

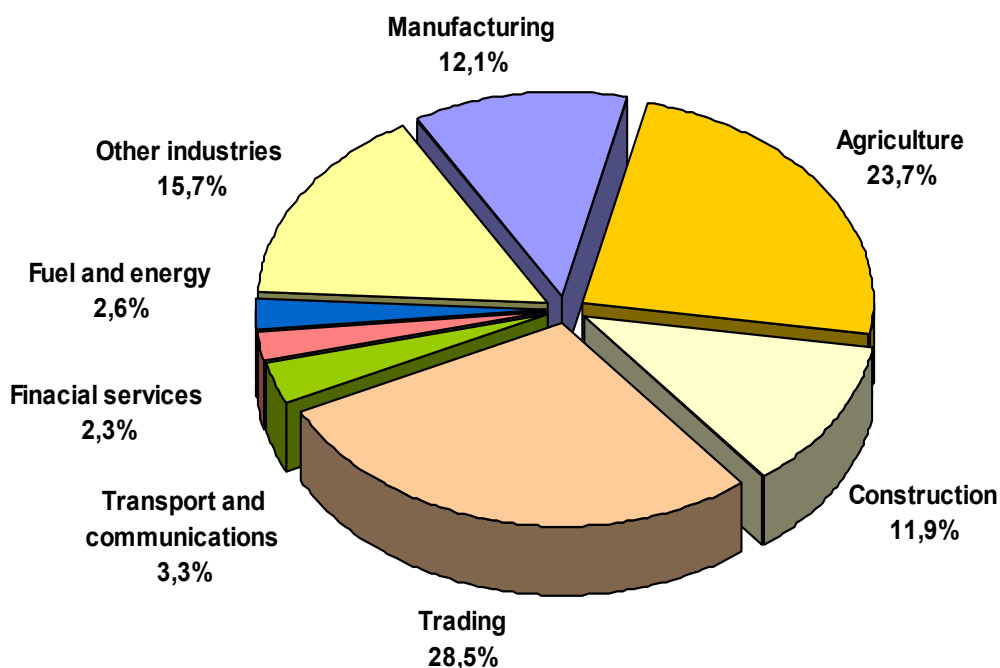
Annual environmental report for EBRD for 2010

1. Analysis of the portfolio by operation types and industry sectors and classification of environmental risks as of January 1, 2011.

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

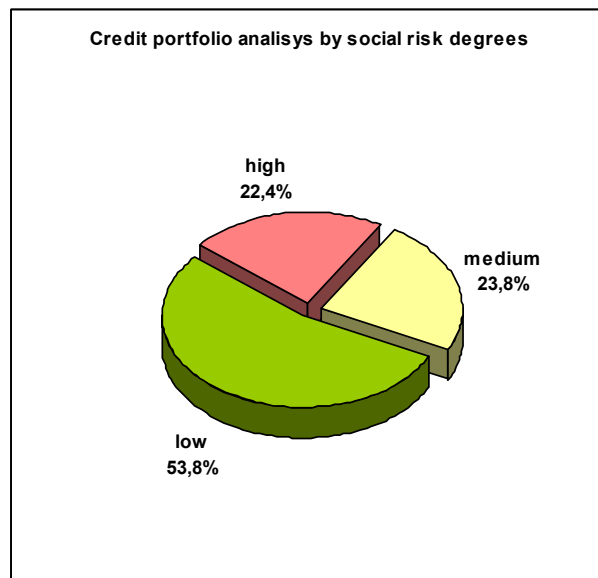
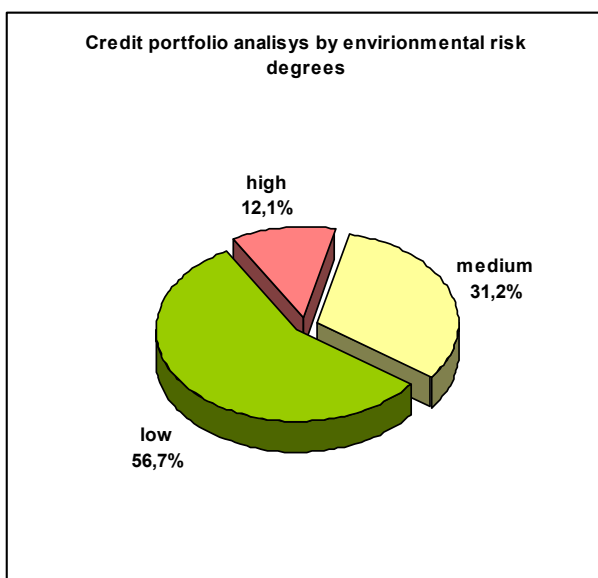
Sector	Debts on loans balance (RUR, ths.)	Replenishment of working capital	Investment loans	Total share in industry
Manufacturing	2 655 707 289	8,2%	3,9%	12,1%
Agriculture	5 209 755 195	16,1%	7,6%	23,7%
Construction	2 605 030 749	9,6%	2,2%	11,9%
Trading	6 260 058 016	24,7%	3,8%	28,5%
Transport and communications	715 412 682	0,9%	2,4%	3,3%
Finacial services	515 781 971	1,5%	0,9%	2,3%
Fuel and energy	562 261 326	2,5%	0,1%	2,6%
Other industries	3 454 413 597	11,4%	4,3%	15,7%
Total	21 978 420 827	74,8%	25,2%	100,0%

Credit portfolio analisys by sectors

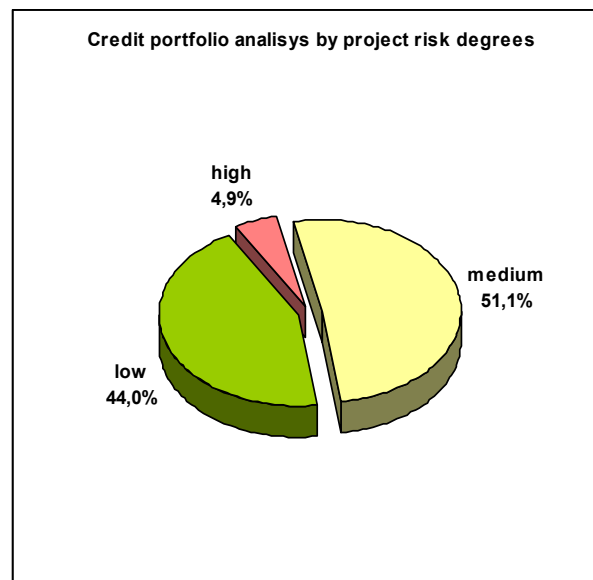


1.2. Credit portfolio structure by environmental and social risks degrees:

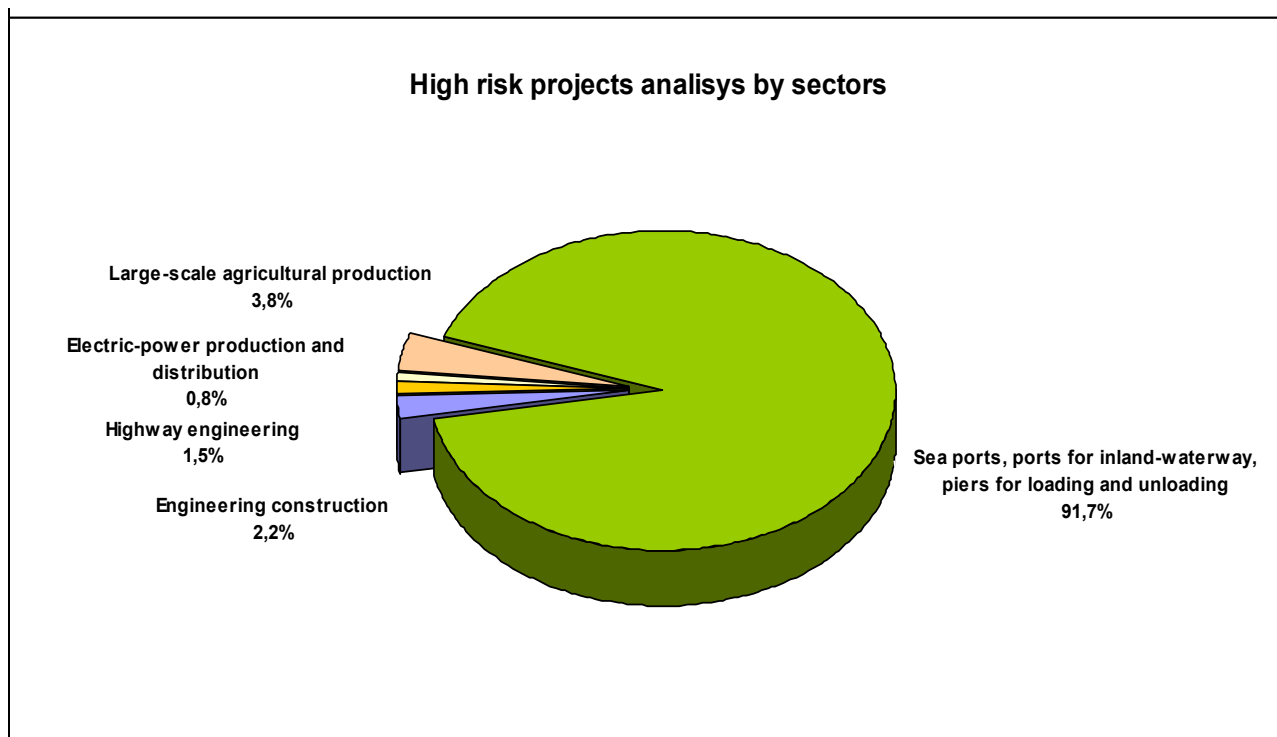
Risk degree	Environmental risk, debts on loans (RUR, ths.)	Share	Social risk, debts on loans (RUR, ths.)	Share
high	2 647 119 873	12,1%	4 924 590 159	22,4%
medium	6 854 096 640	31,2%	5 231 328 189	23,8%
low	12 466 134 311	56,7%	11 816 502 478	53,8%



Project risk degree	Debts on loans (RUR, ths.)	Share
high	389 700 560	4,9%
medium	4 077 386 734	51,1%
low	3 512 663 566	44,0%



The following diagram presents groups of high project risk customers by industries.



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

In 2010 the Bank adopted a new version of «Environmental and Social Policy» (06.09.2010), which was agreed with EBRD and IFC.

The Environmental and Social 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.

The purpose of the Policy consist in description of the commitments and procedures supporting the generally recognized principles of promotion of the 'environmentally safe and steady development' in all business operations in the domains of banking, investment, and technical cooperation, as a fundamental aspect of a rational conduct of business.

Center-Invest Bank prefers to finance the projects capable of bringing additional environmental and social yields. Special attention is paid to projects including elements aimed at solution of priority environmental and social problems characteristic of the region, where the Bank operates, such as mitigation of the climate change consequences and the corresponding adaptation measures, desertification, preservation of biodiversity, power and resources saving, reduction of the scale of poverty, promotion of good labor conditions, overcoming of social alienation, access to the basic services, equality of sexes, transparency and social development.

The Bank understands the importance of the measures for mitigation of the climate change consequences and corresponding adaptation, and their priority in the context of its operations in the region. It intends to further develop its approach to solution of the climate change problems, especially with regard to reduction of the greenhouse gas emissions,

adaptation, use of renewable energy sources, and raising of power efficiency, and to intensify its efforts for solution of these problems within the framework of its operations.

All projects funded by the Bank are subjected to preliminary environmental and social assessment to assist in taking decisions on expediency of financing of a particular activity and, in case of a positive decision, determination of the approach to solution of the environmental and social problems. Such a preliminary social and environmental assessment is a part of the process of general preliminary assessment of the project, which presupposes assessment of the financial and goodwill risks, and identification of opportunities to improve the environmental or social situation. This preliminary assessment takes into account the nature and the scale of the project, and is commensurate with the level of environmental and social risks and their consequences.

Center-Invest Bank may refuse from financing of a proposed project for environmental or social reasons in the events when, for instance, such project does not provide for satisfactory methods of solution of environmental and social problems within the time limits deemed reasonable by the Bank, or when the level of residual consequences is inadmissibly high. Besides, there is a list of operations, which the Bank will not finance. That list is contained in the appended 'Environmental and Social Exclusion List of Center-Invest Bank.

Based on environmental and social criteria, Center-Invest Bank classifies the proposed projects by the following categories depending on the level of environmental and social risks: 'A' or 'high-risk', 'B' or 'medium-risk', 'C' or 'low-risk' (Annex 3). This is needed to provide for the scale of the potential environmental and social consequences and problems connected with the proposed projects, and to determine the nature and depth of the required analysis of the environmental and social aspects of each project, the extent of disclosure of information, and cooperation with the interested parties, account taken of the character, the location, the environmental sensitivity, and the scale of the project, as well as the nature and severity of the concomitant environmental consequences and problems. The Bank refers to Category 'A' all projects described in the appended 'Category 'A' Projects', and the projects characterized by a 'high' level of environmental and social risks based on assessment carried out in accordance with the appended 'Criteria of Assessment of Environmental and Social Risks' (Annex 4).

Center-Invest Bank will monitor compliance with the environmental and social commitments under the projects. If the results of monitoring show that the project realization circumstances have changed, or that the customer does not comply with its obligations to observe the requirements, the Bank will work out the corrective actions in collaboration with the customer, and/or resort to the appropriate legal remedies provided for in the contractual and legal documents.

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, health, 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.

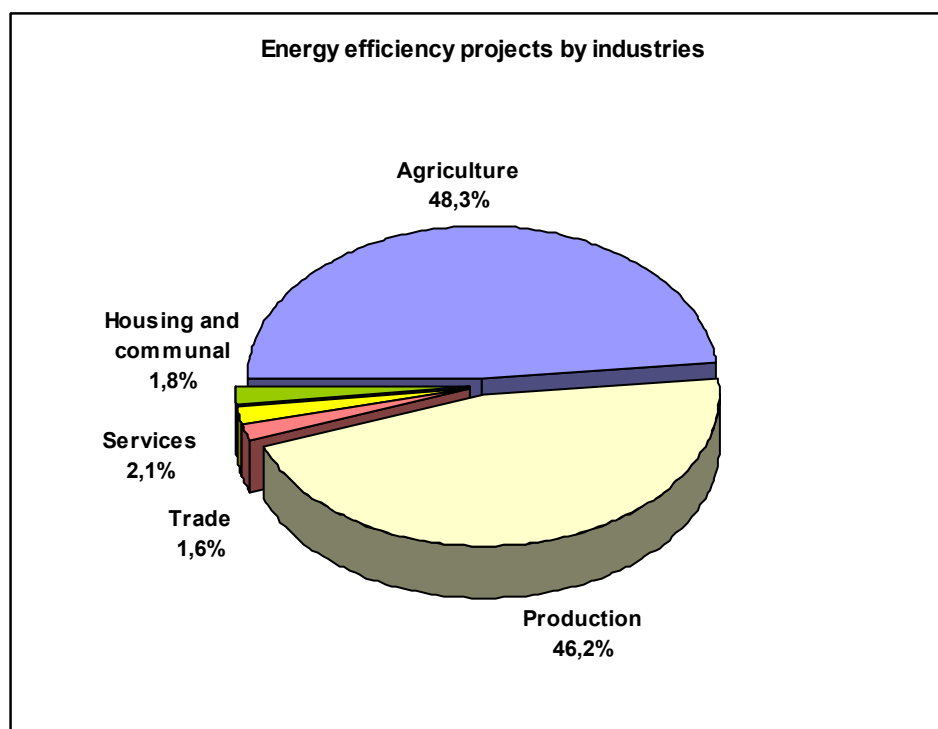
6. Specify the details of the credits/ investments/ guarantees, etc. used for financing of environmental improvements, such as greater efficiency of energy utilization, reduction of energy consumption, reduction of volumes of water consumption, switchover to clean technologies, lower payments for the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

According to the results of 2010 the bank's loan portfolio includes 90 energy efficiency projects for the total amount of 840,3 mio rubles.

Breakdown of financed energy efficiency projects by industries

Industry	Number of projects	Amount of financing (RUR, ths.)	Project amount (RUR, ths.)	Share
Agriculture	39	406 125	432 345	48,3%
Production	33	388 270	571 353	46,2%
Trade	4	13 150	17 332	1,6%
Services	3	17 462	20 367	2,1%
Housing and communal	11	15 300	20 300	1,8%
Total	90	840 307	1 061 697	100,0%

The list of all energy efficiency projects provided in 2010 with indication of Energy savings (per unit) and Reduction of CO₂ (tones per annum) is given in Annex 5.



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 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

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 affecting 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.

Environmental and Social Exclusion List of Center-Invest Bank

Center-Invest Bank invariably does not finance, directly or indirectly, any projects that involve the following:

- 1) production or trade in any product or activity deemed illegal under host country laws or regulations or international conventions and agreements, or subject to international phase outs or bans, including:
 - a) production or trade in products containing PCBs¹;
 - b) production or trade in pharmaceutical products, pesticides/herbicides, or other dangerous substances subject to international phase outs or bans²;
 - c) production or trade in ozone depleting substances subject to international phase out³;
 - d) trade in wildlife or plants or wildlife or plant products regulated under CITES⁴
 - e) transboundary trade in wastes prohibited by international laws⁵.
- 2) production, use or trade in unbonded asbestos fibers and asbestos-containing products⁶;
- 3) activities prohibited by host country legislation or international conventions relating to the protection of biodiversity resources or cultural heritage⁷;
- 4) drift net fishing in the marine environment using nets in excess of 2.5 km in length
- 5) shipment of oil or other hazardous substances in tankers that do not comply with IMO requirements⁸;
- 6) trade in goods without the required export or import licenses or other evidence of authorization of carriage issued by the corresponding export/import or, whenever necessary, transit countries.
- 7) Activities in the nuclear fuel production cycle (uranium mining, production, enrichment, storage or transport of nuclear fuels) and production of or trade in radioactive materials. This does not apply to: the purchase of medical equipment, quality control (measurement) equipment and any equipment where IFC/EBRD consider the radioactive source to be trivial and/or adequately shielded;
- 8) Production of or trade in weapons and munitions (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);
- 9) Production of or trade in alcoholic beverages (excluding beer and wine) (This does not apply to project sponsors who are not substantially involved in these activities. "Not

¹PCBs: Polychlorinated biphenyls are a group of highly toxic chemicals. PCBs are likely to be found in oil-filled electrical transformers, capacitors and switchgear dating from 1950-1985

²Reference documents are EU Regulation (EEC) No 2455/92 Concerning the Export and Import of Certain Dangerous Chemicals, as amended; UN Consolidated List of Products whose Consumption and/or Sale have been Banned, Withdrawn, Severely Restricted or not Approved by Governments; Convention the Prior Informed Consent Procedures for Certain Hazardous Chemicals and Pesticides in International Trade (Rotterdam Convention); Stockholm Convention on Persistent Organic Pollutants; WHO Classification of Pesticides by Hazard.

³ Ozone depleting substances: Chemical compounds which react with and deplete stratospheric ozone, resulting in widely publicised 'ozone holes'. The Montreal Protocol lists such substances and their target reduction and phase out dates.

⁴CITES: Convention on International Trade in Endangered Species of Wild Fauna and Flora. A list of CITES listed species is available at www.cites.org/eng/app/index.shtml

⁵Reference documents are Regulation (EC) No.1013/2006 of 14 June 2006 on shipments of waste; Decision C (2001) 107/Final of the OECD Council concerning the revision of Decision C(92)39/Final on the control of transboundary movements of wastes destined for recovery operations; Basel Convention on the Control of Transboundary Movements of Hazardous Wastes and their Disposal of 22 March 1989.

⁶This does not apply to the use or trade in bonded asbestos cement sheeting where the asbestos content is less than 20%.

⁷Relevant international conventions include, without limitation: Convention on the Conservation of Migratory Species of Wild Animals (Bonn Convention); Convention on Wetlands of International Importance, especially as Waterfowl Habitat (Ramsar Convention); Convention on the Conservation of European Wildlife and Natural Habitats (Bern Convention); World Heritage Convention; Convention on Biological Diversity with protocols thereto.

⁸This includes: tankers which do not have all required MARPOL and SOLAS certificates (including, without limitation, ISM Code compliance), tankers blacklisted by the European Union or banned by the Paris Memorandum of Understanding on Port State control (Paris MOU), and tankers due for phase out under regulations 13G and 13H of Annex I of MARPOL. No single hull tanker over 25 years old should be used.

substantially involved” means that the activity concerned is ancillary to a project sponsor’s primary operations);

- 10) Production of or trade in tobacco (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);
- 11) Gambling, casinos and equivalent enterprises (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);
- 12) Commercial logging operations for use in primary tropical moist forest;
- 13) Production of or trade in wood or other forestry products other than from sustainably managed forests;
- 14) Production or activities involving harmful or exploitative forms of forced labour/harmful child labour (Forced labour means all work or service, not voluntarily performed, that is extracted from an individual under threat of force or penalty. Harmful child labour means the employment of children that is economically exploitative, 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).

When financing micro-finance activities, FIs will also apply the following additional exclusions:

- a) Production, trade, storage, or transport of significant volumes of hazardous chemicals, or commercial scale usage of hazardous chemicals. Hazardous chemicals include gasoline, kerosene, and other petroleum products;

Production or activities that impinge on the lands owned, or claimed under adjudication, by Indigenous Peoples, without full documented consent of such peoples.

Category 'A' Projects

This list refers to projects of new construction, upscaling or transformation / conversion in the following categories. This list is not exhaustive, and the project types included in the list are shown as examples. Referral of the projects to a particular category depends on the nature and scale of the actual or potential adverse environmental or social consequences, and is determined by the specific aspects of realization of the project, and location of the site.

1. Crude oil refineries (excluding undertakings manufacturing only lubricants from crude oil) and installations for the gasification and liquefaction of 500 tonnes or more of coal or bituminous shale per day.
2. Thermal power stations and other combustion installations with a heat output of 300 MW ⁹ or more, and, nuclear power stations and other nuclear reactors, including the dismantling or decommissioning of such power stations or reactors (except research installations for the production and conversion of fissionable and fertile materials, whose maximum power does not exceed 1 kW of continuous thermal load).
3. Installations designed for the production, or enrichment of nuclear fuels, the reprocessing, storage or final disposal of irradiated nuclear fuels, or for the storage, disposal or processing of radioactive waste.
4. Integrated works for the initial smelting of cast-iron and steel; installations for the production of nonferrous crude metals from ore, concentrates or secondary raw materials by metallurgical, chemical or electrolytic processes.
5. Installations for the extraction of asbestos and for the processing and transformation of asbestos and products containing asbestos: for asbestos-cement products, with an annual production of more than 20,000 tonnes finished product; for friction material, with an annual production of more than 50 tonnes finished product; and for other asbestos utilization of more than 200 tonnes per year.
6. Integrated chemical installations, i.e. those installations for the manufacture on an industrial scale of substances using chemical conversion processes, in which several units are juxtaposed and are functionally linked to one another and which are for the production of: basic organic chemicals; basic inorganic chemical; phosphorus-, nitrogen- or potassium-based fertilizers (simple or compound fertilizers); basic plant health products and of biocides; basic pharmaceutical products using a chemical or biological process; explosives.
7. Construction of motorways, express roads and lines for long-distance railway traffic and of airports with a basic runway length of 2,100 metres or more; construction of a new road of four or more lanes, or realignment and/or widening of an existing road so as to provide four or more lanes, where such new road, or realigned and/or widened section of road would be 10 km or more in a continuous length.
8. Pipelines, terminals, and associated facilities for the large-scale transport of gas, oil, and chemicals.
9. Sea ports and also inland waterways and ports for inland-waterway traffic which permit the passage of vessels of over 1,350 tonnes; trading ports, piers for loading and unloading connected to land and outside ports (excluding ferry piers) which can take vessels of over 1,350 tonnes.
10. Waste-processing and disposal installations for the incineration, chemical treatment or landfill of hazardous, toxic or dangerous wastes.

⁹Equivalent to a gross electrical output of 140 MWe for steam and single cycle gas turbines power stations.

11. Large¹⁰ dams and other impoundments designed for the holding back or permanent storage of water.
12. Groundwater abstraction activities or artificial groundwater recharge schemes in cases where the annual volume of water to be abstracted or recharged amounts to 10 million cubic meters or more.
13. Industrial plants for the (a) production of pulp from timber or similar fibrous materials; (b) production of paper and board with a production capacity exceeding 200 air-dried metric tonnes per day.
14. Large-scale peat extraction, quarries and open-cast mining, and processing of metal ores or coal.
15. Extraction of petroleum and natural gas for commercial purposes.
16. Installations for storage of petroleum, petrochemical, or chemical products with a capacity of 200,000 tonnes or more.
17. Large-scale forest harvesting.
18. Municipal waste water treatment plants with a capacity exceeding 150,000 population equivalent.
19. Municipal solid waste-processing and disposal facilities.
20. Large-scale tourism and retail development.
21. Construction of overhead electrical power lines.
22. Large-scale land reclamation.
23. Large-scale primary agriculture/silviculture involving intensification or conversion of natural habitats.
24. Plants for the tanning of hides and skins where the treatment capacity exceeds 12 tons of finished products per day.
25. Installations for the intensive rearing of poultry or pigs with more than: 40,000 places for poultry; 2,000 places for production pigs (over 30 kg); or 750 places for sows.
26. Projects¹¹ which are planned to be carried out in sensitive locations or are likely to have a perceptible impact on such locations, even if the project category does not appear in the above list. Such sensitive locations include National Parks and other protected areas identified by national or international law, and other sensitive locations of international, national or regional importance, such as wetlands, forests with high biodiversity value, areas of archaeological or cultural significance, and areas of importance for indigenous peoples or other vulnerable groups.
27. Projects which involve significant adverse social consequences for the local inhabitants or other persons affected by the project.
28. Projects which involve large-scale resettlement or retrenchment (unbalancing of a stable economic situation).

¹⁰As per the definition of the International Commission on Large Dams (ICOLD). ICOLD defines a large dam as a dam with a height of 15 m or more from the foundation. Dams that are between 5 and 15m high and have a reservoir volume of more than 3 million m³ are also classified as large dams.

¹¹ Including, specifically, social or environmental projects (such as renewable energy sources).

Criteria for assessment of environmental and social risks¹²

Loan issue criteria	Risk level (assessment criterion)	Risk value (multiplier)	Total (level x value)
Environmental and social ¹³ risk in the sector ¹⁴	1.0 – low/low	40	40
	1.5 – low/medium, medium/low		60
	2.0 – medium/medium, low/high		80
	2.5 – medium/high, high/low		100
	3.0 – high/medium, high/high		120
Amount of loan	0 - up to 3 million rubles.	20	0
	1 - 3 to 6 million rubles		20
	2 - 6 to 30 million rubles		40
	3 - more than 30 million rubles		60
Loan term	1 - up to 6 months	20	20
	2 - 6 to 24 months		40
	3 - more than 24 months		60
Collateral	1.0 - account turnover; guarantee; bill; unsecured loan	20	20
	1.5 - 1.0 - account turnover; guarantee; bill; unsecured loan + fixed assets; inventory pledge; land without a history of industrial production		30
	2.0 - fixed assets; inventory pledge; land without a history of industrial production		40
	2.0 - 1.0 - account turnover; guarantee; bill; unsecured loan + land with a history of industrial production or contamination		40
	2.0 - 1.5 - 1.0 - account turnover; guarantee; bill; unsecured loan + fixed assets; inventory pledge; land without a history of industrial production + land with a history of industrial production or contamination		40
	2.5 - fixed assets; inventory pledge; land without a history of industrial production + land with a history of industrial production or contamination		50
	3.0 - land with a history of industrial production or contamination		60
Business experience of the Borrower (risk management skills) ¹⁵	1 - substantial	20	20
	2 - moderate		40
	3 - low		60
Total			XXX (sum of accumulated points)
		High	300-360
		Medium	171-299
		Low	100-170

¹²Preliminary assessment shall be performed for all projects considered by the Bank, on the basis of this Appendix. Assessment shall be carried out by the employees of the Bank responsible for review of the customers' projects. Based on the results of such assessment, and with regard to sections 18-20 of the ESP, a decision will be taken on further actions for consideration of the project.

¹³ For the purposes of the ESP, the social aspects include the following: labor standards and conditions, including health and safety at work, and the consequences for the local population in such areas as health and safety of the population, equality of sexes, consequences for the indigenous peoples and for the cultural heritage, resettlement, and availability of the basic services.

¹⁴ According to the Note 'Industry Sector Classifier' attached hereto

¹⁵ The borrower's business experience means the CEO's years of service in the particular business area (substantial – more than 3 years, moderate – from 1 to 3 years, low– less than 1 year).

Form of the report on performance of a complex environmental and social examination and monitoring (CESE)¹⁶

The Borrower : _____

Nature of operations and business of the Borrower:

Reviewed environmental information and identified problems:

Reviewed social information and identified problems:

Compliance with regulatory requirements in the area of environment protection, labor and migration laws, and social requirements and commitments:

Detailed information on major injuries and accidents over the last two years:

If the land is used as security, indicate whether it has been significantly contaminated. If yes, indicate whether the Bank, as the security holder, has any land rehabilitation commitments, and the amount of such commitments.

Minimization and monitoring of risks: specify further actions required / planned by the Borrower, especially the actions aimed at elimination of the problems connected with non-compliance with health, safety, and environment protection requirements, and the corresponding commitments.

¹⁶This Form must be filled in by the Bank's employees charged with review of the customers' projects, and shall be handed over to the Bank's employees responsible for the final assessment in accordance with section 32 of the ESP.

Minimization and monitoring of risks: specify the measures to be implemented by the Bank, such as environment protection conditions, loan issue provisos, or monitoring requirements (i.e., submission by the Borrower of regular reports).

Opportunities in the areas of environment protection and social standards (e.g., reduction of wastes, more efficient use of energy, use of cleaner technologies):

By _____

Date _____

Annex 5**Energy-efficiency loans (housing and communal sector)**

No	Borrower	Project amount RUR	Loan amount RUR	Issue date	Tenor (month)	Loan type	# of floors	# of apartments	Year of construction	Construction material
1	Borrower-1	2 000 000,00	1 150 000,00	22.11.2010	36	credit line	9	108	1985	brick
2	Borrower-2	2 000 000,00	2 000 000,00	22.11.2010	36	credit line	5	79	1928	brick
3	Borrower-3	2 000 000,00	1 500 000,00	22.11.2010	36	credit line	9	144	1978	brick
4	Borrower-4	2 000 000,00	1 900 000,00	22.11.2010	36	credit line	2	13	1966	brick
5	Borrower-5	2 000 000,00	1 400 000,00	22.11.2010	36	credit line	3	18	1955	brick
6	Borrower-6	2 000 000,00	1 560 000,00	22.11.2010	36	credit line	5	81	1963	brick
7	Borrower-7	2 000 000,00	1 530 000,00	22.11.2010	36	credit line	3	13	1961	brick
8	Borrower-8	2 000 000,00	1 500 000,00	22.11.2010	36	credit line	5	40	1962	brick
9	Borrower-9	2 000 000,00	1 400 000,00	22.11.2010	36	credit line	9	108	1981	brick
10	Borrower-10	2 000 000,00	1 060 000,00	22.11.2010	36	credit line	9	104	1988	brick
11	Borrower-11	300 000,00	300 000,00	24.12.2010	60	term loan	3	18	1985	panel

Energy-efficiency loans (other sectors)

No	Borrower	Project amount ths. RUR	Amount of financing ths. RUR	Payback period	Energy saving (per unit)	Industry	Issue date	Loan type	Reducing of CO ₂ (t per year)
1	Borrower-1	3 008,938	3 000,000	4,8	85% (el)	agriculture	03.02.10	term loan	11,2
2	Borrower-2	80 000,000	80 000,000	2,3	78% (el)	production	05.03.10	term loan	5 574,1
3	Borrower-3	570,000	450,000	2,8	34% (dt)	agriculture	18.02.10	term loan	7,9
4	Borrower-4	5 400,000	4 102,510	4,8	60% (el)	production	19.02.10	leasing	21,6
5	Borrower-5	5 941,000	5 000,000	5,9	42% (dt)	agriculture	18.02.10	term loan	26,5
6	Borrower-6	2 200,000	1 000,000	3,5	90% (el)	production	12.02.10	term loan	55,9
7	Borrower-7	14 172,192	11 337,754	6,8	56% (dt)	agriculture	15.02.10	leasing	91,3
8	Borrower-8	3 017,070	2 715,000	5,8	36% (dt)	agriculture	15.02.10	credit line	39,1
9	Borrower-9	21 450,000	14 785,000	6,0	68% (el)	production	18.03.10	credit line	223,6

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10	Borrower-10	6 136,000	4 800,000	5,4	43% (dt)	agriculture	11.01.10	term loan	31,7
11	Borrower-11	740,000	592,000	1,2	75% (dt)	agriculture	02.03.10	term loan	92,6
12	Borrower-12	4 000,000	4 000,000	5,6	50% (gaz)	service	05.04.10	credit line	487,2
13	Borrower-13	4 327,260	3 461,808	0,8	44% (el)	service	04.03.10	leasing	9,6
14	Borrower-14	2 813,700	2 250,968	4,7	77% (el)	production	06.04.10	leasing	46,4
15	Borrower-15	1 950,000	1 755,000	5,6	13% (el)	production	17.03.10	leasing	14,6
16	Borrower-16	29 490,000	20 000,000	4,5	40% (el), 100% (heat)	production	09.03.10	credit line	346,7
17	Borrower-17	7 231,204	1 461,115	6,2	55% (el)	production	19.03.10	term loan	26,0
18	Borrower-18	6 650,000	5 000,000	2,3	64% (el)	production	22.03.10	credit line	267,4
19	Borrower-19	60 250,000	60 250,000	3,2	63% (el), 58% (gaz)	production	19.02.10	credit line	230,2
20	Borrower-20	23 161,000	23 160,000	6,2	36% (dt)	production	22.03.10	credit line	239,0
21	Borrower-21	4 050,000	4 050,000	1,2	27% (dt)	production	26.03.10	term loan	5,0
22	Borrower-22	3 815,000	3 433,500	0,7	71% (el)	agriculture	09.04.10	leasing	60,9
23	Borrower-23	708,000	600,000	1,2	79% (dt)	agriculture	08.04.10	term loan	114,0
24	Borrower-24	10 798,974	9 800,000	5,4	41% (dt)	agriculture	17.02.10	credit line	73,5
25	Borrower-25	7 984,297	6 480,000	1,2	81% (dt)	agriculture	31.03.10	credit line	163,9
26	Borrower-26	4 790,735	3 800,000	5,6	49% (dt)	agriculture	07.05.10	term loan	31,9
27	Borrower-27	4 600,000	4 600,000	1,2	81% (dt)	agriculture	09.12.09	credit line	163,9
28	Borrower-28	7 235,225	4 197,898	4,5	28% (el), 28% (gaz)	production	19.05.10	leasing	125,2
29	Borrower-29	197,000	160,000	1,5	56% (el)	trade	14.05.10	term loan	0,8
30	Borrower-30	53 800,000	53 800,000	5,5	87% (el, gaz)	agriculture	05.05.10	credit line	243,2
31	Borrower-31	729,830	620,000	1,0	76% (dt)	agriculture	31.05.10	term loan	99,5
32	Borrower-32	10 287,000	8 000,000	6,6	68% (dt)	agriculture	24.05.10	term loan	95,0
33	Borrower-33	1 320,000	1 188,000	1,7	42% (el)	production	26.05.10	credit line	86,0
34	Borrower-34	2 200,000	2 000,000	4,2	56% (el)	production	06.07.10	term loan	3,5
35	Borrower-35	12 040,000	10 000,000	5,6	53% (gaz)	service	25.06.10	credit line	824,7
36	Borrower-36	17 750,000	10 000,000	4,7	64% (el)	production	08.11.10	credit line	37,8
37	Borrower-37	4 400,000	4 400,000	4,5	40% (el), 100% (heat)	production	29.06.10	credit line	0,0
38	Borrower-38	3 008,938	3 008,938	2,5	60% (el)	production	16.07.10	term loan	98,6
39	Borrower-39	174 000,000	50 000,000	3,8	21% (el, gaz, dt)	production	01.07.10	credit line	855,6

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40	Borrower-40	11 216,217	11 216,217	4,5	62% (dt)	production	16.07.10	credit line	133,5
41	Borrower-41	55 000,000	55 000,000	5,3	87% (el, gaz)	agriculture	19.07.10	credit line	243,2
42	Borrower-42	15 840,000	14 840,000	5,2	53% (dt)	agriculture	04.08.10	credit line	52,2
43	Borrower-43	19 695,000	19 695,000	0,8	90% (el)	agriculture	03.08.10	term loan	772,4
44	Borrower-44	17 608,000	14 086,800	6,0	63% (el)	production	04.08.10	leasing	34,7
45	Borrower-45	71 700,000	71 700,000	4,2	39% (el, gaz, dt)	agriculture	19.07.10	credit line	2 647,1
46	Borrower-46	50 000,000	44 000,000	6,1	76% (el)	agriculture	14.07.10	credit line	110,4
47	Borrower-47	4 013,430	4 000,000	6,4	47% (dt)	agriculture	09.08.10	term loan	27,9
48	Borrower-48	570,000	484,500	1,0	75% (dt)	agriculture	20.08.10	term loan	92,6
49	Borrower-49	2 089,000	1 775,650	1,7	67% (dt)	agriculture	20.08.10	term loan	187,7
50	Borrower-50	729,830	350,000	3,1	63% (dt)	agriculture	24.08.10	term loan	15,6
51	Borrower-51	3 968,632	2 800,000	4,5	82% (el)	production	02.09.10	term loan	7,8
52	Borrower-52	6 000,000	5 900,000	2,9	52% (dt)	agriculture	17.08.10	term loan	156,0
53	Borrower-53	515,200	515,200	0,8	48% (dt)	agriculture	17.08.10	term loan	50,5
54	Borrower-54	1 800,000	1 800,000	1,3	73% (dt)	agriculture	17.08.10	term loan	134,6
55	Borrower-55	590,000	500,000	2,1	66% (dt)	agriculture	30.09.10	term loan	18,4
56	Borrower-56	729,830	580,000	2,4	64% (dt)	agriculture	30.08.10	term loan	33,4
57	Borrower-57	3 500,000	2 500,000	4,7	44% (el)	production	29.09.10	term loan	87,6
58	Borrower-58	4 971,136	4 225,466	3,5	50% (dt)	agriculture	10.09.10	leasing	40,7
59	Borrower-59	17 000,000	15 000,000	2,3	25% (el, gaz)	production	16.09.10	credit line	92,4
60	Borrower-60	11 100,000	10 000,000	0,9	79% (el)	trade	22.09.10	credit line	2 379,8
61	Borrower-61	3 267,000	2 613,600	2,6	35% (dt)	agriculture	23.09.10	term loan	125,3
62	Borrower-62	28 619,712	21 000,000	2,9	74% (el)	production	26.10.10	credit line	1 084,0
63	Borrower-63	2 900,000	2 000,000	4,0	49% (el)	production	13.10.10	credit line	11,9
64	Borrower-64	6 000,000	6 000,000	4,3	47% (el)	production	26.10.10	credit line	52,5
65	Borrower-65	5 437,500	5 300,000	2,7	56% (el)	production	29.10.10	term loan	195,6
66	Borrower-66	2 020,000	2 000,000	1,4	79% (el)	production	29.10.10	term loan	20,1
67	Borrower-67	4 321,660	2 948,162	5,2	26% (el)	production	08.09.10	leasing	37,7
68	Borrower-68	4 290,000	3 217,500	4,0	62% (el)	production	27.10.10	leasing	164,4
69	Borrower-69	1 760,000	1 232,000	3,9	60% (dt)	agriculture	29.10.10	term loan	36,2

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70	Borrower-70	5 152,231	2 190,000	1,3	86% (el, gaz)	trade	18.11.10	credit line	662,4
71	Borrower-71	8 880,000	8 880,000	4,0	45% (dt)	agriculture	03.12.10	term loan	78,0
72	Borrower-72	1 805,000	1 805,000	1,0	71% (dt)	agriculture	21.12.10	term loan	319,2
73	Borrower-73	5 750,000	4 600,000	4,3	43% (dt)	agriculture	23.09.10	term loan	113,7
74	Borrower-74	26 100,000	26 100,000	7,0	88% (el, gaz)	agriculture	15.11.10	credit line	154,9
75	Borrower-75	15 000,000	15 000,000	7,0	88% (el, gaz)	agriculture	15.11.10	credit line	89,1
76	Borrower-76	882,305	800,000	1,7	27% (el)	trade	13.07.10	credit line	6,6
77	Borrower-77	7 374,838	6 000,000	4,4	52% (el)	production	02.04.10	credit line	3,6
78	Borrower-78	3 600,000	3 200,000	1,4	23% (el)	production	25.02.10	term loan	1,1
79	Borrower-79	4 440,425	1 500,000	4,9	53% (dt)	agriculture	28.12.10	term loan	32,9