

1H2021 FINANCIAL RESULTS

KEY HIGHLIGHTS



Largest privately-held bank in Southern Russia, with 28-year history, 113 offices, 1.5 million clients and close to 50% market share among local banks with strong market position and unique local market expertise.



International shareholding structure, with diversified base of reputable financial investors, including EBRD, DEG, responsAbility Investments AG, Erste Group Bank AG, Raiffeisenlandesbank Oö and others.



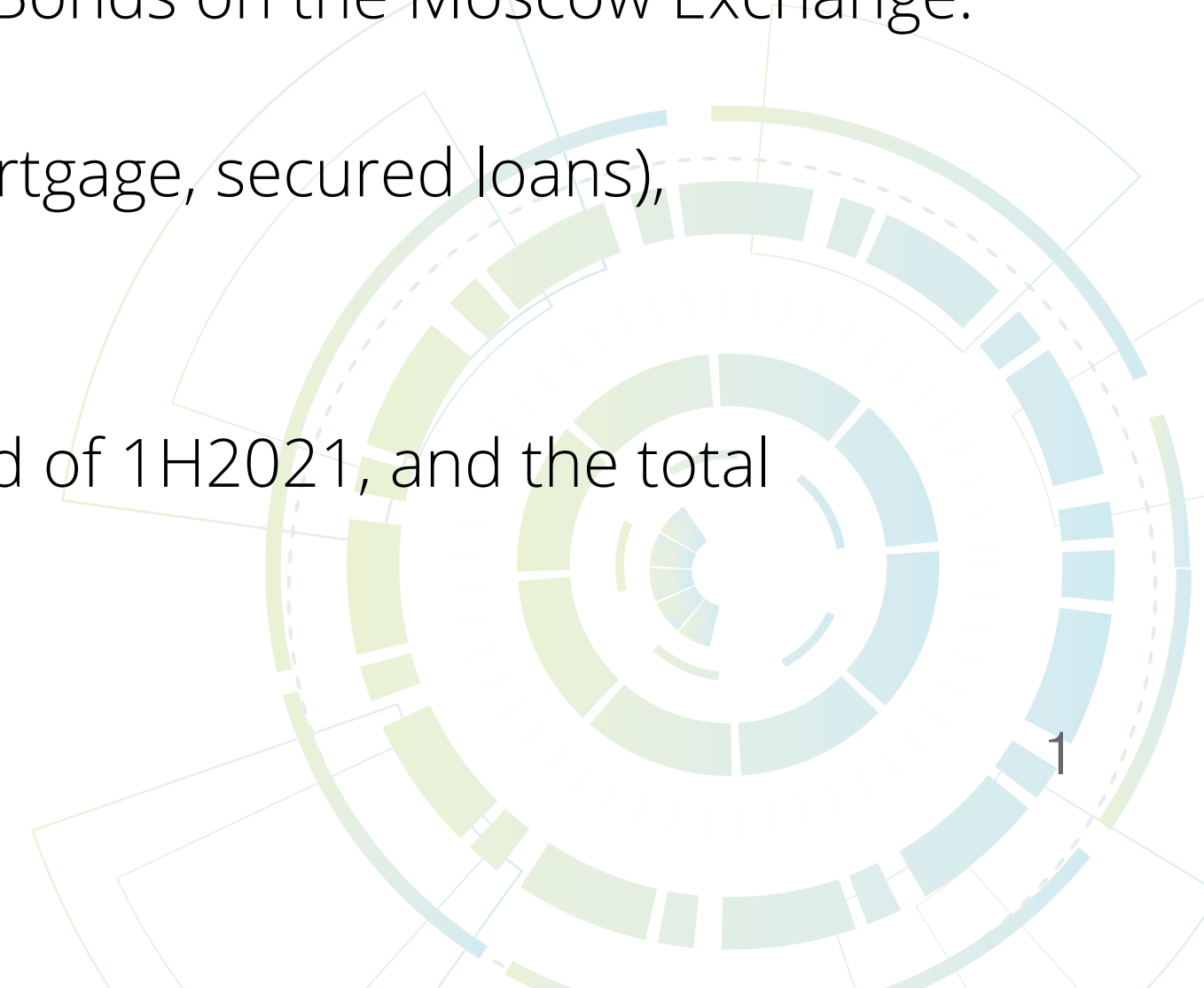
Unique ESG positioning, with a focus on sustainable development through realization of specialized lending programs and social initiatives. The Bank has the internationally recognized ESG ranking assigned by VigeoEiris, as well as the successful story of several Russian debut issues of the bank's Green Bonds on the Moscow Exchange.



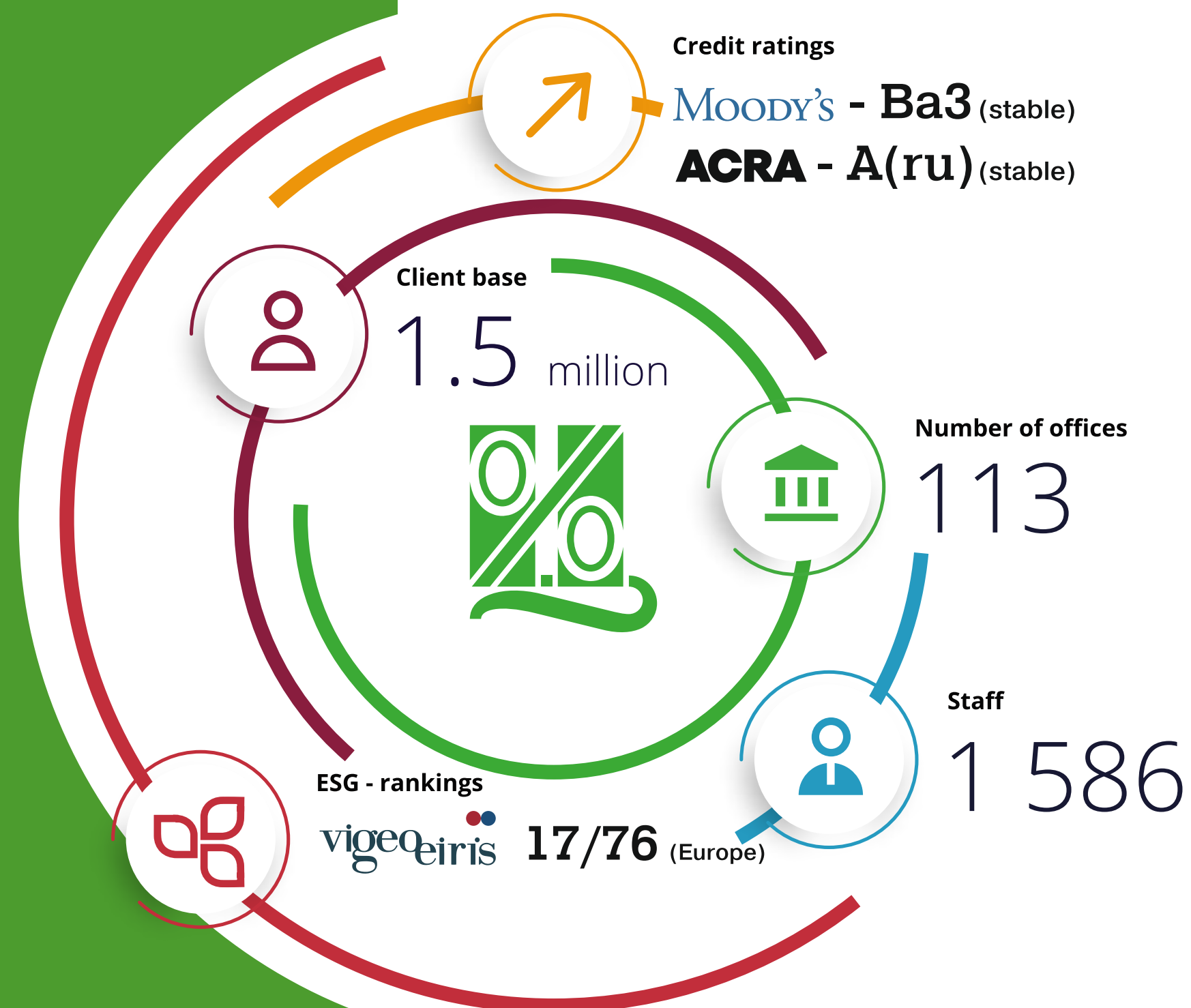
Sustainable business model, focused on SME and lower-risk retail products (mortgage, secured loans), resulting in 0.9% cost-of-risk (1H2021), lower than the Bank's retail-focused peers.



Healthy financials and robust growth profile, with the ROE of 11.1% at the end of 1H2021, and the total assets increasing with 6% CAGR in 2016-2020 to reach USD 1.6 bn as of 1H2021.



BANK OVERVIEW



Today Center-invest Bank is the leading regional private bank in southern Russia implementing ESG banking business model in practice, accounting for over 40% of the total capital, assets, loans and deposits of the region's local banks. We provide retail customers and businesses in southern Russia with a wide range of modern banking services and products.



Forbes

2020
51st «The most reliable banks in Russia»

Deloitte.

ESG Banking in Russia
 Research



CEE's best bank
 for corporate
 responsibility 2020



ASSOCIATION
 OF BANKS
 OF RUSSIA



2013
 Sustainable banking leader in Eastern
 Europe FT/IFC

IT- partners



Global Alliance for
 Banking on Values

2019
 Member of GABV



2010, 2012, 2013, 2016, 2018
 STP Excellence Award

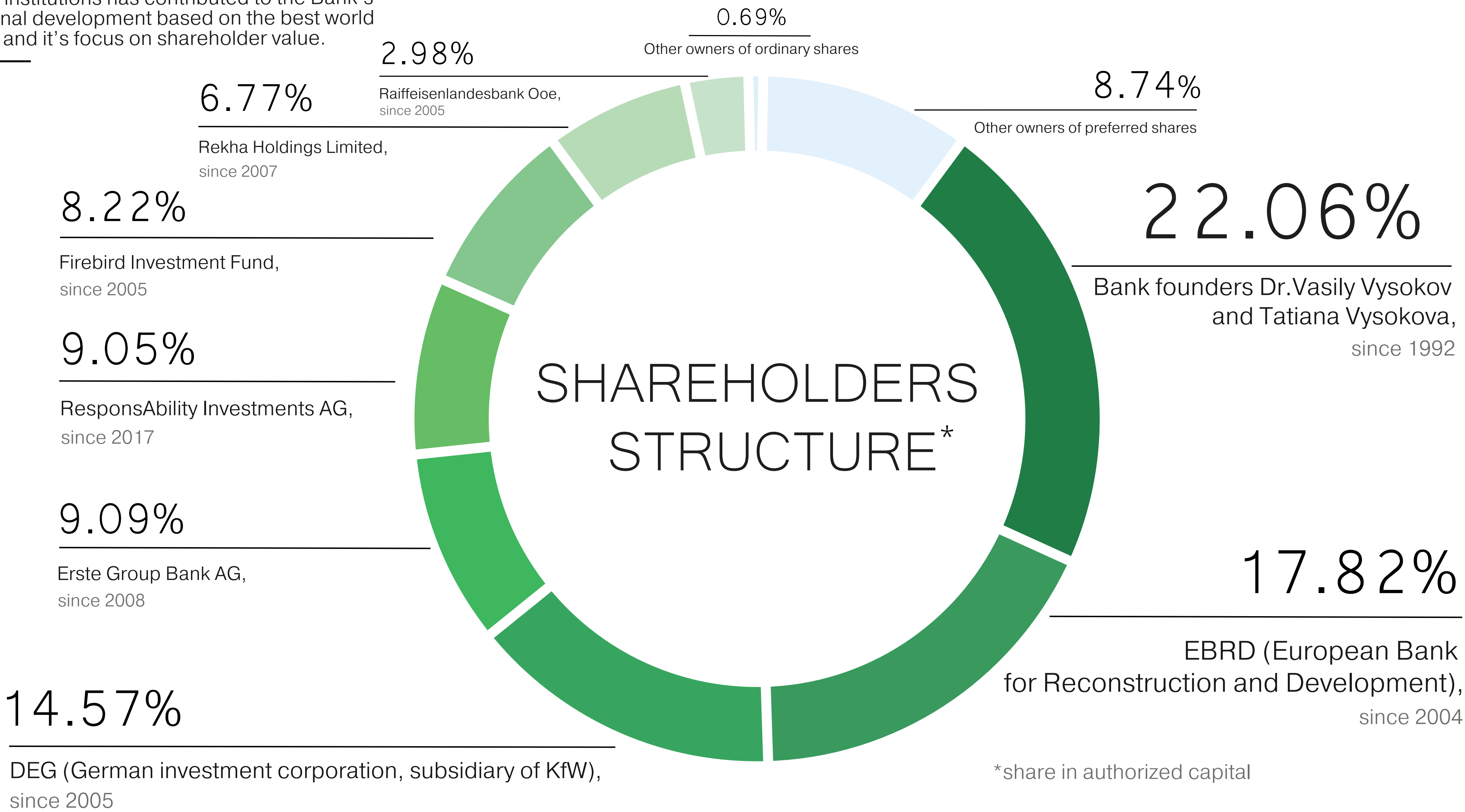
Founded
 in 1992

General License
 No 2225

License of professional participant of the securities'
 stock exchange: 060-03407-001000

Classified as systemically important financial
 institution in the payment services market

The participation of reputable and experienced international financial institutions has contributed to the Bank's institutional development based on the best world practice and it's focus on shareholder value.



COMPOSITION OF THE BOARD OF DIRECTORS



Dr. Vasily Vysokov

- Member of the Board of Directors since November 1992
- Chairman of the Board of Directors since May 2002
- Doctor of Economics, Professor
- Bank's founder



Ms. Tatiana Vysokova

- Member of the Board of Directors since November 1992
- Ph.D (Economics), Associate Professor
- Bank's founder



Mr. Hans Jochum Horn

- Member of the Board of Directors since September 2020
- 40 years of working experience, more than 25 years primarily in Russia/CIS and Africa, Master of business administration
- Chief Executive officer/Chairman of the Board of Directors of Renaissance group, Chief Executive officer/Chairman of the Board of Directors of Unicorn Afrika Invest Ltd.



Dr. Andreas Zeisler

- Member of the Board of Directors since April 2006
- Doctor of Economics
- Head of Financial Institutions with DEG, with over 30 years of global experience in project finance and corporate lending, private equity investment and strategic and operational management in emerging markets



Dr. Hans Unterdorfer

- Member of the Board of Directors since June 2013
- Deputy Chairman of the Board of Directors since September 2020
- Doctor of Law
- Chairman of the Managing Board, Tiroler Sparkasse Bank AG (member of Erste Group)
- Honorary Consul of Russia in Tirol



Mr. Andrzej Tadeusz Witak

- Member of the Board of Directors since September 2020
- Non-executive Director of the XacBank (Ulan Bator, Mongolia)
- 30 years of experience in Banking, Finance, Master of Law (Birkbeck)



Mr. Eric Blanchetete

- Member of the Board of Directors since June 2019
- President of Paxton Equity, Serbia
- 23 years of experience in Banking, including 18 years working in CEE



ESG-BANKING BUSINESS MODEL

ESG banking is more than just a global trend - it is a robust business model for regional banks. ESG banking broadens the universe of bank risks (by adding environmental, social, and governance risks) and their time horizon in the interests of current and future generations. ESG banking requires regular communication with all stakeholders not only about official reporting, but also about risks.

E

Assessment of projects for compliance with the Environmental and Social policy of the Bank, the bank's E&S exclusion list of financing.

Russia's first issue of green titled bank bonds, own solar energy production.

Reduction of bank's consumption of energy and other resources, responsible waste disposal and recycling, support of WWF "Earth Hour" campaign.

S

Implementation of corporate social responsibility (CSR) principles in the bank's business processes.

Financial literacy centers, accesibility of financial services, remote access to a wide range of operations and services, anti-crisis support measures in response to Covid-19.

Active participation in educational seminars, hackathons, conferences, science festivals to promote modern banking technologies and ESG banking.

G

ESG risk management: a continuous process that takes into account changes in the operating environment, innovations in products and services, and regulatory requirements.

Personnel policy for the nurturing of specialists, own Training Center, internal audit and compliance service.

Code of Corporatre Conduct, Enviromental and Social Policy, Informational and Anti-Corruption Policies of the bank. Reporting and informing of all stakeholders.

The ESG-banking business model does not exist in a single ideal form (pure strategy), but it solves socially significant tasks based on the accumulation of experience of different alternative approaches (mixed strategies).

- 1 The Bank is at the forefront of trends in compliance with the principles of Sustainable development, the formation of green finance, and the practice of implementing ESG banking in Russia as part of the Project Group of the Association of Banks of Russia for ESG 2020-2022 *
- 2 Center-invest Bank enters the TOP- 7 most progressive Russian banks in terms of sustainable development principles ("According to WWF's survey "The Practice of Responsible Financing in the Russian Banking Sector, 2020").
- 3 Deloitte released a research devoted to implementation of ESG Banking in Russia and mentioned Center-invest as one of the best cases.



(*) <https://asros.ru/projects/esg/>

COVID-19: IMPACT AND RESPONSE

"In June, the economy returned to the pre-covid levels. GDP, according to preliminary estimates, exceeded the level of the fourth quarter of 2019 by 0.1%. According to our assessment, consumer demand is still slightly below the pre – pandemic levels, mainly due to the service sector. In general, the recovery potential has not yet been exhausted – we expect the economy to continue growing until the end of the year."

Polina Kryuchkova, Deputy Minister of Economic Development of Russia



1.6 bn ₺

Preferential "Business transformation" loan program resulted in 643 projects since June 2020

11.7%

The risks of SMEs loan portfolio are limited by the proportion of industries affected by the pandemic*

10 %

Recovery of the loan book in part of the affected industries for the 1H2021

61%

Share of closed or included in the payment schedule for restructured contracts on 01.07.2021 in monetary terms

44%

The focus of the corporate loan portfolio on Agribusiness is a guarantee of sustainability



IFRS

0.02 % 2020

Share of repayment holidays in retail loans (the borrower's income decline > 30% as per 106-FZ**

0 % 1H21

0.13 % 2020

Share of the bank's own restructuring program in retail loans

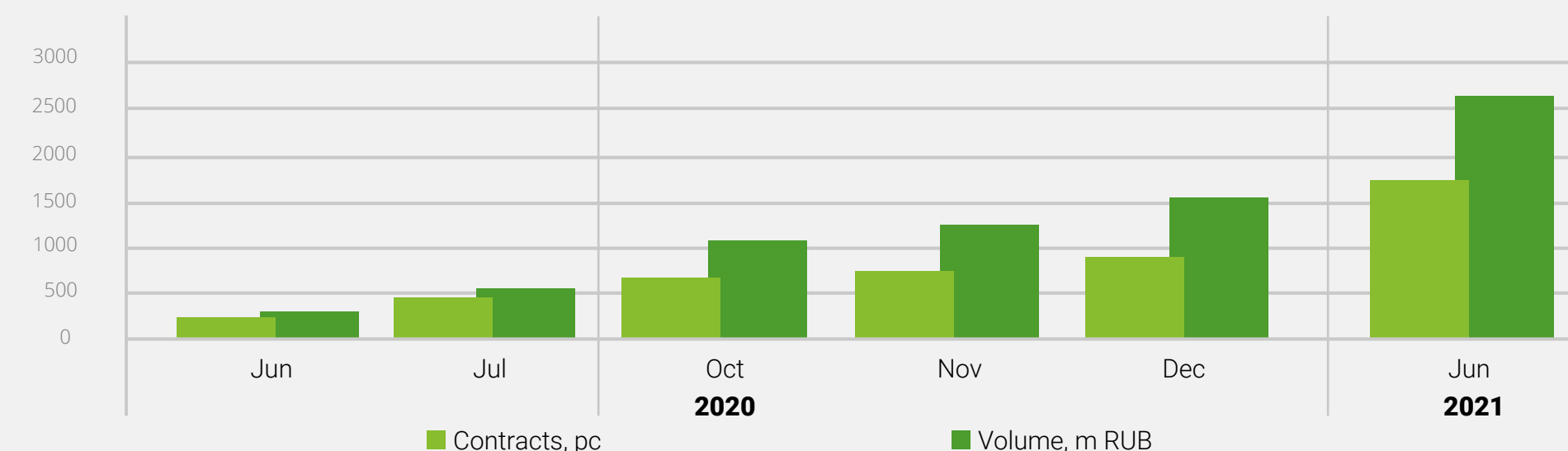
0.02 % 1H21

+1.8 % 1Q21

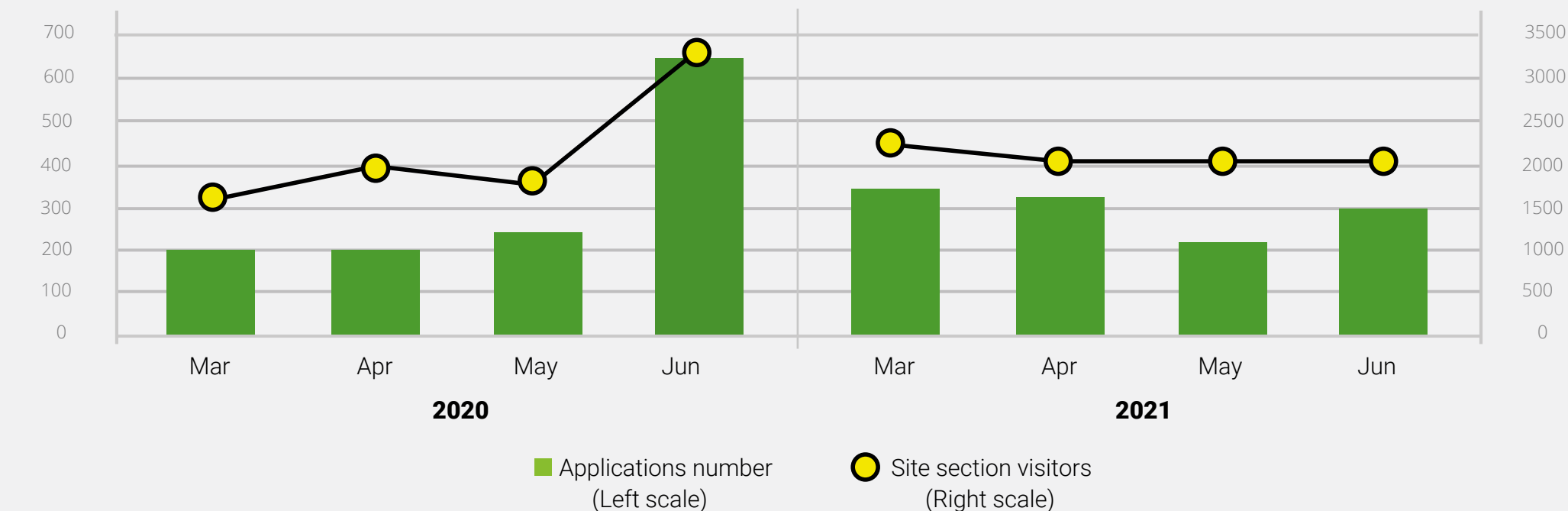
Mortgage loans growth in the 1st and 2nd quarter including state and rural mortgage support programs eliminates possible negative effect of retail loans restructurings

+5.0 % 2Q21

Online loan application technology results



Normalization of business processes for lending to legal entities/sole entrepreneurs



* In accordance with the Decree of the Government of the Russian Federation No. 434 of April 03, 2020: on approval of the list of sectors of the Russian economy most affected by the spread of a new coronavirus infection

** The Russian government announced economic measures (106-FZ of April 03, 2020) to support individuals and Individual entrepreneur most affected by the spread of COVID-19 until the end of the 1st quarter 2021

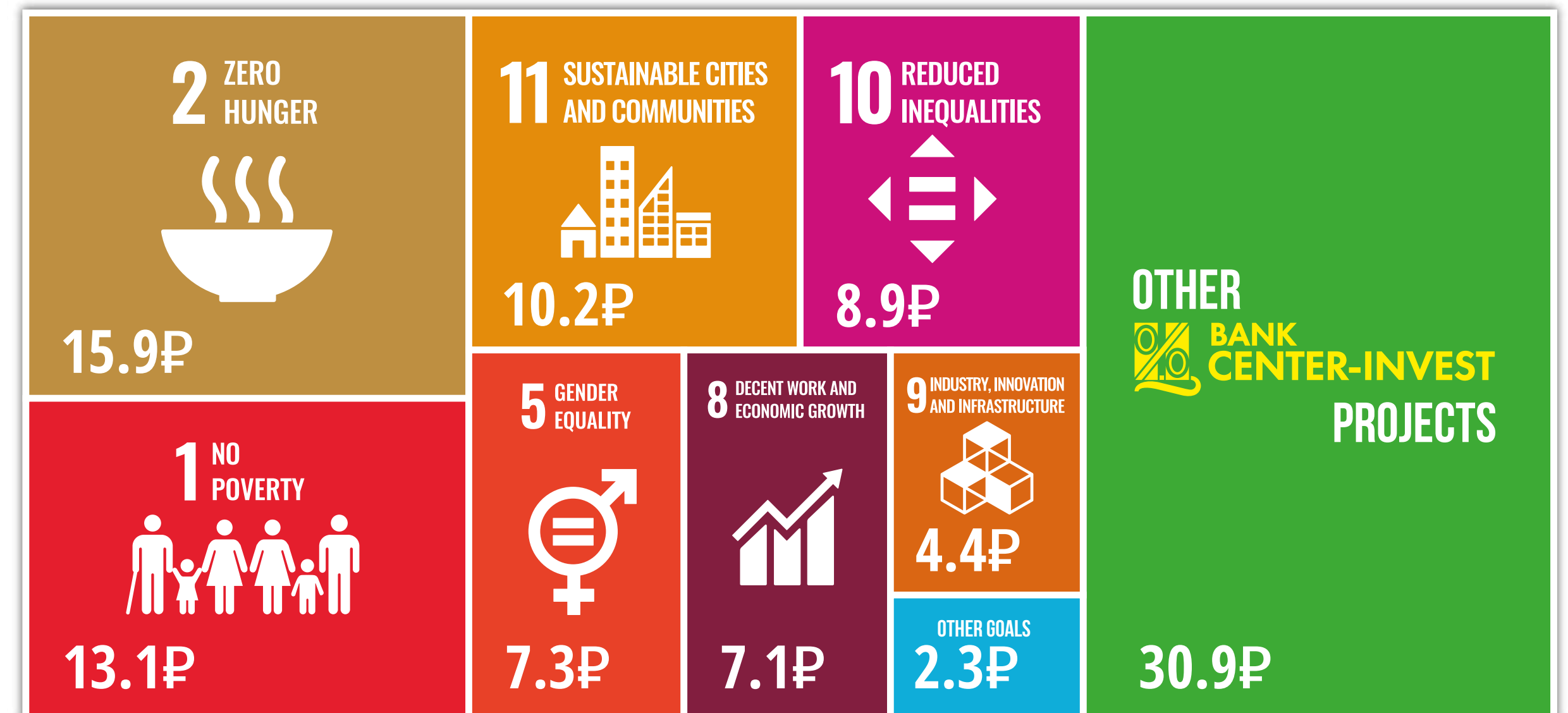
ESG INVESTMENTS: SDG

**In Sustainable Development
Goals RUB 245.2 bn**



Thanks to the best international and self experience, the bank adheres to integrated reporting and has been able to assess its development as a process of reproducing operational, financial, informational, intellectual, human and social capital.
The bank provides information about each depositor's contribution to implementation of the SDGs and National Projects.

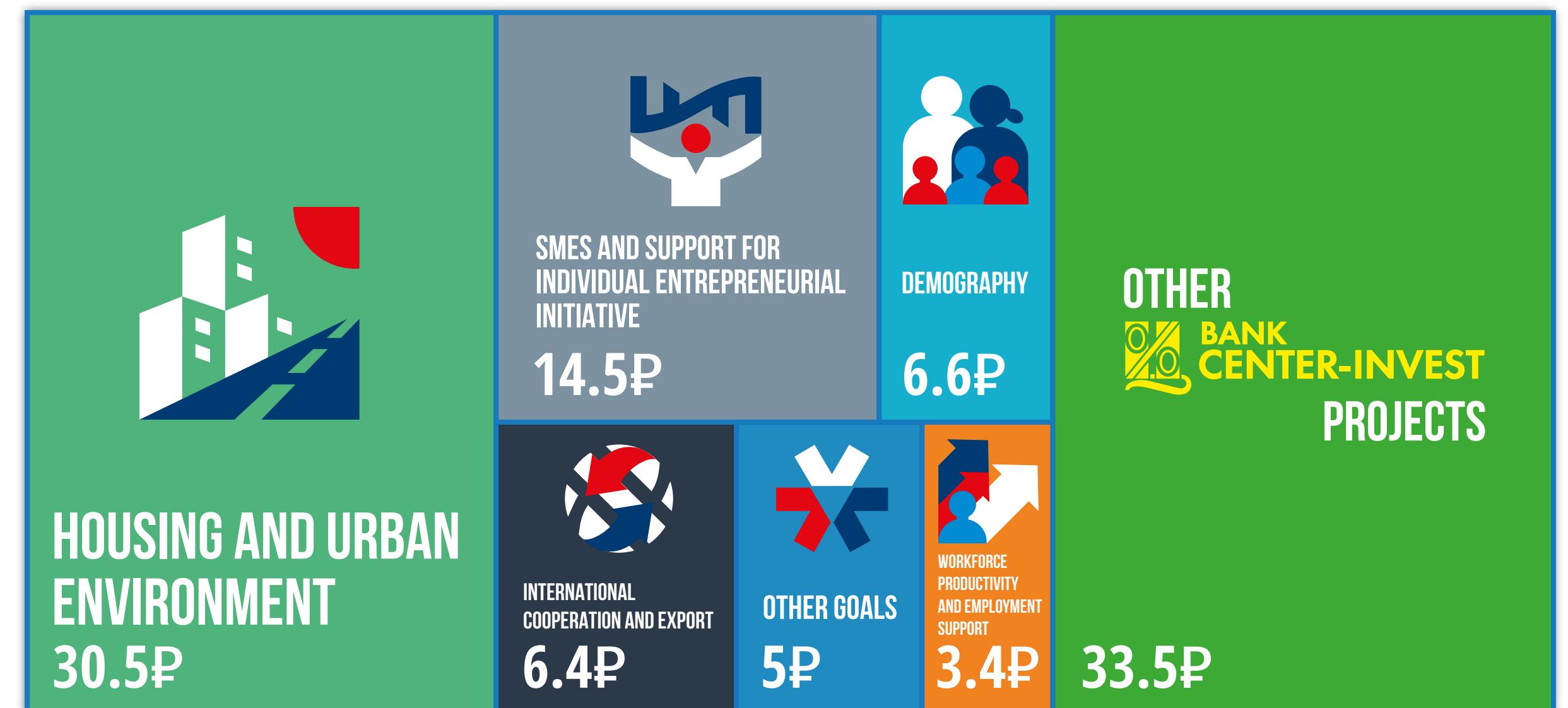
**For every ₺ 100
of deposits**



ESG INVESTMENTS: NATIONAL PROJECTS

The Bank also evaluates its contribution to national projects developed in three areas: "Human Capital", "Comfortable living environment" and "Economic growth". The use of integrated reporting on the country's development plans for the near future fully corresponds to the bank's ESG-banking business model and contributes to measures to improve the quality of people's lives.

**For every ₺ 100
of deposits**



COMPETITIVE RANKINGS

POSITIONS:



In ranking of the largest Russian banks as at 01.07.2021:

- 33** Retail loan portfolio
- 34** Retail deposits
- 43** Value of corporate loan portfolio
- 44** Value of total loan portfolio
- 59** Value of total assets

<https://www.raexpert.ru/rankings/bank/monthly/jul2021/>

In ranking of largest mortgage banks as at 01.01.2021:

- 14** Value of mortgage loan portfolio
- 16** Volume of issued mortgage loans

https://raexpert.ru/rankings/bank/ipoteka_2020/

Коммерсантъ

TOP-15 most profitable banks in Russia as at 01.07.2021:

12 Profit

<https://www.kommersant.ru/doc/4878278>

The Banker

GLOBAL FINANCIAL INTELLIGENCE SINCE 1926

TOP-50 Russian Banks

- 15** Loans to Assets ratio
- 20** ROE
- 24** ROA
- 34** CAR
- 35** Assets
- 39** Tier 1 Capital

<http://www.thebanker.com>

FINANCIAL HIGHLIGHTS

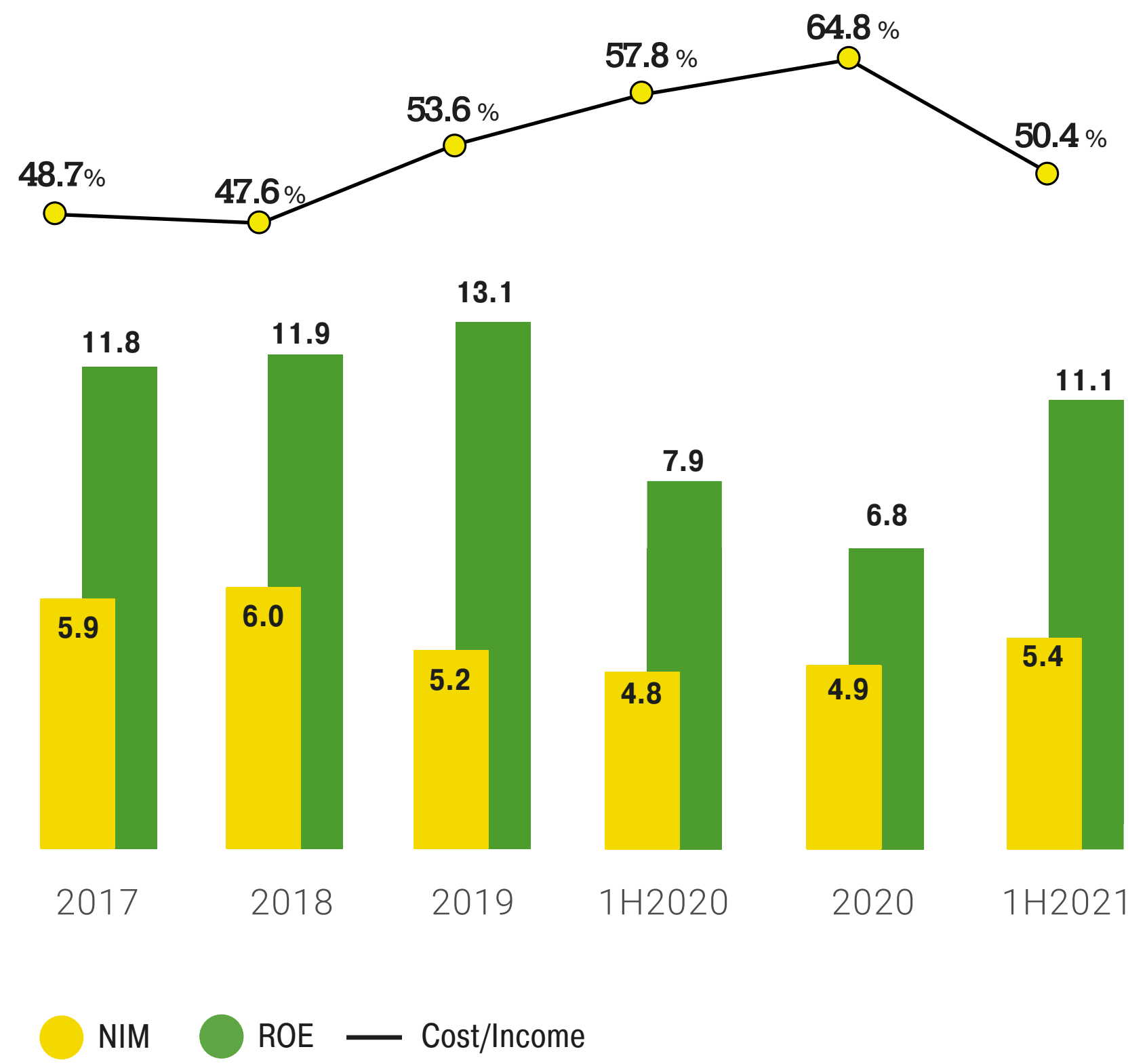
RUB, bn	2015	2016	2017	2018	2019	1H2020	2020	1H2021 RUB, bn	EUR, m
Assets	89.6	96.6	102.6	112.2	119.5	111.9	118.3	112.7	1307.5
Capital	10.6	11.5	12.6	13.1	14.2	14.8	14.8	15.3	177.0
Net Loans and Lease	72.7	73.6	80.1	88.0	85.1	86.9	84.5	93.0	1079.0
Customer accounts	65.0	80.4	87.2	95.2	99.4	91.4	99.2	92.9	1077.5
Net profit	0.5	1.0	1.4	1.5	1.8	0.6	1.0	0.8	9.6
ROE, %	5.3	9.1	11.8	11.9	13.1	7.9	6.8	11.1	
ROA, %	0.6	1.1	1.4	1.4	1.6	1.0	0.8	1.4	
NIM, %	4.4	5.3	6.2	6.0	5.2	4.8	4.9	5.4	
Cost/Income, %	51.1	44.9	48.7	47.6	53.6	57.8	64.8	50.4	
Loans/Deposits, %	111.7	91.6	91.9	92.4	85.5	95.1	85.1	100.1	
CAR, %	17.1	17.0	16.8	16.7	18.4	18.9	21.2	19.8	
Number of children born to bank employees	78	103	89	72	72	28	72	33	

As at 30.06.2021 1EUR = **86.2026 RUB**

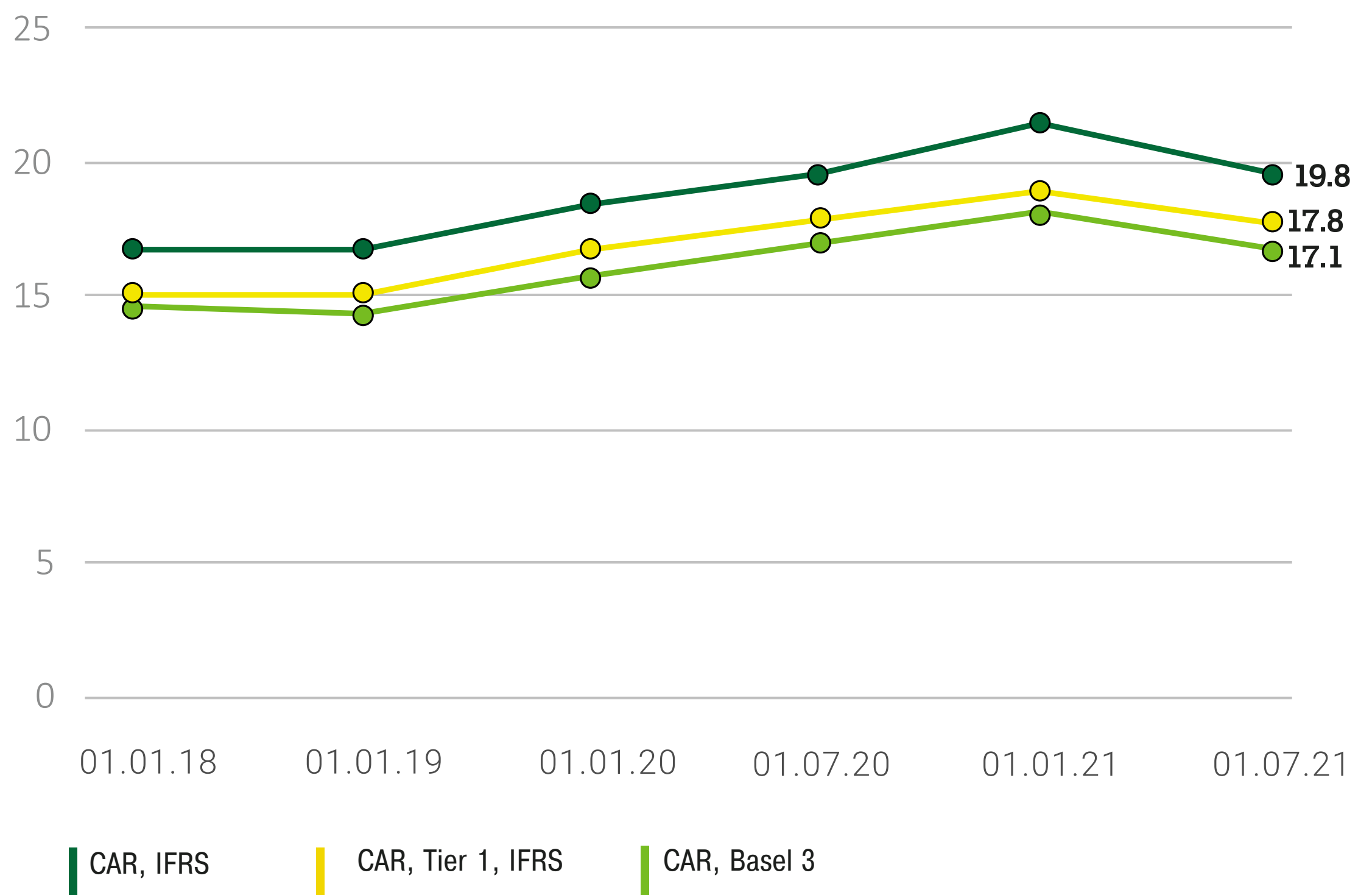
Hereinafter: source 1H2021 IFRS Statement

OPERATIONAL EFFICIENCY

PROFITABILITY

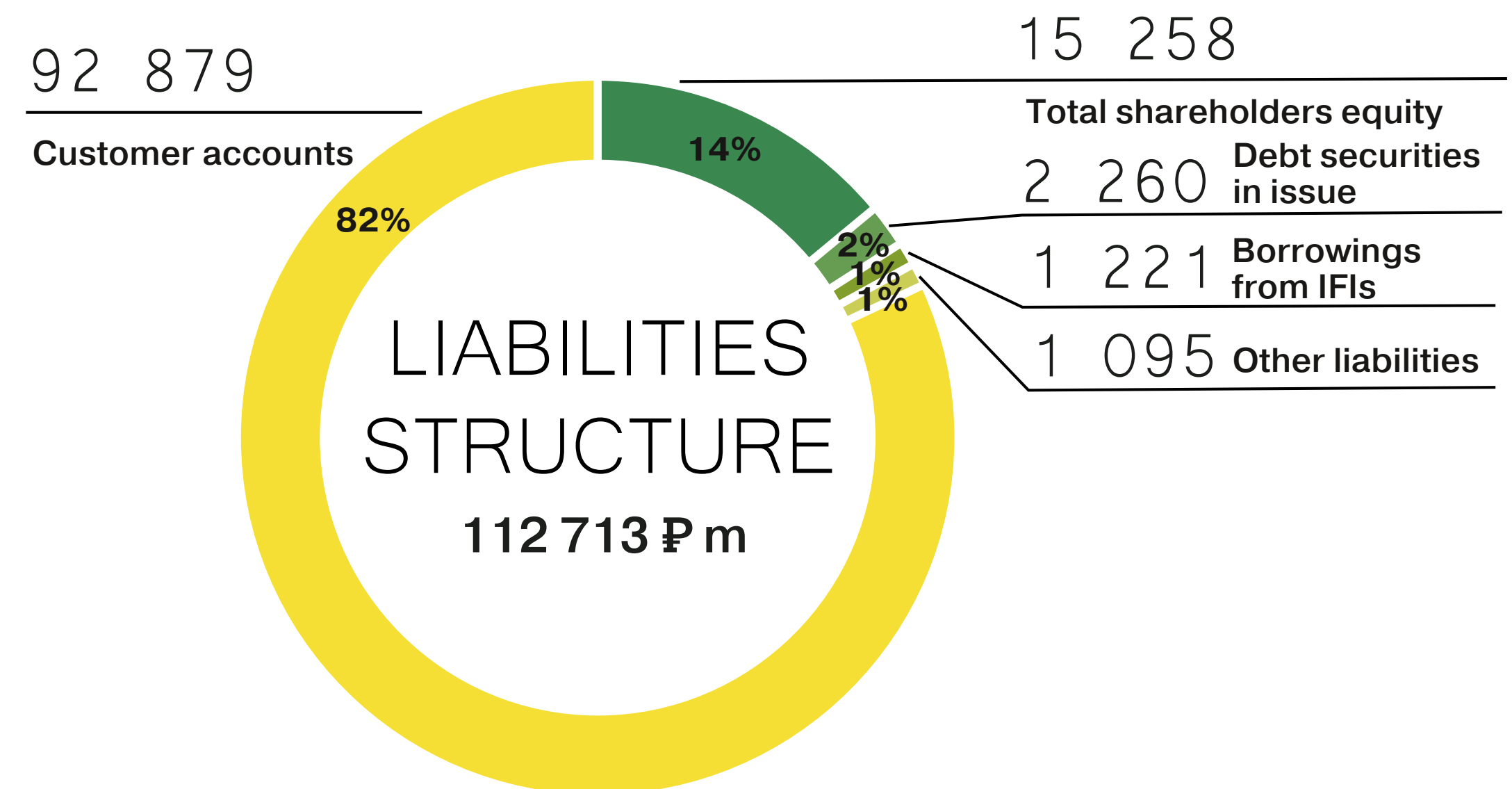
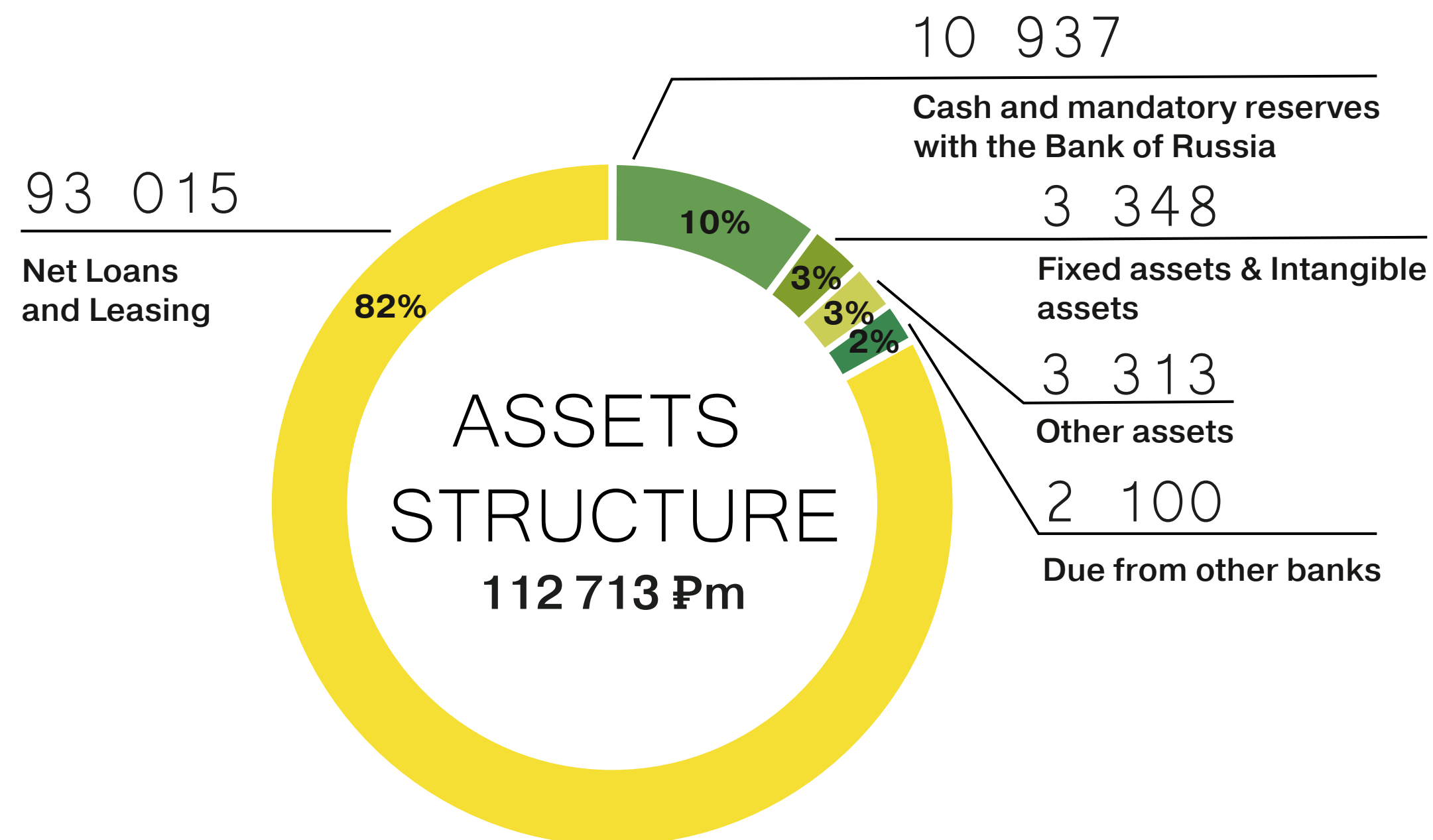


CAPITAL ADEQUACY



BALANCE SHEET COMPOSITION

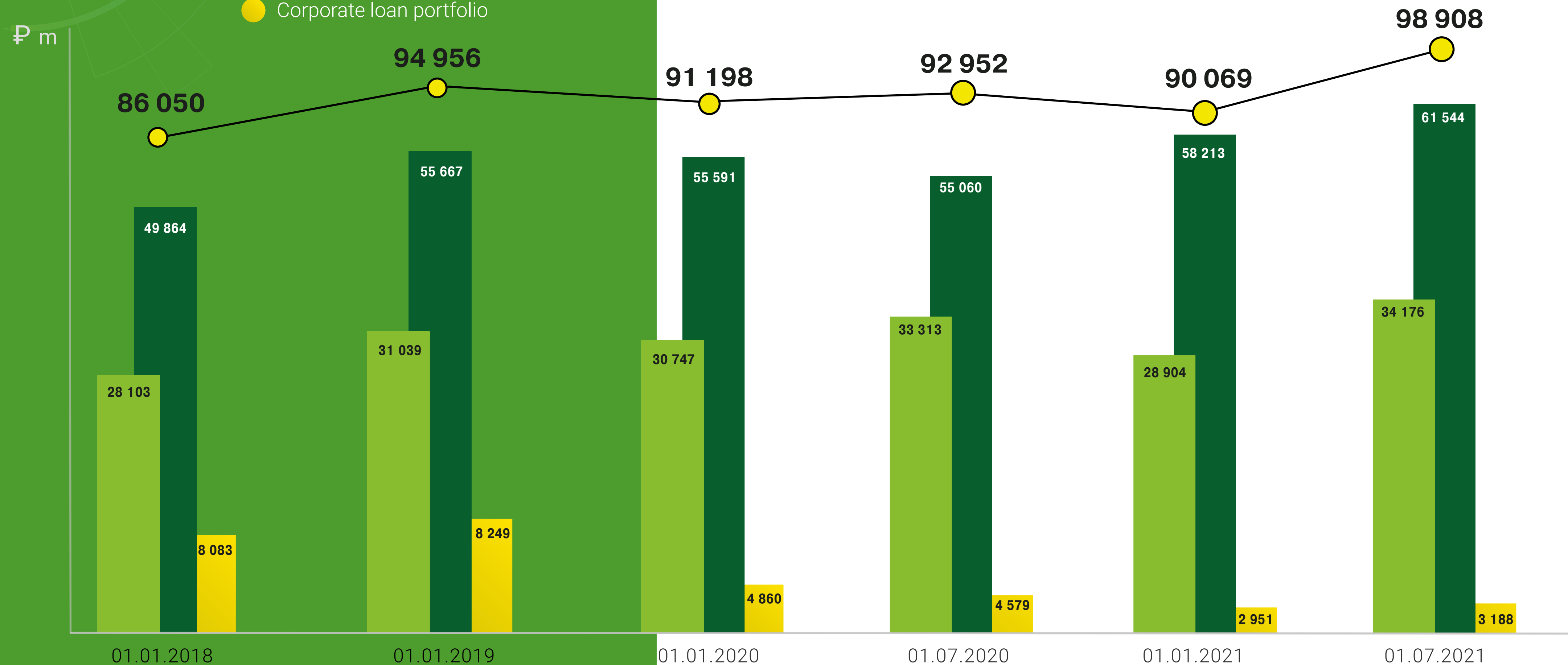
Despite the unfavorable operating environment during 2020 in Russia and in the world as a whole, the bank's assets and liabilities structure in 1H2021 remained stable and focused on the real sector of the economy. The bank's principle of caution in financing customers in 2020 led to a 11% change in the share of net loans and leasing and accounted for 82% of the assets structure at the end of 1H2021. The bank's stable funding profile in the form of customer accounts, accounted for 82% of liabilities structure as of 1H2021, had a granular nature and was represented by deposits of individuals.



LOAN PORTFOLIO DEVELOPMENT

- SME loan portfolio and leasing
- Retail loan portfolio
- Corporate loan portfolio

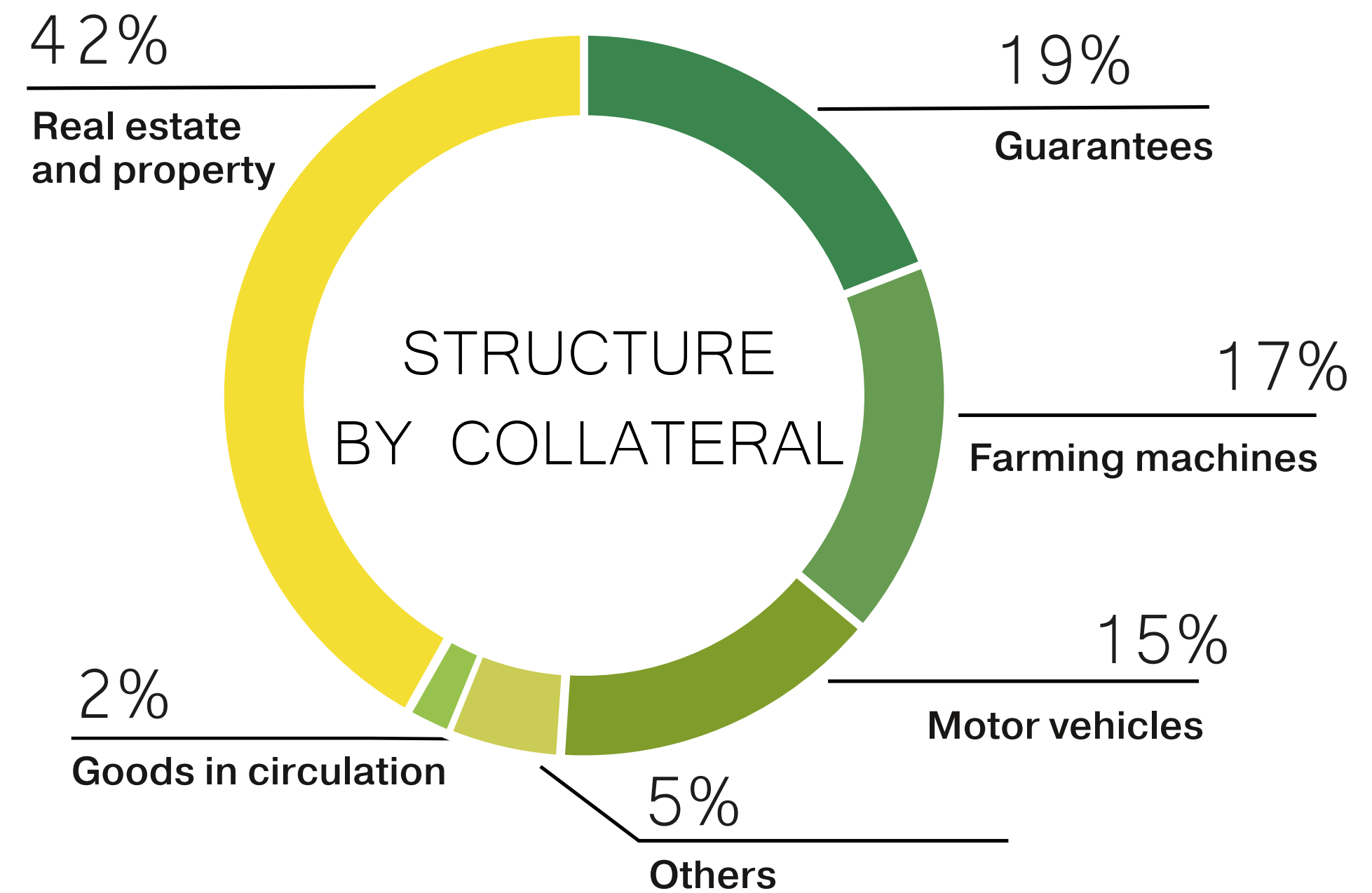
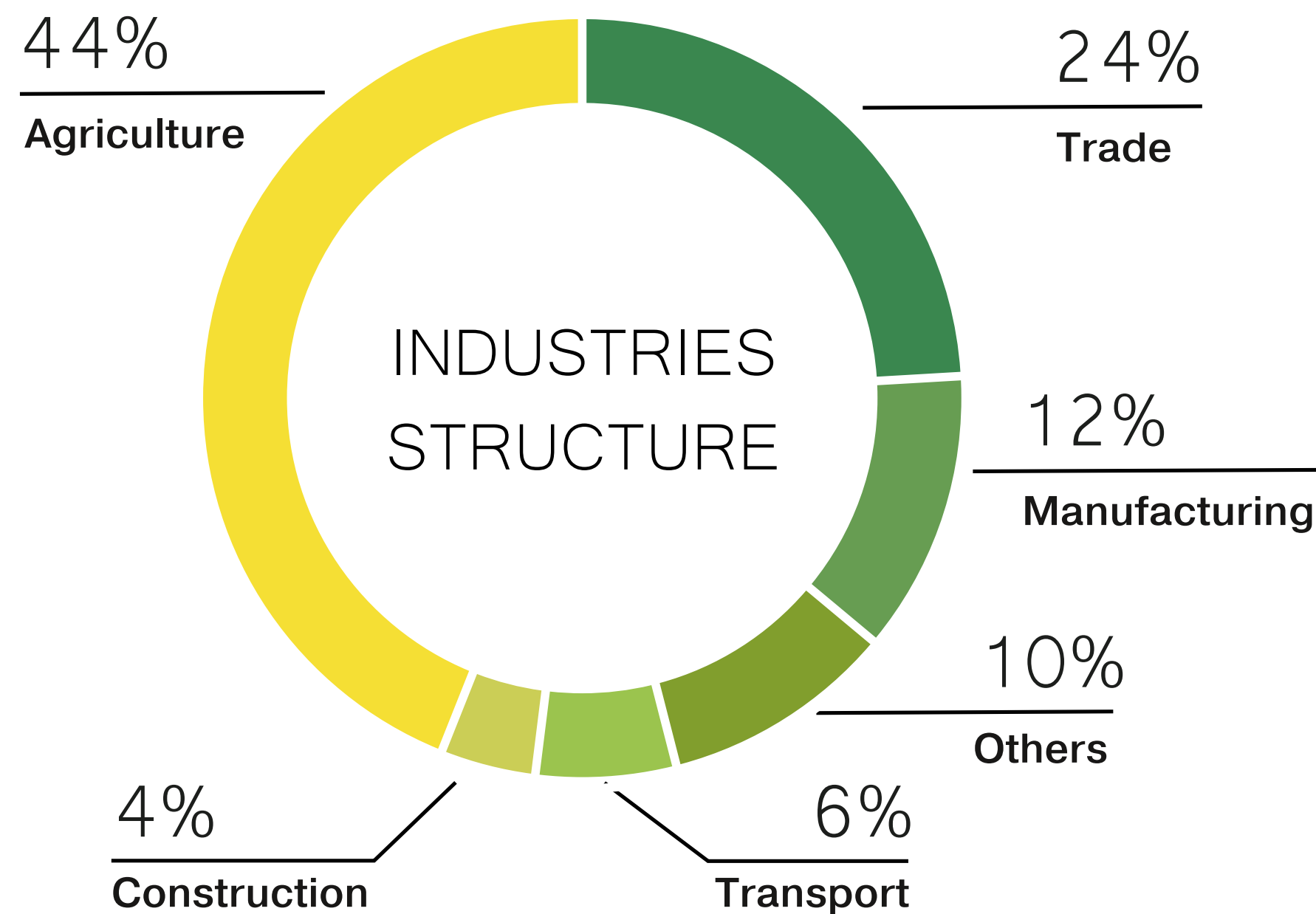
The bank's gross loan book demonstrated a recovery growth throughout the 1H2021 and made up RUB98.9bn at the end of the period. Given the conditions of business activities restoration and softening the restrictions caused by pandemic covid-19, the bank's loan book increased by 6.4% compared to the end of 1H2020. The bank's involvement in the process of developing and implementing business support mechanisms by the Government of the Russian Federation, as well as within its own support programs during the pandemic, has allowed the bank to accumulate invaluable experience in systematic alignment of activities to ensure long-term sustainability with a broader overview of the risks underlying the crisis.



LENDING TO LEGAL ENTITIES

The diversified structure of the loan portfolio to legal entities, with the predominance of the agricultural sector, reflects the regional industry structure of the economy, and allows the Bank to reduce the risks of lending to enterprises in the South of Russia.

A high share of "solid" collateral in the loan portfolio allows reducing the risks of lending by selling the debtor's property in the event of problems with repayment of debt on loans.







AGRIBUSINESS LENDING

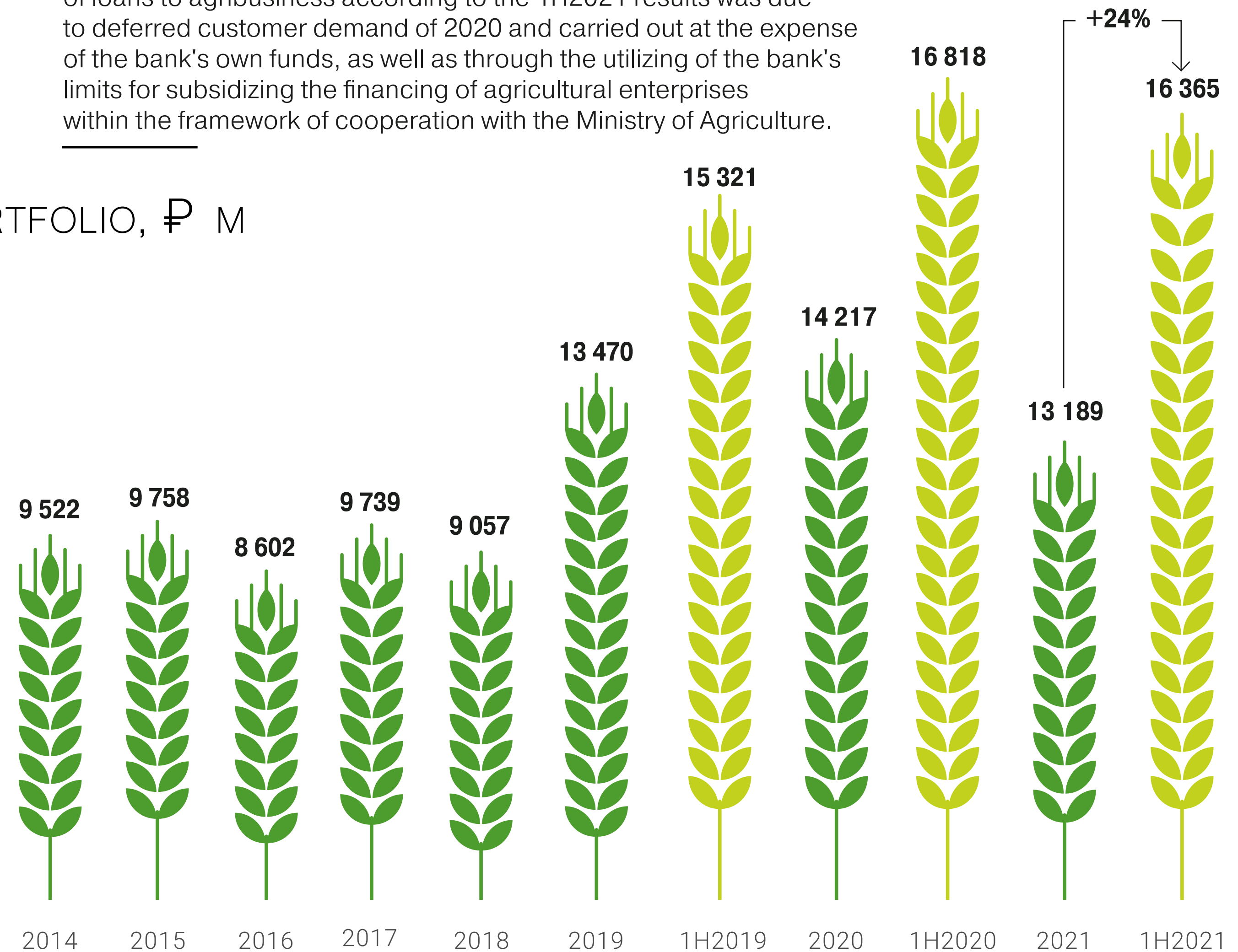
VALUE OF AGRIBUSINESS LOAN PORTFOLIO, ₴ M



Don region's annual potential:

-  12 m tons of grain crops
-  1.7 m tons of oilseeds
-  0.5 m tons of vegetables
-  5% of the country's Ag products.

As of 1H2021, the agricultural sector accounted for 44% of the bank's loan book of legal entities amounting to RUB16.4 bn. The 24% growth of loans to agribusiness according to the 1H2021 results was due to deferred customer demand of 2020 and carried out at the expense of the bank's own funds, as well as through the utilizing of the bank's limits for subsidizing the financing of agricultural enterprises within the framework of cooperation with the Ministry of Agriculture.



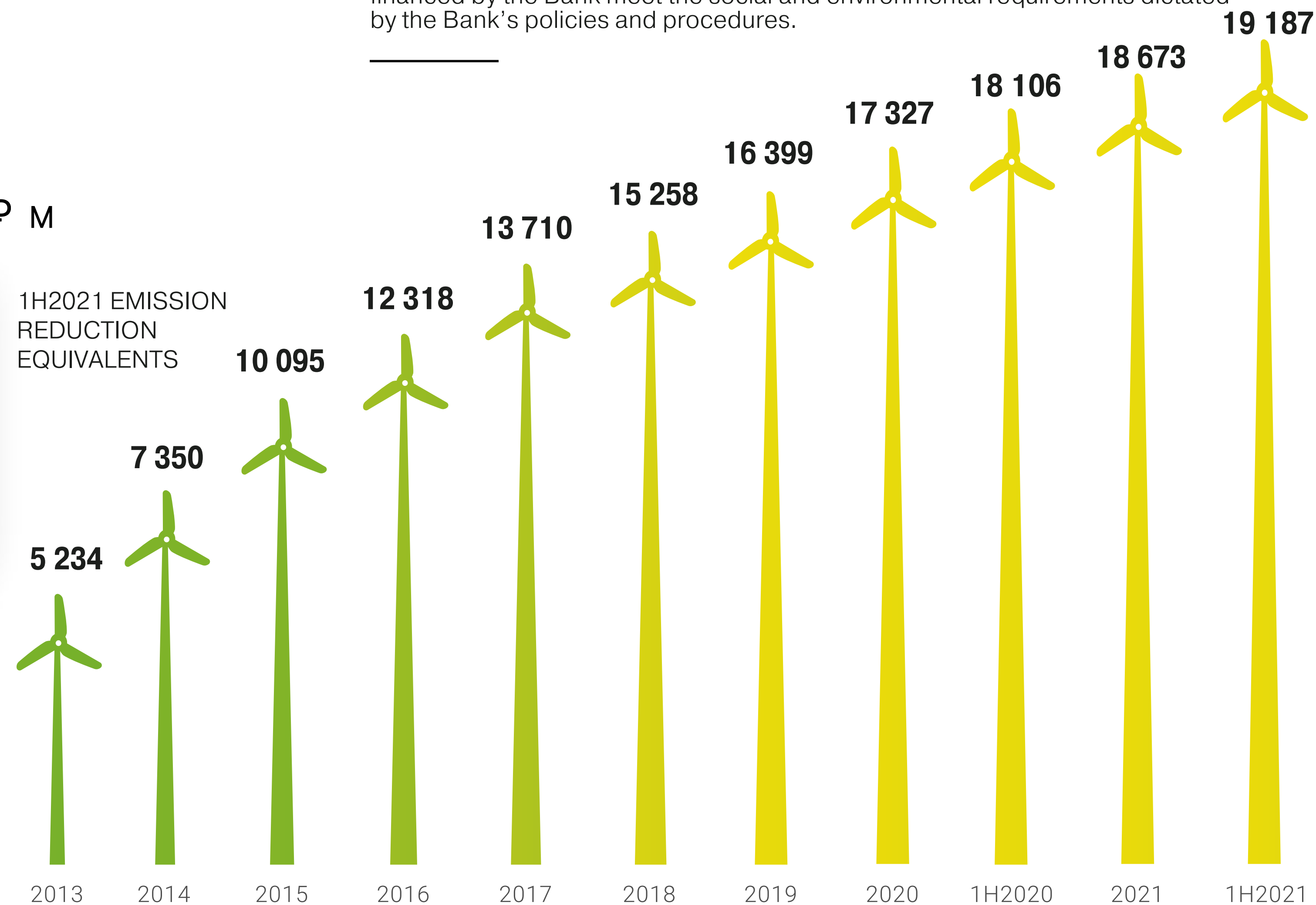
ENERGY EFFICIENCY LENDING

TOTAL INVESTMENT IN EE PROJECTS, ₺ M



EFFICIENCY

Center-invest Bank's success in financing of energy efficiency projects is attributable to efficiently approved approach for our customers in southern Russia: sustainable lending. Technical, financial and social engineering are integral parts of this approach. The projects financed by the Bank meet the social and environmental requirements dictated by the Bank's policies and procedures.

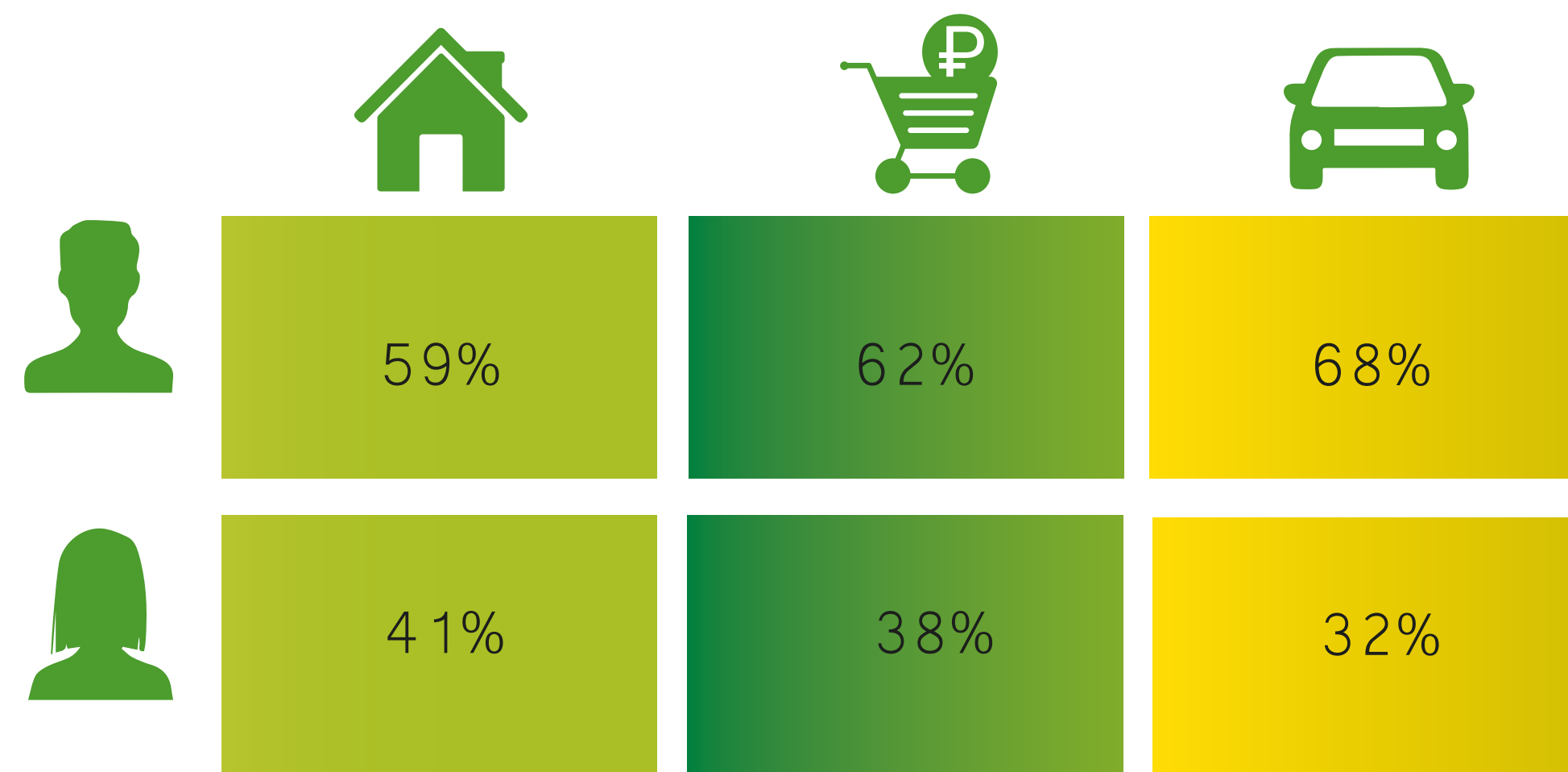


RETAIL LENDING

The volume of retail lending in 1H2021 increased by 5.7%, comprising 62% of the bank's gross loan book. The bank's retail lending focuses on traditional secured consumer loans, car loans, and mortgage lending. The flagship of the credit products was mortgage lending, the least risky, but the most popular product of the bank, having achieved a 7% increase in its portfolio for 1H2021. The Bank helps its clients to find the best option for purchasing a property within the framework of its own and government programs, as well as to consider incentives for mortgage lending to rural areas. The bank believes that retail banking finances the happiness of ordinary people.

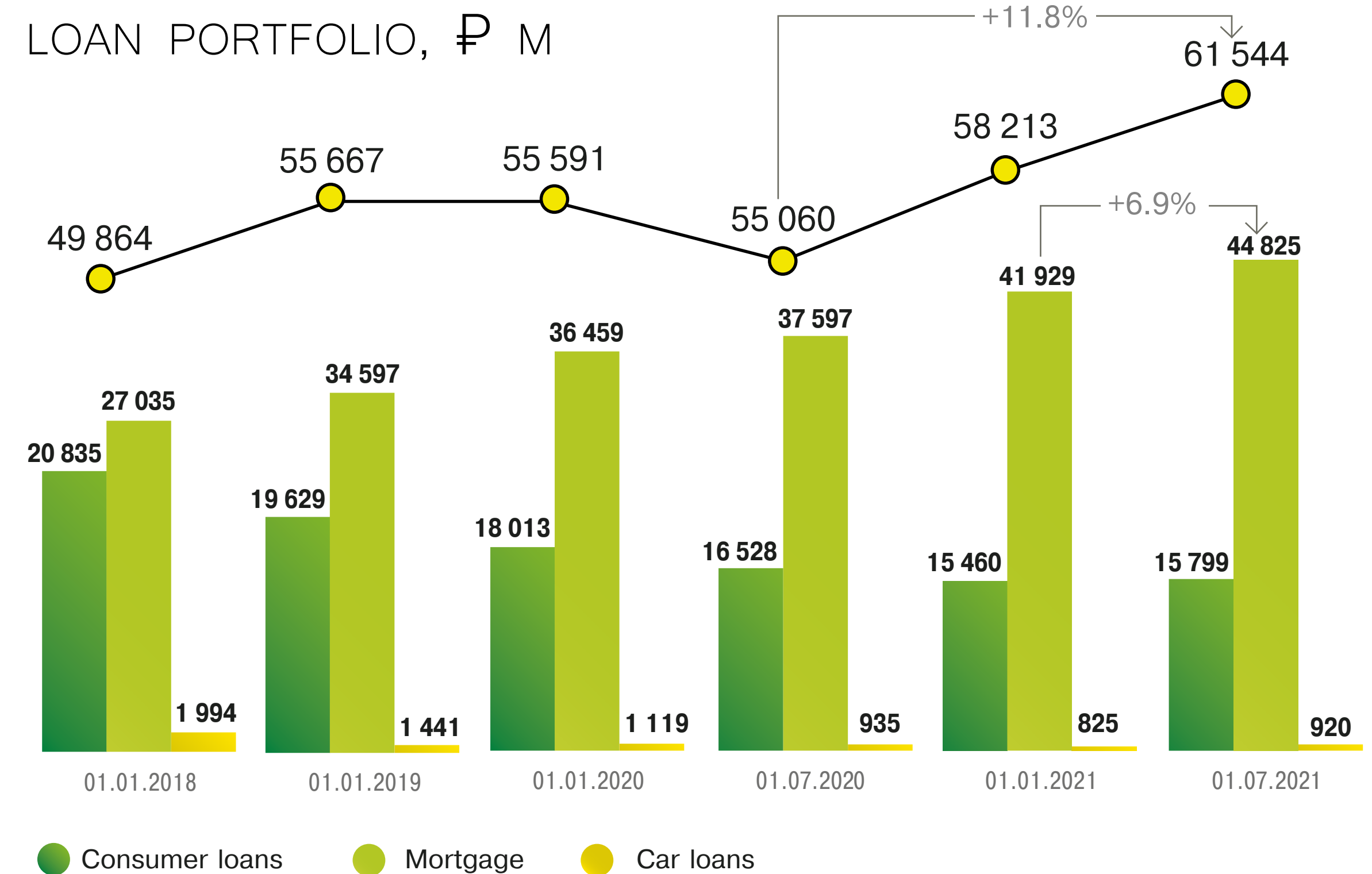
BREAKDOWN BY LOAN VOLUMES AS AT 01.07.21

Classification: men and women



NPL 90+ is 4.02%

DYNAMICS AND STRUCTURE OF RETAIL LOAN PORTFOLIO, ₪ M



ACCELERATOR

1H2021 INCLUSIVE FINANCIAL SERVICES RESULTS

This is an innovative space for opening and development of all types of businesses with 6300 entrepreneurs - participants passed. The most impactful way for building high-performing business, to realize the idea, to study international experience, to see new business niches and create a development strategy.



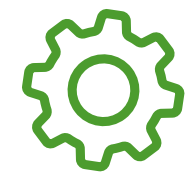
Free tuition



Mentor's support



Soft loan



TRANSFORMATION

643

PROJECTS

TOTAL OF

1

PM

603

- ✓ response to COVID-19
- ✓ online request
- ✓ fast decision
- ✓ 2020 - start of programme



STARTUP

826

PROJECTS

TOTAL OF

1

PM

045

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

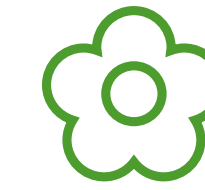


SELF-EMPLOYED

1 000

APPLICATIONS RECEIVED

- ✓ 1 year preferential service
- ✓ up to 5 years maturity
- ✓ up to 1 million RUB
- ✓ 2021 - start of programme



BUSINESS LOANS FOR WOMEN

993

PROJECTS

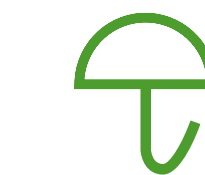
TOTAL OF

2

PM

007

- ✓ for business-women, managers or owners
- ✓ manufacturers or sellers of services and goods for women
- ✓ networking events attending



SOCIAL RESPONSIBILITY

90

PROJECTS

TOTAL OF

2

PM

28

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



APPROVED

Approved for development in times of covid-19 restrictions



Online-education



1 month of education
7 hours per week



Mentor programs





Free consulting support

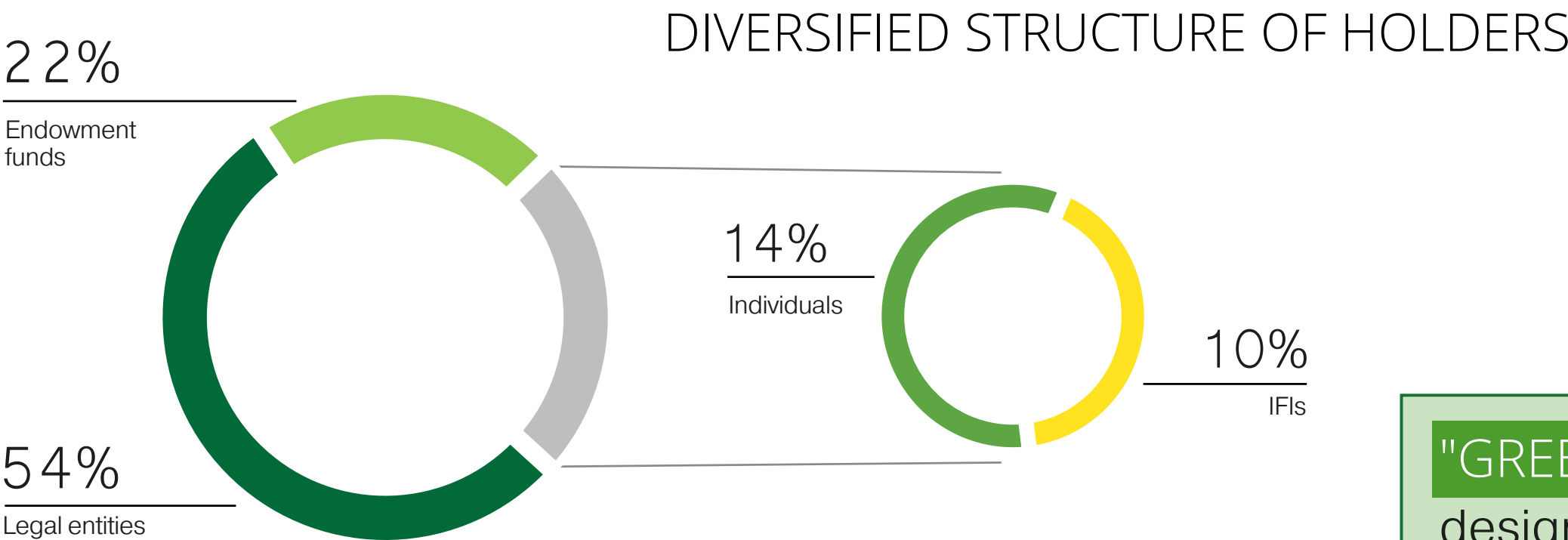
GREEN PROJECTS

"To be at the forefront of trends and constantly ready to meet new challenges"

- Vasily Vysokov, doctor of Economics, Chairman of the Board of Directors of Center-invest Bank

"GREEN" BONDS

Series		Total par value, RUB m	In circulation, RUB m	Maturity date	Coupon rate % per annum
Exchange bonds, BO-001P-06 series		250.0	250.0	11.2020	8.00
Exchange bonds, BO-001P-07 series ACRA- A(ru) stable		300.0	300.0	12.2021	5.75



25% goal of renewable energy consumption in 2021:

The Bank has entered an agreement on the purchase of 1271 MWh of energy with the company Solar Systems for the supply of electricity from the Staromarev Solar Power Plant.

"GREEN" DEPOSIT into public conscience. designed for responsible investors.

"CLEAN" SOLAR ENERGY

44 panels,

Project start Aug.20 ,

Goal: replace up to 1% of all consumed energy



10 kW

"GREEN" LOAN PORTFOLIO



since 2005


22 121 projects

₽19.2 bn

EFFICIENCY EVALUATION:

EMISSION REDUCTION EQUIVALENTS


 CO₂ ~ **11 002 tonnes**

 Oil ~ **31 400 barrels**


 Cars ~ **6 434 pcs**

 Trees ~ **440 072 pcs**


1H2021 RESULTS:

 = **2 539 investors**

 = **2 682 contracts**

 = **1.3 bn**

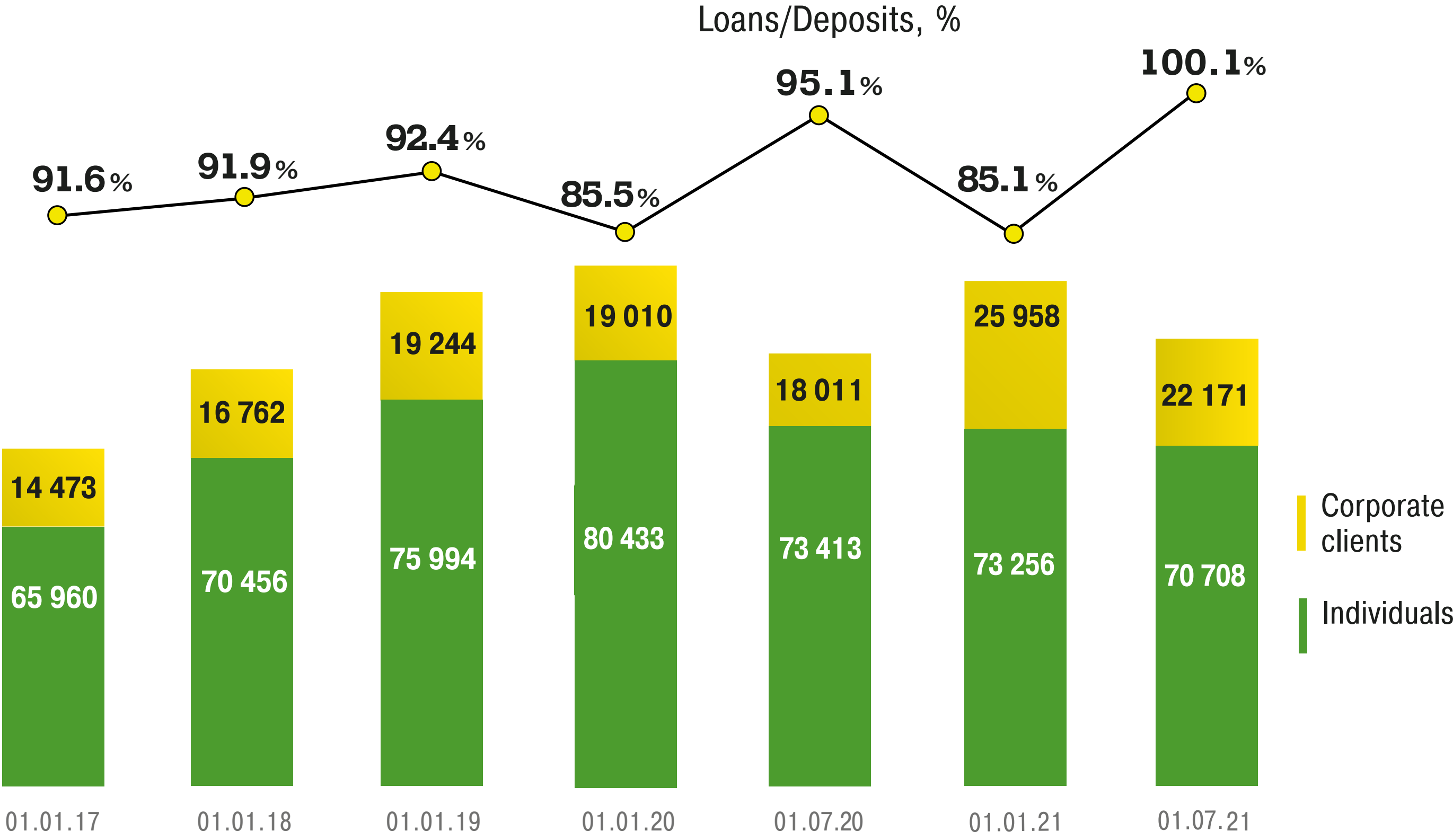
AUG20 - JUN21 RESULTS:

First 9 045 kWh 
up to 70 kWh / day economy

CUSTOMER ACCOUNTS

The Bank's funding structure is diversified with the sound predominance of individual term deposits and individual accounts, accounting for 63% of all bank's liabilities. The decrease of customer accounts in 1H2021 is attributable to a seasonality of corporate clients mainly representing the agriculture segment and the inertial effect on retail deposits of the Bank of Russia' policy on protracted dynamics of the key rate reduction.

DYNAMICS AND STRUCTURE OF CUSTOMER ACCOUNTS, ₪ M

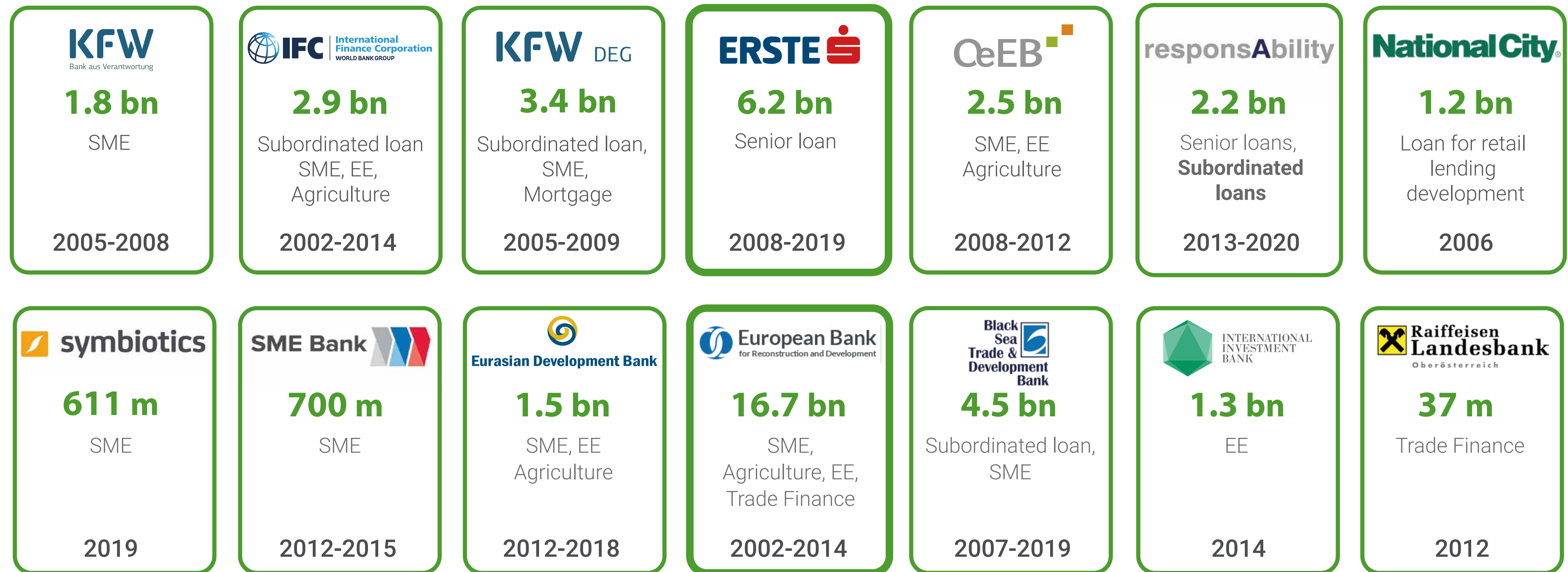


Concentration of deposits of individuals, %

TOP-10	3.1	2.9
TOP-20	4.3	4.3
01.01.2021 01.07.2021		

CIB ON FINANCIAL MARKETS


Starting from 2002 the Bank has been attracting funds from both the Russian and the international financial markets.
All attracted credit lines are mainly dedicated for the development of Bank's SME and retail lending.*



* Amounts in rubles at the exchange rate of the Bank of Russia on 30.06.2021

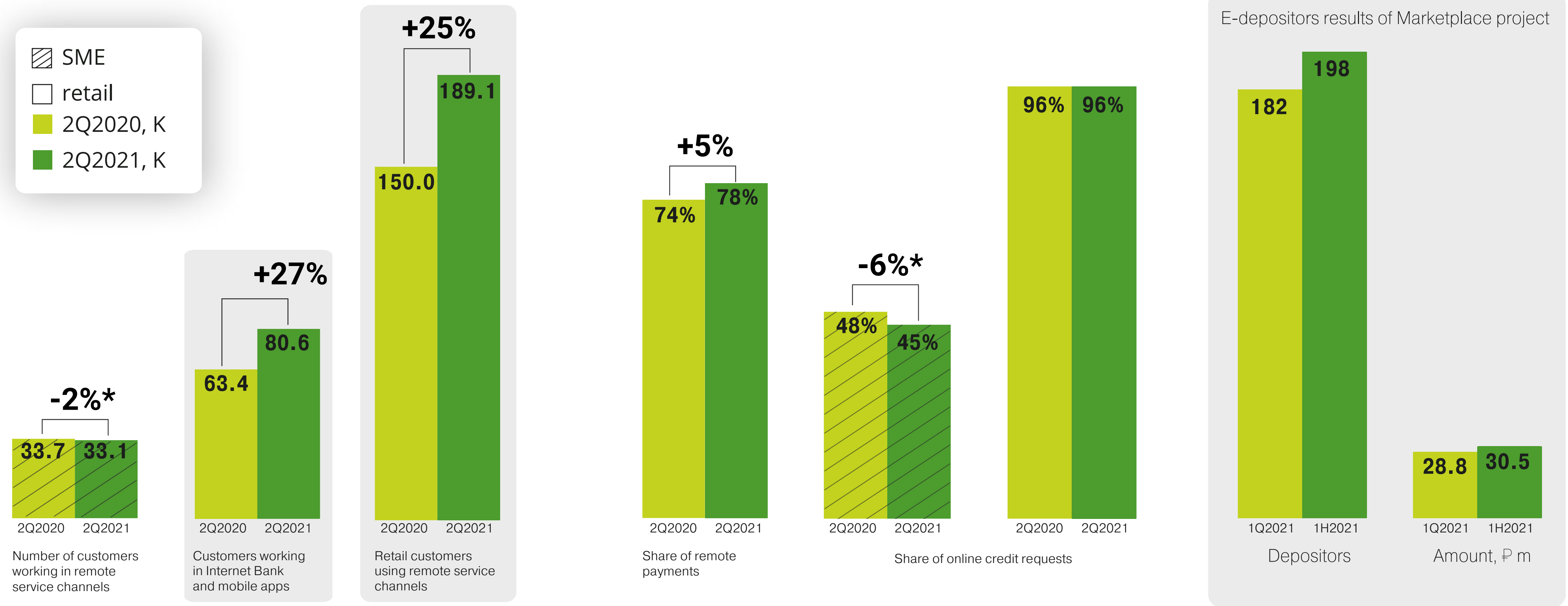
SALES CHANNELS

As part of the implementation of its business strategy, “The ESG-Digitalisation of Centerinvest Bank’s Ecosystem”, the bank transformed its branches into universal sales channels, expanded its partnership with multifunctional centres for central and local government services (MFC), and developed social projects in new regions using digital technologies. The developed branch network allows to replicate unique bank products and solutions, which are competitive in all the regions in which the bank operates. According to the results of 1H2021 the bank’s branch network comprised 113 branches located in six Russian regions.

01.07.2021 RUB, bn	Assets	Net loans and lease	Private customer accounts balances	Corporate customer accounts balances	 Staff
Rostov region (without headquarter)	54.79	53.30	41.81	15.19	513
Krasnodar region	21.37	20.87	4.09	2.59	177
Volgograd region	4.84	4.75	0.63	0.57	55
Stavropol region	2.27	2.16	0.45	0.27	26
Moscow and Nizhny Novgorod	2.32	2.21	0.09	0.06	19
Total	85.59	83.29	47.08	18.68	790
Branch network share in the total bank balance	74.89%	83.69%	67.65%	75.96%	49.8%

STRATEGY: ESG DIGITALIZATION

The Bank's ESG digitalization is an optimal choice between risks and efficiency when using modern financial and digital technologies to support the long-term development of the bank and its customers through the creative use of quantitative assessments and continuous innovations. Big data integration and processing is used to create electronic customer profiles and automate product and service management.



* Due to the softening of a number of restrictions on covid-19 with the ability to return to offline mode.

MOBILE APPLICATION



Payment by QR code,
transfer by phone number



Chat with
the Bank



Analytics module
«My Finances»



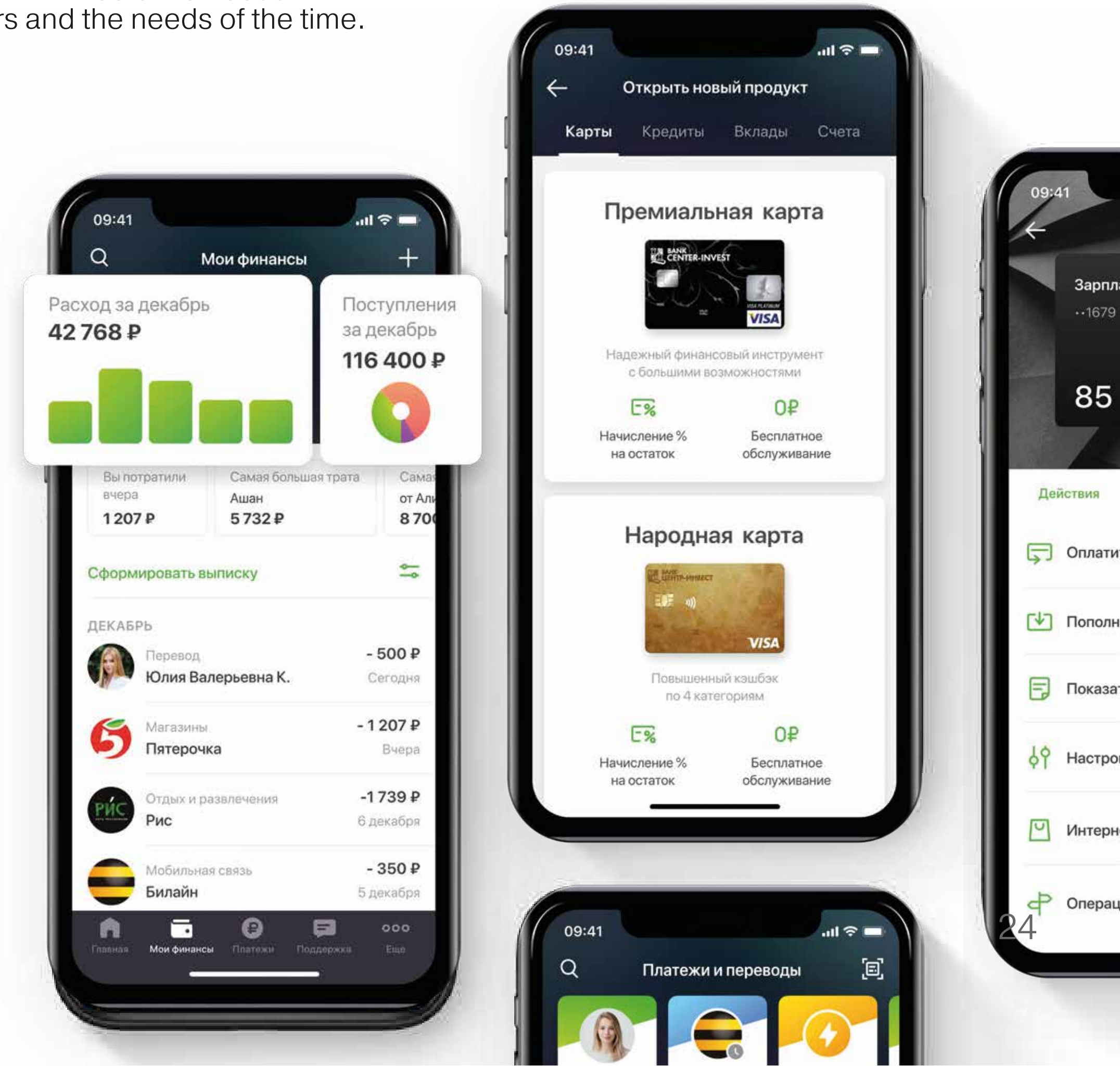
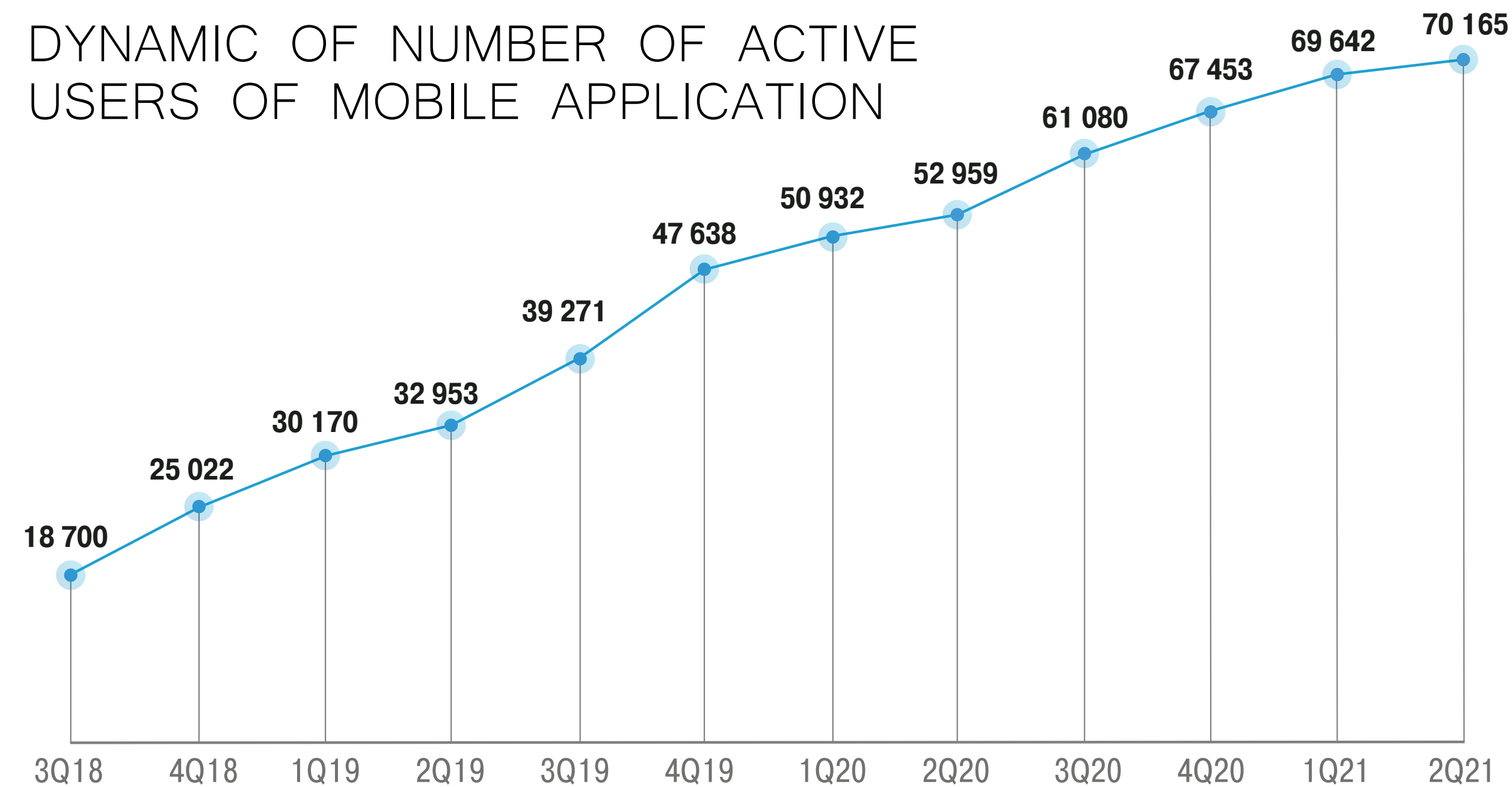
History of operations
for any period



Virtual plastic
card issue

The mobile application has a contemporary design and is furnished with advanced functionality that meets the needs of customers and the needs of the time.

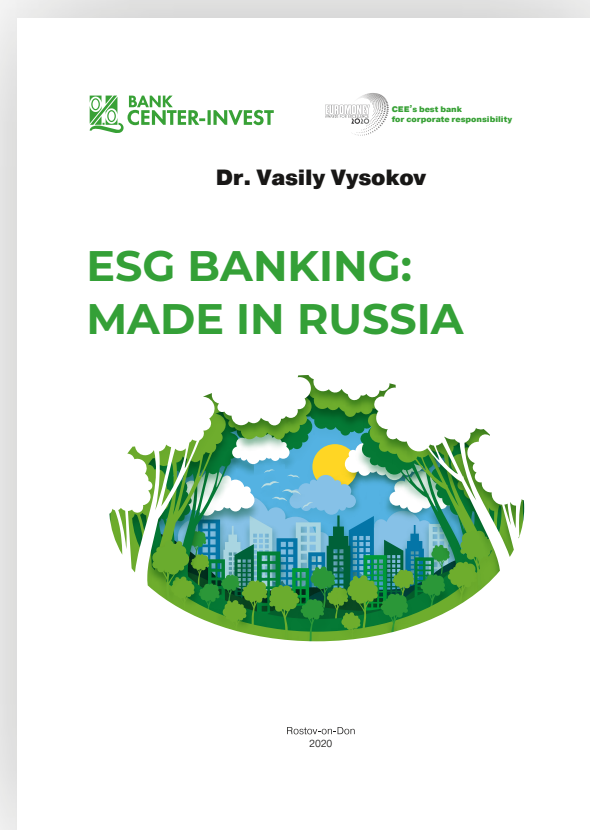
DYNAMIC OF NUMBER OF ACTIVE
USERS OF MOBILE APPLICATION



REPORTS

Guided by the policy of openness and transparency in the field of mandatory reporting in accordance with RAS and IFRS, the bank has voluntarily published in 1H2021 its Environmental Report, debut ESG Report, as well as widely interacted with the media on the bank's impact of its activities on the economy, environment and social sphere in all regions of its presence.

This approach avoids the risks of unreliable reporting, increases the awareness of the stakeholders, potential investors, which in turn creates conditions for a more stable and efficient operating of the bank.



ESG banking: made in Russia



"ESG banking: made in Russia" is the first published in Russia scientific and practical manual on the bank's work based on the ESG principles. The author is Vasily Vysokov, Doctor of Economics, Professor, Chairman of the Board of Directors of Center-Invest Bank. ESG banking is not an addition or alternative to existing banking practices, but a global trend that is gaining popularity among politicians, regulators, investors, customers, management and bank employees.



ESG Report



Center-invest Bank implements an ESG banking business model. Its activities are guided by principles of social and environmental responsibility and best international practice in corporate governance. The bank also motivates its customers and partners to incorporate the UN Sustainable Development Goals into their business processes. Structural change and digitalisation of retail banking products and SME services lie at the heart of Center-invest Bank's ESG strategy, accompanied by sustainable financial growth.



Annual Report



Center-invest Bank implements an ESG banking business model. Its activities are guided by principles of social and environmental responsibility and best international practice in corporate governance. The bank also motivates its customers and partners to incorporate the UN Sustainable Development Goals into their business processes.



Annual Environmental Report



Today's climate agenda of Center-invest Bank continues to be one of the components of sustainable development concept, or ESG-banking, considered by the bank as not a supplement and substitute to the existing banking practice, but as a growing global trend that is gaining prominence.

FOCUS ON NEXT GENERATION



Center-invest Bank announced a competition "Sustainable Development Goals and me" among young people of Southern Russia to develop social, economic, environmental and infrastructure projects that meet the Sustainable Development Goals. The prize fund of the competition is RUB 1,000,000 .



The Bank's leadership of financial education in Russia is confirmed by first place in the project of the Bank of the Russia "Days of Financial Literacy in Educational Institutions" among banks in terms of the number of broadcasts and views of online lessons. The audience of the project exceeded 400 thousand people.



Since 2003 the Endowment Fund for Education and Science in the SFD and Center-invest Bank have been running an open scholarship competition for undergraduate and postgraduate the best students in Southern Russia. 21.500 students have entered the competition since it began, and 5.200 scholarships have been awarded. In 2020, the competition was digitized and held online.



In June 2021, the bank together with the Expert Yug analytical center implemented the project "The Image of a Young Entrepreneur" aiming to form a portrait of the generation that has just begun to show business results, correlate the results of the current research with similar project results in 2017 and 2019, and also show a gallery of successful young entrepreneurs in southern Russia.

AT A GLANCE

The Bank presented its ESG banking model to the Federation Council, which hosted a joint working meeting to discuss the role of regional banks in implementation of the National Action Plan for Employment and Household Income Recovery, Economic Growth, and Long-Term Economic Structural Change. The meeting was attended by the Leadership of the Federation Council, the Bank of Russia, and representatives of federal government executive agencies.



Center-invest Bank retains status as significant bank in payment services market. For the seventh year in a row, the bank is included to the Bank of Russia's list of significant credit institutions, which currently includes 22 financial institutions.



Deloitte released a research devoted to implementation of ESG Banking in Russia and mentioned Center-invest Bank as one of the best cases.



According to the results of June 2021, the bank took the 35th place in the media ranking of Russian banks. The analytical data was compiled by Medialogia company and published on Banki.ru (the largest financial portal - supermarket in Russia). This achievement proves the policy of openness, the effectiveness and balance of the bank's communication strategy.



The Bank's President, Doctor of Economics, Professor Vasily Vysokov, Founder and Chairman of Center-invest Bank's Board of Directors, was awarded the Order of Merit for the Rostov Region in gratitude for many years of conscientious work and great personal contribution to the socio-economic development of the region.



At the St. Petersburg International Economic Forum, the Deputy Minister of Economic Development of Russia noted the achievements and special role of the bank in the implementation of the SDGs, the promotion of ESG principles in the banking community and the formation of the green investment market in Russia.


In 2021 the Analytical Credit Rating Agency (ACRA) affirmed Center-invest Bank's and Bank's bond issue A(RU) national scale rating, outlook stable.



The Bank took a step towards becoming carbon neutral, entering into an agreement with the company Solar Systems for the supply of electricity from the Staromarev Solar Power Plant (Block 3) in Stavropol krai. The purchase of 1271 MWh of energy will mean that in 2021, 25% of the energy used by the bank will be from renewable sources.



CONTACTS

 344000, Russia,
Rostov on Don, 62,
Sokolova ave.

 tel. +7 (863) 299-41-63

 e-mail: ir@centrinvest.ru



Condensed Consolidated Interim Financial
Statements in accordance with IFRS



**Dr. Vasily
Vysokov**

Chairman
of the Board
of Directors



**Tatiana
Vysokova**

Member
of the Board
of Directors



**Olga
Vysokova**

Advisor to the
Supervisory Board



**Lidia
Simonova**

Chairman
of the Executive
Board



**Yuriy
Bogdanov**

Chief innovation
officer



**Sergey
Smirnov**

Chief Financial
officer

DISCLAIMER

This presentation has been prepared by Public Joint-stock company commercial Bank "Center-invest", hereinafter referred to as the "Bank", and the information contained in it has not been independently verified.

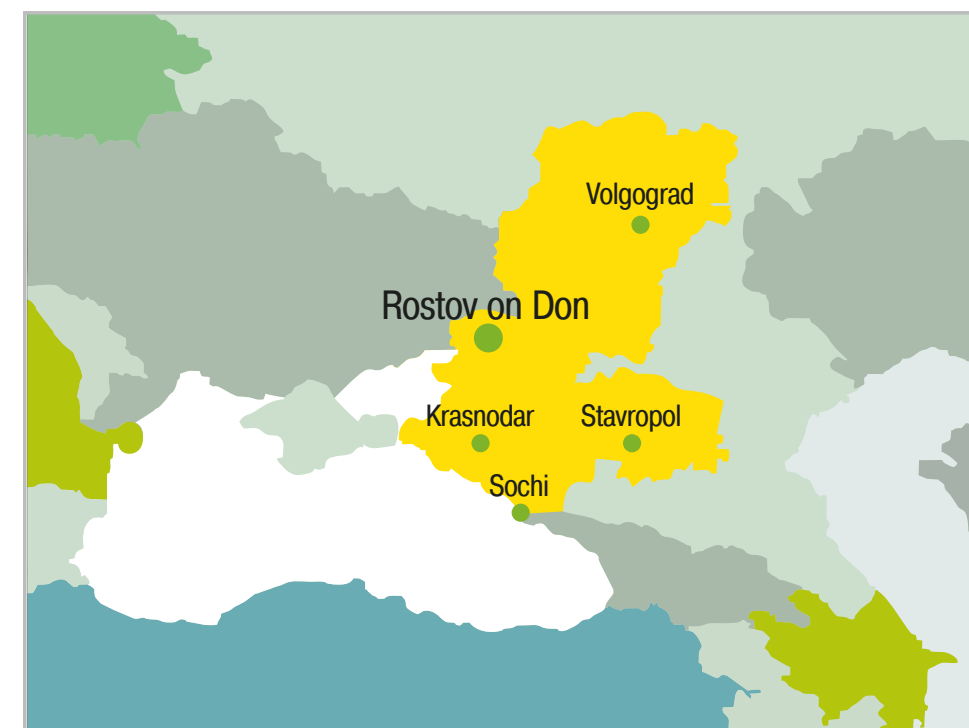
This presentation does not constitute, in whole or in part, an offer to sell or purchase, issue, place or otherwise acquire the Bank's shares or securities. The data provided in this presentation is forward-looking and does not guarantee future performance. This presentation is not intended for distribution to organizations or individuals located in any locality, country, or other jurisdiction where such distribution or use would be contrary to law or require registration or other procedures in the relevant jurisdiction. The data and recommendations contained in the presentation, as well as ideas, are not individual investment recommendations. The information contained in the presentation is only relevant for the specified specific date and is intended for informational purposes only.

ANNEX 1

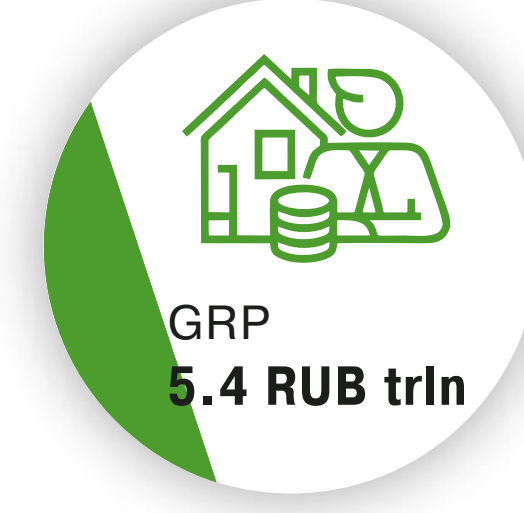
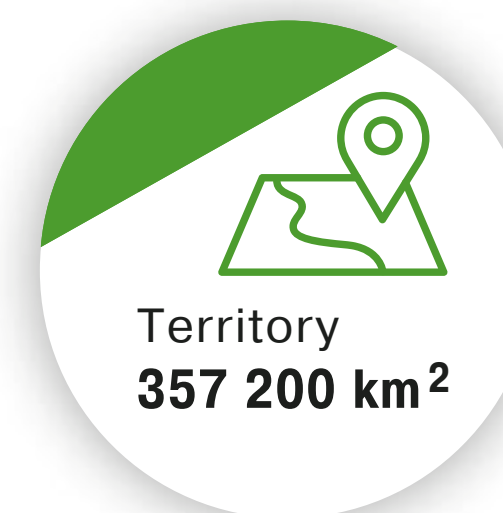
REGIONAL FEATURES

COVID-19 became a good example of an unexpected crisis ("Black Swan"), which required extraordinary solutions. The economy of the South of Russia has successfully passed a new stress test.

- geopolitical situation, climate
- diversified economy
- strong tradition of enterprise
- advantages in lagging (reducing risks and costs of innovation)
- creative solutions to local problems for subsequent replication



BANK'S REGIONAL PRESENCE HIGHLIGHTS:



Growth rates, 2020 to 2019, %		RF	RR	KK	VR	SK	NN
Industry	Volume	-2.5	20.5	4.0	-3.7	0.8	-12.4
	Producer price	3.5	0.1	1.0	2.7	1.4	2.4
Agriculture	Volume	1.5	-2.9	-8.7	1.7	-18.1	4.7
	Producer price	1.8	1.4	2.6	0.8	1.3	-1.5
Construction	Volume	0.1	61.8	1.1	-17.9	230.6	16.0
	Prices	0.4	0.2	0.0	0.3	0.5	0.4
Trade	Volume	-0.1	4.2	9.0	4.7	-4.3	-9.0
	Prices for goods and services	0.7	0.5	0.8	1.0	0.5	0.8

RF –Russian Federation

RR – Rostov region

KK – Krasnodar krai

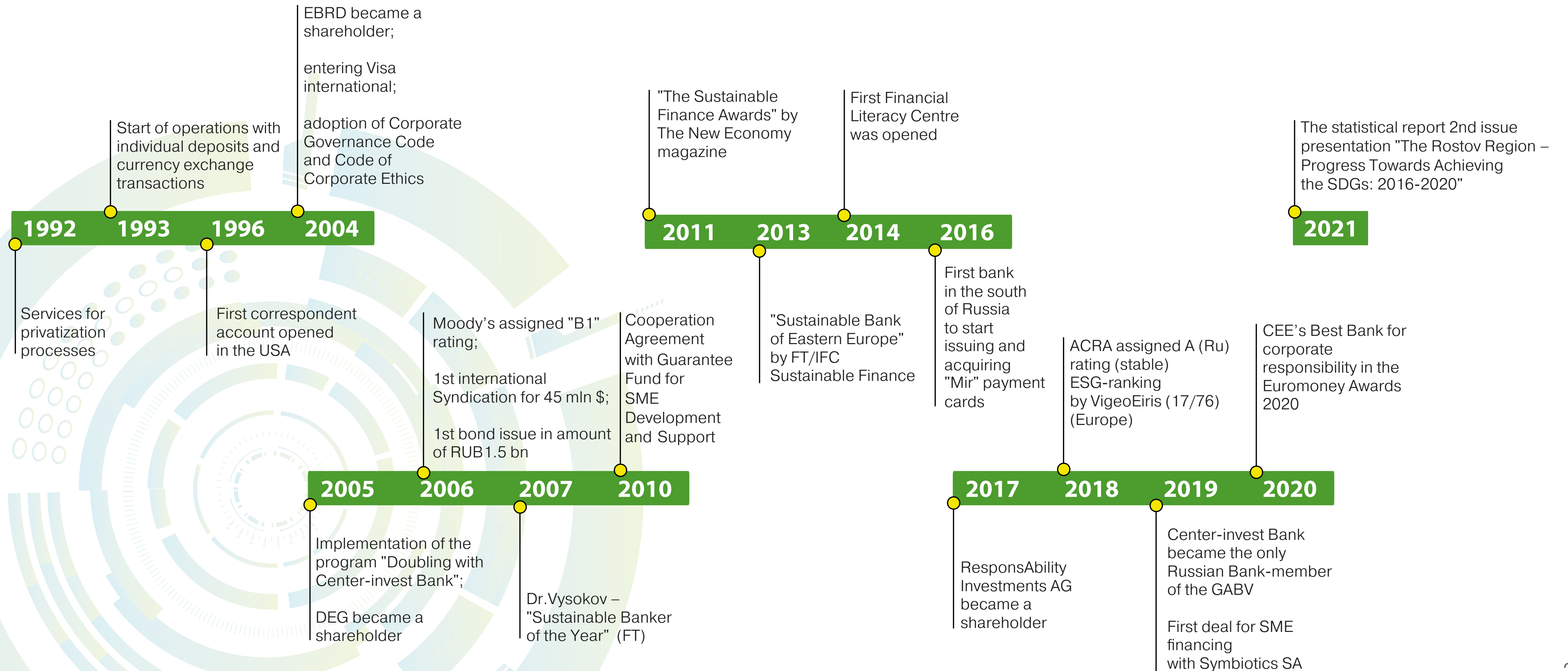
VR – Volgograd region

SK – Stavropol territory

NN – Nizhny Novgorod region

ANNEX 2

HISTORY



ANNEX 3

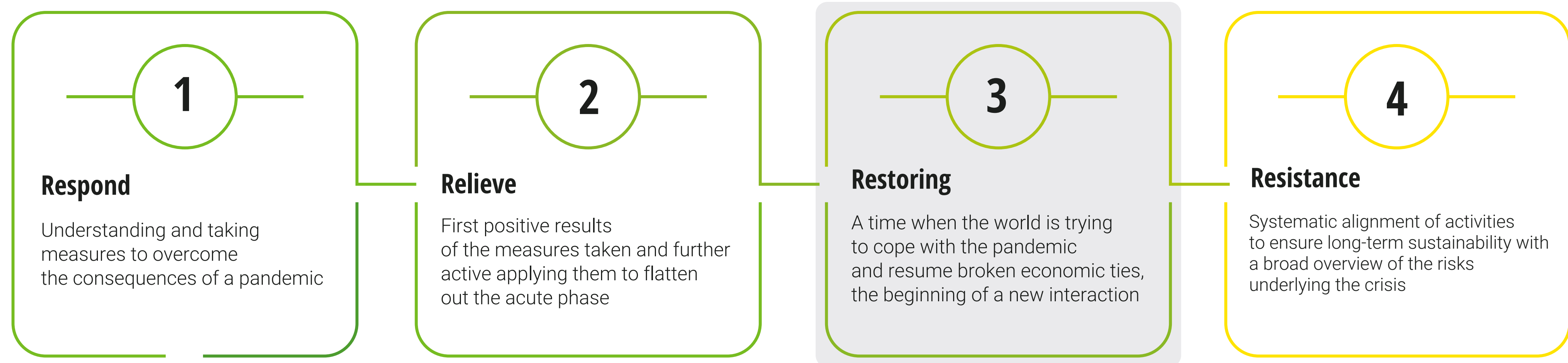
COVID-19: RELIEVE AND RESTORING

*"The crisis is not the first, not the last, but the next one...."**

*"The crisis ends as soon as the post-crisis development program is developed"**

The epidemiological situation has affected both the functioning of the bank and its employees, as well as the organization of our clients' business processes. Business activity was reduced in some, primarily the most affected industries. Many enterprises have suspended the implementation of new projects, including reducing the share of lending used. The Bank notes the overcoming of the crisis peak and the transition to the 3rd stage of a step-by-step action strategy.

STEP-BY-STEP ACTION STRATEGY



* Quote of Vasily Vysokov, doctor of Economics, Chairman of the Board of Directors of Center-invest Bank