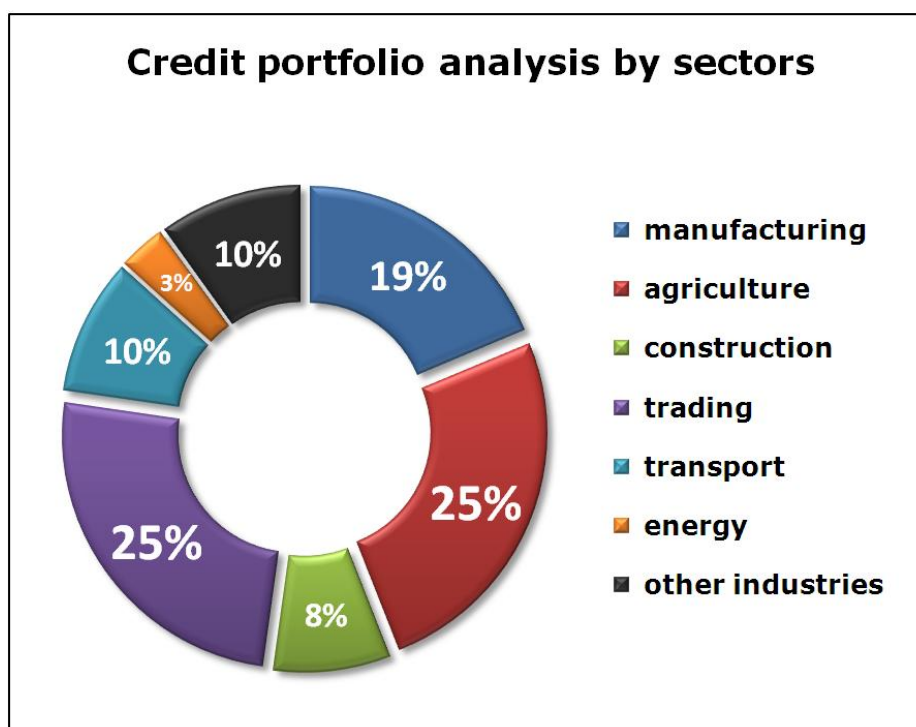


## Annual environmental report for shareholders, Y 2012

### 1. Analysis of the portfolio by operation types and industry sectors and classification of environmental risks as of January 1, 2013.

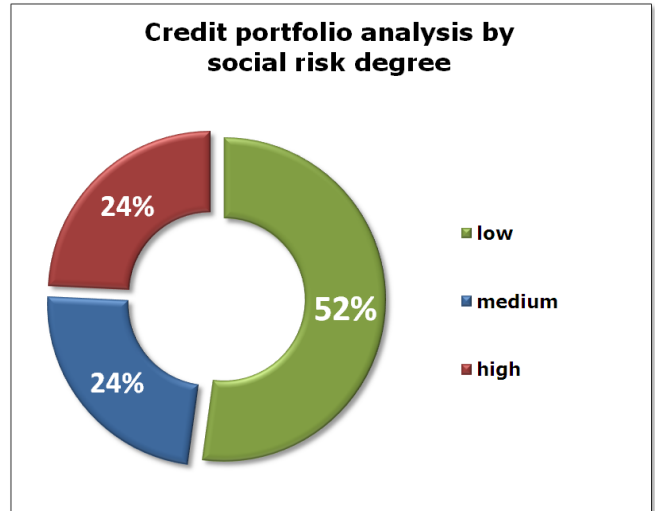
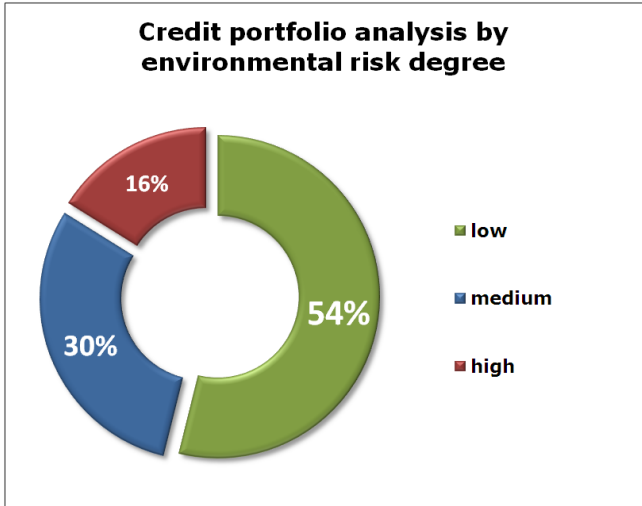
#### 1.1. Credit portfolio structure by operation types, industry sectors, and project risk degrees:

Sector	Debts on loans (RUR)	Total share in industry	Project risk degree	Debts on loans (RUR)	Replenishment of working capital	Investment loans	Total share in industry
manufacturing	5 692 729 750	18,7%	low	259 284 806	0,6%	0,2%	0,9%
			medium	5 433 444 944	8,1%	9,8%	17,9%
			high	0	0,0%	0,0%	0,0%
agriculture	7 712 359 012	25,3%	low	2 333 113 437	5,4%	2,2%	7,7%
			medium	4 344 550 591	8,9%	5,4%	14,3%
			high	1 034 694 985	1,8%	1,6%	3,4%
construction	2 481 314 386	8,2%	low	103 943 038	0,3%	0,1%	0,3%
			medium	2 377 371 349	5,6%	2,3%	7,8%
			high	0	0,0%	0,0%	0,0%
trading	7 639 851 713	25,1%	low	3 181 838 456	8,9%	1,6%	10,5%
			medium	4 458 013 258	11,6%	3,1%	14,6%
			high	0	0,0%	0,0%	0,0%
transport	2 885 664 537	9,5%	low	213 751 063	0,2%	0,5%	0,7%
			medium	1 110 916 430	1,0%	2,6%	3,6%
			high	1 560 997 044	0,9%	4,3%	5,1%
energy	994 940 013	3,3%	low	9 321 179	0,0%	0,0%	0,0%
			medium	985 618 834	3,2%	0,0%	3,2%
			high	0	0,0%	0,0%	0,0%
other industries	3 030 288 863	10,0%	low	536 876 407	1,0%	0,8%	1,8%
			medium	2 493 412 456	5,4%	2,8%	8,2%
			high	0	0,0%	0,0%	0,0%
<b>Total</b>		<b>100,0%</b>		<b>30 437 148 275</b>	<b>62,8%</b>	<b>37,2%</b>	<b>100,0%</b>

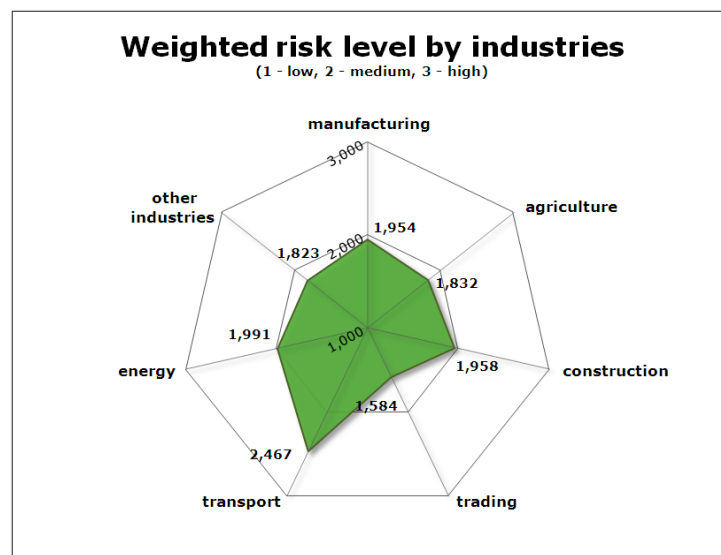
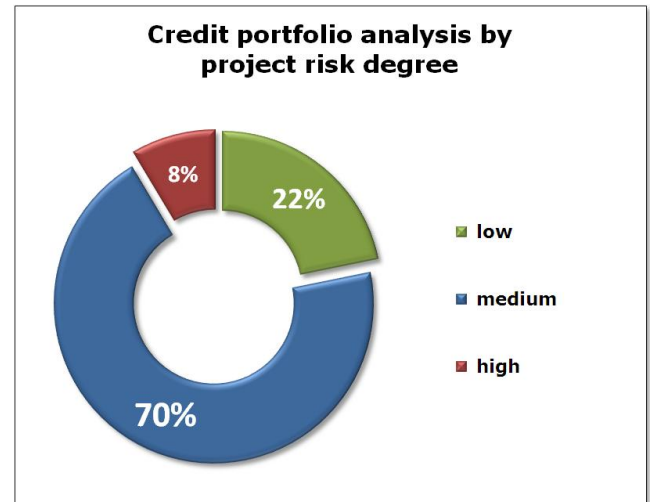


**1.2. Credit portfolio structure by environmental, social, and project risk degrees:**

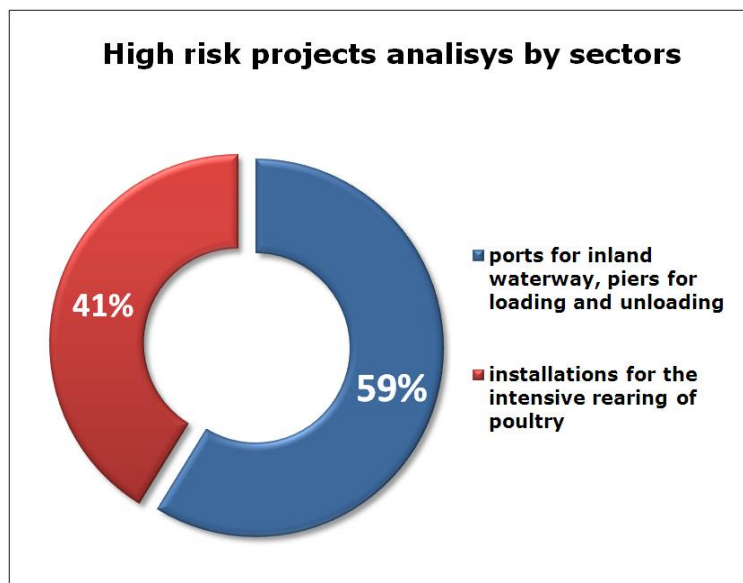
Risk degree	Environmental risk, debts on loans (RUR)	Share	Social risk, debts on loans (RUR)	Share	Project risk, debts on loans (RUR)	Share
low	16 398 286 395,13	53,9%	15 874 604 606	52,2%	6 638 128 384,52	21,8%
medium	9 143 385 580,27	30,0%	7 179 247 521	23,6%	21 203 327 861,66	69,7%
high	4 895 476 299,60	16,1%	7 383 296 148	24,3%	2 595 692 028,82	8,5%



Environmental risk degree	Social risk degree	Debts on loans (RUR)	Share
low	low	13 527 528 917	44,44%
low	medium	2 462 256 132	8,09%
low	high	408 501 347	1,34%
medium	low	2 202 667 021	7,24%
medium	medium	4 685 199 163	15,39%
medium	high	2 255 519 396	7,41%
high	low	144 408 668	0,47%
high	medium	31 792 226	0,10%
high	high	4 719 275 406	15,50%



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, amendments dd. 01.02.2011, dd. 11.09.2012), which was agreed with the main shareholders and partners of the Bank.

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 rising 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 loans / 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:**

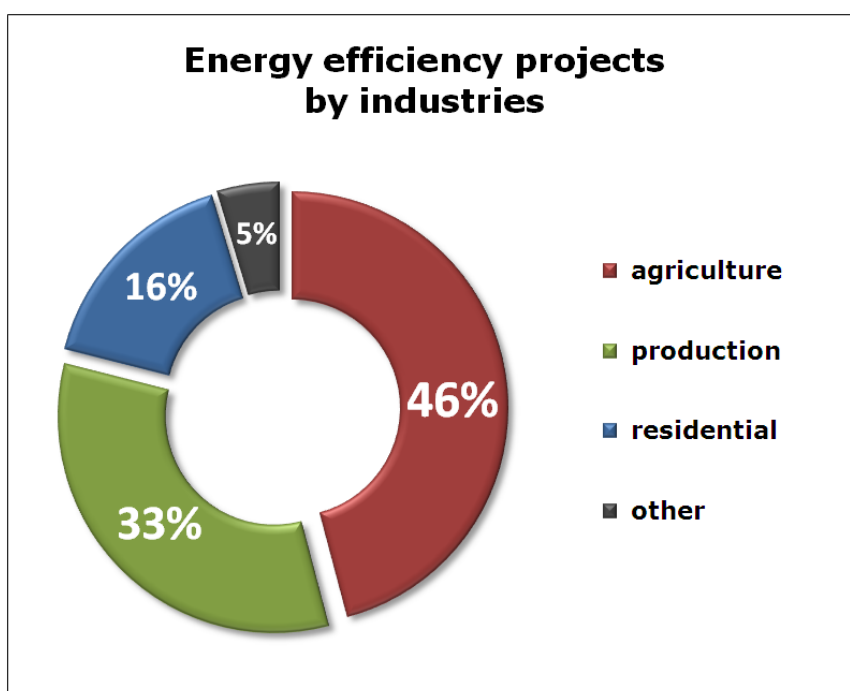
According to the results of 2012 the bank's loan portfolio includes 1 412 energy efficiency projects for the total amount of 1 775.8 million rubles.

Breakdown of financed energy efficiency projects by industries provided below:

Industry	Number of projects	Projects amount (RUR)	Amount of financing (RUR)	Share
agriculture	93	926 131 488	812 342 722	45,7%
production	39	684 701 393	585 559 047	33,0%
residential	1 268	295 292 000	295 292 000	16,6%
other	12	115 390 707	82 580 827	4,7%
<b>Total</b>	<b>1 412</b>	<b>2 021 515 588</b>	<b>1 775 774 596</b>	<b>100,0%</b>

Center-invest Bank's success in financing energy efficiency projects is attributable to the fundamentally new approach that we have developed for our customers in southern Russia: sustainable lending. This new strategy combines technical, financial and social engineering.

The list of all energy efficiency projects (except Residential loans portfolio) provided in 2012 with indication of Energy savings (per unit) and Reduction of CO<sub>2</sub> (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:**

Valery V. Sorokin – Member of the Management Board 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 – Deputy Head of Corporate lending Sub-department, Environmental 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 effecting the quality and purity of the environment.

**11. Additional “sustainable” information:**

Since recently, starting from 2012, Center-invest Bank has adopted a new strategy “Sustainable banking business model” which has defined its approach to banking business in the Southern Russia. It is not a marketing tool, but a new way of thinking and banking in Russia.

Disclosure & transparency: annual audit by PWC, Moody’s rating confirmed at Ba3 positive, in 2007 Center-invest Bank was the first Russian bank to be a finalist and prize winner in the FT Sustainable Banking Awards: Dr. Vysokov won the silver medal in the “Sustainable Banker of the Year” category. In a competition run by The New Economy magazine, Center-invest Bank was recognised as the best Russian bank of 2010 for sustainability. We were the only Russian bank to reach the competition final. The winners of the Sustainable Entrepreneurship Award 2011 (SEA) were announced in Vienna. Center-invest Bank was the only Russian company to make it to the final of this international competition. These achievements are attributable to the bank’s strategies for sustainable business development, incorporating social responsibility, and implementing energy-efficiency technologies. It is possible to find full information and disclosures on the bank’s website: [www.centriinvest.ru](http://www.centriinvest.ru)

At FYE 2012, Center-invest Bank’s total investment to date in energy efficiency projects reached €130.6m, financed 2,200 such projects (450 industrial and agricultural, 50 public and housing, and 1,700 residential). All projects together have achieved an annual reduction in CO<sub>2</sub> emissions of 105,349 tonnes.

Bank provides not only commercial loans, but also a support in a technical assistance helping to companies calculate all main project parameters on the pre-financial stage. During the program realization following support could be received by all customers: IFC consultants (2005-2011), MVV decon GmbH (2007-2009), RuSEFF (2012), and bank specialists. For the period of 2005-2012 customers received 36 energy-audits from our partners, and lots of calculations from bank staff. It is a great opportunity both for companies and bank to find and analyse all financial parameters before project implementation. For companies it is a way to check own expectation with independent ones. For Center-invest it is a way to reduce project risk.

Bank customers may receive loan for energy-efficiency purposes in any from 130 bank branches in Southern Russia. It can be either loan for bakery oven, or harvester combine, or walls insulation in multifamily building, or washing machine with energy class A+. It is taking place because of annual trainings of our loan officers by consultants and bank staff. For Center-invest is a very important thing to provide all range of services in any bank office even the smallest one.

Center-Invest Bank specialists participate in all main discussions relative to capital repair of multi-family buildings, because bank has a unique experience in financing of home owner associations and housing management companies for the purposes of capital repair of buildings. Our expert opinion was presented for The State Duma of the Federal Assembly of Russian Federation, The Council of Federation of the Federal Assembly of the Russian Federation, The Russian Chamber of Commerce and Industry, during Annual meeting of Russian Association of Home Owner Associations, Association of European Business, Association of Municipalities of Rostov region, and others.

For 2013 Center-invest Bank has great expectations and plans. First of all, several credit lines from our partners for energy-efficiency purposes: OeEB for €15.0m, EDB for €3.8m, EBRD for €18.8m, secondly, plans to provide energy-efficiency loans for amount not less than €50m, and thirdly, to create a sustainable business with sustainable customers in sustainable region.

**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 PCBs<sup>1</sup>;
  - b) production or trade in pharmaceutical products, pesticides/herbicides, or other dangerous substances subject to international phase outs or bans <sup>2</sup>;
  - c) production or trade in ozone depleting substances subject to international phase out<sup>3</sup>;
  - d) trade in wildlife or plants or wildlife or plant products regulated under CITES<sup>4</sup>
  - e) transboundary trade in wastes prohibited by international laws<sup>5</sup>.
- 2) production, use or trade in unbonded asbestos fibers and asbestos-containing products <sup>6</sup>;
- 3) activities prohibited by host country legislation or international conventions relating to the protection of biodiversity resources or cultural heritage<sup>7</sup>;
- 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 requirements<sup>8</sup>;
- 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 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;

<sup>1</sup> PCBs: 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

<sup>2</sup> Reference 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.

<sup>3</sup> 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.

<sup>4</sup> CITES: 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](http://www.cites.org/eng/app/index.shtml)

<sup>5</sup> Reference 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.

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

<sup>7</sup> Relevant 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.

<sup>8</sup> This 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.



**Center-invest Bank, Annual environmental report for shareholders, Y 2012**

- 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).
- 15) Pornography and/or prostitution;
- 16) Racist and/or anti-democratic media.

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;
- b) 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 <sup>9</sup>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.
11. Large<sup>10</sup>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.

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

<sup>10</sup> As 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 m<sup>3</sup> are also classified as large dams.

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. Projects<sup>11</sup> 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).

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

**Criteria for assessment of environmental and social risks<sup>12</sup>**

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

<sup>12</sup> Preliminary 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.

<sup>13</sup> 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.

<sup>14</sup> According to the Note 'Industry Sector Classifier' attached hereto

<sup>15</sup> 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)<sup>16</sup>**

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.

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 \_\_\_\_\_

<sup>16</sup> This 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.

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

N	Loan ID	Project amount (RUR)	Loan amount (RUR)	Issue date	Tenor (month)	Loan type	Location	# of floors	# of apartments	Year of construct.	Construction material
1	52120062	5 800 000	5 500 000	25.07.2012	60	credit line	Salsk city	3	18	2002-2005	brick
2	18120042	503 627	503 627	02.08.2012	18	term loan	K.-Shahtinskiy city	5	70	1977	brick
3	86100049	3 000 000	3 000 000	09.11.2012	12	credit line	Rostov-on-Don	9	104	1983	brick
4	86100049	4 000 000	4 000 000	09.11.2012	12	credit line	Rostov-on-Don	5	37	1957	brick
5	86100049	8 000 000	8 000 000	09.11.2012	12	credit line	Rostov-on-Don	4	52	1917	brick
6	40120163	12 168 000	2 000 000	06.12.2012	3	credit line	Rostov-on-Don	9	321	1979	panel

**Energy-efficiency loans (other sectors, except residential loans)**

N	Customer	Branch	Project amount (RUR)	Amount of financing (RUR)	Payback period	Energy saving (per unit)	Industry	Issue date	Type of credit	Reducing of CO <sub>2</sub> (t per year)
1	Borrower-1	Of. Mikhailovskiy	2 599 022	2 300 000	2,9	62% (dt)	agriculture	11.01.12	term loan	60,2
2	Borrower-2	Of. Beloglinskiy	4 304 000	3 873 600	4,0	60% (dt)	agriculture	11.01.12	term loan	140,8
3	Borrower-3	Of. Zernogradskiy	5 002 000	4 000 000	4,9	42,5% (dt)	agriculture	11.01.12	term loan	37,0
4	Borrower-4	Of. Zernogradskiy	645 000	580 500	1,8	44,4% (dt)	agriculture	11.01.12	term loan	25,0
5	Borrower-5	Of. Celinskiy	54 801 066	38 000 000	4,4	37,9% (el)	production	11.01.12	credit line	341,2
6	Borrower-6	Of. Budennovskiy	6 860 000	5 000 000	1,7	45,2% (el)	production	11.01.12	term loan	651,0
7	Borrower-7	Of. Pyatigorskiiy	14 100 000	8 000 000	4,7	54,5% (el)	production	11.01.12	term loan	60,0
8	Borrower-8	Of. Morozovsk	1 224 000	979 200	4,3	50% (dt)	agriculture	11.01.12	term loan	37,5
9	Borrower-9	Of. Morozovsk	3 695 000	3 695 000	4,6	36,3% (dt)	agriculture	11.01.12	term loan	30,2
10	Borrower-10	Of. Morozovsk	1 770 539	1 700 000	3,7	37,4% (dt)	agriculture	11.01.12	term loan	31,7
11	Borrower-11	Of. Pyatigorskiiy	8 188 984	8 000 000	2,1	44,8% (el, gas)	production	11.01.12	credit line	18,0
12	Borrower-12	Of. Pyatigorskiiy	7 000 000	7 000 000	4,2	55,6% (el)	production	11.01.12	term loan	55,0
13	Borrower-13	Of. Pyatigorskiiy	4 000 000	4 000 000	5,3	59,6% (dt)	production	11.01.12	credit line	48,5
14	Borrower-14	Of. Peschanokopskiy	1 350 000	1 350 000	2,7	40% (dt)	agriculture	13.01.12	term loan	29,2

Center-invest Bank, Annual environmental report for shareholders, Y 2012

15	Borrower-15	Branch 7	3 017 070	2 715 000	4,5	35% (dt)	agriculture	11.01.12	credit line	21,9
16	Borrower-16	Branch 7	1 743 500	1 743 500	3,7	33,3% (dt)	agriculture	11.01.12	term loan	18,8
17	Borrower-17	Branch 7	1 049 600	944 000	5,2	41,3% (dt)	agriculture	11.01.12	term loan	26,5
18	Borrower-18	Branch 7	900 000	900 000	4,7	41,8% (dt)	agriculture	11.01.12	term loan	24,7
19	Borrower-19	Branch 7	820 000	820 000	3,0	28,9% (dt)	agriculture	11.01.12	term loan	20,3
20	Borrower-20	Branch 7	1 875 000	1 500 000	3,3	37,8% (dt)	agriculture	11.01.12	credit line	26,6
21	Borrower-21	Branch 7	4 022 447	3 665 000	3,1	47,2% (dt)	agriculture	11.01.12	term loan	61,5
22	Borrower-22	Branch 7	4 400 000	3 960 000	2,9	35,7% (dt)	agriculture	11.01.12	term loan	41,7
23	Borrower-23	Branch 7	5 291 000	5 291 000	4,6	44,6% (dt)	agriculture	11.01.12	term loan	50,4
24	Borrower-24	Branch 7	4 800 000	4 800 000	5,0	41,3% (dt)	agriculture	11.01.12	term loan	48,5
25	Borrower-25	Branch 7	2 600 000	2 340 000	4,8	45,8% (dt)	agriculture	11.01.12	term loan	39,7
26	Borrower-26	Branch 7	10 798 974	9 800 000	4,3	46,4% (dt)	agriculture	11.01.12	credit line	65,1
27	Borrower-27	Branch 7	13 195 556	11 876 000	4,3	53,7% (dt)	agriculture	11.01.12	term loan	87,2
28	Borrower-28	Branch 7	10 500 000	8 400 000	3,5	47% (dt)	agriculture	11.01.12	term loan	69,3
29	Borrower-29	Of. Peschanokopskiy	1 900 000	1 900 000	2,6	40% (dt)	agriculture	19.01.12	term loan	29,2
30	Borrower-30	Of. Cimlyanskiy	763 371	740 919	4,2	41,7% (dt)	agriculture	11.01.12	term loan	23,5
31	Borrower-31	Of. Cimlyanskiy	1 900 000	1 700 000	3,2	32,5% (dt)	agriculture	11.01.12	term loan	27,1
32	Borrower-32	Of. Cimlyanskiy	1 223 000	1 200 000	4,5	52% (el)	production	11.01.12	term loan	6,5
33	Borrower-33	Of. Pyatigorskiy	8 232 480	8 000 000	1,2	61,1% (el)	production	31.01.12	credit line	793,8
34	Borrower-34	Of. Kropotkinskiy	19 000 000	17 567 000	3,7	60,9% (dt)	agriculture	27.01.12	term loan	122,0
35	Borrower-35	Branch 7	24 450 000	24 450 000	5,6	38,5% (dt)	agriculture	11.01.12	term loan	100,9
36	Borrower-36	Of. Pokrovskiy	12 126 000	11 000 000	5,0	71,4% (dt)	agriculture	21.02.12	term loan	194,8
37	Borrower-37	Head office	3 800 000	3 040 000	1,5	41,2% (el)	production	06.04.12	leasing	321,0
38	Borrower-38	Of. Volgodonskiy	4 355 000	3 048 500	4,3	58,3% (dt)	production	15.03.12	leasing	127,9
39	Borrower-39	Of. Novopokrovsky	700 000	700 000	3,6	41,3% (dt)	agriculture	12.03.12	term loan	25,3
40	Borrower-40	Of. Millerovskiy	10 022 000	9 000 000	5,0	45,5% (dt)	agriculture	01.02.12	term loan	41,7
41	Borrower-41	Of. Chaltyr	18 200 000	16 400 000	4,1	89,7% (el)	production	22.03.12	credit line	574,0
42	Borrower-42	Of. Noviy	5 200 000	4 160 000	3,6	52% (dt)	agriculture	13.03.12	term loan	67,8
43	Borrower-43	Of. Zernogradskiy	24 780 000	15 000 000	5,3	68,5% (el)	production	01.02.12	credit line	235,3
44	Borrower-44	Of. Centralniy	4 000 000	4 000 000	3,3	50% (el)	service	21.03.12	credit line	3,0
45	Borrower-45	Of. Celinskiy	771 000	693 000	3,5	42,9% (dt)	agriculture	26.03.12	term loan	28,2

**Center-invest Bank, Annual environmental report for shareholders, Y 2012**

46	Borrower-46	Of. Severniy	800 000	800 000	1,0	82,6% (el)	production	26.03.12	credit line	79,0
47	Borrower-47	Of. Belokalitvenskiy	715 000	572 000	3,8	41,3% (dt)	agriculture	22.03.12	term loan	25,3
48	Borrower-48	Of. Veshenskiy	331 344	281 344	5,3	30,6% (el)	production	01.02.12	term loan	0,3
49	Borrower-49	Of. Celinskiy	2 600 000	2 340 000	3,9	40% (dt)	agriculture	29.03.12	term loan	25,0
50	Borrower-50	Of. Morozovsk	4 513 500	3 600 000	3,7	40% (dt)	agriculture	01.02.12	term loan	41,7
51	Borrower-51	Of. Kagalnitskiy	1 780 000	1 424 000	3,9	35,5% (dt)	agriculture	01.03.12	term loan	24,1
52	Borrower-52	Of. Kushevskiy	1 978 500	1 978 500	3,3	54,2% (dt)	agriculture	20.02.12	term loan	40,7
53	Borrower-53	Of. Kushevskiy	670 000	536 000	2,8	54,9% (dt)	agriculture	01.02.12	term loan	41,9
54	Borrower-54	Of. Kushevskiy	5 590 075	5 590 075	5,0	40,5% (dt)	agriculture	01.02.12	term loan	42,6
55	Borrower-55	Branch 1	2 500 000	1 000 000	5,6	23,1% (dt)	production	01.02.12	term loan	94,1
56	Borrower-56	Of. Beloglinskiy	1 919 000	1 727 000	3,6	37,7% (dt)	agriculture	04.04.12	term loan	22,7
57	Borrower-57	Of. Kamensk-Shahtinskiy	2 550 000	2 295 000	4,6	35% (dt)	agriculture	05.03.12	term loan	25,5
58	Borrower-58	Of. Noviy	5 942 477	4 750 000	4,2	63% (el)	agriculture	01.02.12	term loan	67,5
59	Borrower-59	Of. Severniy	723 231	500 000	3,1	34% (el)	production	22.02.12	term loan	22,6
60	Borrower-60	Of. Morozovsk	4 214 000	4 214 000	4,1	57% (dt)	agriculture	13.04.12	term loan	74,1
61	Borrower-61	Branch 5	248 000 000	213 000 000	5,2	34% (el)	production	01.02.12	credit line	1 616,0
62	Borrower-62	Of. Voened	15 000 000	15 000 000	4,2	76% (el)	agriculture	01.02.12	term loan	94,0
63	Borrower-63	Of. Pokrovskiy	4 100 000	4 100 000	4,2	68% (dt)	agriculture	24.05.12	term loan	79,8
64	Borrower-64	Of. Noviy	800 000	800 000	2,1	36% (el)	production	01.06.12	credit line	16,2
65	Borrower-65	Of. Pokrovskiy	648 000	615 600	4,3	46% (dt)	agriculture	28.05.12	term loan	14,7
66	Borrower-66	Of. Zheleznovodskiy	286 050	230 000	2,3	33% (el)	service	06.06.12	term loan	14,4
67	Borrower-67	Branch 2	6 100 000	2 800 000	3,1	51% (gaz)	production	23.01.12	credit line	32,2
68	Borrower-68	Of. Selmash	18 000 000	18 000 000	4,7	58% (el)	production	24.02.12	credit line	397,6
69	Borrower-69	Of. Morozovsk	4 100 000	4 100 000	4,3	53% (dt)	agriculture	08.06.12	term loan	42,2
70	Borrower-70	Of. Pokrovskiy	4 850 000	3 880 000	3,9	67% (dt)	agriculture	25.06.12	term loan	93,9
71	Borrower-71	Of. Millerovskiy	1 987 284	1 987 284	3,5	50% (dt)	agriculture	28.03.12	term loan	33,9
72	Borrower-72	Of. Timashevskiy	2 217 000	1 995 000	3,3	53% (dt)	agriculture	28.03.12	credit line	50,1
73	Borrower-73	Of. Na Lenina	44 145 307	44 145 307	4,8	59% (dt)	agriculture	05.04.12	credit line	203,4
74	Borrower-74	Of. Kropotkinskiy	75 000 000	53 000 000	4,8	60% (el, gas)	trade	24.04.12	credit line	495,2
75	Borrower-75	Of. Egorlicskiy	3 700 000	2 960 000	3,9	50% (dt)	agriculture	10.05.12	term loan	43,2
76	Borrower-76	Branch 2	14 300 000	11 400 000	3,9	52% (dt)	production	01.02.12	credit line	107,5



**Center-invest Bank, Annual environmental report for shareholders, Y 2012**

77	Borrower-77	Of. Veshenskiy	4 650 000	2 600 000	4,3	47% (dt)	agriculture	23.04.12	term loan	33,4
78	Borrower-78	Of. Pyatigorskiy	17 439 135	17 000 000	3,2	23,8% (el, gas)	production	15.05.12	credit line	89,6
79	Borrower-79	Head office	13 829 234	13 829 234	3,4	62% (dt)	agriculture	01.06.12	term loan	136,4
80	Borrower-80	Of. Pyatigorskiy	44 342 853	44 342 853	4,7	45% (el, gas)	production	21.08.12	credit line	177,7
81	Borrower-81	Of. Budennovskiy	12 390 000	8 500 000	3,9	64% (el)	production	11.07.12	credit line	37,8
82	Borrower-82	Of. Pokrovskiy	3 200 000	3 200 000	1,1	57% (el)	agriculture	18.07.12	credit line	256,6
83	Borrower-83	Of. Chaltyrskiy	9 900 000	8 500 000	4,6	66% (el)	production	17.07.12	credit line	215,0
84	Borrower-84	Branch 7	14 000 000	10 000 000	3,3	70,6% (dt->el)	agriculture	24.07.12	credit line	94,1
85	Borrower-85	Of. Centralniy	7 131 000	5 348 250	4,1	53,9% (el)	production	12.07.12	leasing	77,6
86	Borrower-86	Head office	1 890 000	1 890 000	3,7	37,8% (el)	production	03.08.12	credit line	34,0
87	Borrower-87	Head office	280 000	280 000	2,0	60,0% (el)	production	09.08.12	term loan	2,3
88	Borrower-88	Of. Pokrovskiy	1 265 000	1 265 000	3,0	51,5% (dt)	agriculture	22.08.12	term loan	18,0
89	Borrower-89	Head office	41 116 200	41 116 200	4,0	60,3% (dt)	agriculture	10.08.12	term loan	237,8
90	Borrower-90	Head office	33 088 900	33 088 900	5,0	53,1% (dt)	agriculture	07.08.12	term loan	159,6
91	Borrower-91	Head office	49 633 450	49 633 450	3,8	65,0% (dt)	agriculture	07.08.12	term loan	406,8
92	Borrower-92	Head office	22 571 100	22 571 100	3,8	53,3% (dt)	agriculture	07.08.12	term loan	125,2
93	Borrower-93	Head office	7 523 700	7 523 700	4,7	54,2% (dt)	agriculture	07.08.12	term loan	40,7
94	Borrower-94	Head office	33 088 900	33 088 900	3,1	49,3% (dt)	agriculture	07.08.12	term loan	137,1
95	Borrower-95	Head office	15 047 400	15 047 400	5,1	47,9% (dt)	agriculture	07.08.12	term loan	72,0
96	Borrower-96	Of. Beloglinskiy	4 500 000	4 000 000	3,0	66,7% (dt)	agriculture	04.09.12	term loan	150,2
97	Borrower-97	Of. Volzhskiy	3 000 000	818 700	2,9	57,9% (el, gas)	production	28.08.12	leasing	173,8
98	Borrower-98	Of. Morozovsk	608 300	547 200	2,8	77,1% (el)	service	02.10.12	term loan	25,8
99	Borrower-99	Branch 7	17 000 000	17 000 000	4,6	70,6% (dt->el)	agriculture	31.08.12	credit line	470,7
100	Borrower-100	Of. Kropotkinskiy	15 718 000	12 574 400	4,0	44,5% (dt)	agriculture	03.09.12	term loan	92,8
101	Borrower-101	Of. Noviy	705 500	564 000	2,9	54,0% (el, gas)	agriculture	10.09.12	leasing	50,3
102	Borrower-102	Branch 6	7 132 715	6 416 800	4,2	53,7% (dt)	agriculture	07.09.12	term loan	54,4
103	Borrower-103	Of. Belokalitvenskiy	1 315 000	1 165 000	2,8	58,3% (dt)	agriculture	13.09.12	term loan	52,6
104	Borrower-104	Head office	9 050 000	7 200 000	5,3	50,4% (dt)	agriculture	19.09.12	term loan	50,9
105	Borrower-105	Of. Voenved	15 000 000	15 000 000	3,6	90,1% (el)	agriculture	01.02.12	credit line	145,0
106	Borrower-106	Of. Voenved	15 000 000	15 000 000	3,3	73,5% (el)	agriculture	01.02.12	credit line	73,0
107	Borrower-107	Of. Voenved	11 000 000	11 000 000	4,3	23,4% (el, gas)	agriculture	12.05.12	credit line	44,9

Center-invest Bank, Annual environmental report for shareholders, Y 2012

108	Borrower-108	Of. Voenved	17 266 149	12 497 772	3,1	75,5% (el, heat)	agriculture	01.02.12	credit line	346,7
109	Borrower-109	Of. Voenved	17 051 107	11 411 357	3,5	75,5% (el, heat)	agriculture	23.04.12	credit line	346,7
110	Borrower-110	Of. Voenved	15 020 472	10 186 841	3,6	75,5% (el, heat)	agriculture	19.09.12	credit line	346,7
111	Borrower-111	Of. Voenved	15 131 469	15 000 000	4,7	46,0% (dt)	agriculture	02.08.12	credit line	48,0
112	Borrower-112	Of. K.-Shahtinskiy	893 000	700 000	0,4	75,0% (el->gas)	trade	09.10.12	term loan	252,6
113	Borrower-113	Of. Pokrovskiy	1 770 000	1 770 000	5,1	45,2% (dt)	agriculture	08.10.12	term loan	20,4
114	Borrower-114	Of. Zapadniy	4 500 000	4 500 000	4,6	72,5% (el)	production	26.10.12	credit line	19,1
115	Borrower-115	Of. Pokrovskiy	1 623 800	1 500 000	1,7	67,2% (el->gas)	production	26.10.12	term loan	71,3
116	Borrower-116	Of. Beloglinskiy	1 350 000	1 080 000	4,8	62,5% (dt)	agriculture	18.10.12	term loan	31,3
117	Borrower-117	Of. Chaltyr	5 555 000	4 700 000	3,5	53,3% (dt)	agriculture	04.10.12	term loan	50,1
118	Borrower-118	Of. Centralniy	6 646 400	6 406 400	4,7	58,6% (el)	production	08.11.12	leasing	153,2
119	Borrower-119	Of. Pyatigorskiy	25 456 500	20 000 000	4,8	65,1% (el, gas)	production	31.10.12	credit line	62,8
120	Borrower-120	Branch 7	6 000 000	6 000 000	3,3	64,4% (dt->el)	agriculture	23.10.12	credit line	237,9
121	Borrower-121	Of. Voenved	14 618 848	9 787 670	3,0	75,5% (el, heat)	agriculture	05.10.12	credit line	346,7
122	Borrower-122	Of. Voenved	71 685 000	60 387 150	4,7	80,4% (el, gaz, water)	agriculture	05.10.12	credit line	1 358,6
123	Borrower-123	Of. Voenved	42 000 000	42 000 000	4,0	53,5% (el, gaz, water)	agriculture	05.10.12	credit line	380,2
124	Borrower-124	Of. Centralniy	60 943 600	60 000 000	4,7	25,4% (el)	production	09.11.12	credit line	115,7
125	Borrower-125	Of. Budennovskiy	2 953 000	2 453 000	1,9	75,0% (gaz)	production	23.11.12	credit line	741,6
126	Borrower-126	Of. Centralniy	23 000 000	23 000 000	4,5	86,2% (el, gas)	production	20.11.12	credit line	555,7
127	Borrower-127	Of. Na Druzhinnikov	1 050 000	1 050 000	4,3	50,0% (el)	production	04.12.12	term loan	27,0
128	Borrower-128	Of. Shahtinskiy	14 000 000	14 000 000	3,7	79,6% (gaz->el)	production	20.11.12	term loan	175,6
129	Borrower-129	Branch 7	9 998 000	9 000 000	3,1	38,9% (dt)	agriculture	17.12.12	credit line	39,8
130	Borrower-130	Head office	1 060 000	700 000	5,0	86,0% (el)	production	12.12.12	term loan	19,4
131	Borrower-131	Branch 7	5 805 954	4 644 763	4,7	54,2% (dt)	agriculture	12.12.12	term loan	40,7
132	Borrower-132	Branch 4	74 427 850	30 000 000	5,6	68,8% (dt)	agriculture	31.08.12	credit line	516,3
133	Borrower-133	Of. Kagalnitskiy	5 590 500	4 470 000	4,3	58,0% (dt)	agriculture	22.05.12	term loan	60,5
134	Borrower-134	Of. Zernogradskiy	6 168 818	4 920 000	3,4	53,3% (dt)	agriculture	24.08.12	term loan	50,1
135	Borrower-135	Of. Zernogradskiy	1 131 730	1 100 000	4,4	51,1% (el)	service	20.01.12	term loan	2,1
136	Borrower-136	Branch 6	665 000	532 000	2,1	57,1% (dt)	agriculture	21.03.12	term loan	41,7
137	Borrower-137	Branch 6	1 772 000	1 417 600	2,8	45,1% (dt)	agriculture	29.03.12	term loan	36,0
138	Borrower-138	Branch 6	3 165 000	2 700 000	4,5	53,1% (dt)	agriculture	11.12.12	term loan	53,2