



Presentation for investors
ESG Banking:made in Russia

1H2019

Bank overview



**Number
of offices**



123

Client base



1.5
min

Staff



1637

Credit ratings



Moody's - Ba3
ACRA - A(ru)

ESG-rating



vigeo eiris
17/76
(Europe)



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



2013
Sustainable banking leader
in Eastern Europe FT/IFC

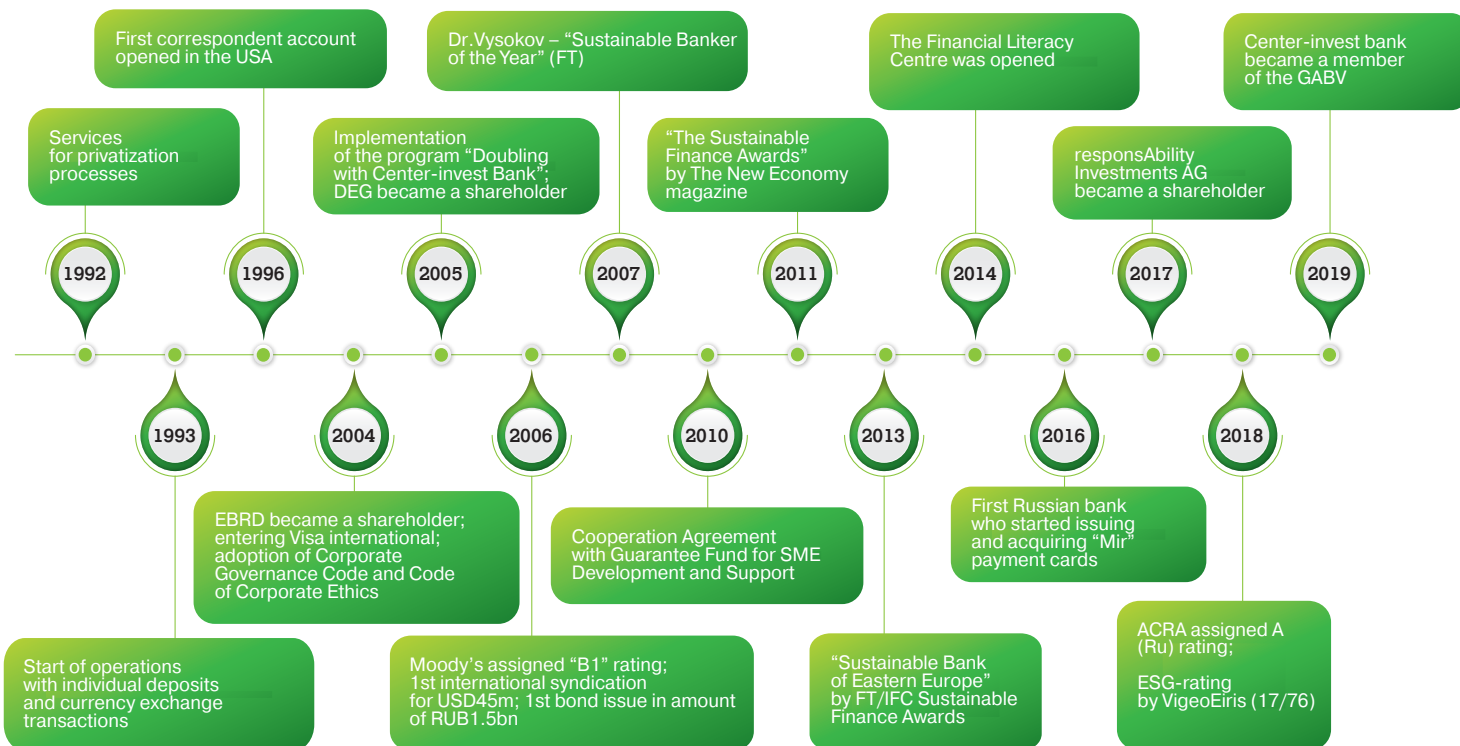


2018
TOP 35 "The most reliable
banks in Russia"



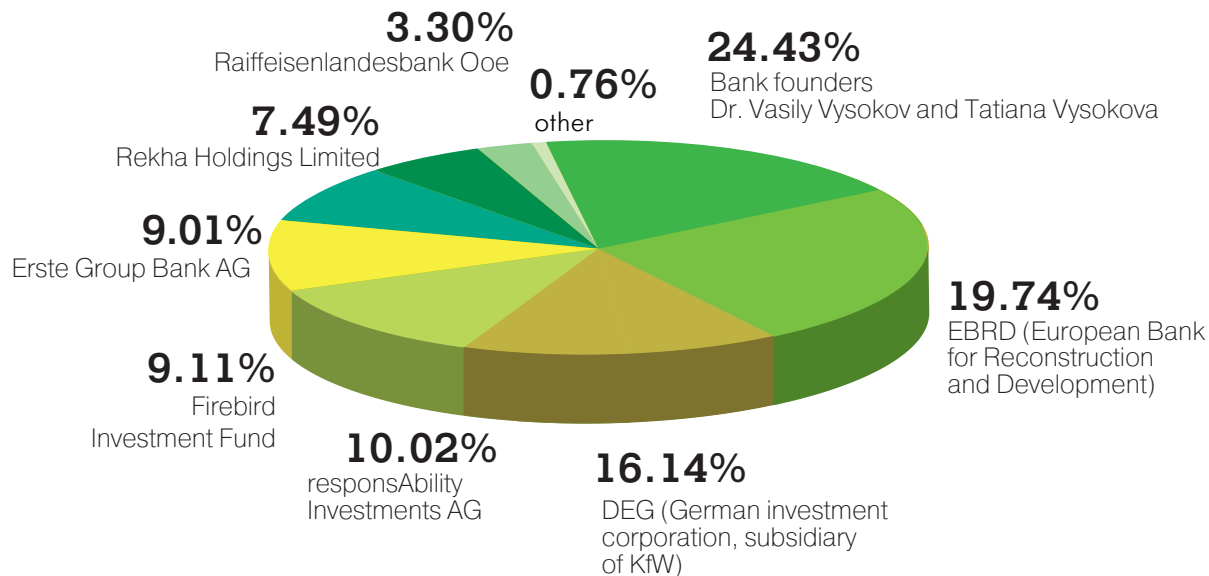
2019
Member of GABV

History



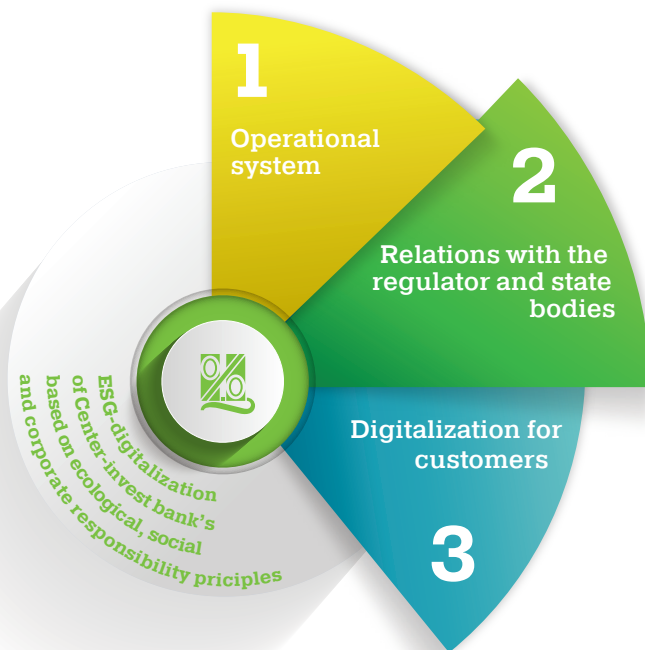
Shareholders

Shareholders structure*



*%, Voting right shares

ESG-digitalization of Center-invest bank's ecosystem



Development of the Bank's operational

- Data and Payment Security
- Leadership in integration
- Big Data



Interfaces with the regulator and government bodies:

- Leadership in pilot projects (Bank of Russia, Russian Pension Fund, NSPC and others)
- Integration with state services
- Automated Reporting
- Direct document exchange with government bodies



Interaction with retail customers:

- Mobile banking, Bank of Russia's Marketplace, Customer identification via state systems

Interaction with business customers:

- Analysis of cashier's checks, Internet and mobile banking with multi-level antifraud (SafeTouch)

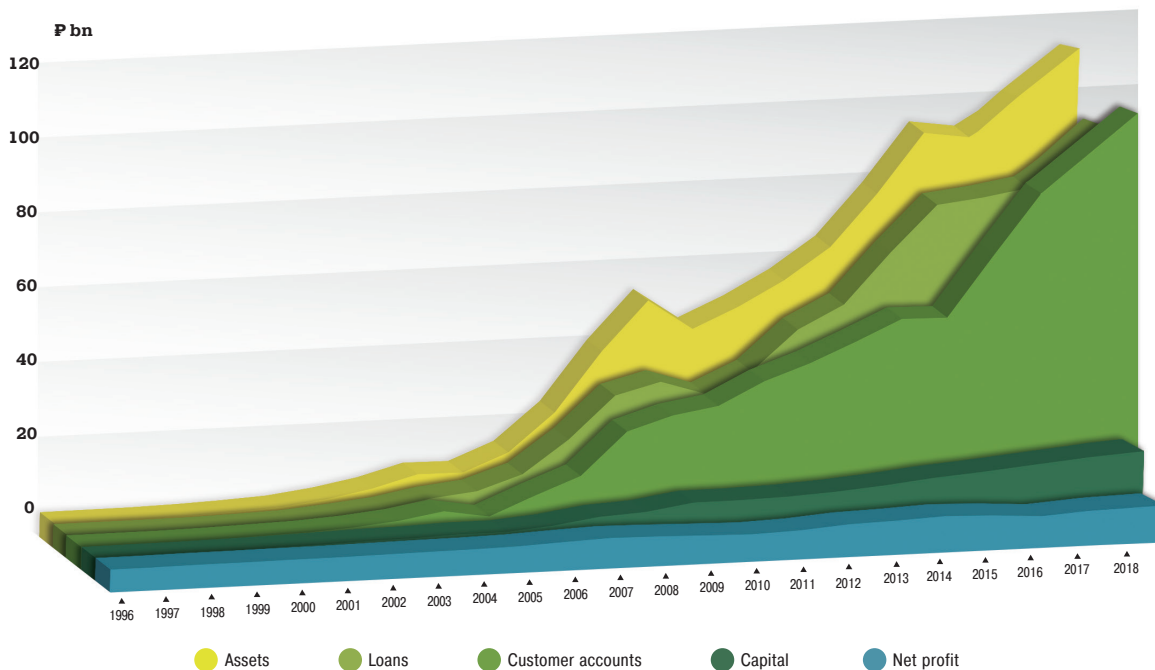
Financial highlights

RUB, bn	2014	2015	2016	2017	1H2018	2018	1H2019	
							RUB, bn	EURO, m
Assets	91.3	89.6	96.6	102.6	105.4	112.2	110.0	1 532
Capital	9.6	10.6	11.5	12.6	12.3	13.1	13.2	183
Net Loans and Lease	72.0	72.7	73.6	80.1	86.8	88.0	89.9	1 252
Customer accounts	49.2	65.0	80.4	87.2	89.4	95.2	89.6	1 247
Net profit	1.1	0.5	1.0	1.4	0.7	1.5	0.8	11
ROE, %	12.1	5.3	9.1	11.8	11.9	11.9		12.0
ROA, %	1.3	0.6	1.1	1.4	1.4	1.4		1.4
NIM, %	6.3	4.4	5.3	6.2	5.4	6.0		5.6
Cost/Income, %	43.4	51.1	44.9	48.7	43.7	47.6		45.2
Loans/Deposits, %	146.2	111.7	91.6	91.9	97.0	92.4		100.3
CAR, %	14.5	17.1	17.0	16.8	15.6	16.7		16.5
Number of children born to bank employees	86	78	103	89	30	72		27

As at 01.07.2019:
1USD =63.0756 RUB
1EUR =71.8179 RUB

Key financials

The dynamics of key financial performance indicators demonstrates the ability of the Bank to operate in difficult financing environment and adapt efficiently in rapidly changing environment, "to be at the forefront of trends and constantly ready to meet new challenges"



Center-invest Bank: market share

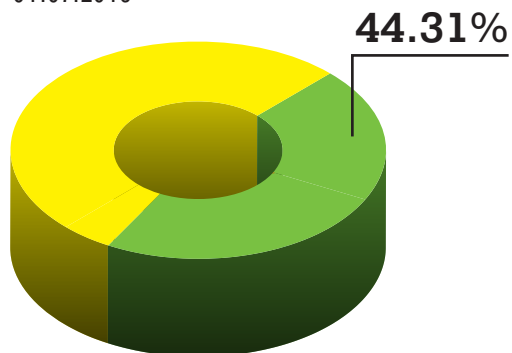


Share of Center-invest Bank in southern Russia

among local banks in CIB operational area

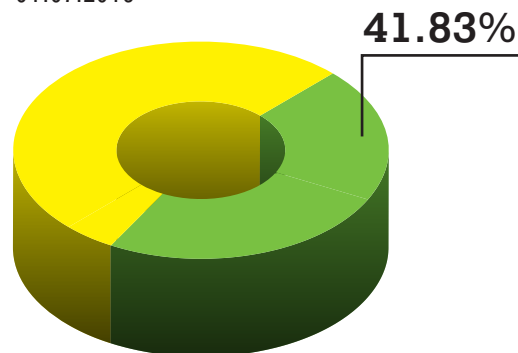
Loans*

01.07.2019



Deposits

01.07.2019



*loans to non-financial corporations, leasing, factoring

Due to the lack of data on regional Sberbank branches of Russia, information about a share among all banks isn't available.

Competitive positions: rankings



In ranking of the largest Russian banks as at 01.07.2019:

33	Value of retail loan portfolio
36	Value of retail deposits
42	Value of corporate loan portfolio
45	Value of total loan portfolio
57	Value of total assets

<http://raexpert.ru/ratings/bank/monthly/Jul2019/>



In ranking of largest mortgage banks as at 01.01.2019:

16	Value of issued mortgage loans
18	Value of mortgage loan portfolio

http://raexpert.ru/ratings/bank/ipoteka_2018/



In ranking of TOP-15 Russian banks for SMEs as at 01.01.2019:

3	Value of loan portfolio to individual entrepreneurs
7	Value of loan portfolio to small business
13	Value of loan portfolio to medium enterprises
15	Value of total SME loan portfolio

https://raexpert.ru/researches/banks/msb_2018



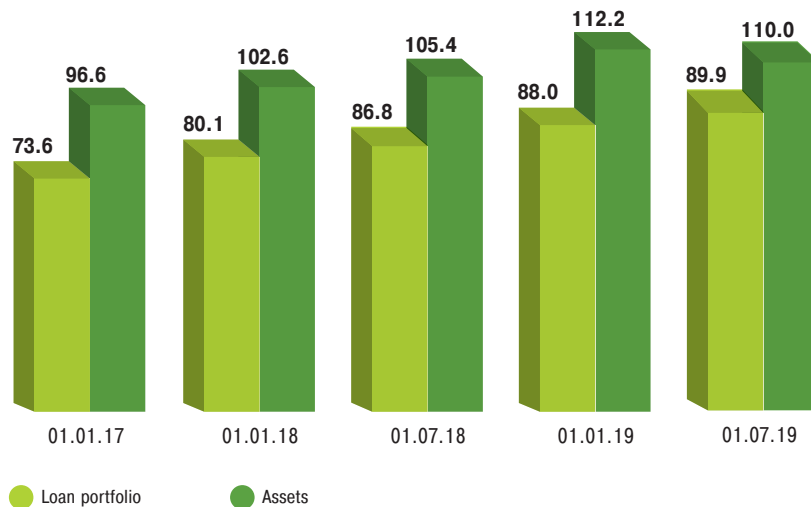
TOP-50 Russian Banks by "The Banker"

4	Loans to Assets ratio
15	Positive trend in profit
18	ROE
20	Positive trend in capital
24	ROA
25	Cost/IncomeRatio
28	CAR
33	Profit
41	Assets
45	Tier 1 Capital

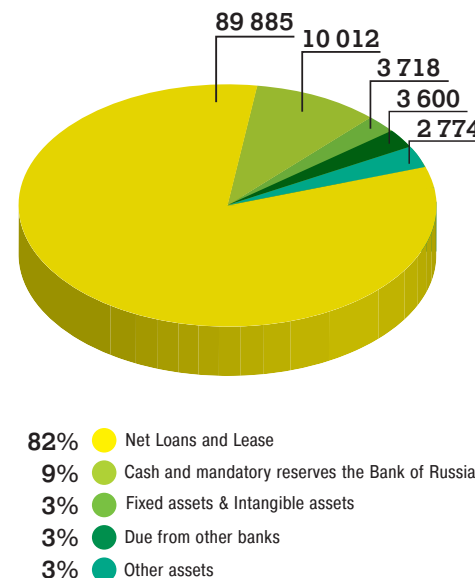
<http://www.thebanker.com>

Assets: dynamics and structure

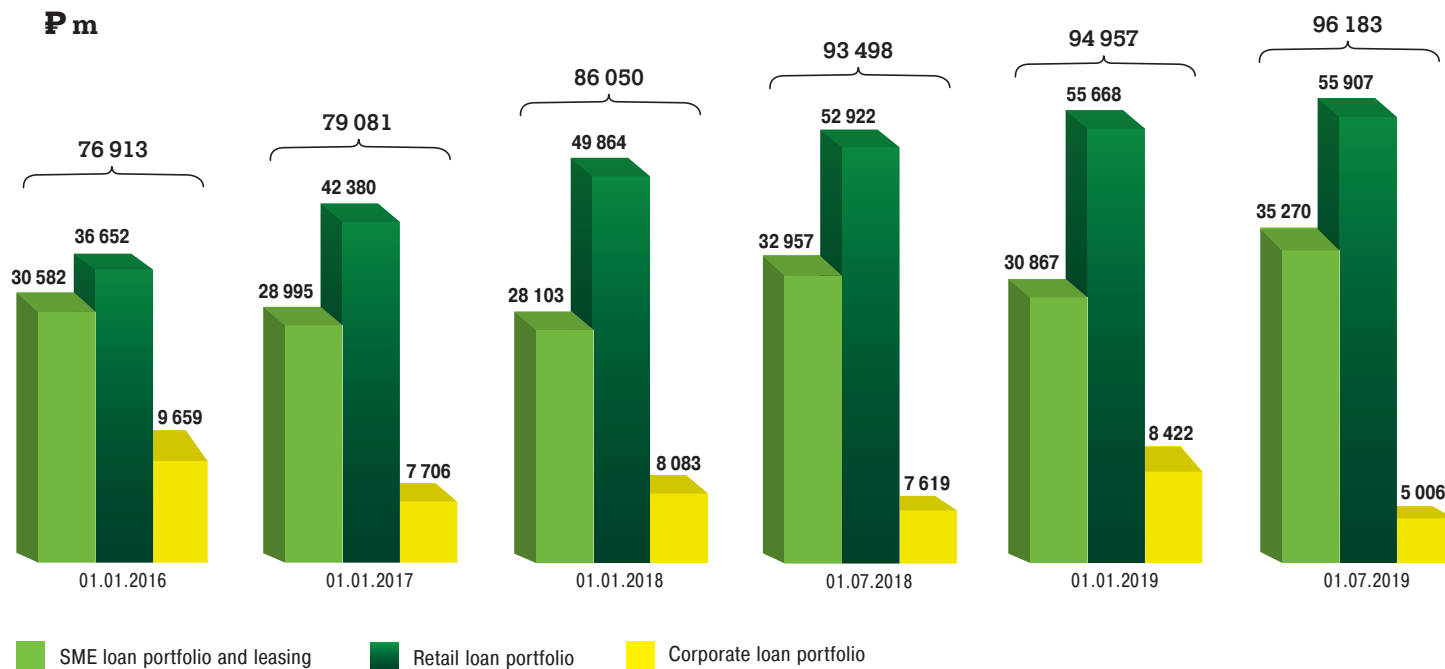
Loan Portfolio & Assets, ₪ bn



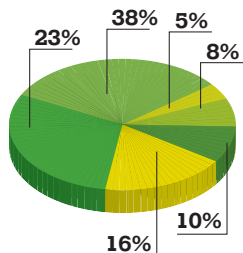
Assets structure, ₪ m



Loan portfolio development

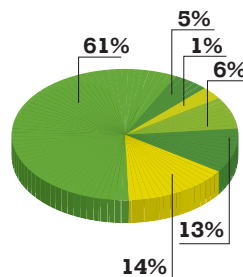


Structure of the loan portfolio



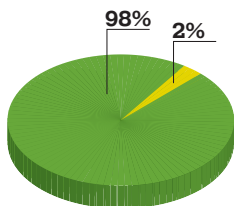
Industries structure

- 38 %** – Agriculture
- 23 %** – Trade
- 16 %** – Manufacturing
- 10 %** – Transport
- 8 %** – Others
- 5 %** – Construction



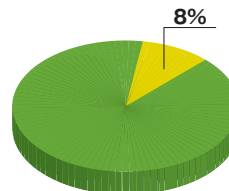
Structure by collateral

- 61 %** – Real estate and property
- 14 %** – Guarantees
- 13 %** – Motor vehicles
- 6 %** – Farming machines
- 5 %** – Pledge of rights
- 1 %** – Others



Structure by currency

- 98 %** – Russian rubles
- 2 %** – Foreign currency



TOP-10 Borrowers*

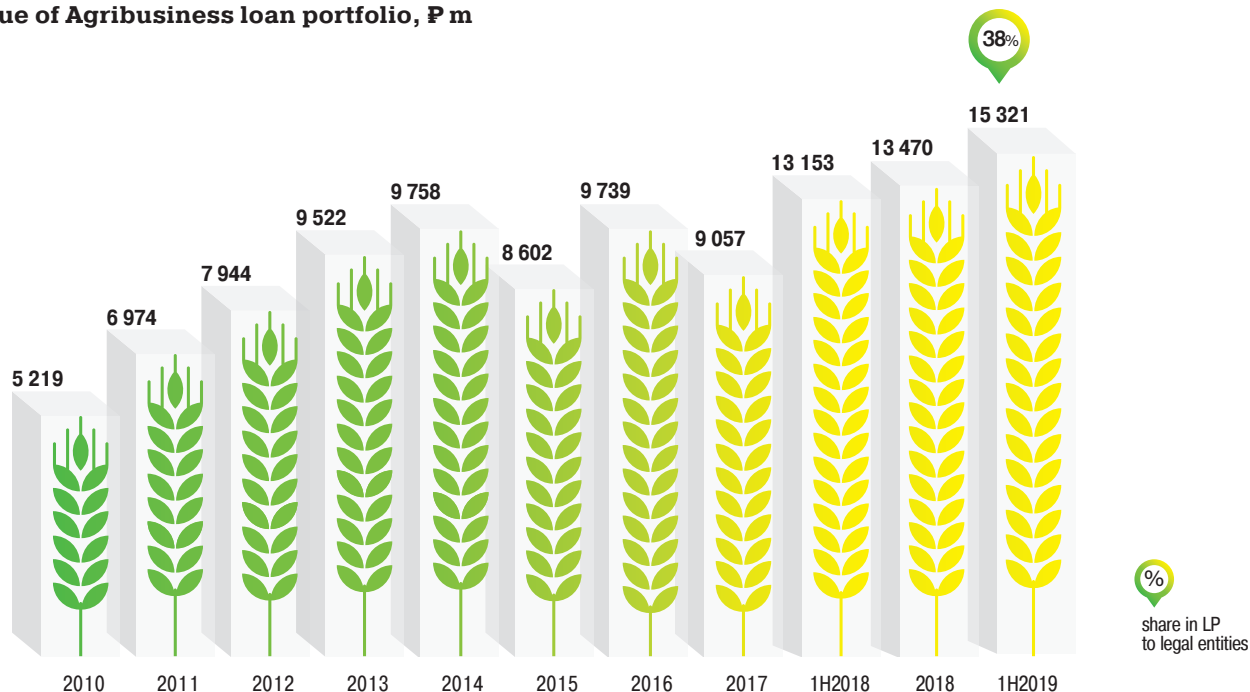
- 8 %** – Share of TOP-10 Borrowers in gross loan portfolio and leasing

Gross loan portfolio and leasing (RUB 96.2 bn)

*%, loans and lease before provisions

Agribusiness Lending

Value of Agribusiness loan portfolio, ₪ m

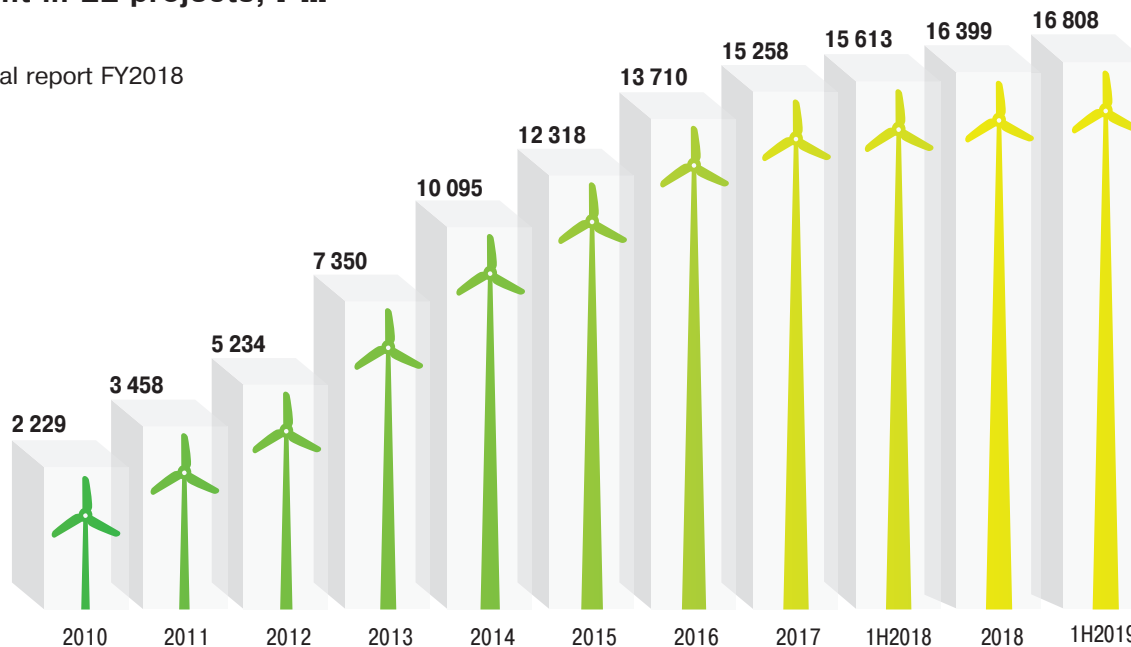


Bank was included in the list of credit institutions approved by the Ministry of Agriculture authorized to participate in the government's preferential agricultural lending programme.

Energy Efficiency Lending

Total investment in EE projects, ₪ m

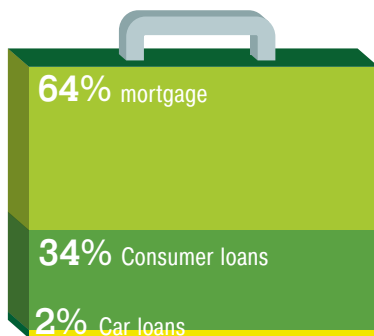
Annual Environmental report FY2018



Center-invest Bank's success in financing EE projects is attributable to the fundamentally new approach: sustainable lending. It combines technical, financial and social engineering.

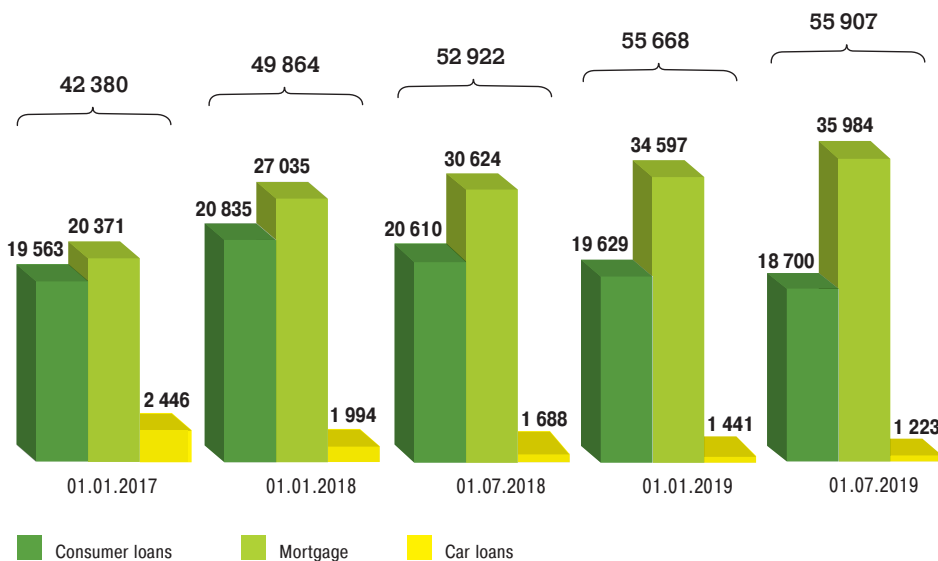
Retail lending

**Breakdown
by loan volumes
as at 01.07.19**



NPL 90+ is 5.05%

**Dynamics and structure
of retail lending portfolio, ₴ m**



Accelerator of Center-invest Bank



This is an innovative space for opening and development of all types of businesses. More than 5000 entrepreneurs have already become the participants of Accelerator.



Online-education



1 month
of education
7 hours per week



Mentor
programs



Free
consulting
support



Inclusive financial services



Startup

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

728

projects

total of

874 P m



Business loans for women

- ✓ for business-women
- ✓ soft loan
- ✓ NPL=0%

644

projects

total of

1008 P m



Social responsibility

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

34

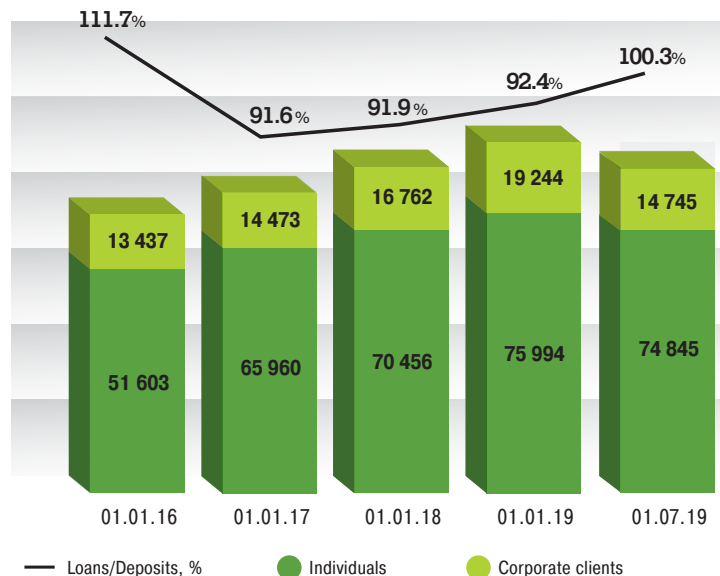
projects

total of

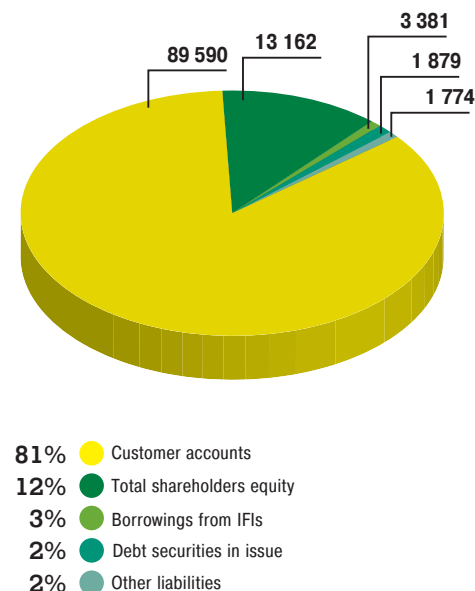
94 P m

Liabilities: dynamics and structure

Dynamics and structure of customer accounts, ₪ m



Liabilities structure, ₪ m



Center-invest Bank on financial markets



Starting from 2002 Bank has been attracting funds from both the Russian and the international financial markets.

Our partners



responsAbility



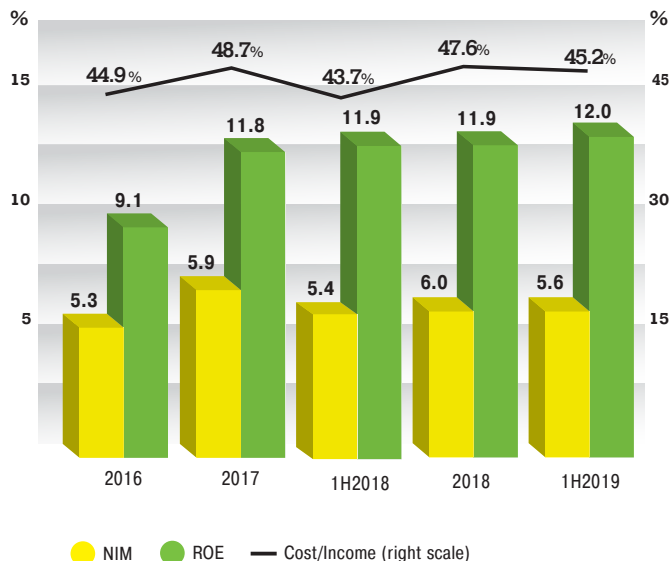
Bonds in circulation

Series	Total par value, RUB m	In circulation, RUB m	Maturity date	Put option date	Coupon rate, % per annum
Exchange bonds, BO-001P-04 series*	750	689	10.2021	10.2019	8.75
Exchange bonds, BO-001P-05 series*	750	412	3.2022	9.2019	8.25

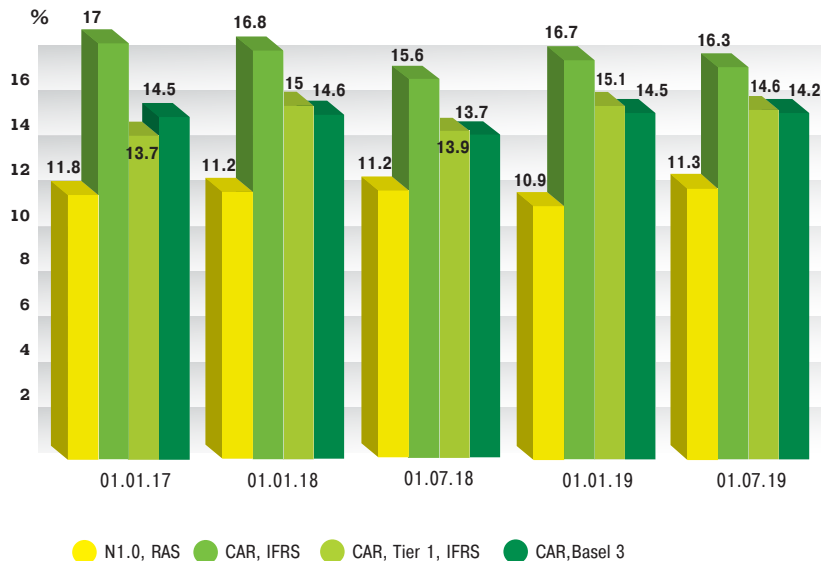
* Bonds for population

Operational efficiency

Profitability

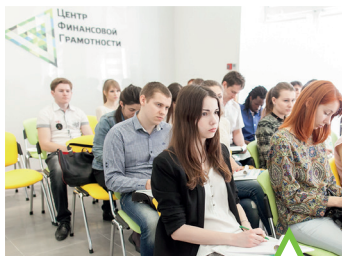


Capital adequacy



Focus on social responsibility

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. More than 19.000 students have entered the competition since it began, and 4.800 scholarships have been awarded.



The Bank's work to raise financial literacy continues all year round. Online training platform "Enterprise for All" (school.centrinvest.ru) combines training modules in the basics of entrepreneurship and tests in 6 languages. Over 43 361 people have registered on the portal so far. 19 466 people have received a certificate "Enterprise for All".



Center-Invest bank set up Financial Literacy Centers in Rostov-on-Don, Krasnodar and Taganrog. Center regularly provide trainings for older people, young entrepreneurs and workshops for those who want to develop its existing business. All consultations and workshops by the volunteers

Since 2004 more than 220 000 children received free entry to the exhibitions at the Rostov Region Local Studies Museum and Volgograd State Panoramic Museum Stalingrad Battle.

Center-invest Bank in 2019



In the framework of the "Russian-Chinese Youth Business Incubator" to be held in Rostov-on-Don Center-Invest Bank signed a cooperation agreement with the Association for the Promotion of Youth Entrepreneurship in Shenzhen. The agreement will allow the parties to share experience and best practices in managing ESG projects and start-up development.

In the framework of the XII Forum of the largest companies in the Southern Federal District, organized by the Expert-Yug business magazine, Center-Invest Bank was awarded in the nomination "The Largest Bank of Southern Russia" and became the winner of the award for the twelfth year in a row.

At the XVI Russian Bond Congress in St Petersburg, Center-invest Bank received an award for successfully initiating a green loans market in Russia and making a substantial contribution to its subsequent

The analytical Credit Rating Agency (ACRA) assigned Center-invest Bank a national scale rating of A (RU), stable outlook.



Center-Invest Bank took part in the Business Forum "Supporting the Growth of Regional Cooperation in Russia" of the Black Sea Trade and Development Bank. The organizers praised the role of Center-Invest Bank in promoting the real sector of the economy in the country and working with international financial institutions.

Center-Invest Bank took part in the annual agricultural forum "Don Farmer" and presented financial products for agricultural development and the results of work as part of the program of preferential loans to agribusiness. At the round table "Women's view on the development of rural areas" a unique program of support for women entrepreneurs was presented by the Bank.

The Global Alliance for Banking on Values (GABV) ratified Center-invest Bank's membership of the organisation. The Alliance is a network of more than 50 banks from around the world, whose aim is to use finance to deliver sustainable economic, social and environmental development.

Center-invest Bank is Among Russia's Top 3 Banks for Small Business. Bank has moved up the ranking in all categories: we are in 3rd place for size of sole traders loan portfolio, 7th for volume of lending to medium-sized enterprises, 11th for volume of SME lending, and 13th for size of medium-sized enterprises loan portfolio.

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ESG – Banking:made in Russia