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Principles for
Responsible Banking

Responsible Banking Progress Statement for PRB Signatories



Summary template

Center-invest Bank 2025

Principle 1: Alignment	Principle 2: Impact & Target Setting	Principle 3: Clients & Customers
Center-invest bank's sustainable business model ensures long-term profitability through successful work with the best clients based on creative analysis of new alternatives in new situations, finding new solutions for new markets, using new tools for new clients, generating new methods and technologies. The bank assesses the impact on society, the environment, and ecosystem development in the Sustainable Development Goals and National Projects. Center-invest successfully implemented its previous strategy 2022-2024 "ESG Digitalization 2.0," modernized its operational and technological infrastructure, accumulated knowledge and experience in working in the new realities, and developed a new strategy 2025-2027 "ESG Digitalization 3.0." In 2026, The Analytical Credit Rating Agency	Goal 1 (climate change mitigation). Center-invest Bank achieved its initial carbon footprint target for its mortgage portfolio (45 kg CO₂/m²/year by 2030) ahead of schedule in March 2024. Consequently, a new, more ambitious target was set: to reduce the figure to 40 kg CO₂/m²/year by 2030. As of September 1, 2026, the carbon footprint of the mortgage portfolio (24.7% of the total analyzed) was 37.4 kg CO₂/m²/year, demonstrating positive momentum. The analysis also revealed that energy-efficient housing (classes A/A+/A++) is, on average, 75% more expensive than less efficient housing. In parallel, the bank will begin assessing the carbon footprint of loans to agribusinesses (covering 90.4% of the portfolio) starting July 1, 2023. Between the date of the last report (July 1, 2025) and September 1, 2026, the emissions value decreased from 1.30 to 1.28 CO₂/ha/year. Overall, it can be said that the average emissions value has stabilized at a consistent level. The Bank's current goal is to maintain this trend and stabilize this	To ensure the bank's clients—individual entrepreneurs and small and medium-sized businesses—are globally competitive, Center-invest Bank conducts an ESG rating for SMEs (97% of the portfolio has an ESG rating from Center-invest Bank), which takes into account the company's financial performance and non-financial factors. Center-invest Bank does not participate in interest rate races, customer poaching, or profiting from customer difficulties; it raises the quality of loans, not rates. At the same time, the Bank demonstrates confident leadership in the quality of loans compared to national indicators. As of 01.07.2026, the share of overdue loans in the SME portfolio in Russia is 4.2%, and in the individual entrepreneur portfolio it is 6.6%. In the loan portfolio of Center-invest Bank, the share of overdue loans in SME loans is 1.0%, and in individual entrepreneur

(ACRA) has upgraded Center-invest Bank's credit rating to A+(RU) with a Stable outlook. The credit rating upgrade to A+(RU) with a Stable outlook reflects Center-invest Bank's increased reliability, its stable financial position, capital growth, and high quality of corporate governance (https://centrinvest.com/about/news/acra-upgrades-center-invest-banks-credit-rating-to-a-ru-with-stable-outlook). The Analytical Credit Rating Agency (ACRA) confirmed the ESG rating of Center-invest Bank at ESG-2 (AA+) with a stable outlook, which corresponds to the highest environmental, social and governance (ESG) performance level among Russian banks (https://centrinvest.com/about/news/acra-confirms-the-esg-rating-of-center-invest-bank-at-esg-2-aa-with-stable-outlook, https://www.acra-ratings.ru/press-releases/7026/). Center-invest Bank has become the first Russian bank to successfully undergo independent verification under the Business Public Capital Standard (BPCS). Based on the evaluation results, the bank was included in the register of organizations whose contribution to achieving the national development goals and improving the well-being of society is recognized at the federal	figure. Goal 2 (social). Assessment of the social impact on society when lending to various vulnerable groups of the population, as well as targeted lending programs. The bank has chosen the following groups and programs as its immediate target. The main goal is to increase the share of financing of these groups: 1. Mortgage, unmarried woman; 2. Consumer/auto loan, unmarried woman; 3. Consumer loan, purpose – medical treatment; 4. Consumer loan, purpose – education; 5. Consumer loan, purpose – to increase energy efficiency; and achieve a total share of these groups in the retail loan portfolio of 35% by 2030. The dynamics of the indicator looks like this: 01.01.2022 - 28,43%, 01.01.2023 - 29,34%, 01.01.2024 - 32,25%, 01.01.2025 - 35,67%, 01.01.2026 – 32,81%, 01.09.2026 – 34,47%. The bank set a new ambitious goal of reaching the share of these vulnerable groups at 40% by 2030. The bank attributes the current decline in these figures to the expansion of state programs designed to boost the birth rate—specifically those offering families with children access to mortgages at preferential rates—which have proven highly popular with the public. This, in turn, reduces the share of funds extended to unmarried women. Impact Socially Responsible Banking: Who Wins? <i>Unlike speculative banking (buying and selling risks),</i>	loans it is 0.7%. Moreover, according to the Expert RA rating agency, the bank ranks 4th in the country in terms of the volume of loans issued in 2025. Commitment to the ESG model, knowledge of the client, and the formation of a strong relationship allow the regional bank to successfully compete with federal players, making the bank's financial performance sustainable. Impact Center-invest Bank develops AI competencies for the regional economy Center-invest Bank is making significant efforts to expand AI competencies in the region. The Scientific Director of the Bank, Professor and Doctor of Economics Vasily Vysokov, describes the bank's approach as “a conscious investment in competent officials and clients” that develops the business environment and increases business competitiveness. Center-invest bank is a partner of the federal project “Labor Productivity” and, together with the Ministry of Economic Development of the Rostov Region, has conducted a series of educational intensive courses on the use of AI technologies. The bank has provided free training to more than 2,200 entrepreneurs and public officials in the region.
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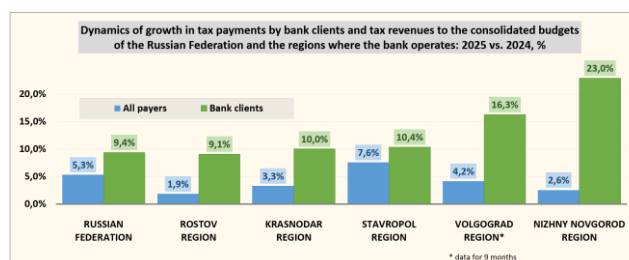
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(<https://centrinvest.com/about/news/center-invest-bank-becomes-the-first-russian-bank-to-be-verified-under-the-business-public-capital-standard>).

sustainable banking manages risks: in the event of a crisis, it works with clients to develop measures to reduce risks, complete projects, and repay loans on time

Who wins and why?

The state and the region win. By the end of 2025, total tax revenues from businesses in the Rostov Region (the bank's home region) increased by 1.9%. Taxes paid by Center-Invest Bank clients increased by 9.1%. A similar situation is observed in all regions where the bank operates (see diagram), and continues in the first half of 2026.



Our clients' businesses aren't just stable—they're growing and developing, creating high-quality jobs with good salaries, and consistently contributing to the budget. This is a real contribution to the regional economy: the bank's clients pay more taxes, meaning their businesses perform better than the market average, these clients employ higher-paid, and therefore better, employees, and the budget receives more funds to achieve its goals.

Clients win: corporate and retail. While market loan rates were rapidly rising, we maintained our rates 5 percentage points below the market average. No

Center-invest Bank actively contributes to forming an objective picture of the region's economic development and has developed an AI platform, the "REGIONAL DEVELOPMENT DASHBOARD." The platform is a dynamic monitoring and forecasting system that brings together more than 2 million values across nearly 4,000 indicators from statistical and banking reports for 89 constituent entities of the country. Using AI technologies, it analyzes and forecasts these indicators, visualizing the results as charts and interactive models. The platform has been introduced into the work of the Department of Economy of the city of Rostov-on-Don, was used in updating the Strategy for the Socio-Economic Development of the Rostov Region through 2030, and helps with the monthly preparation of the macroeconomic survey of the Bank of Russia's Southern Main Branch by providing the regulator with high-quality data for strategic decision-making.

The bank actively cooperates with universities and strengthens the region's talent potential for working with AI. With the support of the Bank, the following have been opened: the "Center for Artificial Intelligence and Technological Development" at Rostov State University of Economics, the "Southern AI Testing Ground" jointly with Don State Technical University, and the Center for Educational Programs (TOP DS) jointly with Southern Federal University.

To popularize AI tools for solving practical tasks, Center-invest Bank organized competitions

	HIDDEN FEES, INSURANCE, or ADDITIONAL TERMS. Everything is fair and transparent. As a result, the bank's clients saved and gained an additional 6.6 billion rubles. They used this money to develop their businesses, make purchases, and improve their lives. A significant portion of this sum was returned to the budget in the form of taxes—a classic effect of a healthy economy. <u>The bank wins.</u> Our prudent and responsible policy is not charity, but a smart strategy for building a future with the best clients. Our non-performing loans are significantly lower than the regional and national averages (as of July 1, 2026, compared to Russian banks): 4.2 times lower for small and medium-sized business loans, 9.2 times lower for individual entrepreneur loans, and 6.2 times lower for consumer loans. We are building a secure future with the best and most responsible clients. Our risks are lower, and our resilience is higher. Moreover, according to the Expert RA rating agency, the bank will rank 4th in the country for SME loan volume in 2025. <u>Everybody wins.</u> We sent letters to the Government, the Ministry of Finance, the Federal Tax Service, and the Central Bank about the results of socially responsible banking and received requests for more detailed information about our model. We've built an adaptive, controlled artificial intelligence model called "Socially Responsible Banking" to improve the financial literacy of all market participants.	among students, with more than 1,000 participants from 21 Russian universities taking part: “Digital Portrait of a Region” “Trajectory of Future Learning” “AI Insight” “AI in Term Papers and Theses” The Bank also held hackathons for more than 2,000 participants, including: “AIST” at DSTU, interregional hackathons and case championships of Rostov State University of Economics together with Southern University, Southern Federal University and the North Caucasus Branch of Moscow Technical University of Communications and Informatics, “IT TECH” at Rostov College of Communications and Informatics, and the project intensive “SFedU.Pro” with Southern Federal University. The bank has prepared the textbook “AI in CI” for employees, clients, students, businesses and public authorities, and has developed a free online platform for self- AI learning.
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	Socially responsible banking isn't just talk. It's a truly operational model that proves that it's possible to do good and achieve outstanding financial results simultaneously.	
Links & references Annual and ESG report https://centrinvest.com/media/files/ESG-2025.pdf (page 1, 69) The Bank's strategy 2025-2027 "ESG Digitalization 3.0." (English version) https://www.centrinvest.ru/files/about/reports/Strategy_2025-2027.pdf	Links & references https://centrinvest.com/files/Responsible_Banking_Progress_Statement_2025.pdf Annual and ESG report https://centrinvest.com/media/files/ESG-2025.pdf (Page 81-84)	Links & references https://centrinvest.com/media/files/ESG-2025.pdf (page 73-75) https://centrinvest.com/media/files/ESG-2025.pdf (page 120-121) https://centrinvest.com/about/news/center-invest-bank-receives-a-letter-of-gratitude-from-the-rostov-region-ministry-of-digital-development-for-its-contribution-to-the-development-of-artificial-intelligence https://centrinvest.com/about/news/center-invest-bank-launches-a-series-of-intensive-ai-training-courses-for-business

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Principle 4: Stakeholders	Principle 5: Governance & Culture	Principle 6: Transparency & Accountability
Center-invest Bank actively participates in the development and implementation of ESG-principles in Russia. The Chairman of the Board of Directors of the Bank Dr Vasily Vysokov chairs the ESG banking group and SME committee of the Association of Russian Banks. Deputy Chairman of the Executive Board of the Bank Mr Alexander Dolganov is a member of the expert council on sustainable development and green financing under the Committee of the State Duma of the Russian Federation on the financial market. In 2025 the bank implemented an adaptive, controlled artificial intelligence (AI) model, "Socially Responsible Banking," based on articles, books, and public presentations by the bank's team over more than 30 years. It was made to promote ESG-principles and was presented at major events in the country: International Banking Forum and Innovation Forum FINOPOLIS. The ESG risk management procedure is described in the Bank's Environmental and Social Policy and provides for assessment of all corporate loans by assigning an ESG rating. In addition, for large-	ESG-development and corporate culture is the key to a positive team atmosphere and high employee engagement. In 2025, the bank held 89 surveys to strengthen corporate values system and ensure maximum value sharing across the entire bank team. By 2025, the overall involvement rate increased from 76.2% to 83.6%.	The Analytical Credit Rating Agency (ACRA) has upgraded Center-invest Bank's credit rating to A+(RU) with a Stable outlook. ACRA analysts highly commend the bank's balanced development strategy, its low level of potentially non-performing loans, and its commitment to ESG principles. Expert RA national rating agency has published an ESG ranking of financial companies based on the results of 2024. Center-invest Bank ranked seventh among Russian lending institutions. Data from the information portal "Banki.ru" confirm the stability and success of the socially responsible banking business model. In 2025, Center-invest Bank improved its position in the rankings of Russian banks by key indicators: loan portfolio — 30th place (+5 positions), deposits — 31st place (+4 positions), assets — 49th place (+8 positions), and capital — 64th place (+5 positions).

scale Category A projects, there is an Environmental and Social Due Diligence Report Form. Determination of the industry level of ESG risks takes place within the ESG rating procedure, as industry risks have the maximum factor weight when determining the level of ESG risks of lending. The Environmental and Social Policy defines an Environmental and Social Exclusion List, which prohibits the bank from directly or indirectly financing the projects specified therein.		The bank demonstrates growth in financial performance while maintaining high quality of its loan portfolio, with the share of non performing loans standing at less than 1 percent of the bank's total loan portfolio. Center-invest Bank has taken 35th place in the 2026 Forbes ranking of Russia's most reliable banks, improving its position by 7 spots compared to the previous ranking. Center-invest Bank ranked 12th in the prestigious reputation rating of Russian banks, compiled by the Pravdaserm analytical service and the Expert-Centre Analytics agency. The bank entered the "green zone" with a reputation score of 80 out of 100 possible points, which corresponds to a high level of customer loyalty and excellent media presence. Center-invest Bank has become the first Russian bank to successfully undergo independent verification under the Business Public Capital Standard (BPCS). Based on the evaluation results, the bank was included in the register of organisations whose contribution to achieving the national development goals and improving the well-being of society is recognised at the federal
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Links & references https://centrinvest.link/ - AI model "Socially Responsible Banking https://centrinvest.com/media/files/ESG-2025.pdf (page 85) https://centrinvest.com/about/news/center-invest-bank-presented-the-adaptive-artificial-intelligence-model-socially-responsible-banking	Links & references https://centrinvest.com/media/files/ESG-2025.pdf (page 96, 135, 136)	Links & references https://centrinvest.com/about/news/acra-upgrades-center-invest-banks-credit-rating-to-a-ru-with-stable-outlook https://centrinvest.com/about/news/center-invest-bank-is-in-the-top-7-of-esg-ranking https://centrinvest.com/about/news/center-invest-banks-business-model-confirms-its-stability https://centrinvest.com/about/news/center-invest-bank-enters-top-35-of-forbes-reliability-ranking https://centrinvest.com/about/news/center-invest-bank-ranks-among-reputation-leaders-reaffirming-a-high-level-of-customer-trust https://centrinvest.com/about/news/center-invest-bank-ranks-among-reputation-leaders-reaffirming-a-high-level-of-customer-trust

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