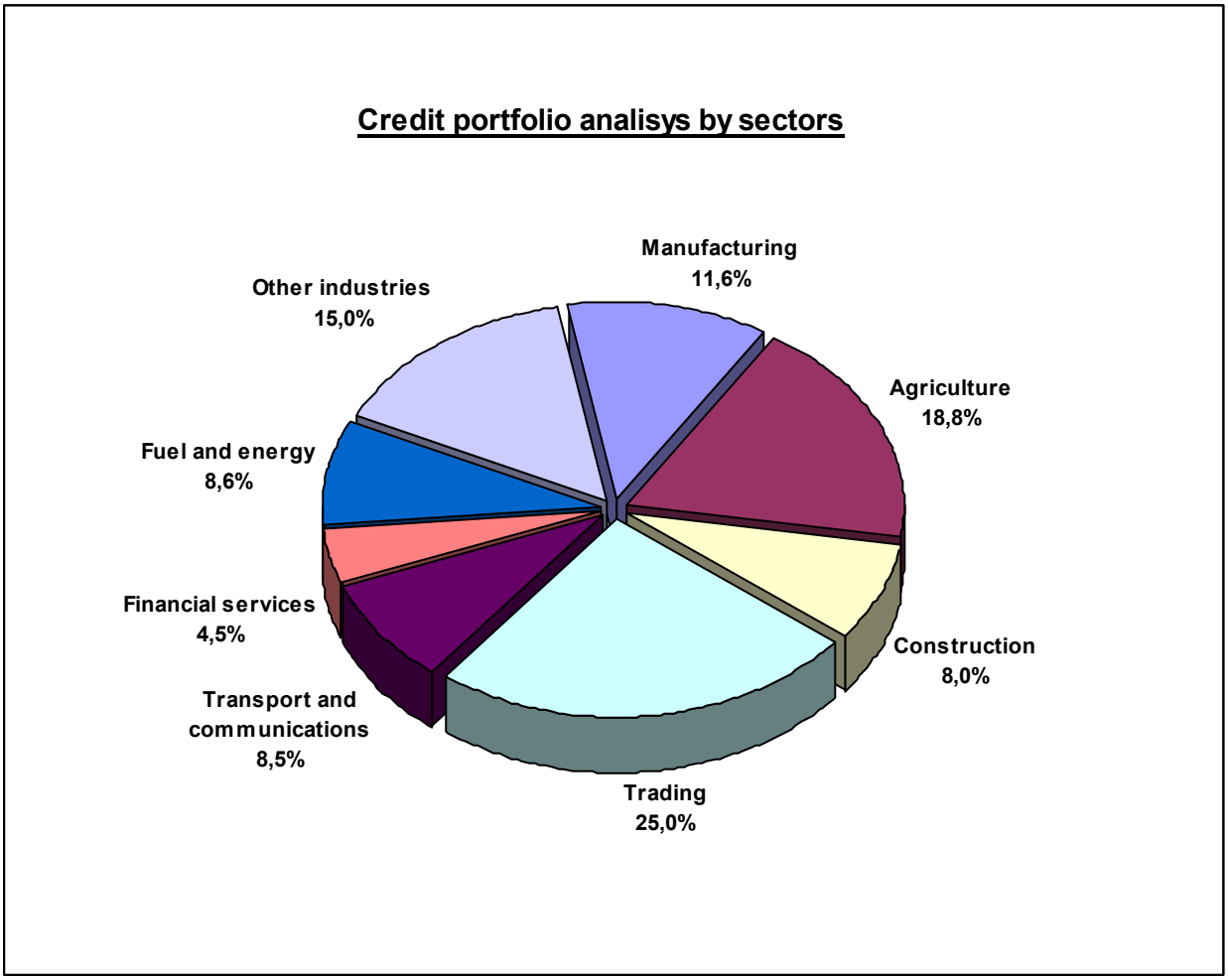
Annual environmental report for EBRD for 2009

1. Analysis of the portfolio by operation types and industry sectors and classification of environmental risks as of January 1, 2010 with the lists of the medium and high risk customers

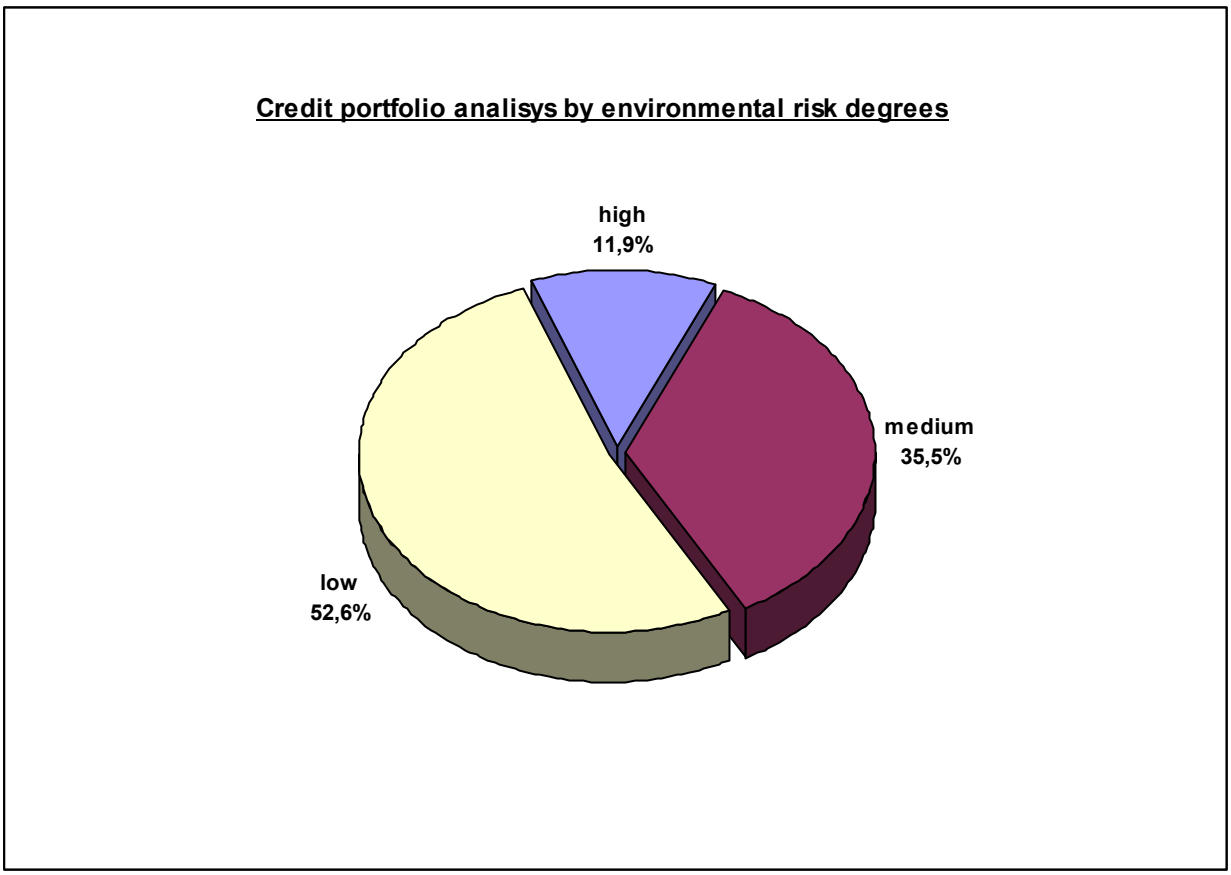
1.1. ***Credit portfolio structure by operation types and industry sectors***:

Sector	Debts on loans balance (RUR, ths.)	Replenishment of working capital	Investment loans	Total share in industry
Manufacturing	2 395 640	8,8%	2,8%	11,6%
Agriculture	3 861 168	12,5%	6,2%	18,8%
Construction	1 642 225	5,9%	2,1%	8,0%
Trading	5 151 806	20,8%	4,2%	25,0%
Transport and communications	1 745 835	6,5%	2,0%	8,5%
Financial services	927 113	4,5%	0,0%	4,5%
Fuel and energy	1 760 041	8,4%	0,1%	8,6%
Other industries	3 089 400	10,6%	4,4%	15,0%
Total	**20 573 229**	**78,1%**	**21,9%**	**100,0%**



1.2. Credit portfolio structure by environmental risk degrees:

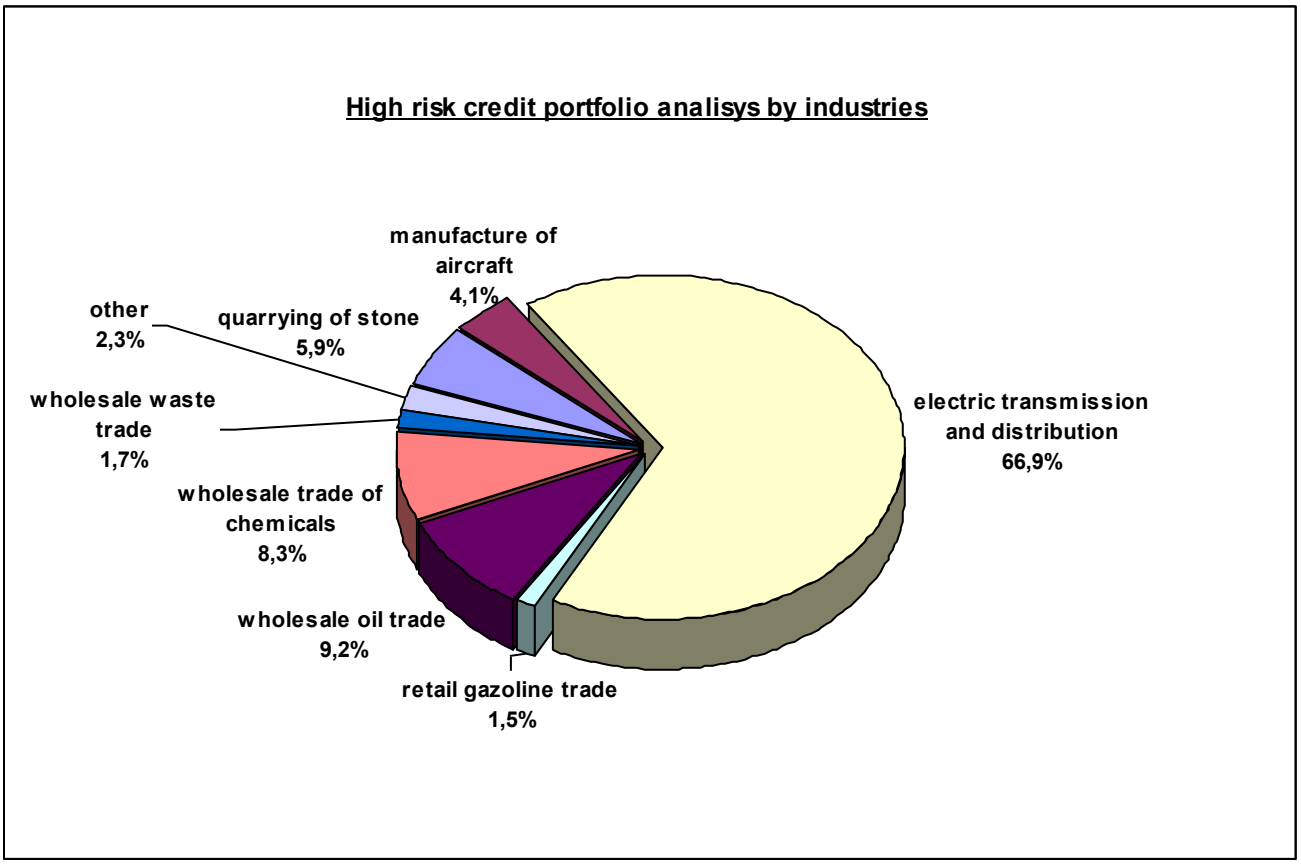
Environmental risk degree	Debts on loans balance (RUR, ths.)	Share
high environmental risk	2 443 380	11,9%
medium environmental risk	7 305 731	35,5%
low environmental risk	10 824 118	52,6%



High environmental risk customers:

JSC CB "Center-invest" was guided by the Ecological Risk Manual in different industries, provided by EBRD, to define the level of ecological risk. Given control list contains information regarding a typical level of environmental risk linked to a specific type of activity. At the same time it was taken into account that some organizations may realize different types of activities with different risk levels; and in that case decision was taken depending on the importance of each type of the activities for the organization.

The diagram given below presents groups of high environmental risk customers by industries.



Financing of high environmental risk customers was used to replenish working capital (93,7%) and purchase auto transport and construction of maritime terminal (6,3%). The customers did not realize large-scale projects connected with harmful production expansion. Thus, these projects are not generate serous environmental problems and are under permanent eco-control by the bank. The Bank checked compliance by the customer with the environmental indicators on the basis of the information received from the competent government bodies. The list of borrowers with high environmental risk is given in Annex 5.

Medium environmental risk customers:

Medium environmental risk customers are individual entrepreneurs and organizations whose influence on environment is easy to forecast, prevent or weaken. They form a group of 648 customers. The full list of given group (except for individual entrepreneurs dealing with private farming industry and cattle breeding, meat and fish processing and furniture production) is given in Annex 6.

The major part of given group is customers – legal entities and individual entrepreneurs working in agriculture (cattle breeding and poultry farming) and food industry including factories for production of food products. Given group has a large number of country and farming economies. Organizations, which are engaged in civil construction, are also attached to this group.

2. Describe how the environmental procedures were included in the operation approval process

The environmental policy of JSC CB Center-invest (further 'Policy') is a key element of the process of decision-making in the Bank related to financing and approval of projects, and

monitoring of their realization. It is based on the Russian laws on the environmental and social policies, and on the procedures proposed by the EBRD (Environmental Procedures for Local Banks) endorsed by the Board of Directors of JSC Center-invest on 5 August 2004. The new version of Ecological and Social Policy will be endorsed in 2010.

Center-invest has not financed any project activities, which would lead to violation of the environment protection laws, as identified at the stage of environmental assessment (EA), or in the course of the environmental impact assessment. In this connection:

- For the investment projects involving high credit risks, the Bank used the full-scale procedure of the environmental and social verification described below in the section 'Project Cycle'. Such projects included credits and investments for a term of more than one year, the amount of which exceeded RUR15m for new customers, or RUR30m for the customers with a credit history with the Bank;
- For the other projects, the Bank secured their compliance with the requirements of the Russian laws, and always estimated the degree of environmental risk in the course of the preliminary check;
- Financing of any projects the realization of which would result in the items enumerated in the Exclusion List (see Annex 1) was absolutely excluded.
- Financing of any projects of Category A (see Annex 2) involving a high degree of risk and generating grave environmental problems was not allowed in accordance with the Environment Protection Policy of JSC CB Center-invest.

Below is the description of the elements of the Bank's project cycle presented as a sequence of the corresponding stages and events.

Project cycle

- **Project identification:** Responsibility for identification of the project is vested in the credit inspector (CI). Upon receipt from the credit directorate of a positive conclusion on whether to proceed to the next stage, the CI will ask for permission to use all necessary specialists, i.e. to form the project team. The project team usually includes the credit inspector, an employee from the Credit Support Directorate, a lawyer, an expert in environment protection from the Risks Monitoring and Control Directorate, and (if necessary) a specialist in insurance and social development, and specialists in other matters.
- **Preliminary verification:** The preliminary verification is carried out so that the Bank would be able to promptly advise the potential borrower - the project sponsor on whether the Bank is interested in the financing. The credit inspector (CI) or the specialist in investments prepares the preliminary verification materials containing the description of the project, the detailed information about the potential investments, all matters concerning the policy, the potential problems that may terminate the project, the Bank's role in the course of its realization, and the consequences of the realization of the project. *The preliminary assessment of the project is presented in the form of the MESI (Memorandum of Environmental and Social Information)*. The MESI (see Annex 3) contains the information about the following aspects of the project:
    - project category and reasons for the decision to assign that category;
    - main environmental and social problems that were identified in the framework of the project, or that may be connected with it;
    - variants of wordings of the environmental matters to be included in the Project Data Log;
    - details of the environmental and social information requested from the project sponsor for completion of the verification process.

Based on the information contained in the MESI, the chief of the credit division decides on whether the project is acceptable as an object of investment of the Bank's funds and, the decision is positive, authorizes the preparation of the project assessment. In this case the project will be

entered in the register of probable objects of financing (RPOF), which is a confidential document for internal use only, in particular for early notification of the Credit Committee members about the projects under examination. The RPOF contains the information about the environmental category assigned to each project, and the principal environmental and social issues arising in connection with project.

- **Assessment of the project**: Assessment is the stage of the project examination, at which the Bank's employees perform the detailed analysis of the project in terms of its potential and the resulting environmental, social, and technical problems, and examine the information submitted by the project sponsor - the prospective borrower. In the course of the environmental and social verification, the Bank co-operates with the project sponsor for the purposes of optimization of the positive results of the project and elimination of any shortcomings. Verification of the project is an interactive process that presupposes the existence of a communication channel connecting the Credit Directorate, the Legal Department, and the project sponsor. The concrete measures taken within the framework of verification depend on the project category, and may include the following: *For Category B* projects the Bank performs internal examination of the environmental and social information submitted by the project sponsor and by the project team members. Depending on the degree of complexity of the project, the environment protection expert - an employee from the Risks Monitoring and Control Directorate may inspect the project realization area. *For Category C projects* there is no need in any additional environmental verification. If the project team makes sure that the project satisfies the applicable environmental and social requirements, it submits the Conclusion on the Environmental and Social Acceptability (CESA) of the project, in the form shown in Annex 4, в to the Credit Directorate. The CESA is drawn up and signed by the expert in environment protection – an employee of the Risks Monitoring and Control Directorate.
- **Investment proposal analysis meeting:** After assessment of the project and submission of the CESA, the chief of the Credit Directorate convenes the investment proposal analysis meeting for examination of the recommendations presented by the project team members, and for discussion of any problems remaining unresolved.
- **Negotiations**: After the investment proposal analysis meeting takes a decision on processing of the project materials, the Bank's specialists hold negotiations with the project sponsor for discussion of the primary principles and terms of participation of the Bank in realization of the project. The subject of such negotiations is the environmental and social aspects, including the payment terms and the ensuing commitments, the execution and supervision requirements, and resolution of any problems remaining unresolved.
- **Approval by the Credit Committee:** The projects may be submitted to the Credit Committee in accordance with the following procedure: The Credit Committee receives the written Project Summary containing the main details of the project under examination and the issues of its realization. The Project Summary also contains the information concerning the environmental and social matters at the same level of completeness as the information included in the Conclusion on the Environmental and Social Acceptability of the project. The form of the Conclusion on the Environmental and Social Acceptability is shown in Annex 4. The positive decision of the Credit Committee is recorded in the minutes of the meeting and communicated to the borrower - the project sponsor.
- **Signing of legal agreements (undertaking of commitments):** Signing is the procedure of official recognition by the company involved in the project, the Bank, and other parties (if any) of the terms and conditions, in accordance with which the Bank will finance the project. The investment covenant (loan agreement) contains the clauses that obligate the company involved in the project to comply with the requirements of the Bank and the Russian laws. The applicable provisions of the Bank's environment protection policy are included in the annexes to the investment agreement as necessary.

- **Payment of credit facilities**: Payment of the credit facilities is in accordance with the terms and conditions of the legal documents.
- **Supervision**: The Bank supervises over the implementation of all projects included in its portfolio, in order to secure compliance with the environmental, social, and other requirements for the project. The signed investment agreement contains the provision that obligates the company involved in the project to submit to the Bank, not later than 60 upon completion of its financial year, the annual accounts on the environmental monitoring and on the results of its activities in the form approved by the Bank. In the event of violations, the Bank chooses the appropriate course of action, and informs the company involved in the project about the need to take the corresponding corrective measures.

3. Specify the details of the operations, the execution of which was refused for environmental reasons, in particular because of actual or alleged failure to comply with the Exclusion List.

No such cases found.

4. Specify the details of the operations, the execution of which was refused for environmental reasons, because of failure to comply with the laws on health or safety.

No such cases found.

5. Specify the details of significant environmental problems connected with the borrowers, during the accounting period. In particular:

- **Accidents/ court hearings/ lawsuits**
- **Cases of non-compliance with the applicable laws on environment protection, heath, or safety, resulting in fines, penalties, or non-compliance rates**
- **Cases of non-compliance of the borrowers with the environmental provisions of the agreements signed with the Bank**

No such cases found.

6. Specify the details of the credits/ investments/ guarantees, etc. used for financing of environmental improvements, such as greater efficiency of energy utilization, reduction of energy consumption, reduction of volumes of water consumption, switchover to clean technologies, lower payments for the issue of permits, or minimization of fines as a result of environmental improvements

According to the results of 2009 the bank's loan portfolio includes 39 energy efficiency technology projects for the total amount of 444,0 mio rubles.

Breakdown of financed energy efficiency projects by industries

(**RUR, thou.)**

	Number of project	**Amount of financing**	**Project amount**	**Share**
agriculture	9	77 802	89 710	18%
production	29	365 968	459 523	82%
trade	1	240	380	<1%
	39	**444 010**	**549 613**	**100%**

The list of all energy efficiency projects provided in 2009 with indication of Energy savings (per unit) and Reduction of CO_2 (tones per annum) is given in Annex 7. Annex 8 includes detailed description of every project, their aims and expected ecological results.

7. Specify the details of the bad debts arising as a result of environmental problems

No such cases found.

8. Describe the methods of monitoring of the nature protection activities of the borrowers (e.g. on-site visits by the Bank employees, inspection by the environment protection / sanitary control bodies, copies of new permits, reports of borrowers)

The Bank supervises over all projects included in its portfolio, in order to secure compliance with the environmental, social, and other requirements for the project. The company involved in the project is obliged to submit to the Bank its annual environment monitoring reports not later than 60 days after the end of each of its financial years. Besides, the borrowers are inspected on site, on the quarterly basis, by the employees of the Economic Security Directorate of the Bank, who perform, inter alia, the visual control of the borrower's compliance with the environmental requirements of the Bank. In the event of violations, the Bank chooses the appropriate course of action, and informs the company involved in the project about the need to take the corresponding corrective measures.

9. Specify the surname and the title of the employee(s) responsible for adoption of the environmental procedures

Vladimir V. Glushko – Deputy Chairman of the Management of Center-invest Bank - in charge of coordination of the processes used for the adoption of the environmental procedures at Center-invest Bank.

Sergey Y. Smirnov – Head of Investment loans Department, Environment secretary of Center-invest Bank

Ekaterina S. Lapina - Head of Planning, Budgeting and Economic Research Department, responsible for reporting with regard to Environment policy of Center-invest Bank.

10. Specify the difficulties and / or constraints in connection with the adoption of the environmental procedures

Main problems:

- low level of environmental awareness of the customers – the project sponsors;
- underestimation by them of the importance of the environmental audit for modernization of their productions;
- insufficient information available to the public on the decisions capable of adversely effecting the quality and purity of the environment;
- underestimation of the controlling and advisory role of the Bank in the field of environment protection in the course of its financing of the investment projects.

Annex 1

Exclusion List

The Bank will not finance the following projects:

- Production or activities involving harmful or exploitative forms of forced labor[1]/ harmful child labor[2].
- Production or trade in any product or activity deemed illegal under the Russian laws or regulations or international conventions and agreements.
- Production or trade in weapons and munitions.[3]
- Production or trade in alcoholic beverages (excluding beer and wine).[3]
- Production or trade in tobacco.[3]
- Gambling, casinos and equivalent enterprises.[3]
- Trade in wildlife or wildlife products regulated under CITES.[4]
- Production or trade in radioactive materials.[5]
- Production or trade in or use of unbonded asbestos fibers.[6]
- Production or trade in products containing PCBs.[7]
- Production and trade of pharmaceuticals prohibited by international programs or being gradually abandoned.[9]
- Production or trade in pesticides/herbicides subject to international phase outs or bans.[10]
- Production or trade in ozone depleting substances subject to international phase out.[11]
- Drift net fishing in the marine environment using nets in excess of 2.5 km. in length.

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[1] Forced labor means all work or service, not voluntarily performed, that is extracted from an individual under threat of force or penalty.

[2] Harmful child labor means the employment of children that is economically exploitive, or is likely to be hazardous to, or to interfere with, the child's education, or to be harmful to the child's health, or physical, mental, spiritual, moral, or social development.

[3] This does not apply to project sponsors who are not substantially involved in these activities. "Not substantially involved" means that the activity concerned is ancillary to a project sponsor's primary operations.

[4] CITES: Convention on International Trade in Endangered Species of Wild Fauna and Flora. A list of CITES listed species is available from the Environment Division.

[5] This does not apply to the purchase of medical equipment, quality control (measurement) equipment and any equipment where IFC considers the radioactive source to be trivial and/or adequately shielded.

[6] This does not apply to the purchase and use of bonded asbestos cement sheeting where the asbestos content is <20%

[7] PCBs: Polychlorinated biphenyls - a group of highly toxic chemicals. PCBs are likely to be found in oil-filled electrical transformers, capacitors and switchgear dating from 1950-1985.

[9] A list of pharmaceutical products subject to phase outs or bans is available from the Environment Division.

[10] A list of pesticides and herbicides subject to phase outs or bans is available from the Environment Division.

[11] Ozone Depleting Substances (ODSs): Chemical compounds which react with and deplete stratospheric ozone, resulting in the widely publicized 'ozone holes'. The Montreal Protocol lists ODSs and their target reduction and phase out dates. A list of the chemical compounds regulated by the Montreal Protocol, which includes aerosols, refrigerants, foam blowing agents, solvents, and fire protection agents, together with details of signatory countries and phase out target dates, is available from the Environment Division.

Annex 2

Category A Projects

A proposed project is classified as Category A if it is likely to have significant adverse environmental impacts that are sensitive[1], diverse, or unprecedented. These impacts may affect an area broader than the sites or facilities subject to physical works. EA for a Category A project examines the project's potential negative and positive environmental impacts, compares them with those of feasible alternatives (including, the "without project" situation), and recommends any measures needed to prevent, minimize, mitigate, or compensate for adverse impacts and improve environmental performance. A full environmental assessment is required which is normally an Environmental Impact Assessment (EIA).

Although the decisions on assignment of a particular category to the project are taken on a case-by-case basis, the following are examples of Category A projects:

- Large dams and reservoirs
- Forestry (large scale)
- Agro-industries (large scale)
- Industrial plants (large scale)
- Major new industrial estates
- Major oil and gas developments, including major pipelines
- Large ferrous and non-ferrous metal operations
- Large port and harbor developments
- Projects with large resettlement components and all projects with potentially major impacts on human populations
- Projects affecting indigenous or tribal populations
- Large thermal and hydropower development
- Projects that include the manufacture, use or disposal of environmentally significant quantities of pest control products
- Manufacture, transportation and use of hazardous and/or toxic materials
- Domestic and hazardous waste disposal operations
- Projects which pose serious occupational or health risks, and
- Projects which pose serious socioeconomic concerns

[1] A potential impact is considered "sensitive" if it may be irreversible (e.g., lead to loss of a major natural habitat) or affect vulnerable groups or ethnic minorities, involve involuntary displacement or resettlement, or affect significant cultural heritage sites.

Annex 3

Preliminary Environmental Verification *:

Memorandum of Environmental / Social Information about the Borrower (Lessee)

Environmental risk assessment needed:	**YES**	**NO**
Examination for compliance with the Exclusion List		
Whether the project sponsor engages in the activities included in the Exclusion List [see Environment Protection Policy]		
Whether the assets to be purchased (leased) contain the following materials: substances subject to the Montreal Protocol, such as polychlorinated biphenyls (PCBs) in quantities more than 0.005%, asbestos (more than 1%), or radioactive materials.		
Verification of compliance with the laws		
Whether the assets to be purchased (leased) comply with the standards for the corresponding products established by the federal or international laws (e.g. requirements for structural strength and structural integrity, emissions to the atmosphere, water or soil, operating safety, use of rare or limited-application materials)		
Whether the customer has submitted sufficient evidence of compliance with the laws regulating his field of activities. Such evidence may include: letter of guarantee, copies of permits, reports to regulatory bodies.		
Verification of designated use of assets		
Whether you can confirm that the machines and equipment to be purchased or leased will not be used for purposes that may cause deterioration of the environmental situation, especially in the areas of potential environmental risks, or in protected areas, or endanger the nearly-extinct or protected species		
Verification/assessment of security		
Whether any property (buildings) or land has been leased out or handed over as security		
If yes, whether such buildings/land have been inspected for pollution of the environment		
Whether you are satisfied with the low level of pollution of such buildings and/or land		
Other measures of control of environmental risk		
Whether the employees responsible for assessment of the lease agreement have carried out an on-site inspection of the facilities of the prospective customer		
Whether the financial or business plan of the company, or the lease agreement includes any financial consequences identified as a result of analysis of the environmental risk control		
Whether the customer is capable of developing his business in a manner that may affect the condition of the environment		

Summary of the preliminary environmental verification:

Degree of environmental risk (select from: high, medium, low) _____

Project category (select from: A, B, C) _____

* Keep the filled-in form in the project file:

Annex 4

Conclusion on Environmental and Social Acceptability

I herewith confirm compliance of the Category _____ Project

I deem acceptable the conclusion of the investment covenant (loan agreement) subject to compliance by the borrower with the following conditions to be included in the loan agreement (lease contract)

1.

2.

3.

4.

5.

6.

Environment Expert

NAME: _____

SIGNATURE: _____ DATE: _____

Annex 5

List of high environmental risk customers

Annex 6

List of medium environmental risk customers

Annex 7

Energy-efficiency loans

№	Branch	Customer	Industry	Project amount	Amount of financing	Energy saving (per unit)	Issue date	Type of loan	Reduction of CO_2 (t per year)
1	Of. Millerovskiy	Borrower-1	production	7 190,000	6 000,000	19% (el)	08.06.09	term loan	299,2
2	Of. Pokrovskiy	Borrower-2	production	1 701,334	1 361,067	10% (gaz)	24.07.09	credit line	40,3
3	Of. Pokrovskiy	Borrower-3	production	454,230	363,384	58% (el)	24.07.09	credit line	43,3
4	Of. Pokrovskiy	Borrower-4	production	1 913,000	1 677,949	74% (el), 9%(gaz)	24.07.09	credit line	37,3
5	Of. Pokrovskiy	Borrower-5	production	750,000	600,000	20% (gaz)	24.07.09	credit line	73,2
6	Of. Pokrovskiy	Borrower-6	production	622,000	497,600	43% (gaz)	24.07.09	credit line	309,7
7	Branch 3	Borrower-7	production	25 000,000	20 000,000	75% (el)	28.07.09	leasing	139,6
8	Of. Voenved	Borrower-8	production	12 950,000	12 950,000	47% (dt)	04.08.09	credit line	1 095,2
9	Of. Voenved	Borrower-9	production	173 557,600	139 807,000	90% (el)	11.08.09	credit line	1 394,9
10	Head office	Borrower-10	agriculture	10 500,000	10 500,000	70% (dt)	20.03.09	term loan	75,5
11	Head office	Borrower-11	agriculture	12 500,000	12 500,000	62% (dt)	27.07.09	term loan	136,1
12	Of. Egorlicskiy	Borrower-12	agriculture	5 858,820	4 687,000	49% (dt)	17.09.09	term loan	54,5
13	Of. Voenved	Borrower-13	agriculture	28 432,000	20 000,000	73% (el, heat, water)	21.09.09	credit line	302,8
14	Of. Voenved	Borrower-14	production	39 200,000	33 500,000	60% (el)	11.08.09	credit line	60,2
15	Of. Volgodonskiy	Borrower-15	production	31 471,859	23 601,737	70% (el), 69% (gaz)	10.11.09	term loan	891,0
16	Of. Noviy	Borrower-16	production	20 100,000	13 580,000	61% (el)	21.12.09	leasing	502,5
17	Of. Noviy	Borrower-17	production	1 096,973	1 000,000	58% (el)	24.12.09	term loan	46,7
18	Of. Budennovskiy	Borrower-18	production	2 250,000	2 100,000	64% (el)	10.12.09	credit line	37,8
19	Head office	Borrower-19	production	61 000,000	40 000,000	40% (el)	29.12.09	leasing	312,0
20	Of. Budennovskiy	Borrower-20	production	1 576,072	1 546,142	46% (el)	25.12.09	term loan	6,7
21	Head office	Borrower-21	production	1 086,755	674,000	47% (el)	02.03.09	leasing	210,0
22	Of. Zernogradskiy	Borrower-22	production	2 850,000	2 500,000	35% (gaz)	04.05.09	term loan	19,6
23	Head office	Borrower-23	production	1 670,900	1 000,000	77% (el)	29.04.09	leasing	73,5
24	Of. Millerovskiy	Borrower-24	production	9 045,050	9 000,000	78% (el)	04.06.09	term loan	95,6
25	Branch 4	Borrower-25	production	19 500,000	15 000,000	49% (el)	04.09.09	term loan	97,8

26	Of. Budennovskiy	Borrower-26	production	5 000,000	2 970,000	60% (el)	21.08.09	term loan	98,6
27	Of. Voenved	Borrower-27	production	12 950,000	12 950,000	47% (dt)	04.08.09	credit line	1 095,2
28	Head office	Borrower-28	agriculture	10 500,000	10 500,000	70% (dt)	20.03.09	term loan	75,5
29	Head office	Borrower-29	agriculture	4 500,000	3 680,000	53% (dt)	18.03.09	term loan	39,7
30	Of. Zernogradskiy	Borrower-30	production	10 000,000	10 000,000	62% (el), 66% (gaz)	29.09.09	term loan	803,3
31	Of. Belokalitvenskiy	Borrower-31	production	743,000	743,000	43% (el), 34% (gaz)	02.11.09	term loan	32,7
32	Of. Pokrovskiy	Borrower-32	production	5 000,000	5 000,000	100% (el -> husk)	14.09.09	credit line	328,6
33	Of. Budennovskiy	Borrower-33	production	6 949,907	4 846,073	20% (el)	28.10.09	term loan	1 153,0
34	Of. Novopokrovskiy	Borrower-34	agriculture	1 560,000	1 248,000	75% (dt)	15.10.09	term loan	91,1
35	Of. Egorlicskiy	Borrower-35	agriculture	5 858,820	4 687,000	49% (dt)	17.09.09	term loan	54,5
36	Of. Budennovskiy	Borrower-36	production	3 500,000	2 350,000	44% (el)	20.09.09	term loan	87,6
37	Of. Budennovskiy	Borrower-37	trade	380,000	240,000	43% (el)	01.10.09	term loan	1,3
38	Head office	Borrower-38	agriculture	10 000,000	10 000,000	70% (dt)	12.10.09	term loan	75,5
39	Of. Noviy gorod	Borrower-39	production	395,000	350,000	74% (el)	28.10.09	term loan	7,9
Total				**549 613,320**	**444 009,952**	**Total**			**10 299,5**

Annex 8

Energy-efficiency loans

Customer	Project amount	Energy saving (description)	Production	Purposes of the loan
Borrower-1	164,905	The new roof allows decreasing energy consumption for heating from 360 to 292 ths. kWt/h, charcoal from 660 to 536 mt, also will reduce annual costs for tending it for 140,0 ths. rub. (repair, salary fund).	Production of milk products and milk.	The new equipment helps to decrease costs for energy and charcoal for 454,9 ths. rub. per year.
Borrower-2	38,425	The new boilers allow decreasing gas consumption for heating 1 Gkal of water from 140,7 to 126,3 m3, also will reduce annual costs for tending it for 584,6 ths. rub. (repair, salary fund).	Water supplying and water heating.	The new equipment helps to decrease costs for gaze for 89,2 ths. rub. per year.
Borrower-3	10,259	The new pumpers allow decreasing energy consumption from 148,3 to 61,7 ths. kWt/h.	Water supplying and water heating.	The new equipment helps to decrease costs for electricity for 276,2 ths. rub. per year.
Borrower-4	43,205	The new boiler-house allows decreasing gas consumption from 86211 to 78491 m3, electricity consumption from 57,7 to 15,0 ths. kWt/h, also will reduce annual costs for tending it for 18,0 ths. rub. (repair, salary fund).	Water supplying and water heating.	The new equipment helps to decrease costs for electricity and gaze for 350,5 ths. rub. per year.
Borrower-5	16,939	The new gas burners allow decreasing gas consumption from 179030 to 143509 m3.	Water supplying and water heating.	The new equipment helps to decrease costs for gaze for 160,0 ths. rub. per year.
Borrower-6	14,048	The new gas meters allow decreasing gas consumption from 347500 to 197140 m3.	Water supplying and water heating.	The new equipment helps to decrease costs for gaze for 639,0 ths. rub. per year.
Borrower-7	570,452	The new equipment for water purification allows decreasing the energy consumption for producing the unit of production from 3,4 to 0,8 kWt/h, also will reduce annual costs for tending it for 5482,5 ths. rub., from 5551,4 to 68,9 ths. rub. (salary fund, repair).	Water supplying and effluent discharge.	The new equipment helps to decrease costs for electricity for 675,7 ths. rub. per year.
Borrower-8	291,246	The new tractor allows decreasing consumption of diesel for unit of production for 47%.	Production of eggs.	The new tractor allows to increase productivity in 1,5 times and decrease costs for diesel for 200,0 ths. rub. per year.
Borrower-9	3 861,143	The new equipment for chicken growing and building warming allows decreasing the energy consumption for producing the unit of production from 0,01564 to 0,00158 kWt/h, gaze from 59000 m3 to 0, also will reduce annual costs for tending it for 800,0 ths. rub., from 1700,0 to 700,0 ths. rub. (salary fund, repair).	Production of eggs.	The new equipment allows to increase productivity in 5 times and decrease costs for energy for 693,5 ths. rub. per year.
Borrower-10	230,558	The new grain combine allows decreasing consumption of diesel for unit of production for 70%, also will reduce annual costs for tending it for 500,0 ths. rub. (repair, salary fund).	Production and sales of barley, sunflower and grain.	The new combine allows to increase productivity for 57% and decrease costs for diesel for 313,2 ths. rub. per year.
Borrower-11	282,990	The new tractor allows decreasing consumption of diesel for unit of production for 62%, also will reduce annual costs for tending it for 230,0 ths. rub. (repair, salary fund).	Production and sales of barley, sunflower and grain.	The new tractor allows to increase productivity in 1,6 times and decrease costs for diesel for 418,5 ths. rub. per year.
Borrower-12	130,308	The new grain combine allows decreasing consumption of diesel for unit of production for 49%.	Production and sales of agricultural products.	The new combine allows to increase productivity for 64% and decrease costs for diesel for 100,4 ths. rub. per year.
Borrower-13	636,337	The new equipment for chicken growing and building reconstruction allows decreasing the energy consumption for producing the unit of production from 2,49 to 1,66 kWt/h, exclude heat and reduce water consumption from 12000 m3 to 7200, also will reduce annual costs for tending it for 830,0 ths. rub. (salary fund, repair).	Production of eggs.	The new equipment allows to increase productivity for 36% and decrease costs for energy for 649,7 ths. rub. per year.

Borrower-14	872,084	The new automatic line for eggs assortment allows decreasing the energy consumption for producing the unit of production from 3,37 to 1,36 kWt/h, also will reduce annual costs for tending it for 1000,0 ths. rub., from 2000,0 to 1000,0 ths. rub. (salary fund, repair).	Production of eggs.	The new equipment allows increasing productivity in 4,6 times.
Borrower-15	729,400	The new owen allows decreasing gas consumption from 233,6 to 73,2 m3, electricity consumption from 74 to 22 kWt/h.	Bakery production.	The new equipment allows to decrease costs for energy for 1823,5 ths. rub. per year.
Borrower-16	454,992	The new lazer complex allows decreasing the energy consumption for producing the unit of production from 55,015 to 21,513 ths. kWt/h, also will reduce annual costs for tending it for 634,7 ths. rub., from 679,7 to 45,0 ths. rub. (salary fund, repair).	Agricultural machines.	The new equipment allows to increase productivity for 50% and decrease costs for energy for 1228,2 ths. rub. per year.
Borrower-17	25,227	The new owen allows decreasing electricity consumption from 833 to 75 kWt/h.	Bakery production.	The new equipment allows to increase productivity for 88% and decrease costs for energy for 168,0 ths. rub. per year.
Borrower-18	49,712	The new equipment allows decreasing electricity consumption from 1176 to 420 kWt/h.	Confectionery.	The new equipment allows to increase productivity for 100% and decrease costs for energy for 50,4 ths. rub. per year.
Borrower-19	1 433,143	The new printing machine allows decreasing the energy consumption for producing the unit of production from 0,25 to 0,15 kWt/h, also will reduce annual costs for tending it for 89,5 ths. rub., from 150,0 to 60,5 ths. rub. (salary fund, repair).	Selfsticking labels for package.	The new equipment allows to increase productivity in 2,08 times.
Borrower-20	36,662	The new equipment for confectionary production allows decreasing electricity consumption from 0,37 to 0,20 kWt/h.	Confectionery.	The new equipment allows to increase productivity for 43% and decrease costs for energy for 12,0 ths. rub. per year.
Borrower-21	23,961	The new thermoplastavtomat allows decreasing energy consumption for producing the unit of production from 4,5 to 2,4 kWt/h.	Production of nails for roofs.	The new equipment helps to increase productivity for 67% and decrease costs for energy for 153,0 ths. rub. per year.
Borrower-22	64,782	The new boiler allows decreasing energy consumption for producing the unit of production for 35%.	Pharmaceutical product.	The new equipment helps to decrease costs for heating for 77,5 ths. rub. per year.
Borrower-23	38,271	The new screw extrusion machine allows decreasing energy consumption for producing the unit of production from 1200 to 281 kWt/h, also will reduce annual costs for tending it for 50,0 ths. rub. (repair, salary fund).	Polyethylene film.	The new equipment helps to increase productivity in 3,2 times and decrease costs for energy for 45,2 ths. rub. per year.
Borrower-24	207,222	The new equipment for cheese production allows decreasing energy consumption for producing the unit of production from 558,5 to 123,3 kWt/h, also will reduce annual costs for tending it for 1080,0 ths. rub. (repair, salary fund).	Production of milk products and milk.	The new equipment helps to increase productivity in 2,4 times and decrease costs for energy for 122,9 ths. rub. per year.
Borrower-25	429,580	The new highwall-drilling machine allows decreasing diesel consumption for producing the unit of production from 0,032 to 0,017 ton.	Construction of underground pipelines using cut-and-cover and trenchless methods.	The new equipment helps to increase productivity in 3,3 times.
Borrower-26	111,150	The new equipment for packaging tea allows decreasing energy consumption for producing the unit of production from 0,083 to 0,033 kWt/h.	Bagged tea, leafy tea.	The new equipment helps to increase productivity in 1,5 times and decrease costs for energy for 236,5 ths. rub. per year.
Borrower-27	291,246	The new tractor allows decreasing consumption of diesel for unit of production for 47%.	Production of eggs.	The new tractor allows to increase productivity in 1,5 times and decrease costs for diesel for 200,0 ths. rub. per year.

Borrower-28	230,558	The new grain combine allows decreasing consumption of diesel for unit of production for 70%, also will reduce annual costs for tending it for 500,0 ths. rub. (repair, salary fund).	Production and sales of barley, sunflower and grain.	The new combine allows to increase productivity for 57% and decrease costs for diesel for 313,2 ths. rub. per year.
Borrower-29	100,311	The new grain combine allows decreasing consumption of diesel for unit of production for 53%, also will reduce annual costs for tending it for 300,0 ths. rub. (repair, salary fund).	Production and sales of agricultural products.	The new combine allows to increase productivity for 60% and decrease costs for diesel for 99,9 ths. rub. per year.
Borrower-30	226,608	The new equipment for meat production allows decreasing energy consumption for producing the unit of production from 6,42 to 2,43 ths. kWt/h, gaze from 220,0 to 74,6 m3.	Production of pork, beef, lamb meat and skins.	The new equipment helps to increase productivity in 2,3 times and decrease costs for energy for 1418,2 ths. rub. per year.
Borrower-31	17,252	The new owen allows decreasing energy consumption for producing the unit of production from 87,8 to 50,4 kWt/h, gaze from 67,3 to 44,6 m3.	Bakery production.	The new equipment helps to increase productivity for 22% and decrease costs for energy for 46,1 ths. rub. per year.
Borrower-32	111,387	The new boiler working on husk allows to change diesel for renewable sourse of energy (husk).	Production of sunflower oil.	The new equipment helps to increase productivity in 1,5 times and decrease costs for energy for 1890,0 ths. rub. per year.
Borrower-33	160,652	The new knitting machine allows decreasing energy consumption for producing the unit of production from 25,6 to 20,5 kWt/h.	Production of the working gloves.	The new equipment helps to increase productivity in 1,7 times.
Borrower-34	35,564	The new tractor allows decreasing consumption of diesel for 75%, also will reduce annual costs for tending it for 110,0 ths. rub. (repair).	Production and sales of agricultural products.	The new tractor allows to increase productivity in 2 times and decrease costs for diesel for 200,0 ths. rub. per year.
Borrower-35	130,308	The new grain combine allows decreasing consumption of diesel for unit of production for 49%.	Production and sales of agricultural products.	The new combine allows to increase productivity for 64% and decrease costs for diesel for 100,4 ths. rub. per year.
Borrower-36	80,009	The new knitting machine allows decreasing energy consumption for producing the unit of production from 0,0030 to 0,0017 kWt/h.	Production of the working gloves.	The new equipment helps to increase productivity in 1,5 times and decrease costs for energy for 127,0 ths. rub. per year.
Borrower-37	8,658	The new cooler allows decreasing energy consumption for producing the unit of production from 0,87 to 0,50 ths. kWt/h.	Retail trade of the food.	The new equipment helps to decrease costs for energy for 10,3 ths. rub. per year.
Borrower-38	229,330	The new grain combine allows decreasing consumption of diesel for unit of production for 70%, also will reduce annual costs for tending it for 500,0 ths. rub. (repair, salary fund).	Production and sales of barley, sunflower and grain.	The new combine allows to increase productivity for 57% and decrease costs for diesel for 313,2 ths. rub. per year.
Borrower-39	9,131	The new equipment for furniture production allows decreasing energy consumption for producing the unit of production from 12 to 3 kWt/h, also will reduce annual costs for tending it for 3,0 ths. rub. (repair, salary fund)..	Furniture production.	The new equipment helps to increase productivity in 2 times and decrease costs for energy for 18,7 ths. rub. per year.