

# Center-Invest Bank: Investor relations in 2013

## REPORT TO THE BOARD OF DIRECTORS



CIB in cooperation with DEG organized a conference «Sustainable banking business model» for international and domestic partners



Dr. Vasily Vysokov took part in the meeting of Academic council of presidents of Southern Russia's Universities and delivered a speech «Endowment Funds: experience of Center-invest Bank»



Dr. Vysokov presented a book «Experience and cooperation of BRICS countries and their regions» which was prepared in collaboration with students and graduate students of South Federal University

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 the <b>Reception of Donland massmedia</b> on the occasion of the Day of Press	Dr. Vasily Vysokov – President, Donland journalists and editors
15.01.2013 — 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 the <b>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 <b>traditional 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

Date & venue	Event	Meetings between
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.
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
14.02.2013 Krasnoyarsk	Dr. Vasily Vysokov had a meeting with <b>South Federal University's Board of Guardians</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
15.02.2013 Moscow	Dr. Vasily Vysokov and Dr. Jim Yong Kim, President of the World Bank signed the <b>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
19.02.2013 — 20.02.2013 Washington DC, USA	Dr. Vasily Vysokov presented the speech «Sustainable banking-business model» at <b>the IFC Finnet 2013</b>	Dr. Vasily Vysokov – President, international bankers, IFC representatives
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

Date & venue	Event	Meetings between
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
05.03.2013 — 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
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)

Date & venue	Event	Meetings between
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
17.03.2013 — 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
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

Date & venue	Event	Meetings between
20.03.2013 Moscow	CIB took part in <b>Russian business week</b> : world financial system	Mr. A. 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
27.03.2013 — 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 3 year bonds 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, members 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
11.04.2013 Moscow	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

Date & venue	Event	Meetings between
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
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



Date & venue	Event	Meetings between
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 ( <a href="http://www.rbc.ru">www.rbc.ru</a> )	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 Forbes 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
09.05.2013 Istanbul, Turkey	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

Date & venue	Event	Meetings between
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 — Deputy Head of Rostov local state administration
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
30.05.2013 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
31.05.2013- 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

Date & venue	Event	Meetings between
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
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

Date & venue	Event	Meetings between
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
26.06.2013 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

Date & venue	Event	Meetings between
03.07.2013 — 04.07.2013 Brussels, Belgium	CIB took part in the 2013 <b>European Bank Executive Committee forum</b>	Dr. Vasily Vysokov — President, representatives of European banks and financial institutions, business elite
04.07.2013 — 08.07.2013 Rostov-on-Don	Mrs. Emily Justice <b>gave masterclass</b> to CIB's employees devoted to business correspondence and business presentation in English	Mrs. Emily Justice-MA (Hons), PGDip, Member of the Chartered Institute of Linguists Associate of the Institute of Interpreting and Translation, CIB employees
04.07.2013 Rostov-on-Don	Meeting with representatives of <b>Credit Europe Bank</b> devoted to setting up a limit and development of potential cooperation	Mr. Grigory Zhukov — CEO, Mrs. Olga Vysokova — Deputy CEO, Ms. Svetlana Rykunova — Head of FI, Mrs. Yulia Martynova — Leading Specialist, FI
05.07.2013 — 06.07.2013 Rostov-on-Don	CIB organized for their partners a round table <b>«Investment products on regional markets»</b>	Mr. Alexander Kovalenko — Head of the Treasury and financial markets, Mr. Maksim Ryabunin — Head of Security dept, representatives of Zenith Bank, VTB, VTB Capital, EFG Assets Management, European Pension Fund
10.07.2013 — 13.07.2013 St.Petersburg	CIB participated in <b>«XVIII International Banking Conference»</b> organized annually by Promsvyazbank	Mrs. Olga Vysokova — Deputy CEO, Head of FI, top management of Russian and international banks
18.07.2013 Rostov-on-Don	Dr. Vasily Vysokov presented successful <b>results of investment activity</b> of CIB as a part of investment merit message of Governor of Rostov region	Dr. Vasily Vysokov — President, Mr. Vasily Golubev-Governor of Rostov region, representative of regional and local authorities
23.07.2013 — 26.07.2013 Erevan, Armenia	CIB employees took part in <b>knowledge exchange programme</b> devoted to development of TFP in one of the largest Armenian banks — AMERIA Bank	Ms. Elena Serookaya — Head of the transaction banking and currency control dept, Ms. Olga Tarasenko — Deputy Head of corporate lending dept
27.07.2013 Moscow	Center-invest Bank has been ranked 31st in the rating <b>«The Most Effective Bank Staff»</b> , compiled by the portal Banki.ru.	N/A

Date & venue	Event	Meetings between
28.07.2013 Moscow/ Frankfurt am Main, Germany	Center-invest Bank has won two prestigious banking awards: the <b>Citibank STP Award 2012</b> for the excellent quality of its international payments in US dollars, and a <b>Relationship Award 2012 from Commerzbank</b> for the high quality of its international payments in euros.	N/A
03.08.2013 — 12.08.2013 London, UK	6 employees of the bank took an intensive course « <b>Business English</b> » at Linguarama Internation School (London)	Mr. Anton Kitaev, Ms. Tatiana Ivanova, Ms. Irina Aglerimova, Mrs. Diana Lipinskaya, Mrs. Yana Kramareva, Ms. Yulia Evseeva
19.08.2013 Rostov-on-Don Zurich, Switzer- land	Center-invest Bank has received 1st tranche in amount of USD4m for three years under a loan agreement signed with <b>ResponsAbility Social Investments AG (Zurich, Switzerland)</b>	Mrs. Olga Vysokova — Deputy CEO, Head of FI, Mr. Alexander Kovalenko — Head of the Treasury and financial markets, Mrs. Lidia Simonova — Treasury and Financial markets dept are responsible for the project
21.08.2013 Rostov-on-Don London, UK	<b>Interview for Bloomberg Brief</b> devoted to development opportunities of Energy Efficiency lending programmes	Mr. Sergey Smirnov — Deputy Head of Corporate banking department, Ms. Agnesxinyu Teh — journalist, Bloomberg
28.08.2013 Moscow	CIB took part in conference « <b>Financing innovation — Closing the Funding Gap</b> »	Mr. Aleksandr Dolganov — Head of representative office in Moscow, representative of KfW, Vnesheconombank, SME Bank, German Ministry of Finance, Ministry of Economic Development of Russia
01.09.2013 — 08.09.2013 Verona, Italy	Bank employees vized <b>Banco Popolare HQ</b> in Verona and held a series of meetings with International Unit and Investment Relations department, set up a relations with the largest Italian Exhibition Centre — Veronafiere	Mrs. Lidia Simonova — Treasury and Financial markets dept., Ms. Elena Serookaya — Head of the transaction banking and currency control dept, Mr. Massimo Paolini — Head of FI, Mr. Paolo Ranelli — Head of International Units
04.09.2013 — 06.09.2013 Sochi, Krasnodar region	CIB took part and become a sponsor of <b>XI International Banking Forum «BANKS OF RUSSIA — XXI CENTURY»</b>	Mr. Alexander Kovalenko — Head of the Treasury and financial markets, representatives of commercial banks, financial institutions, local authorities, representatives of the Central Bank of Russia

Date & venue	Event	Meetings between
09.09.2013 Rostov-on-Don	CIB organized a <b>meeting with the heads of branches</b> , which was attended by the CIB members of the Board of Directors	Head of CIB's branches, top management and members of the Board of Directors
10.09.2013 Rostov-on-Don	The Supervisory Board took a decision to <b>increase the capital of the Endowment Fund for Education and Science</b> in the SFD by RUR 30 million for further development of social and educational projects. The fund now has capital of RUR 98, 5 million	Supervisory Board Members
11.09.2013 Krasnodar	CIB organized a traditional <b>European breakfast for business women</b> devoted to the succession in business	Mrs. Olga Vysokova — Deputy CEO, Head of FI, Mrs. Natalya Alaybieva — Head of PR, Mrs. Marina Proshkina — Head of SME lending dept, Ms. Maria Tyndyk — Project manager, business women of Krasnodar, CIB clients
12.09.2013 — 13.09.2013 Rostov-on-Don	CIB in cooperation with DEG organized a conference <b>«Sustainable banking business model»</b> for international and domestic partners	Dr. Vasily Vysokov — President, Mr. Bruno Wenn-CEO, DEG, Mr. Alexander Ivanter — Deputy Editor of Expert magazine, Bank partners and representatives of EBRD, Vnesheconombank, BSTDB, IFC, Citibank, Bank Respublika, Rothschild, Regional office of Central Bank of Russia and CIB clients
18.09.2013 Moscow	CIB took part in <b>Energy Efficiency Labeling: Stimulating investment in energy efficient equipment in Russia</b>	Mr. Aleksandr Dolganov — Head of representative office in Moscow, representatives of EBRD, Siemens, RUSEFF, Russian Energy Agency
18.09.2013 Moscow	Traditional annual meeting with partner banks	Mr. Alexander Kovalenko — Head of the Treasury and financial markets, bank partners: EBRD, IFC, Russian Agricultural Bank, VTB Capital and others.
19.09.2013 — 20.09.2013 Moscow	CIB took part in conference <b>«Effective management of assets and liabilities in Russia and CIS»</b> organized by Marcus Evans (Europe)	Mr. Alexander Kovalenko — Head of the Treasury and financial markets, representatives of largest commercial banks and financial institutions from Russia&CIS

Date & venue	Event	Meetings between
21.09.2013 Rostov-on-Don	CIB organized a <b>sport event «VeloQuest»</b> for the headquarter and branch network employees	CIB top management and employees
24.09.2013 Moscow	CIB took part in presentation: <b>«Outlook for Macroeconomic and Banking Sector»</b>	Mr. Aleksandr Dolganov — Head of representative office in Moscow, representatives of FitchRatings, Cental Bank of Russia, Ministry of Economic Development, Verno, RenCap, PwC, commercial banks
24.09.2013 Rostov-on-Don	Dr. Vasily Vysokov presented a speech <b>«Sustainable Banking in sustainable region»</b> at the meeting of Chamber of Commerce and Industry of Rostov region with deligation of business community from Germany	Dr. Vasily Vysokov — President, members of Chamber of Commerce and Industry of Rostov region, entrepreneurs from Baden-Wurttemberg (Germany) and represenatives of local authorities
26.09.2013 — 27.09.2013 London, UK	CIB took part in <b>TFP Trade Finance Forum</b> organized by EBRD	Mrs. Olga Vysokova — Deputy CEO, Head of FI, Mr. Sergey Smirnov — Deputy Head of Corporate banking department, representative of largest banks and FIs
27.09.2013 London, UK	CIB took part in conference <b>«Bridging the gap-the gender impact of the rule of law and its application»</b> organized by EBRD and «Women for Women International»	Mrs. Olga Vysokova — Deputy CEO, Head of FI, representative of banks and FIs, EBRD partners
27.09.2013 Rostov-on-Don	Dr. Vasily Vysokov <b>gave a masterclass on «Bricks for BRICS»</b> for students of South Federal University at the round table «Opportunities and prospects of regions of BRICS countries»	Dr. Vasily Vysokov — President, Dr. Archipov A.Yu. — Director of High Business School, students and postgraduate students of South Federal University
26.09.2013 Moscow	CIB took part in <b>World Bank Briefing</b> organized be AEB	Mr. Aleksandr Dolganov — Head of representative office in Moscow, AEB members, World Bank representatives
29.09.2013 Rostov-on-Don	CIB became a sponsor of <b>«Festival of Science»</b> organized by South Federal University. As a part of festival Dr. Vasily Vysokov gave a speech «The future of banking»	Dr. Vasily Vysokov — President, students and lecturers from South Federal University



Date & venue	Event	Meetings between
30.09.2013 Krasnodar	Dr. Vasily Vysokov presented a speech « <b>The future of Banking</b> » at the Krasnodar Technological University and signed a <b>Cooperation Agreement</b> with the President of University	Dr. Vasily Vysokov — President, Mr. Vladimir Lobanov — Head of the Krasnodar Technological University, students and lecturers
30.09.2013 Krasnodar	Dr. Vasily Vysokov presented a speech « <b>The future of Banking</b> » at the Krasnodar Agricultural University	Dr. Vasily Vysokov — President, students and lecturers
30.09.2013 Rostov-on-Don	Bank staff took part in series of training sessions « <b>Effective team communications</b> »	Bank employees

Date & venue	Event	Meetings between
01.10.2013 Moscow	CIB was ranked a 15th place in TOP-100 « <b>The biggest regional Russian banks for the 1st quarter of 2013 in terms of volume of net assets</b> » in ranking of information portal RosBusinessConsulting ( <a href="http://www.rbc.ru">www.rbc.ru</a> )	N/A
02.10.2013 Moscow	CIB took part in annual conference « <b>Russia Calling</b> » organized by VTB Bank	Mrs. Olga Vysokova — Deputy CEO, Head of FI, representatives of Russian business and banking elite, mass media
02.10.2013 Rostov-on-Don	CIB in association with South State Polytechnic University organized a <b>training of IT-specialists</b> under programme SAP « <b>20-15</b> »	Mr. Yuriy Bogdanov — Deputy CEO, IT-specialists, students of Polytechnic University, representatives of regional companies
03.10.2013 Moscow	CIB took part in conference devoted to media&retail business	Mrs. Natalya Alaybieva — Head of PR
04.10.2013 Rostov-on-Don	CIB organised the seminar « <b>Recent changes in the currency exchanged legislation</b> » for Bank's customers engaged in international trade and specialists from branch network	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
09.10.2013 — 11.10.2013 Rostov-on-Don	CIB welcomed IFC team which held a <b>due diligence procedure</b> in frame of preparing an investment project with CIB, discussing views of future cooperation	Mr. Alexei Lunin — Investment Officer, Mr. Umed Umarov — Investment Officer, Mr. Alexander Kovalenko — Head of the Treasury, Mrs. Lidia Simonova — Relationship Manager, Treasury
09.10.2013 Moscow	Center-invest Bank is on 21st place in the ranking « <b>TOP-100 Mortgage banks in Russia in 1H2013</b> » compiled by RosBusinessConsulting ( <a href="http://www.rbc.ru">www.rbc.ru</a> )	N/A
10.10.2013 Rostov-on-Don	Dr. Vysokov presented a book « <b>Experience and cooperation of BRICS countries and their regions</b> » which was prepared in collaboration with students and graduate students of South Federal University	Dr. Vasily Vysokov — President, Mr. Katyryn S.N. — Chairman if the Chamber of Commerce of the Russian Federation, Mr. Chuzhikov G.D. — Chairman of the Chamber of Commerce of Ukraine, students, postgraduate students, young lecturers

Date & venue	Event	Meetings between
10.10.2013 Rostov-on-Don	CIB and Rostov Region Government signed a <b>Cooperation Agreement</b> concerning a realization of priority national, federal and regional projects	Dr. Vasily Vysokov — President, Mr. Vasily Golubev — Governor of the Rostov region, representatives of business elite, mass media
11.10.2013 Rostov-on-Don	Dr. Vysokov gave a speech «The future of Banking business» at the meeting of the Committee on Entrepreneurship « <b>Strategy of banking sector development of Rostov region and cooperation with SME</b> », organized by the government of Rostov region	Dr. Vasily Vysokov — President, representatives of Government of Rostov region, representatives of business community, mass media
11.10.2013 Rostov-on-Don	Dr. Vysokov took part in Conference « <b>Youth entrepreneurship: actual issues of youth entrepreneurship development in Rostov region</b> » and delivered a speech «Start up!»	Dr. Vasily Vysokov — President, Mr. Alexey Levchenko — Minister for economic development of Rostov region, young entrepreneurs, students, mass media
17.10.2013 Krasnodar	Dr. Vysokov took part in <b>meeting of Council on foreign investments</b> organized by Government of Krasnodarskiy krai	Dr. Vasily Vysokov — President, regional authorities of Krasnodar krai, representatives of business elite
17.10.2013 Krasnodar	Dr. Vysokov took part in the reception for business community, organized by AEB (Association of European business)	Dr. Vasily Vysokov — President, members of AEB, representatives of business elite, public organizations
18.10.2013 Krasnodar	Dr. Vysokov met with teachers and students of Krasnodar State University (KSU) and gave the speech « <b>The future of Banking business</b> ». In frame of meeting a Cooperation agreement between CIB and KSU was signed.	Dr. Vasily Vysokov — President, Mr. Michail Astapov -rector of KSU, teachers and students.
18.10.2013 Rostov-on-Don	The <b>Endowment Fund for Education and Science</b> in the Southern Federal District (SFD) exceeds RUB100m	N/A
19.10.2013 Rostov-on-Don	CIB open the first operational banking office in the children educational centre « <b>Kidburg — a city of professions</b> »	Mr. Grigory Zhukov — CEO, Mr. Maksimilian Pivovarov — Director of Children educational centre «Kidburg»
19.10.2013 Rostov-on-Don	Dr. Vysokov met with teachers and students of Rostov State Economic University and gave the speech « <b>The future of Banking business</b> »	Dr. Vasily Vysokov — President, teachers and students of Rostov State Economic University

Date & venue	Event	Meetings between
23. 10. 2013 Rostov-on-Don	Dr. Vysokov had a meeting with young scientists and lecturers and delivered a new lecture « <b>Entrepreneurial principles of scientific work</b> »	Dr. Vasily Vysokov — President, young scientists, students and lecturers, teachers, professors of universities
24. 10. 2013 Rostov-on-Don	Dr. Vysokov held a round table « <b>Global competitiveness of Rostov region</b> », organized by the Committee for Economy, innovations and Entrepreneurship development of Public Chamber of Rostov region	Dr. Vasily Vysokov — President, members of Public chamber of Rostov region, mass-media
06. 11. 2013 Frankfurt am Main, Germany	Dr. Vysokov took part in Annual Summit of <b>International Movement of European and Central Asia countries for financial education of children and youth generation (CYFI)</b>	Dr. Vasily Vysokov — President, Head of Central Banks, representatives of Government of ECA countries, representative of largest banks and FIs
15. 11. 2013 Rostov-on-Don	Center-invest Bank's Board of Directors has approved the bank's development strategy for 2014-2017 « <b>The Global Competitiveness of Center-invest Bank's Customers</b> »	N/A
13. 11. 2013 Moscow	International rating agency <b>Moody's Investors Service</b> affirmed Center-invest Bank's <b>Ba3 rating</b> 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
06. 12. 2013 Rostov-on-Don	Dr. Vasily Vysokov held the round table « <b>Dialogue: society, state, business</b> » in the framework of the <b>First Civil Forum of Rostov region</b> , organized by the Government and Public Chamber of Rostov region	Dr. Vasily Vysokov — President, Mr. Alexey Levchenko — Minister for Economic development of Rostov region, local authorities, members of the Public Chamber of Rostov region, business community, representatives of public organizations, mass-media
10. 12. 2013 Rostov-on-Don	Dr. Vysokov took part in the international business conference «Investments in sustainable development. New conditions for business innovative potential»	Dr. Vasily Vysokov — President, representatives of business elite, mass-media

Date & venue	Event	Meetings between
13.12.2013 Rostov-on-Don	Meeting with <b>Federal Tax Inspection</b> on Oktyabrsky district of Rostov-on-Don took place in CIB Head office	Mr. Hristophor Golovatov — Head of the Federal Tax Inspection on Oktyabrsky district of Rostov-on-Don, members of the Executive Board and Board of Directors, employees of CIB, bank's clients
15.12.2013 Rostov-on-Don	Prize ceremony of «Volleyball tournament» on <b>the Cup of President of CIB</b>	Dr. Vasily Vysokov — President, members of the Board of directors, members of the Executive Board, employees of CIB
16.12.2013 Krasnodar, Krasnodar region	Head of Eisk sub-division of CIB was <b>awarded a special commendation of Governor of the Krasnodarskiy krai</b> «For the personal contribution to the development of banking business»	Ms. Galina Dyachenko — Head of Eisk sub-division, Mr. Alexander Tkachev — Governor of the Krasnodarskiy krai
17.12.2013 Rostov-on-Don	Dr. Vasily Vysokov took part in the round table <b>«Lending in agricultural sector»</b> organized by the editorial of newspaper «Krestyanin» (Peasant)	Dr. Vasily Vysokov — President, representatives of banks, business community, mass-media
18.12.2013 Rostov-on-Don	Dr. Vasily Vysokov took part in the meeting of Academic council of presidents of Southern Russia's Universities and delivered a speech <b>«Endowment Funds: experience of Center-invest Bank»</b>	Dr. Vasily Vysokov — President, Presidents of Southern Russia Universities
18.12.2013 Rostov-on-Don	320 top students from southern Russia's leading high institutions <b>were awarded with scholarships from Center-invest Bank</b> and the Endowment Fund for Education and Science in the Southern Federal District. The total scholarship fund made up RUB6.4M this year	Dr. Vasily Vysokov — President, Ms. Tatiana Vysokova — member of the Board of directors, teachers and students of southern Russia's high institutions, representatives of local authorities
18.12.2013 Krasnodar, Krasnodar region	CIB become a winner of contest <b>«Leader of Kuban financial market»</b> in nomination «Programmes of SME Lending» and receive a special commendation from Governor of Krasnodarskiy krai for development of agribusiness lending in region	N/A

## Date & venue

## Event

19.12.2013  
Krasnodar

Dr. Vasily Vysokov took part in the round table «**Project of Investment strategy of Krasnodarsky krai 2025**» organized by AEB and Russian-English magazine «South times»

20.12.2013  
Rostov-on-Don  
Thessaloniki,  
Greece

CIB and Black Sea Trade and Development Bank signed a **Loan Agreement for EUR20m** with a term of 5 years for financing SME projects in Southern Russia

## Meetings between

Dr. Vasily Vysokov — President, local authorities, members of AEB, business community, mass-media, local and regional authorities

Mrs. Olga Vysokova — Deputy CEO, FI, Mrs. Lidia Simonova — Relationship Manager, Treasury and FM are responsible on the part of CIB; Mrs. Tsvetka Karneva — Senior Banker, is responsible on the part of BSTDB