

# Strategy 2025-2027: ESG-digitalization 3.0

**Rostov-on-Don**  
**February 2025**



# Contents

Initial Data	3
Financial Indicators	9
IT Transformation	19
Products and Services	25
Environmental Impact	32
Social Impact	33
Governance Impact	38

# Initial Data

## Bank of Russia Forecast Parameters (Baseline Scenario)\*

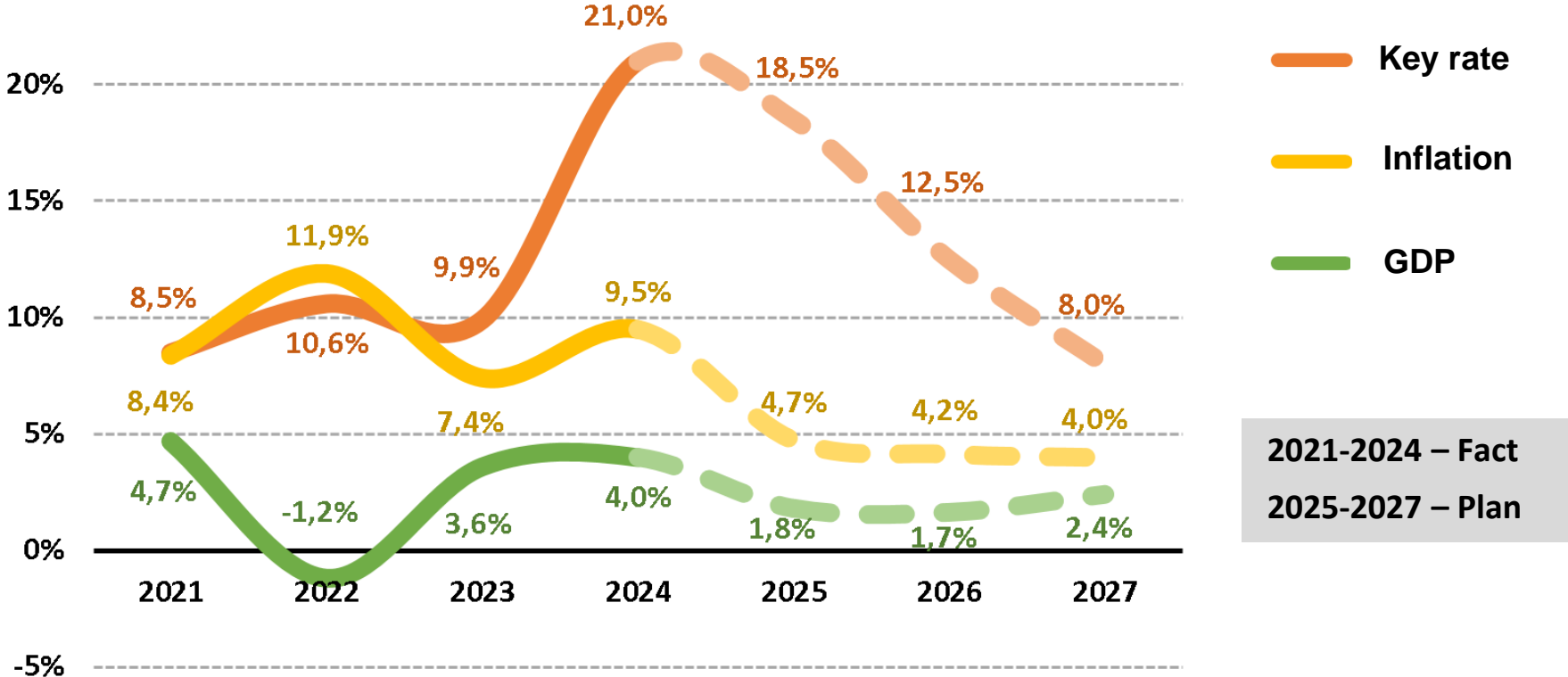
Indicators	2024	2025	2026	2027
	Fact	Plan	Plan	Plan
% change compared to previous year, unless otherwise stated				
Inflation, annual average, % to previous year	9,5	4,0–4,5	4,0	4,0
Inflation, annual average, % to previous year	8,5	6,1–6,8	4,0–4,2	4,0
Gross Domestic Product	4,2	0,5–1,5	1,0–2,0	1,5–2,5
Final Consumption Expenditure	3,5–4,5	0,0–1,0	1,0–2,0	1,5–2,5
– Households	4,5–5,5	0,0–1,0	1,0–2,0	1,5–2,5
Gross Accumulation	3,5–5,5	0,5–2,5	0,0–2,0	1,0–3,0
– Fixed Capital	6,0–8,0	0,5–2,5	0,5–2,5	1,0–3,0
Export	0,5	0,5–2,5	1,0–3,0	1,0–3,0
Import	-3,0	0,5–2,5	0,0–2,0	1,0–3,0
Money Supply (National Definition)	19,2	6–11	6–11	6–11
Banking System Claims on the Economy**	17,3	8–13	7–12	8–13
– to Organizations	17,9	8–13	7–12	8–13
– to Individuals	14,2	6–11	7–12	8–13

Medium-term forecast of the Bank of Russia following the Board of Directors meeting on the key rate on October 25, 2024: : [https://cbr.ru/Content/Document/File/166586/forecast\\_241025.pdf](https://cbr.ru/Content/Document/File/166586/forecast_241025.pdf)

\*\* Banking system claims on the economy imply all claims of the banking system on non-financial and financial organizations and individuals in rubles, foreign currency, and precious metals, including loans provided (including overdue debt), overdue interest on loans, credit institutions' investments in debt and equity securities, and promissory notes.

# Initial Data

## Macroeconomics of the Russian Federation in 2021-2024 and Forecast for 2025-2027



Based on averaged data from the Bank of Russia, the Ministry of Economic Development of the Russian Federation, and the IMF. For Bank of Russia data, 4 scenarios were considered (probabilistic estimates for each scenario were used): baseline, disinflationary, pro-inflationary, and risk scenarios.

# Initial Data

## Bank of Russia Forecast Parameters (Scenario Variations)

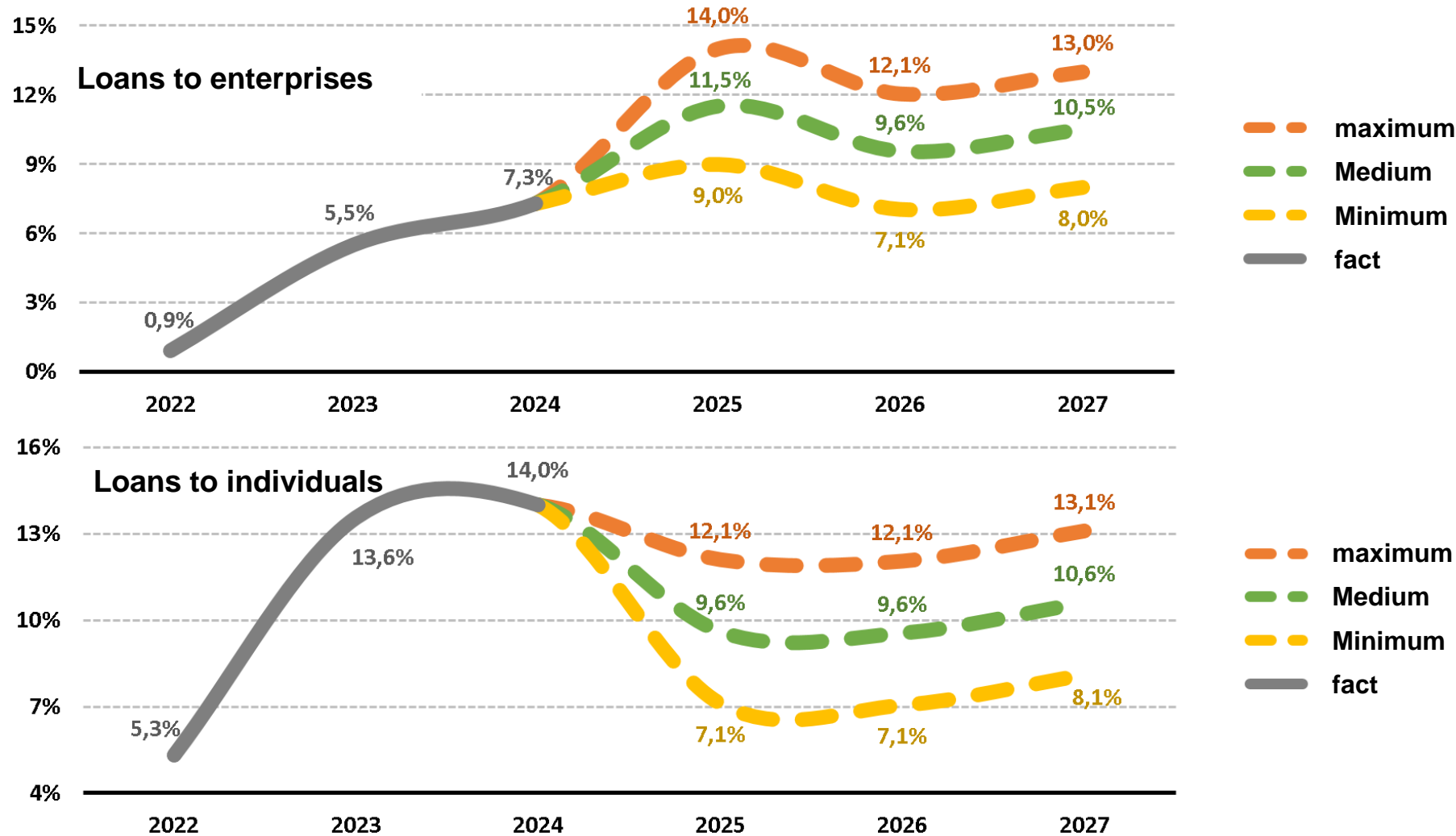
Baseline Scenario	2024	2025	2026	2027
	Fact	Plan	Plan	Plan
<b>Banking System Claims on the Economy</b>	17,3	8–13	7–12	8–13
– to Organizations	17,9	8–13	7–12	8–13
– to Individuals	14,2	6–11	7–12	8–13

Disinflationary Scenario	2024	2025	2026	2027
	Fact	Plan	Plan	Plan
<b>Banking System Claims on the Economy</b>	17,3	10–15	8–13	8–13
– to Organizations	17,9	10–15	8–13	8–13
– to Individuals	14,2	9–14	8–13	8–13

Pro-inflationary Scenario	2024	2025	2026	2027
	Fact	Plan	Plan	Plan
<b>Banking System Claims on the Economy</b>	17,3	11–16	7–12	8–13
– to Organizations	17,9	11–16	7–12	8–13
– to Individuals	14,2	9–14	7–12	8–13

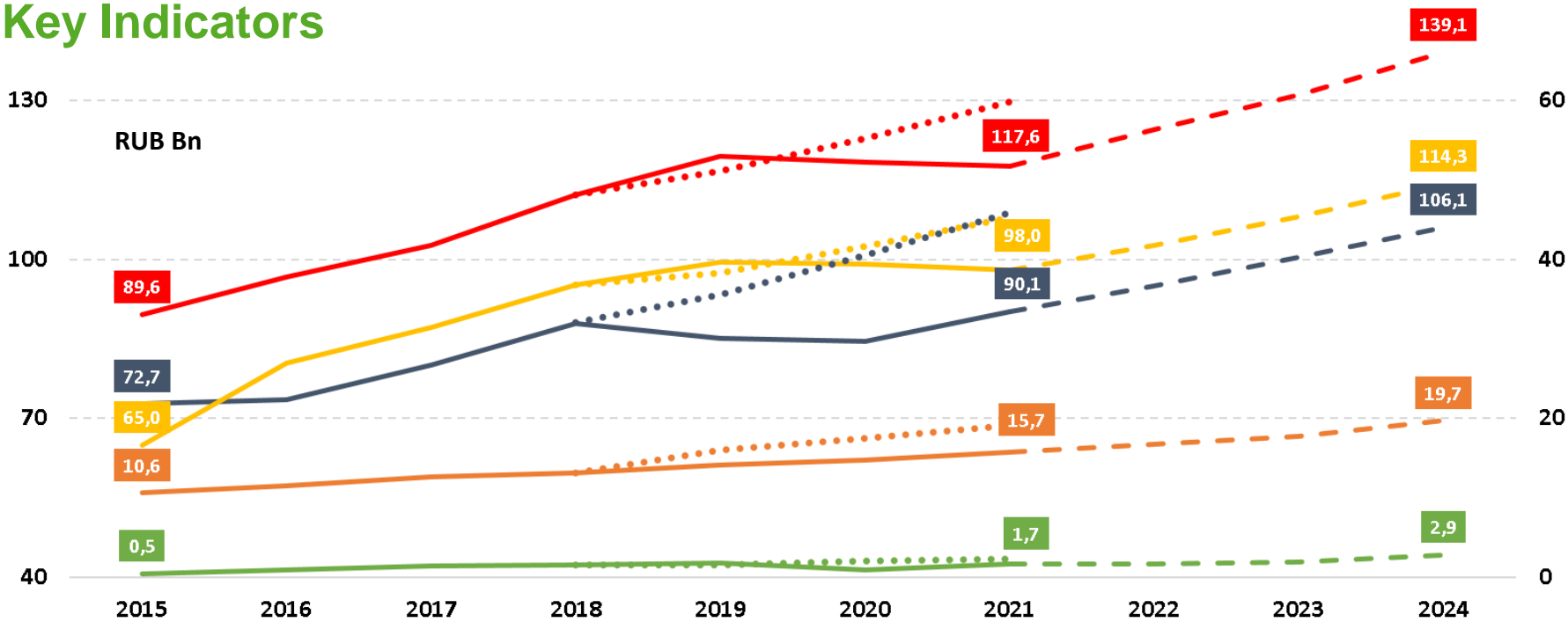
Risk Scenario	2024	2025	2026	2027
	Fact	Plan	Plan	Plan
<b>Banking System Claims on the Economy</b>	17,3	0–5	4–9	8–13
– to Organizations	17,9	2–7	4–9	8–13
– to Individuals	14,2	-2–3	4–9	10–15

Bank Development Models 2025-2027 (Loan Portfolio)



# Strategy ESG-digitalization 1.0 и 2.0

## Key Indicators



- Assets (Left Axis)
- Net Loans (Left Axis)
- Client Funds (Left Axis)
- Capital (Right Axis)
- Net Profit (Right Axis)
- Strategy 2019-2021
- Strategy 2022-2024

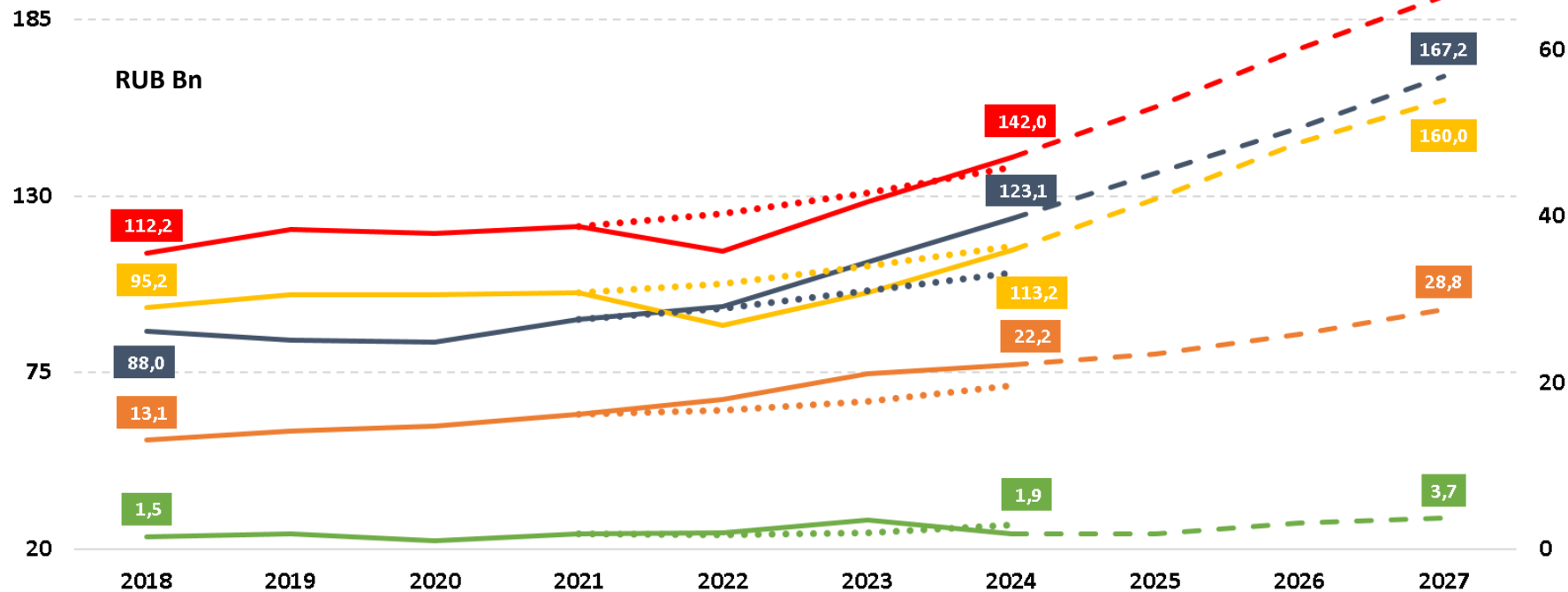
### Strategy 2019-2021

The basis for the implementation of the 2019-2021 Strategy was a closed subscription (increase in the Bank's capital) of RUB 1.6 billion in the first half of 2019.

Due to changes in shareholders' plans for capital increase, the information attack in 2019, and the impact of COVID-19 in 2020 and 2021, the bank did not fully achieve the Strategy's targets, but showed growth in all key indicators.

# Strategy ESG-digitalization 2.0 и 3.0

## Key Indicators



### Strategy 2022-2024

Within the framework of the 2022-2024 Strategy, organic growth of the bank's indicators was envisaged under conditions of stable macroeconomics and the absence of external shocks.

Due to the start of the special military operation in 2022, there was a sharp change in macroeconomic indicators, and the introduction of a sanctions regime by Western countries changed the possibilities for foreign economic activity. Nevertheless, the Bank fulfilled the key tasks of the 2022-2024 Strategy.



# Bank Development 2025-2027

## Key Indicators

As of 31.12 of the respective year	2024	2025	2026	2027
	Fact*	Plan	Plan	Plan
RUB Bn				
Capital	22,2	23,5	25,9	28,8
Assets	142,0	157,7	175,9	192,1
Net loans and leasing	123,1	137,0	151,4	167,2
Client funds	113,2	129,1	146,6	160,0
Profit	1,9	1,9	3,2	3,7
Dividends**	0,62	0,70	0,80	0,90
%				
CAR, RAS, H1.0 ≥ 8,5***	12,2	12,4	10,7	11,1
CAR, RAS, H1.1 ≥ 5,0	10,4	11,9	10,2	10,7
CAR, RAS, H1.2 ≥ 6,5	10,4	11,9	10,2	10,7
CAR, IFRS ≥ 8,0	22,51	21,7	21,2	21,5
CAR, Basel 3 ≥ 10,5	19,69	19,0	18,6	18,7
CAR Tier 1, IFRS ≥ 4,0	21,65	20,9	20,5	20,9
CAR Tier 1, Basel 3 ≥ 8,5	18,94	18,3	18,0	18,2
ROAA	1,44	1,29	1,91	2,04
ROAE	9,01	8,46	12,88	13,72

unaudited preliminary data (here and below)

\*\* paid during the respective year

\*\*\* regulatory values, including add-ons

# Bank Development 2025-2027

## Balance sheet

As of 31.12 of the respective year	2024	2025	2026	2027
	Fact*	Plan	Plan	Plan
<b>RUB million</b>				
Cash and Cash Equivalents	11 518	11 736	12 130	12 598
Mandatory Reserves at Accounts with the Bank of Russia	354	404	459	500
Funds in Other Banks	701	1 000	1 000	1 000
Net Loans to Customers	122 853	136 736	151 028	166 727
Net Investments in Leasing	272	302	332	366
Investments in an Associate Company	304	304	3 004	3 004
Fixed Assets	3 557	4 769	5 521	5 478
Other Assets	2 453	2 458	2 458	2 458
<b>Total Assets</b>	<b>142 012</b>	<b>157 709</b>	<b>175 932</b>	<b>192 131</b>
Customer Funds*	113 172	129 133	146 633	159 983
Own Issued Securities	850	1 100	1 100	1 100
Funds from Banks and International Organizations	2 843	2 161	500	500
Subordinated Loans	1 162	0	0	0
Other Liabilities	1 789	1 789	1 789	1 789
<b>Total Liabilities</b>	<b>119 816</b>	<b>134 183</b>	<b>150 022</b>	<b>163 372</b>
Equity	22 196	23 526	25 911	28 760
<b>Total Liabilities and Equity</b>	<b>142 012</b>	<b>157 709</b>	<b>175 932</b>	<b>192 131</b>

# Bank Development 2025-2027

## Loan Portfolio

As of 31.12 of the respective year	2024	2025	2026	2027
	Fact*	Plan	Plan	Plan
RUB Bn				
Mortgage	68,22	75,73	83,30	91,63
Auto Loans	0,84	0,93	1,02	1,13
Consumer Loans	15,51	17,21	18,94	20,83
Bank Cards	0,12	0,13	0,14	0,15
Corporate Loans	5,31	5,89	6,48	7,13
SME's Loans	36,74	40,78	44,86	49,35
<b>Total</b>	<b>126,73</b>	<b>140,67</b>	<b>154,74</b>	<b>170,22</b>
Credit Portfolio Reserves	(3,88)	(3,94)	(3,71)	(3,49)
Reserve (% of Credit Portfolio)	3,1%	2,8%	2,4%	2,1%
<b>Total Net Loans</b>	<b>122,85</b>	<b>136,74</b>	<b>151,03</b>	<b>166,73</b>
Net Leasing	0,27	0,30	0,33	0,37
<b>Total Loans Products</b>	<b>123,13</b>	<b>137,04</b>	<b>151,36</b>	<b>167,09</b>

# Bank Development 2025-2027

## Credit Portfolio Structure by Product

In % of total number	2024	2025	2026	2027
	Fact	Plan	Plan	Plan
<b>Mortgage</b>	<b>53,7</b>	<b>53,7</b>	<b>53,7</b>	<b>53,7</b>
<b>Auto Loans</b>	<b>0,7</b>	<b>0,7</b>	<b>0,7</b>	<b>0,7</b>
<b>Consumer Loans</b>	<b>12,2</b>	<b>12,2</b>	<b>12,2</b>	<b>12,2</b>
<b>Bank Cards</b>	<b>0,1</b>	<b>0,1</b>	<b>0,1</b>	<b>0,1</b>
<b>Corporate loans</b>	<b>4,2</b>	<b>4,2</b>	<b>4,2</b>	<b>4,2</b>
<b>SME's Loans</b>	<b>28,9</b>	<b>28,9</b>	<b>28,9</b>	<b>28,9</b>
<b>Total</b>	<b>99,8</b>	<b>99,8</b>	<b>99,8</b>	<b>99,8</b>
<b>Leasing</b>	<b>0,2</b>	<b>0,2</b>	<b>0,2</b>	<b>0,2</b>
<b>Total Loan Products</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

# Bank Development 2025-2027

## Structure of Customer Funds by Products

As of 31.12 of the respective year	2024	2025	2026	2027
	Fact	Plan	Plan	Plan
RUB million				
Legal Entity Accounts	20 594	23 553	26 053	29 003
Individual Accounts	11 895	12 300	15 000	17 000
Legal Entity Deposits	19 703	21 100	21 900	24 500
Individual Deposits	60 980	72 180	83 680	89 480
<b>Total</b>	<b>113 172</b>	<b>129 133</b>	<b>146 633</b>	<b>159 983</b>

# Bank Development in 2025-2027

## Key Financial Indicators\*

As of 31.12 of the respective year	2024	2025	2026	2027
	Fact	Plan	Plan	Plan
RUB million				
Net Profit	1 935	1 934	3 185	3 749
Net Interest Income before Provisioning	6 556	7 437	9 586	11 040
Net Non-Interest Income	832	877	975	967
Operating Expenses	(4 508)	(5 356)	(6 219)	(6 912)

\* full list of financial indicators is provided on the page 18

# Bank Development in 2025-2027

## Profit and Loss Statement

As of 31.12 of the respective year	2024	2025	2026	2027
	Fact	Plan	Plan	Plan
RUB million				
Interest Income	17 451	23 660	23 333	20 999
Interest Expense	(10 895)	(16 223)	(13 746)	(9 959)
Net Interest Income	6 556	7 437	9 586	11 040
Provision for Impairment of Credit and Leasing Portfolios	(375)	(379)	(96)	(97)
Net Interest Income after Provision	6 181	7 058	9 490	10 944
Net Income from Foreign Currency Operations	104	110	121	139
Currency and Conversion Operations Revaluation	(137)	(103)	(108)	(115)
Deposit Insurance	(490)	(560)	(631)	(698)
Other Net Commission and Operating Income	1 356	1 430	1 593	1 642
Operating Income	7 014	7 935	10 465	11 912
Operating Expenses	(4 508)	(5 356)	(6 219)	(6 912)
Profit before Tax	2 505	2 579	4 246	4 999
Income Tax Expense	(570)	(645)	(1 062)	(1 250)
Net Profit	1 935	1 934	3 185	3 749

# Bank Development in 2025-2027

## Capital Reproduction

As of 31.12 of the respective year		2024	2025	2026	2027
		Fact	Plan	Plan	Plan
RUB million					
<b>Financial Capital</b> organic growth and ESG investors	Capital	22,2	23,5	25,9	28,8
	Net Profit	1,9	1,9	3,2	3,7
<b>Productive Capital</b> property rights and renewal of fixed assets	Assets	142,0	157,7	175,9	192,1
	Net Loans and Leasing	123,1	137,0	151,4	167,2
<b>Intellectual Capital</b> creative management methods / registration of own trademarks, products, and software	Software Cost	1,0	1,8	2,4	2,5
	Entrepreneur Training	40 991	47 100	53 300	60 000
<b>Human Capital</b> personnel development / stimulating gender and age personnel policy	Number of Employees	1409	1373	1352	1338
<b>Social Capital</b> clients and local communities / promotion of ESG digitalization principles / social educational projects	Number of Clients (million)	1,5	1,6	1,7	1,8
<b>Natural Resources</b> eco-reporting of funded projects / innovative development of the ecosystem	Emission Reduction / thousand tons	286,6	302,4	319,0	336,5



# Bank Development in 2025-2027

## Budget

As of 31.12 of the respective year	2024	2025	2026	2027
	Fact	Plan	Plan	Plan
RUB million				
Accruals and Deductions	3 011	3 284	3 778	4 148
Salary and Taxes	2 508	2 574	2 788	2 971
Depreciation of Fixed Assets	237	348	439	488
Amortization of Intangible Asset Rights	101	190	371	500
Taxes Attributable to Expenses (incl. VAT)	165	172	180	189
Current and Unforeseen Expenses	1 497	2 072	2 441	2 764
Premises Security	25	26	27	28
Premises and Equipment Maintenance and Rent	308	325	341	358
Premises and Equipment Repair	75	70	74	78
Vehicle Maintenance	9	8	9	9
Office supplies costs	20	18	19	20
Communication Services	165	241	276	315
Information services	323	844	1 127	1 360
Advertising	97	84	88	93
Representation Services	4	5	5	5
Consulting Services	94	67	71	74
Insurance	15	15	16	17
Other Expenses	350	366	385	404
Total Bank-Wide Expenses	4 508	5 356	6 219	6 912

# Bank Development in 2025-2027

## Ratios

As of 31.12 of the respective year	2024	2025	2026	2027	Limit as of 01.01.2028
	Fact	Plan	Plan	Plan	
%					
ROAA	1,44	1,29	1,91	2,04	
ROAE	9,01	8,46	12,88	13,72	
Credit Portfolio Profitability	14,23	17,54	15,67	12,83	
Net Interest Margin	5,43	5,52	6,43	6,74	
Operating Expenses / Operating Income	61,70	64,43	58,89	57,56	
LLP / Total Loan Portfolio	3,06	2,80	2,40	2,05	
Credit Portfolio and Leasing Growth (before LLP deduction)	11,94	11,00	10,00	10,00	
Asset Growth	10,79	11,05	11,56	9,21	
Net Credit Portfolio / Assets	86,70	86,89	86,03	86,97	
Gross Credit Portfolio / Assets	89,44	89,40	88,15	88,79	
CAR, RAS, H1.0	12,2	12,43	10,72	11,14	≥9,75
CAR, RAS, H1.1	10,4	11,95	10,24	10,72	≥6,25
CAR, RAS, H1.2	10,4	11,95	10,24	10,72	≥7,75
CAR, IFRS	22,51	21,69	21,20	21,53	≥8,0
CAR, Basel 3	19,69	19,01	18,62	18,75	≥10,5
CAR Tier 1, IFRS	21,65	20,93	20,53	20,92	≥4,0
CAR Tier 1, Basel 3	18,94	18,34	18,03	18,22	≥8,5
Common Equity Capital Ratio, Basel 3	18,84	18,25	17,95	18,15	≥7,0
Net Credit Portfolio / Customer Funds	108,79	106,12	103,22	104,44	

# Bank Development in 2025-2027

## Key IT Development Directions:

- **IT Transformation**

creative development teams to accelerate value delivery

- **Import Substitution**

transition to domestic software and equipment analogs to increase efficiency and competitiveness

- **Use of Breakthrough Technologies**

expanding the use of AI tools to provide new opportunities to clients, optimize internal bank processes

- **Key Tasks for Client Service Development**

maximum opportunities, human-centricity, and individual approach

- **Infrastructure Projects**

integration and security, increased performance and fault tolerance

# Bank Development in 2025-2027

## IT Transformation

**Creative teams for effective transformation and accelerated service development**

**Transformation of the work process to accelerate value delivery**

Increasing self-sufficiency of product teams, focus on creativity and non-standard solutions.

Development of the IT school:

- expanding educational profiles;

- growth of internal and external course base;

- integration with university programs;

- applied courses with AI tools;

- scaling the online learning platform.

Extended support for external events: meetups, conferences, hackathons, competitions, and forums – partnership, encouragement of talent, development of universities and professional environment, support for creative industries.

Implementation of flexible forms of employee work organization, remote work, mobile offices, new office formats.

## Import Substitution

**Transition to domestic software and equipment – increasing reliability and efficiency**

Transition to domestic solutions for software-hardware complexes:

- Automated Banking System

- Mail System

- Corporate Data Warehouse

- Update of system software and equipment

Transition to using new generation processors and data storage systems

# Bank Development in 2025-2027

## Breakthrough Technologies: Expanding the Use of AI Tools/ Extended Creative

### For Customers

#### **Personal Digital Assistants**

in the bank's remote services to save clients' time

#### **Accelerating Decision-Making**

on loan applications through expanding automatic data analysis and developing scoring models

#### **Development of speech analytics, voice assistants**

and chatbots to speed up and optimize service in the Contact Center

#### **AI – models for generating proposals**

for credit debt refinancing

#### **Client-Centricity System and Personalized Offers**

from the bank, partners, and retail outlets based on ML data analysis.

### For Internal Processes

#### **Personal Digital Assistants**

for supporting and assisting the creative work of all categories of bank personnel

**Accelerating and improving** the quality of recruitment, onboarding, and internal training of employees.

#### **Development of analytics using AI**

Analysis, monitoring, and control of processes in customer service halls using AI.

Development of the cash liquidity management system for ATMs.

Using AI to improve the accuracy of anti-fraud work and anomaly detection.

# Bank Development in 2025-2027

## Key Tasks for Retail Clients' Remote Banking Services: Human-Centricity and Individual Approach

### Mobile and Internet Bank

Implementation of digital ruble operations: C2C, C2B transfers, budget payments, auto-payments, subscriptions, smart contracts

A unified set of services in Internet Banking, Mobile Banking, self-service terminals, and ATMs

Support for a single, universal QR code for payment

Implementation of services and partnership programs via OpenApi

Maintaining functionality for self-employed individuals

Support in Mobile Banking for payment via a new contactless method (service "Volna" - replacement for NFC)

Signing a comprehensive banking service agreement using the Goskey application

Implementation of a tipping service via QR codes and P2P transfers

Functionality for co-borrowers

Personalization of cashback category management

Implementation of C2G transfers (transfers to the state)

Implementation of the possibility of registration and identification using biometrics

Auto-payments and auto-transfer of deposit interest, funds at the end of the deposit term.

A new client-centricity service and product analytics for developing customer experience.

Support for a wide range of foreign languages for tourism sectors.

Access to Remote Banking Services without registration, with the ability to submit applications to the bank, request statements and certificates.

# Bank Development in 2025-2027

## Key Tasks for Corporate Remote Banking Services and Acquiring: Personalization and Payment Freedom

Operations with digital rubles;  
Internet services B2C;  
Online registration of corporate clients in Remote Banking as part of the "Start Business Online" project;  
Personal analytics and reports;  
Legally significant document flow using external digital signature;  
Integration with fintech services for payments to self-employed individuals;  
Integration with 1C Direct to simplify document exchange;  
Automatic activation of the client's Remote Banking certificate upon its renewal;  
Gaining access to accounts in other banks via OpenAPI;  
Product analytics system to improve customer experience.

### Development of Acquiring

Expanding the use of transfers via FPS and payment with electronic certificates.  
  
Implementation of reverse acquiring (payment for corporate services by individuals).  
  
Implementation of a mobile terminal (mPOS) and accepting payments using a smartphone (SoftPOS).  
  
Implementation of bio-acquiring – accepting payments using customer biometric data.

# Bank Development in 2025-2027

## Key Tasks for Client Services: Integrations and Infrastructure:

### Payment Services

- Digital profile of the client
- Servicing third-party credit organizations using SPFS
- Implementation of comprehensive services using smart contracts
- Electronic interaction with the Social Protection Department and the Social Fund of Russia

### Fault Tolerance

- Expanding test automation
- Adaptation of integration services and update processes to work in containerized environments
- Implementation of infrastructure as code approaches
- Implementation of software for orchestrating containerized applications and services
- Development of system and application monitoring, expansion of alerting and tracing mechanisms

Development of interaction with marketplaces: Sravni.ru, Banki.ru, Finuslugi

Integration with Ministry of Agriculture via SMEV under the program "Comprehensive Development of Rural Territories"

Connecting to the commercial consensus platform

### Security

Interactive registry of inter-service interactions of integration services among themselves and with external systems.

Transition to trunk-based development when developing integration services

Expanding control over the use of privileged accesses

Modernization of network infrastructure to improve performance, expand capabilities, and flexibly manage protection against DDoS attacks

### Other

Providing clients with the ability to issue cards of foreign payment systems

Implementation of a packaged solution for the "Club Card" project

Implementation of a new concept for servicing premium clients

Implementation of a social account and deposit



# Bank Development in 2025-2027

## Retail products and Services

### Goals and Tasks:

- expanding and developing the client base through digitalization of products and services, fair rates, and financial literacy education for the population;
- providing services and consulting in Bank offices and through digital channels;
- quality control and expertise of provided banking products, services, and services;
- collection, analysis, and processing of customer feedback across all channels;
- development of services in mobile banking (biometrics; product registration; subscriptions to partner services);
- digital onboarding through mobile banking, marketplaces with identification via the Unified Biometric System;
- integrations with educational institutions;
- implementation of loyalty programs for sports club fans.

# Bank Development in 2025-2027

## Tasks for SME Lending Development (Part 1)

### Goals and Tasks:

#### Digitalization

- Modernization of the client's personal account, including for use on mobile devices;
- Automation of filling in and receiving incoming documents from the client;
- Implementation of remote account opening;
- Implementation of electronic document flow at all stages of the credit process;
- Acceleration of the decision-making process for applications to 1 hour: scoring, credit conveyor.

#### Penetration into Digital Sales Channels

- Obtaining leads/customer applications provided decisions are made promptly (scoring);
- Increasing the number of platforms with our participation.

#### Entering New Marketplaces with Expansion of Regions of Presence

- Partnership programs for clients' buyers and suppliers
- Reorganization of the Branch Network
- Reorganization of additional offices into service points;
- Transferring the credit process from additional offices centrally to the Head Office (Central Processing Office);
- Organizing active client acquisition by key employees of additional offices;
- Expansion of regions of presence.

#### Optimization of Application Processing and Monitoring

- Creation of a Central Processing Office (for processing all incoming applications from remote sales points);
- Creation of remote credit monitoring (Central Monitoring Office).

# Bank Development in 2025-2027

## Tasks for SME Lending Development (Part 2)

### Goals and Tasks:

#### **Sales Optimization**

Reorganization of the sales department: moving away from the "single window" mode in favor of active acquisition;  
Organizing sales training;  
Organizing field work for client acquisition;  
Supervising the work of additional office employees in client acquisition.

#### **Data Analysis Automation**

Creation of a master system, maintaining and analyzing profitability/ROI of the client/Large Borrower Group;  
Automation of analysis of client counterparties, analysis in the CRM system for acquisition by the sales department;  
Automation of financial indicator analysis to speed up credit application review (large and Large Borrower Group);  
Automation of analysis of conversion of accepted decisions into signed credit agreements, reasons for client rejections, transferring analysis data to the system for credit officers.

#### **Optimization of the Credit Agreement Signing Process**

Reducing the document package required from the client for application review;  
Reorganization of the document package to optimize the signing process.

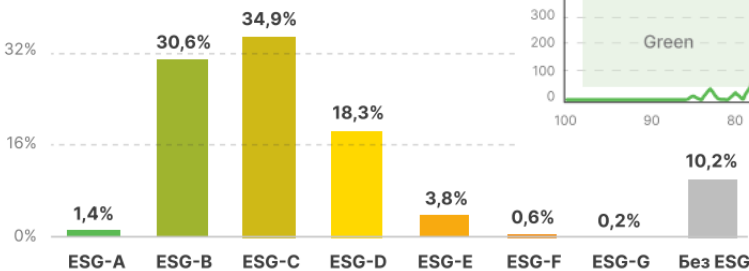
# Bank Development in 2025-2027

## SME Lending Risks

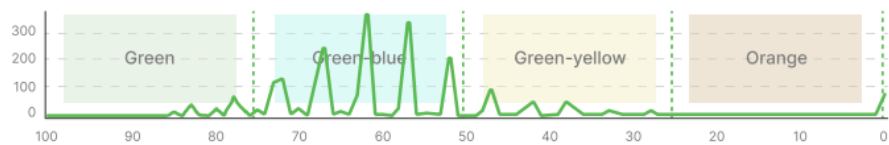
### ESG-risks:



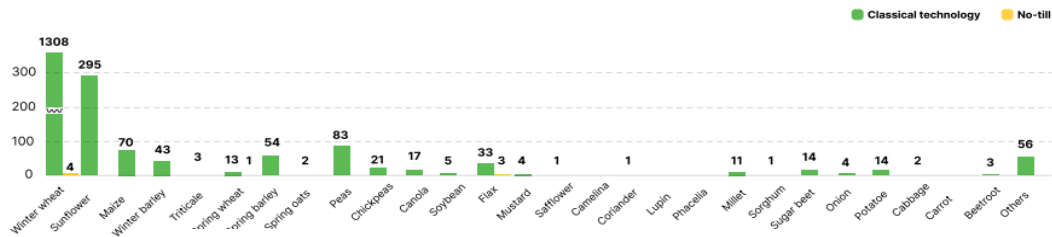
ESG rating as of 01.01.2025  
(distribution by amount)



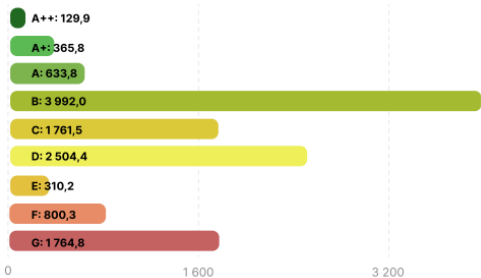
ESG estimation  
(distribution by points)



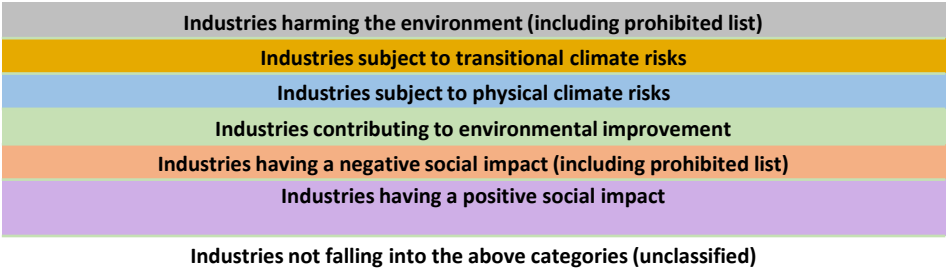
Distribution of sown areas by crop type and applied technology, thou. ha



Energy efficiency class + year of construction of the apartment building  
(million rubles)



## Climate Risks:



# Bank Development in 2025-2027

## Special SME Lending Programs



### FAMILY BUSINESS

4  
PROJECTS

TOTAL OF  
18  
P.M

- ✓ 2024 – start of programme
- ✓ comprehensive service, free Cash and settlement service
- ✓ preferential financing and acquiring
- ✓ Chamber of Commerce and Industry of the RF competition winner "The best banking program for SMEs — 2024"



### STARTUP

936  
PROJECTS

TOTAL OF  
1 258  
P.M

- ✓ 2011 - start of programme
- ✓ for start-up entrepreneurs
- ✓ up to 3 years maturity
- ✓ up to 3 million RUB
- ✓ consulting support
- ✓ mentor programme



### BUSINESS LOANS FOR WOMEN

2 240  
PROJECTS

TOTAL OF  
6 540  
P.M

- ✓ 2011 - start of programme
- ✓ for business-women, managers or owners
- ✓ manufacturers or sellers of services and goods for women
- ✓ networking, mentoring



### SOCIAL RESPONSIBILITY

2 12  
PROJECTS

TOTAL OF  
887  
P.M

- ✓ 2017 - start of programme
- ✓ the revival of cultural traditions
- ✓ educational services, health



### TRANSFORMATION

2 099  
PROJECTS

TOTAL OF  
7 673  
P.M

- ✓ 2020 - start of programme
- ✓ digitization of business
- ✓ online format transition
- ✓ remote business management creation
- ✓ preservation of health of employees/customers

# Bank Development in 2025-2027

## Omnichannel Platform for Clients

### Goals and Tasks:

#### **Voice Assistant**

Goal: Call automation.

Steps: Model training, testing, employee training, full launch.

Result: Fast call processing, reduced operator workload.

#### **Prompter for Operators**

Goal: Real-time prompts.

Steps: Scenario development, implementation, operator training, testing.

Result: Reduced time on queries, increased answer accuracy.

#### **Speech Analytics in Branches**

Goal: Quality control in branches.

Steps: System additional training, integration, testing, employee training.

Result: Improved service, reduced conflicts.

#### **Intelligent Assistant for Employees**

Goal: Simplifying consultations.

Steps: Model development, integration, employee training.

Result: Quick resolution of complex queries, increased customer satisfaction.

# Bank Development in 2025-2027

## Risk Transformation

### Goals and Tasks:

AI Center and Bank Database: to attract new personnel from student ranks;

Personalized Offers to Clients: development of AI in the Bank for tasks of creating personalized offers to corporate and individual clients, to retain existing and attract new clients through publications in media, client "word of mouth";

Predictive Analytics: a client will be able to contact the Bank with questions about business development regarding possible future trends in their market, harvest forecasts, weather, subsidies, etc., relying on and trusting the experience of employees and AI predictive forecasts;

AI Anti-Fraud: building a model based on AI, to ensure better protection of Bank clients from fraudulent actions;

International Rating: obtaining an international rating from an Asian agency to increase reliability in the eyes of clients, increase brand recognition, attract clients;

Import Substitution of Signature Tools for Client Payments: providing clients with modern solutions in the field of payments, while ensuring their protection level at the level of domestic and GOST-certified crypto algorithms;

ESG Agenda in Financial Product Passports for Bank Clients: will promote the ideas and goals of ESG.

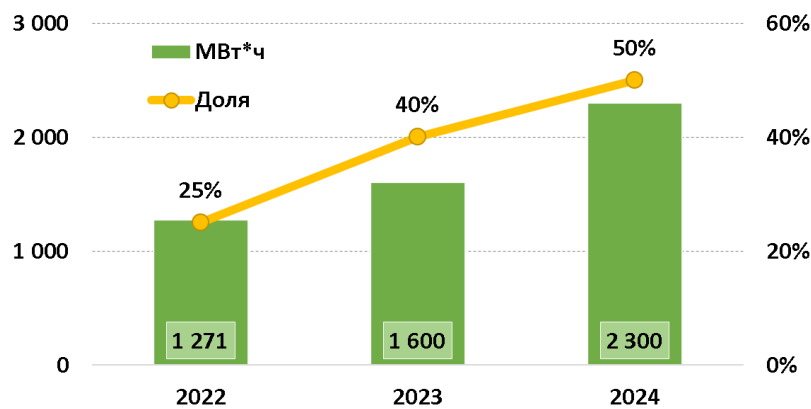
# Bank Development in 2025-2027

## Environmental Impact

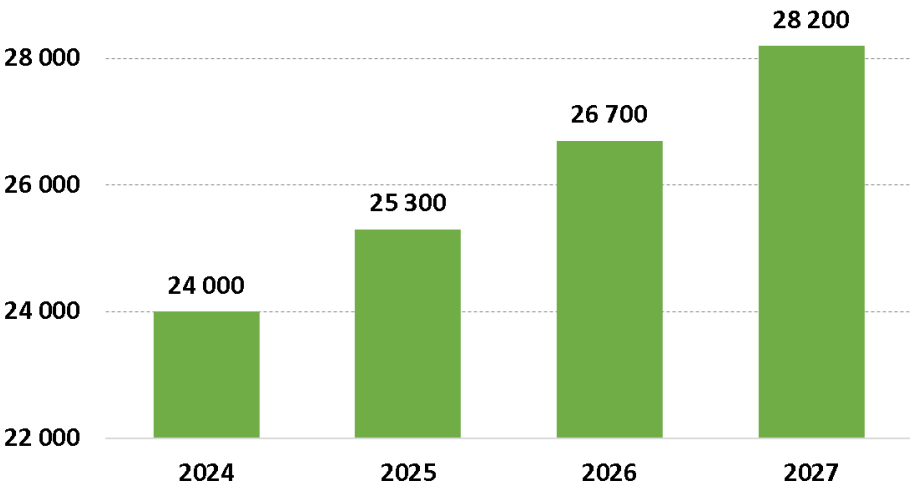
### Goals and Tasks:

- financing energy efficiency projects and developing impact products for the protection of air, water, and land resources
- efficient and economical consumption of resources in terms of water saving, electricity saving, heat saving, as well as paper;
- reducing the bank's own carbon footprint;
- development of electronic and remote services.

Volume and share of electricity consumed by the bank from renewable source



Energy efficiency, RUB million



Coverage	Conversion to g CO <sub>2</sub> eq	2023
Coverage 1	Gas: own boilers (g CO <sub>2</sub> eq)	585,3
	Gasoline: own activities (g CO <sub>2</sub> eq)	172,0
Coverage 2	Thermal Energy: own facilities (g CO <sub>2</sub> eq)	20,4
	Electricity: own facilities (g CO <sub>2</sub> eq)	1 241,9
	Thermal Energy: leased facilities (g CO <sub>2</sub> eq)	36,9
	Electricity: leased facilities (g CO <sub>2</sub> eq)	444,8
Coverage 3	Waste (g CO <sub>2</sub> eq)	2 035,8
	Emissions from mortgage lending (g CO <sub>2</sub> eq)	5 432,0
	Emissions from crop production lending (g CO <sub>2</sub> eq)	1 552 851,0
	Emissions from livestock lending (g CO <sub>2</sub> eq)	235 650,0
Total (g CO <sub>2</sub> eq)		1 798 470,0



# Bank Development in 2025-2027

## Personnel Potential (Part 1)

### Goals and Tasks:

#### **UNIVERSITIES**

##### **Development of the ambassadorship system:**

Promoting the bank's social and educational projects and products through opinion leaders in student communities;  
Involving youth in developing new youth products of the bank, for example, card designs for their educational institutions;  
Integration into student associations (as already done with student teams): trade unions, student councils, cultural and volunteer centers, media and sports clubs, etc.

##### **Participation in shaping the careers of students and graduates:**

Flexible training and internship system based on partner universities;  
Development of training programs for Fintech and IT specialists;  
Expansion of industrial internship programs based at the bank, introducing learning elements for students;  
Formation of a digital student profile and competencies based on participation in bank projects;  
Centralization of communications between bank offices and universities and vocational schools.

##### **Development of practical competencies:**

Conducting and participating in case championships and hackathons;  
Conducting educational intensives.

# Bank Development in 2025-2027

## Personnel Potential (Part 2)

### Goals and Tasks:

#### VOCATIONAL SCHOOLS

Assessing the level of financial literacy among students;

Introducing methodological recommendations aimed at increasing the level of financial literacy among students;

Stimulating entrepreneurship development through the bank's acceleration programs;

Participating in the development of educational programs for students;

Expanding regions for implementing tools for financing educational institutions by replicating the practical experience of the bank and the Government of the Rostov Region.

# Bank Development in 2025-2027

## Social impact

### Center-invest Bank is Human-Centricity:

#### Creating teams focused on:

caring for physical and psychological health;  
professional fulfillment;  
social significance;  
financial stability of personnel.

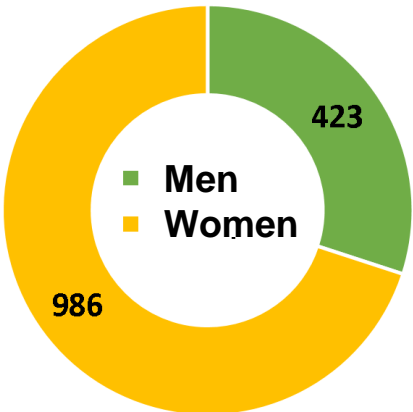
#### Developing programs:

caring for the health and emotional well-being of employees;  
increasing engagement and loyalty;  
improving the effectiveness of internal communications;  
training and development of personnel;  
employee recognition;  
volunteering and social projects;  
material support for employees in special life situations.

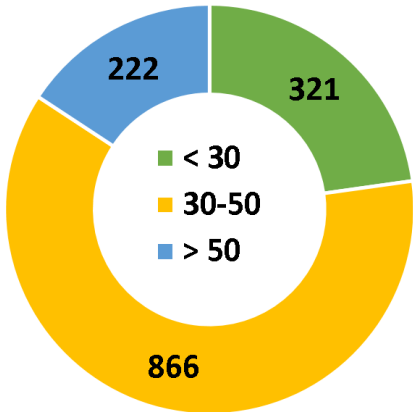
### Results:

129,480 rubles - average monthly salary;  
1,627 courses and programs – completed by employees;  
100% of employees – covered by voluntary health insurance;  
Over 80% of income – Center-invest Bank receives from lending to the real sector of the economy.

Bank Staff by Gender, persons



Bank Staff by Age, persons



# Bank Development in 2025-2027

## Social impact

### Goals and Tasks:

#### **Digitalization – a tool for human-centricity:**

implementing digital AI assistants:

digital onboarding,

digital employee support,

creating educational content;

Implementing electronic document flow;

Personal Account in the NSM-system  
"MIRAPOLIS";

Digital employee profile;

HR analytics.

### IT-school

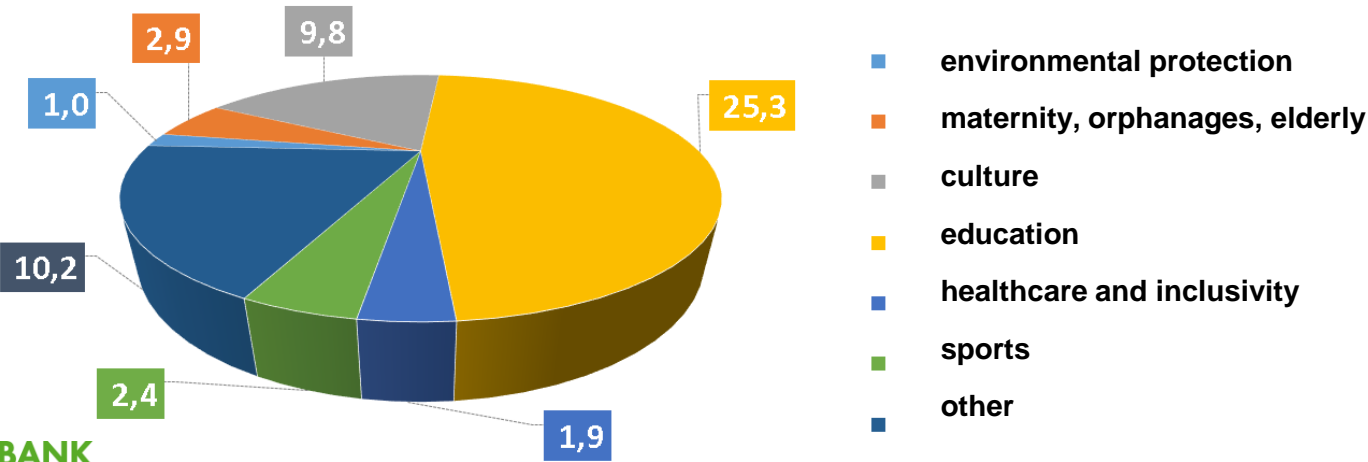
- Creating a community of digital leaders;
- Developing digital literacy of the population;
- Promoting digital transformation;
- Transforming the educational process in universities by creating practice-oriented programs.

## Social Impact

### Center-invest Bank:

- actively interacts with local communities;
- participates in the development of social, educational, and cultural spheres in the regions of its presence;
- supports projects in the field of employment and career guidance, improving financial literacy, healthcare;
- invests in culture, sports, social infrastructure;
- helps vulnerable groups of the population.

Financing of Bank CSR Programs in 2024, (million rubles)



# Bank Development in 2025-2027

## Governance Impact

### Key Goals, Objectives, Plans:

- ESG-clients: new service formats, including VIP for the segment up to 30 years;
- ESG-rating: obtaining the Bank's own ESG rating from a foreign agency;
- ESG-policy: adoption of a new version, setting target indicators in ESG;
- ESG-website: expand the ESG tab on the website (success stories, assessment methodologies, educational resources);
- ESG-reporting: external assurance of the ESG report, ESG reporting constructor for SMEs;
- ESG-team: transformation of the IT unit to accelerate value delivery;
- Climate agenda: develop and approve the "Carbon Neutrality Strategy of Center-invest Bank", launch of ESG-linked loans;
- Green certificates: switch to covering 100% of internal electricity consumption with I-REC certificates or equivalents;
- New markets: open a Bank branch in China and provide payment and other infrastructure for client business development.