Russia, on the recent trends in the agricultural area in Southern Russia,views on the future cooperation	Giovanni Salvetti,Managing director, Co-Head of Russia & CIS Rotschild, Mr.Alexander Bets - Deputy Head of corporate lending dept, Mr.Sergey Smirnov - Deputy Head of lending Sub-dept, Mrs.Lidia Simonova - Senior Economist Treasury and FM
24-25.09.2012 Moscow	Seminar on «Guarantees subject to URDG758 & Incoterms2010» organised by EBRD	Ms.Elena Serookaya - Head of the transaction banking and currency control dept, Mr.Vyacheslav Tatarchuk - Senior Economist, Lecturer - Mr.Vincent O'Brien - Member ICC Banking Commission
28.09.2012 Rostov-on-Don	CIB organised the seminar for Bank's customers engaged in international trade «The forthcoming changes in the currency exchange legislation»	Ms.Elena Serookaya - Head of the transaction banking and currency control dept, Mr.Vyacheslav Tatarchuk - Senior Economist Transaction banking and currency control dept, Bank's customers
28.09.2012 IFC Moscow office&CIB Head office	Video-conference: «Methods and main functions of energy efficiency calculator for multi-family buildings»	Mr.Sergey Smirnov - Deputy Head of the Corporate lending department discussed with the IFC specialists the future cooperation

Date & venue	Event	Meetings between
28.09.2012 Rostov-on-Don	CIB has started testing the first universal electronic cards (UEC) on the card-based electronic services that have already been introduced in the Rostov region.	CIB representatives, the Rostov Region's Ministry for Information Technologies and Communications, the Regional Centre for Information Systems (autonomous state institution, Rostov Region), Don State Technical University, Rostovtransport LLC
29.09.2012 Rostov-on-Don	CIB organized a sport event «VeloQuest» for the headquarter and branch network employees.	Bank employees and top management

Date & venue	Event	Meetings between
03.10.2012 Rostov on Don	The Russian agency RBC Rating has ranked Center-invest Bank among Russia's top 25 banks based on the number of active plastic cards at the end of 1st half of 2012.	N/A
04.10.2012 Rostov on Don	CIB in cooperation with the Rostov regional Institution of Advanced Training within the frame of "Teacher's Day" awarded the best teachers specialized in course "Fundamentals of Entrepreneurship" in educational institution in Rostov region	Dr.Vasily Vysokov - President, Ms.Svetlana Mazaeva - Deputy Minister of Education of Rostov region, teachers from Don Region
06.10.2012- 07.10.2012 Rostov on Don	CIB traditionally took part in the 3rd Festival of science in South of Russia.	Dr.Vasily Vysokov - President, Mr. Igiorg Guskov - Deputy of Governor of Rostov region, Mrs.Marina Borovskaya - Rector of South federal University
08.10.2012 Krasnodar	CIB became a winner of the open competition of Annual reports 2012 and was awarded Krasnodarskii krai region's authorities by honour letter of commendation in nomination "Progress in preparing of Annual report"	Ms.Natalya Alyabieva - CEO Assistant,PR Department, Miss Mariya Tyndyk - PR-manager
09.10.2012 Moscow	CIB took part in World Bank Briefing organized in British Embassy	Mr.Aleksandr Dolganov - Head of representative office in Moscow, World Bank's representatives
15.10.2012 Rostov-on-Don	CIB organized the reception of political and business groups from Germany	Dr. Vasily Vysokov -President, German political authorities, top-management of 50 leading companies, Donland regional and local authorities
16.10.2012 Rostov on Don	CIB together with Austrian Development Bank (Vienna, Austria) and Raiffeisenlandesbank Ooe (Linz,Austria)organized in Rostov on Don networking event attended by business people from the Don region and representatives of Austrian companies that are interested in working with Russian business	Dr.Vasily Vysokov - President; Ms.Andrea Hagmann - Member of the Executive Board OeEB; Mr.Marcel Spechtler - Investment finance Senior Manager, OeEB; Mr.Artem Snegirev - Vice President,RLB Ooe,CIB customers and business people from the Don region,representatives of Austrian companies.
17-18.10.2012 Moscow	CIB took part in First Moscow International Investment Forum	Mr.Aleksandr Dolganov - Head of representative office in Moscow, investors, FI's,government,local authorities
25.10.2012 Moscow	CIB took part in Moody's Credit Risk Conference	Mr.Aleksandr Dolganov - Head of representative office in Moscow; Mr.Stepan Otarov - Head of Risk dept; Moody's analitics and represenatives

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29.10.2012 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
29.10.2012- 01.11.2012 Osaka, Japan	CIB traditionally took part in one of the leading banking conferences - SIBOS 2012	Ms.Olga Vysokova - Deputy CEO, FI met with bank partners
06.11.2012- 07.11.2012, Rostov on Don, Chaltyr village, Starocherkassk	Meeting with the DEG representatives for discussing views on the current and future coopeartion, preparing agenda and main topics of forthcoming conference "Sustainable banking: experience and challenge"	"Mr.Franz-Josef Flosbach-Director, DEG; Mr.Thomas Mielke- Investment Manager EU,DEG; Dr.Vasily Vysokov - President, Mr.Grigory Zhukov - CEO,Mr.Valeriy Sorokin - Deputy CEO, Mr.Stepan Otarov - Head of Risk dept,Mrs.Lidia Simonova - Treasury and Finanical markets dept,Mr.Sergey Smirnov - Deputy Head of Corporate Lending Sub-dept "
08.11.2012 Taganrog, Rostov region	Round table devoted to modernization of communal and supplying companies in Rostov region.	"Dr.Vasily Vysokov - President,Mr.Sergey Smirnov - Deputy Head of Corporate Lending Sub-dept; Mr.Sidash S.B. - Minister of HCS, Rostov region; Mr.Dvoryaninov G.V. - Director,Teploenergo heating company; Mr.Larionov D.A. - Head of representative office in SFD and NCFD, EBRD; heads and reps of local authorities"
11.11.2012- 13.11.2012 Amsterdam, Netherlands	Dr.Vasily Vysokov took part in the international conference "The future of banking business" organized by The Netherlands Development Finance Company (FMO) and presented a speech "Sustainable banking business model:case study from Center-invest Bank"	Dr.Vasily Vysokov - President, Ms. Tatiana Vysokova - Member of the Board of Directors; Russian and International bankers
12.11.2012 Vienna, Austria	Training in Erste Group Bank AG	Mrs.Marina Proshkina - Senior Economist SME Lending Department
13.11.12-14.11.12 Vienna, Austria	CIB took part in the 7th Annual SME Banking Forum	Mrs.Marina Proshkina - Senior Economist SME Lending Department

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14.11.2012 Rostov on Don	Ms.Olga Vysokova & Mr.Sergey Smirnov presented a speech in the South Federal University (SFU) thereby launched the campaign "Recruitment" devoted to offering job to students of mathematical faculty.	Ms.Olga Vysokova - Deputy CEO, FI, Mr.Sergey Smirnov - Deputy Head of Corporate Lending Sub-dept., students of mathematical faculty, SFU
19.11.2012- 23.11.2012 Linz, Austria	Training and sharing experience in International business, trading deals and correspondent banking of Raiffeisen Landesbank Oberösterreich, Linz	Mr.Sergey Smirnov - Deputy Head of Corporate Lending Sub-dept.,Mr.Artem Snegirev – Vice President,Senior Area Manager Correspondent Banking, RLB Ooe, Mr.Wolfgang Aschenwald – Divisional Head International Business, RLB Ooe,Mr.Helmut Zeindlinger – International Finance Consultant,RLB Ooe,
20.11.2012 Frankfurt am Main, Germany	CIB took part in 4th IFC-Euro Finance week Conference "Risks and opportunities in Financing Sustainable Development"	Dr. Vasily Vysokov - President,Ms. Tatiana Vysokova - member of the Board of Directors
20.11.2012- 22.11.2012 Moscow	Meeting with partner banks: presentation the successful results of CIB inder IFRS for 3Q2012	Mrs.Lidia Simonova - Treasury and Financial markets dept, bank partners: EBRD, EDB,UnicreditBank(Moscow branch),ZAO Raiffeisenbank and others.
22.11.2012 Rostov on Don	CIB took part in Russian Forum of youth entrepreneurs leaders.	Mrs.Ludmila Labunko - Deputy Head of corporate lending department
23.11.2012 Frankfurt am Main, Germany	CIB took part in the 22nd Frankfurt European Banking Congress Investors.Dr.Vysokov delivered a presentation " Sustainable Banking Business model"	Dr. Vasily Vysokov - President,Ms. Tatiana Vysokova - Member of the Board of Directors,Ms.Olga Vysokova - Deputy CEO, FI;Russian and International bankers
26.11.2012 London, UK	Dr. Vasily Vysokov presented the speech "Sustainable Banking business model:cause study from Center-invest Bank" at the 19th Annual International Russian Banking Forum.	Dr. Vasily Vysokov - President, Ms.Olga Vysokova - Deputy CEO, FI; Russian and International bankers
26.11.2012 Moscow	CIB has been ranked 7th in the list of Leading Corporate Philanthropists in the Financial Sector and 30th in the overall ranking of the best Russian companies for philanthropy.	N/A
27.11.2012 Rostov on Don	Russian Federation State Duma Committee meeting devoted the changes to legislation in "Housing law code"	Mr.Sergey Smirnov - Deputy Head of Corporate Lending Sub-dept.,Russian Federation State Duma deputies,Rostov regional authorities

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27.11.2012 Moscow	CIB took part in Round table: "Banking services for SMEs" organized by Deloitte	Mr.Aleksandr Dolganov - Head of representative office in Moscow
27.11.2012 Moscow	CIB took part in conference "Developing corporate culture and reducing risk of Corruption" organized by British Embassy	Mr.Aleksandr Dolganov - Head of representative office in Moscow, representatives of local business community, members of trade associations
28.11.2012 Rostov on Don	CIB took part in meeting with Board of directors of Rostov's enterprises	Mrs.Ludmila Labunko - Deputy Head of corporate lending department, top management of local business groups, local and regional authorities
28.11.2012 Rostov on Don	Center-invest Bank won the banking services category Winner of the nationwide competition "The 100 Best Goods of Russia 2012" and it has been awarded a prestigious gold quality mark for excellence	N/A
05.12.2012 Rostov on Don	MSP Bank (Vnesheconombank group) in frame of "Stimulus" programme provide CIB with a 500 million Roubles credit line for a period of 3 years for financing SME projects in non-trading sector.	Mr.Alexander Kovalenko - Head of the Treasury and financial markets is in charge of the project
06.12.2012 St.Petersburg, Russia	CIB took part in the 10th Russian Bond Congress	Mr.Alexander Kovalenko - Head of the Treasury and financial markets, Mr.Maxim Ryabunin - Head of the Securities dept; Russian bankers
11.12.2012 Rostov on Don	Meeting with the Commission for Economic Development, Enterprise and Innovation of the Rostov Region's Public Chamber devoted development of agricultural sector	Dr. Vasily Vysokov -President,Chairman of the Commission for Economic Development, Enterprise and Innovation of the Rostov Region's Public Chamber, Mr.Alexander Betz - Deputy Head of corporate lending dept, members of Rostov Region's Public Chamber, representatives of agricultural social organization, government authorities of Rostov region
13.12.2012 Rostov on Don	Discussion devoted to participation of Rostov regional Administration in IFC's Advisory program "Municipal Solid Waste Management"	Dr.Vasily Vysokov - President, Mr.Sergey Smirnov - Deputy Head of Corporate Lending Sub-dept., Mr.Lyakhov V.P. - CEO, Association of Municipalities of Rostov region; Mr. Obarkanin Denis & Mr. Stanislav Ivanovsky - Experts, IFC Specialists of Ministry of HCS of Rostov regional Administration

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14.12.2012 Rostov on Don	Round table "The future development of agribusiness in Southern Russia"	Dr. Vasily Vysokov -President met with the editorial office of newspaper "Krestyanin" (farmworker)
17.12.2012 Rostov on Don	Dr. Vysokov presented a speech "Start up,Don!" at the round table "The university in the circle of friends", organized by the South Federal University	Dr. Vasily Vysokov-President, teachers and students of the South Federal University
18.12.2012 Rostov on Don	250 best students of the biggest regional universities received scholarships from CIB and Endowment Fund for Education and Science	Dr.Vasily Vysokov - President, Ms.Olga Vysokova - Deputy CEO,FI best students, rectors and professors,Rostov regional Administration
19.12.2012 Rostov on Don	CIB took part in meeting with Expert workgroup for banking activity	Mrs.Ludmila Labunko - Deputy Head of corporate lending department, Investment&Entrepreneurs Committee of Rostov region
25.12.2012 Rostov on Don/ Almaty (Kazakhstan)	Eurasian Development Bank increased the credit line for CIB to 150 million Roubles for financing energy efficiency projects in southern Russia.	Ms. Olga Vysokova - Deputy CEO, FI; Mr.Alexander Kovalenko - Head of the Treasury; Ms.Lidia Simonova - Treasury department were in charge of the project from CIB. Ms.Madina Kassymbaeva - Head of FI's lending dept - responsible on the part of Eurasian Development Bank
27.12.2012 Rostov on Don	CIB organized the forth traditional European breakfast for business-women focused on corporate social responsibility and charity.	Ms.Olga Vysokova - Deputy CEO, FI; Ms. Tatiana Vysokova - Member of the Board of Directors
27.12.2012 Rostov on Don	CIB was included into the Council of IT System Designers. Employees of the Bank took part in the 1st meeting devoted to the creation of Rostov region IT-brand and developing in sphere of IT-technologies.	N/A