

Center-invest Bank: Honesty is Our Main Asset



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For sustainable development in an economy of hype and fakes, it is necessary and sufficient to have one's own point of view. Center-invest Bank created by the first privatized enterprises of southern Russia, has successfully passed all crises, sanctions, inspections, rumors, and speculations and has defined honesty as its basic principle.

Honesty as an Axiom

This principle minimizes transaction costs, maximizes long-term sustainability, serves as an invariant in any transformations of the external environment, allows for maintaining global competitiveness, continuously implementing innovations, and demonstrating social responsibility. This approach has been historically tested by the experience of the Don Cossacks, who learned to quickly find creative solutions in a constantly hostile environment, continuous new challenges and crises, and remain on trend, at the forefront, and in full combat readiness.

Honesty: Initial Capital

Center-invest Bank was created by the first privatized enterprises of southern Russia and a team of teachers from Rostov universities in the early 90s of the last century. Unlike many other banks that relied on political party, budgetary, oil, or criminal money, Center-invest Bank on knowledge, on assistance in privatization to labor collectives, enterprise managers, and government bodies. A computer program developed by a team of specialists made it possible to evaluate all options in 20-30 minutes, print a ready-made plan, and explain its content to enterprise employees. More than 300 enterprises in southern Russia used this service before the arrival of raiders.

The first months of operation after the privatization of now-private enterprises revealed their difficulties in working with still state-owned banks. Therefore, they formed a request to create a new bank where honesty was set as a constraint from the very beginning.

Honesty about the economy

Economics is the art of making ends meet where ends cannot be found. Economics begins when improving one indicator is only possible at the expense of another. Even in the last century, Nobel laureates proved the impossibility of reducing private preferences to public ones and the absence of ideal, uniquely correct solutions in a normal economy. Economic decisions are always a compromise: between goals and means, resources and needs, costs and results, risks and opportunities. Without delving into mathematical details and subtleties, let's refer to the simplest task of optimal choice of a groom by the criteria "smart — handsome." Mathematicians have proven that there are no unambiguous solutions for such situations. Appealing to public opinion also does not provide a solution, since grandmother, mother, and granddaughter have different ideas about family happiness. When it is impossible to obtain a solution in pure strategies, mixed strategies are used. Making an honest decision means reconciling oneself to the preponderance of some circumstances over others, and this is better than dying like Buridan's donkey.

Honesty of thoughts, words, and actions

Most often, honesty is assessed as the absence of inconsistencies and gaps between intentions, declarations, and actions. In the chain "I thought — I said — I was heard — I was understood," no more than a quarter of the original information remains in the last link.

Therefore, honesty requires putting one's own thoughts and formulations in order. An honest teacher is convinced: "If a student got a D, it's not because he didn't understand, but that I explained poorly." An honest manager uses the formula: "when you give an instruction, you should teach how to do it, supervise, and finally, do it yourself yourself... Center-invest Bank strives to avoid gaps in its plans, reports, and decisions and mirrorly assesses the honesty in the behavior of its clients and partners according to these same rules.

Honesty and risks

Life is full of surprises; all events occur with some probability. There is always a risk that something will go wrong, and if honestly, it's better to warn about it immediately. Statements that "everything is under control" are disingenuous. The regulator, auditors, and rating agencies account for a 2% default risk even for repaid loans.

In an era of continuous innovation, it is important to assess not only the risks of losing what has been achieved but also the risks of missing new achievements in science, technology, and from competitors.

Honest banking and speculative banking

Speculative banking deals with buying and selling risks: if risks in the economy increase, loan rates rise, additional services and penalties are added. Honest, socially responsible banking manages risks: together with the client, it seeks creative solutions to reduce the impact of general risks on the success of a specific project. If risks are reduced, then the honest banker does not increase loan rates, and the honest borrower successfully completes the project, repays the debt and interest on time and in full, and the bank does not incur losses on reserving for troubled loans. In honest lending, the bank, the client, and the budget that receives taxes win.

Who loses? Those who speculated on difficulties and included in high loan rates not only risks but also an unwillingness to find new solutions to reduce the risks of new challenges.

Honesty and reality

Even regarding a single event, the views of different people do not coincide. An honest view can be achieved by generalizing different views, drawing on the knowledge and experience of previous generations. When drawing up a business plan for the next year, Center-invest studies the forecasts of international organizations, ministries and departments, the Central Bank, and financial analysts... And forms its own proactive position on the future of the surrounding world.

Honesty, modesty, and wealth

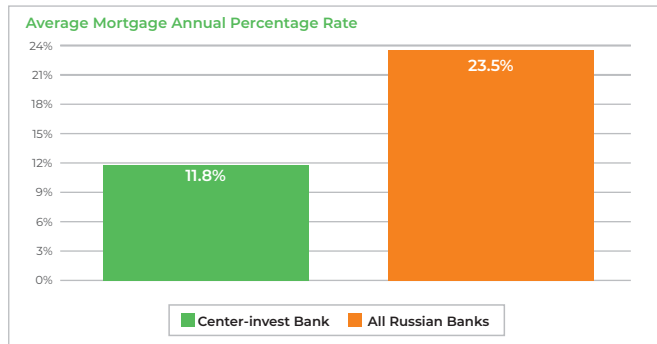
A riskier life trajectory is characterized by sharper ups and downs. The trajectory of honest development is less profitable at certain moments but more sustainable in the long run. With the right strategy, both trajectories converge, but the memory of an honest life path evokes more respect and trust from descendants and increases the value of reputation for maintaining stability during crises.

Honesty and invariance of reporting

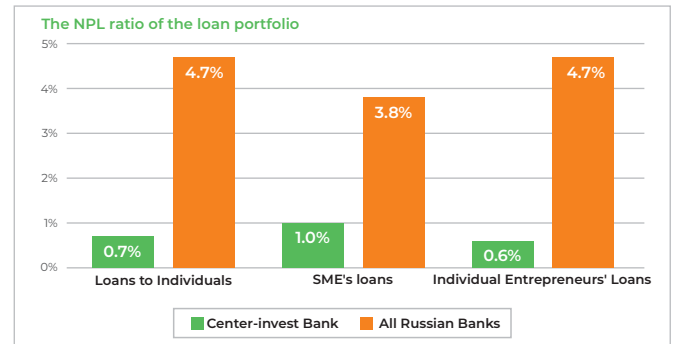
A. Chekhov formulated: "Everything in a person should be beautiful: face, clothes, soul, thoughts..." In an honest bank, different types of reporting: RAS, IFRS, SDGs, ESG, national projects, and non-financial reporting should show equally positive results. An honest bank presents and explains different aspects of its work to all interested parties: shareholders, management, employees, clients, business, regulators and controllers, universities, media, and NGOs.

Center-invest Bank's key figures as of October 1, 2025, %

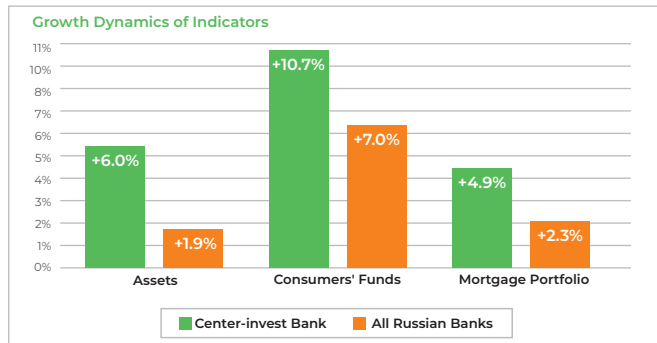
Honest Interest Rate



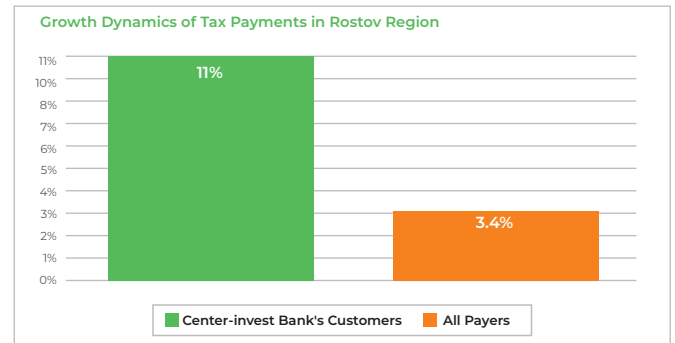
Honest Portfolio



Honest Growth



Honest Taxes



Honesty and decision-making

All analytical work, collection and processing of information, assessments, and opinions ultimately transform into a dichotomy: "honest — dishonest." Therefore, discussions, debates, minutes of meetings, brainstorming sessions, and other forms of collective intelligence should make decisions whose honesty is assessed by practice and all interested parties.

Honesty in problematic situations

Problems should be reported honestly, without panic, most importantly — with proposals for next steps and actions. Starting any project, any deal, one must honestly ask oneself: "And what will happen tomorrow morning?"

Honesty and creativity

Honesty forces one not to hide problems but to find creative solutions. Self-restrictions in honest behavior stimulate the search for new alternatives in the surrounding world, new resources, new products, new markets, new technological and organizational solutions. As a result, honesty becomes not only a moral but also a competitive advantage.

but also a competitive advantage. Honesty as a decisive rule simplifies and accelerates all processes, and trust is a "social lubricant" that makes business mechanisms effective.

Honesty in the chain of connections

allows for building long-term and sustainable relationships. Once-obtained profit through deception is incomparable to the lifetime value of a loyal client. Honesty is an investment in long-term reputation, which brings stable income.

Honesty in a saturated market

In a world of marketing noise, exaggerations, and similar deceptions, an honest voice is heard best and becomes a unique offering that is difficult to copy. A client who believes in a company's honesty perceives its product differently. They are more loyal, recommend you to friends more often, and are inclined to see more advantages. The client pays not only for functionality but also for a sense of security and confidence. Trust increases the subjective value of a product or service, and honesty is a reputational shield against rumors and speculations.

Honesty and talents in the team

Specialists want to work in companies with a high reputation and a healthy atmosphere. It is important for them to trust management and colleagues. Honesty forms quality human capital to manifest one's talent to see the non-obvious, do the incredible, and achieve the impossible together with other talents. On this basis, a corporate culture is formed that allows one to realize their abilities and dreams, knowledge and horizons, ideas and skills, the ability to take risks and bear responsibility. All these qualities should be reflected in employee behavior, internal rules, and traditions. A corporate culture of honesty is an anti-crisis buffer: problems are solved at an early stage, not hushed up until a catastrophe. Honesty is the basis of

a company's self-respect. Without honesty, it is impossible to inspire a team to achieve. People follow those they believe in.

Honesty and the future

Honesty is not a limitation but a strategic freedom. It allows one to act quickly, decisively, and be confident in one's future.

A company built on honesty is a benchmark, sets standards for the industry, and has an impeccable reputation. Honesty is more than business: it is creative and effective business, it is a reputation that attracts clients and talents, preserves stability and adaptability to new crises and challenges.