



# ESG Banking: made in Russia

---

3Q2020



CEE's best bank for corporate  
responsibility 2020

# Key highlights

ESG – Banking:made in Russia



**Largest privately-held bank in Southern Russia**, with 27-year history, >120 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, Erste Group, Raiffeisen, 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, and the first Green bank Bonds issued on Moscow Exchange.



**Sustainable business model**, focused on SME and lower-risk retail products (mortgage, secured loans), resulting in 0.6% cost-of-risk (3Q2020), lower than the Bank's retail-focused peers.



**Healthy financials and robust growth profile**, with the ROE of 8.4% in 3Q2020, and the total assets increasing with 9% CAGR in 2016-2019 to reach USD1.5 bn as of 3Q2020.

# Bank overview

ESG – Banking:made in Russia

## Number of offices



121

## Client base



1.5  
million

## Staff



1572

## Credit ratings



Moody's - Ba3 (stable)  
ACRA - A(ru) (stable)

## ESG-ranking



Vigeo  
17/76 (Europe)



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



CEE's best bank  
for corporate  
responsibility 2020



2019  
51st «The most reliable banks in Russia»



2019  
Member of GABV



2013  
Sustainable banking leader in Eastern  
Europe FT/IFC



«The best regional bank of Russia»



2019  
15th «The most profitable Banks in Russia»



Founded  
in 1992

General License  
No 2225

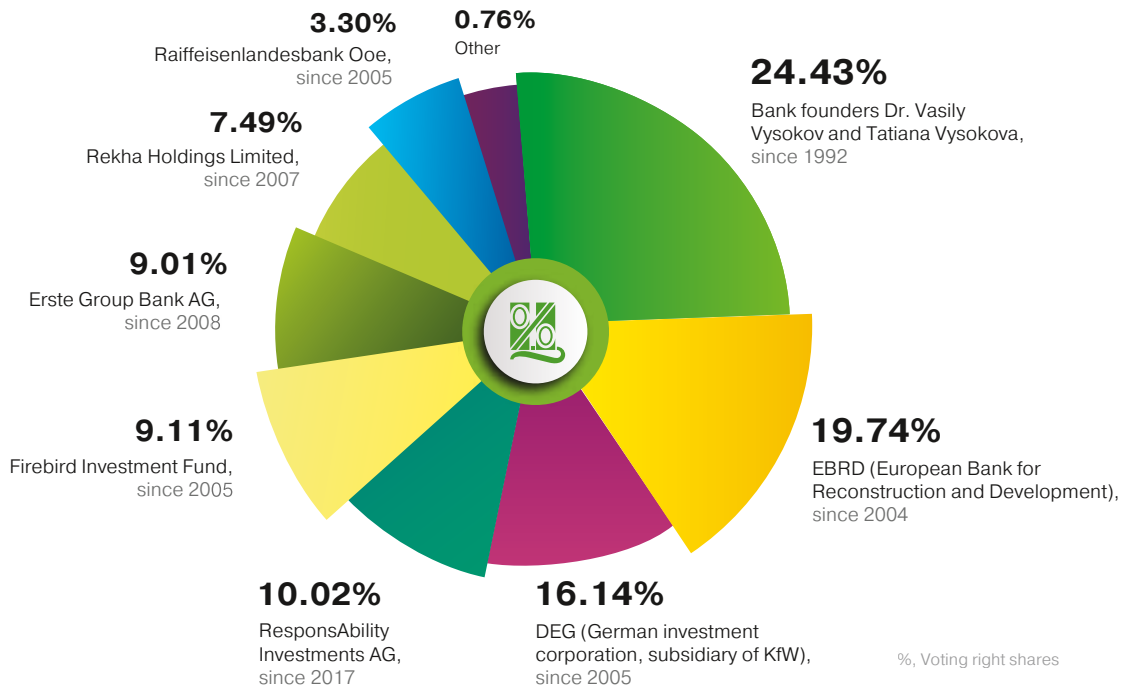
License of professional  
participant of the securities' stock  
exchange: 060-03407-001000

Classified as systemically important  
financial institution in the payment  
services market

# Shareholders structure

ESG – Banking:made in Russia

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

ESG — Banking:made in Russia



## 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), Reader
- 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. 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



## Mr. Andrzej Tadeusz Witak

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



## 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. 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:made in Russia

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»).



## Ecology

- Assessment of projects for compliance with the requirements of the Bank's Environmental and Social Policy
- Environmental and social exclusion list of Center-invest Bank
- Responsible waste disposal and recycling
- Reduction of own consumption of energy and other resources

## Society

- Implementation of corporate social responsibility principles in the Bank's business processes
- Creation of Financial literacy centers
- Active participation in educational seminars, hackathons, conferences, science festivals to promote modern banking technologies and ESG - banking
- Availability of financial services, remote access to a wide range of transactions and services
- Anti-crisis support measures in connection with Covid-19

**For population:** increasing call center service and feedback on social networks 24/7, expanding the range of remote banking services, fees cancellation for utility payments, delivering bank cards to customers over 65 years, preferential rates on loans and loan holidays, support for medical institutions;

**For Business:** own programs and state support programs for loan holidays, interest-free loans for salary payments, loans for restoration and business transformation;

**For staff and customers:** measures to comply with the sanitary and epidemiological regime and the transfer of personnel to remote work;

**For shareholders:** regular reviews of the financial situation, monitoring of measures taken by the authorities.

## Corporate Governance

- ESG risk management: non stop process that takes into account changes in the operating environment, product and service innovations, constantly updated regulatory requirements
- The ESG banking concept enhances risk management capabilities by incorporating environmental, social and governance factors
- Personnel policy for the nurturing of specialists
- Internal Audit and Compliance Service
- Gender Policy, Information Policy, Anti-Corruption Policy

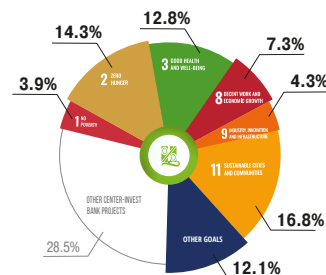
# ESG Investments

ESG — Banking:made in Russia

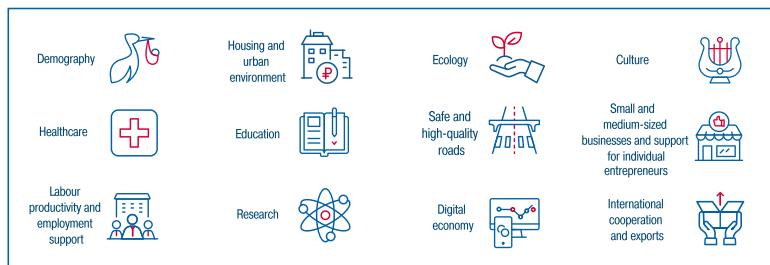
## In Sustainable Development Goals RUB 168.5 bn



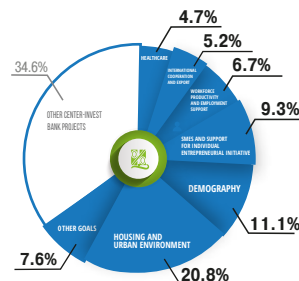
## For every ₺ 100 of deposits:



## In National Projects RUB 145.9 bn



## For every ₺ 100 of deposits:



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. As of 30 september 2020 every RUB 100 of attracted deposits RUB 71,5 go to investments to different SDG , and RUB 65,4 to National Projects.

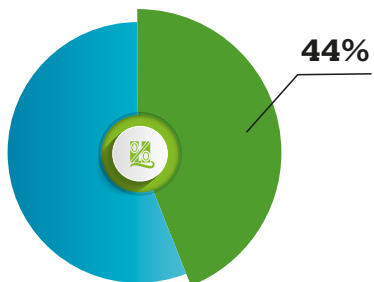
# Market share

ESG – Banking:made in Russia

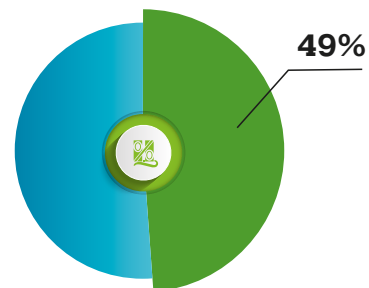
Share of Center-invest Bank in southern Russia among local banks in CIB's operational area.

## Loans\*

01.01.2020

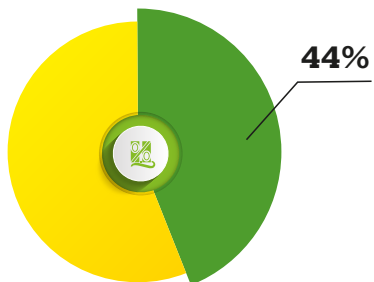


01.09.2020

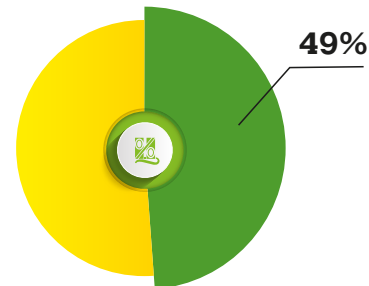


## Deposits

01.01.2020



01.09.2020



\* Excluding loans to banks



# Competitive positions: rankings

ESG — Banking:made in Russia



## In ranking of the largest Russian banks as at 01.10.2020:

36	Retail loan portfolio
36	Retail deposits
44	Value of corporate loan portfolio
47	Value of total loan portfolio
55	Value of total assets

<https://www.raexpert.ru/rankings/bank/monthly/oct2020>



## In ranking of largest mortgage banks as at 01.01.2020:

17	Value of mortgage loan portfolio
19	Volume of issued mortgage loans

[https://raexpert.ru/rankings/bank/ipoteka\\_2019](https://raexpert.ru/rankings/bank/ipoteka_2019)

## Коммерсантъ

### TOP-15 most profitable banks in Russia as at 01.01.2020:

15	Profit
----	--------

<https://www.kommersant.ru/doc/4308299>



### TOP-50 Russian Banks by «The Banker»

5	Loans to Assets ratio
20	ROE
23	ROA
28	Profit
29	Cost/Income
33	CAR
38	Assets
40	Tier 1 Capital

<http://www.thebanker.com>

# Financial highlights

ESG – Banking:made in Russia

RUB, bn	2014	2015	2016	2017	2018	3Q2019	2019	3Q2020	
								RUB, bn	EUR, m
<b>Assets</b>	91.3	89.6	96.6	102.6	112.2	118.5	119.5	<b>119.4</b>	<b>1283.6</b>
<b>Capital</b>	9.6	10.6	11.5	12.6	13.1	13.7	14.2	<b>14.8</b>	<b>159.3</b>
<b>Net Loans and Lease</b>	72.0	72.7	73.6	80.1	88.0	85.7	85.1	<b>84.5</b>	<b>907.8</b>
<b>Customer accounts</b>	49.2	65.0	80.4	87.2	95.2	96.6	99.4	<b>99.4</b>	<b>1068.8</b>
<b>Net profit</b>	1.1	0.5	1.0	1.4	1.5	1.3	1.8	<b>0.9</b>	<b>9.8</b>
<b>ROE, %</b>	12.1	5.3	9.1	11.8	11.9	12.7	13.1	<b>8.4</b>	
<b>ROA, %</b>	1.3	0.6	1.1	1.4	1.4	1.5	1.6	<b>1.0</b>	
<b>NIM, %</b>	6.3	4.4	5.3	6.2	6.0	5.3	5.2	<b>4.8</b>	
<b>Cost/Income, %</b>	43.4	51.1	44.9	48.7	47.6	48.9	53.6	<b>58.8</b>	
<b>Loans/Deposits, %</b>	146.2	111.7	91.6	91.9	92.4	88.6	85.5	<b>84.9</b>	
<b>CAR, %</b>	14.5	17.1	17.0	16.8	16.7	17.7	18.4	<b>21.0</b>	
<b>Number of children born to bank employees</b>	86	78	103	89	72	53	72	<b>51</b>	

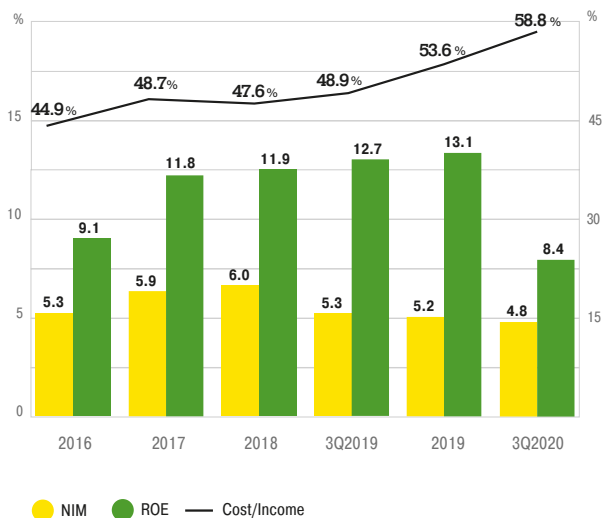
As at 30.09.2020 1EUR = **93.0237 RUB**

Hereinafter: source 3Q2020 IFRS Statement

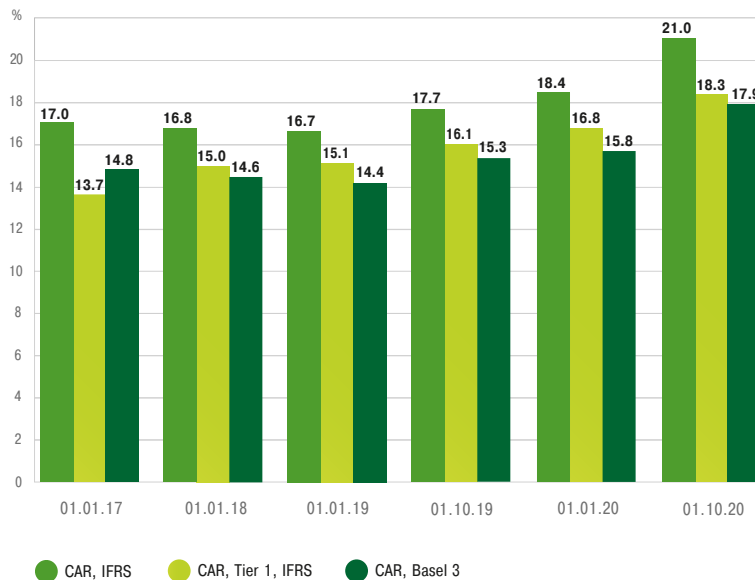
# Operational efficiency

ESG – Banking:made in Russia

## Profitability



## Capital adequacy



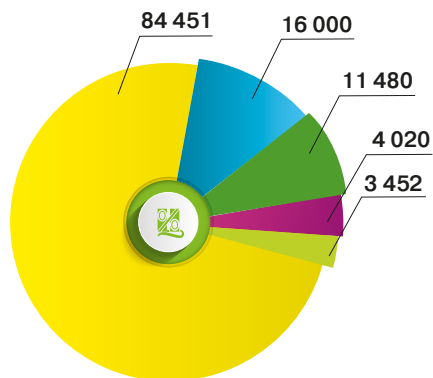
# Balance sheet composition

ESG – Banking:made in Russia

In spite of the unfavourable operating environment in Russia and in the whole world in general, the bank's assets and liabilities structure in the 3Q2020 remains stable and focused on the real economy. CIB provided a full range of products concentrated on mortgage and SME lending, the share of Net loans and leasing stood at 71% of the assets structure. In oppose to loans in assets, there are customer accounts, a stable funding profile, which makes up 83% of liabilities and significantly includes granular retail deposit funding

## Assets structure

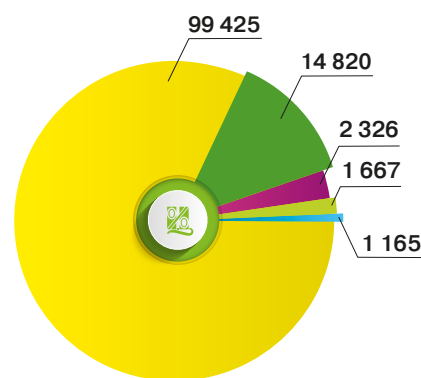
119 403 ₪ m



- 71% Net Loans and Leasing
- 13% Due from other banks
- 10% Cash and mandatory reserves with the Bank of Russia
- 3% Other assets
- 3% Fixed assets & Intangible assets

## Liabilities structure

119 403 ₪ m

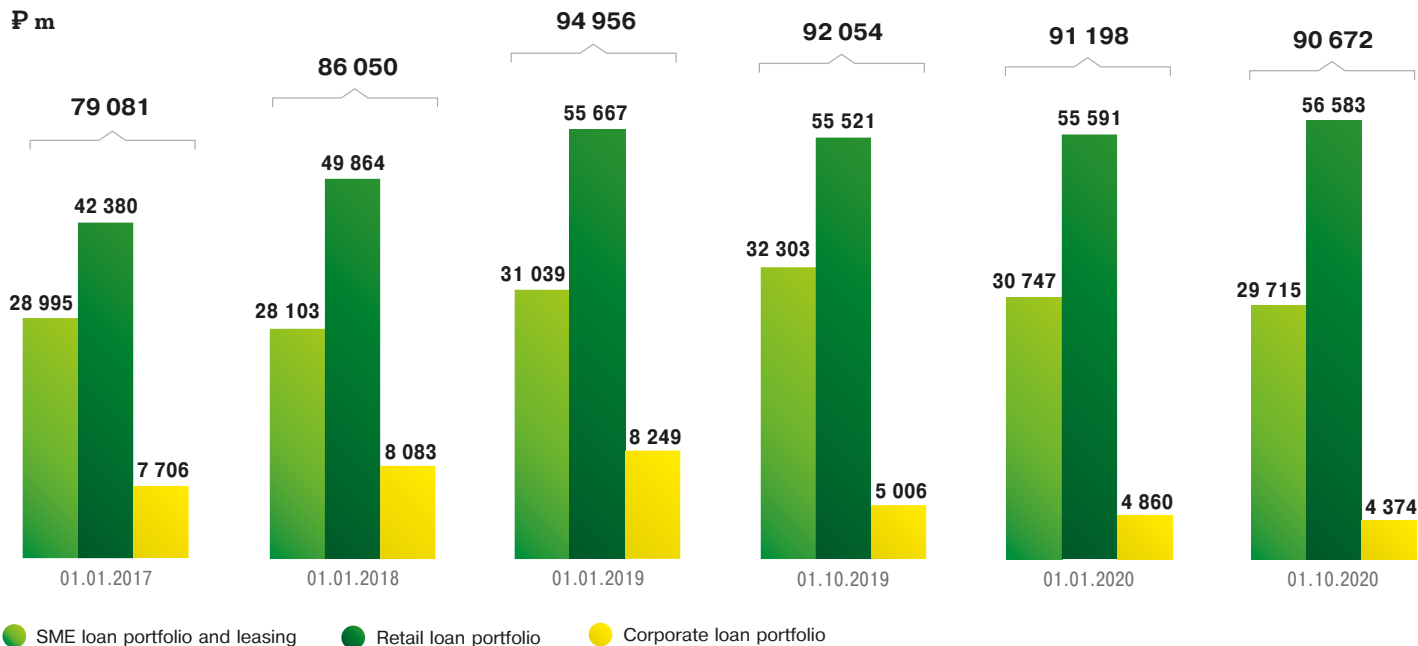


- 83% Customer accounts
- 13% Total shareholders equity
- 2% Borrowings from IFIs
- 1% Debt securities in issue
- 1% Other liabilities

# Loan portfolio development

ESG – Banking:made in Russia

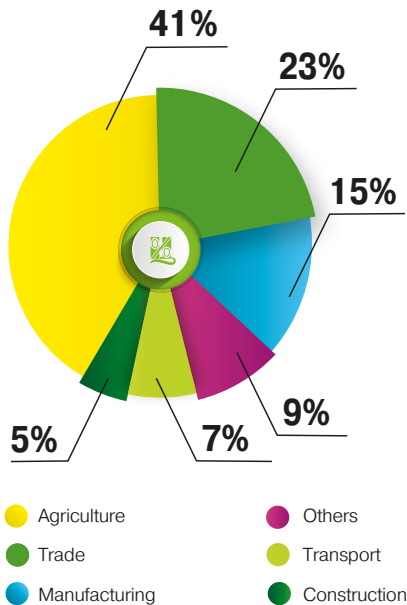
In constant currency terms, the bank's gross loan book remained broadly stable and as of 30 September 2020 it reached RUB 90.7 bn. The gradual slowdown in lending in the 3Q2020 is due to seasonal repayment of agricultural loans, reinforced by negative customer anticipation of the consequences of the Covid-19 pandemic. Small business that accounts for one third of bank's total loan portfolio is also considered a risky sector for lending. To reduce risks, the bank has provided entrepreneurs with non-financial services in addition to loans since 1997. These include free consulting, auditing, outsourced book-keeping, legal support and tax advice. Even modest expenditure on this support reduces the risks from lending to small businesses that operate legally.



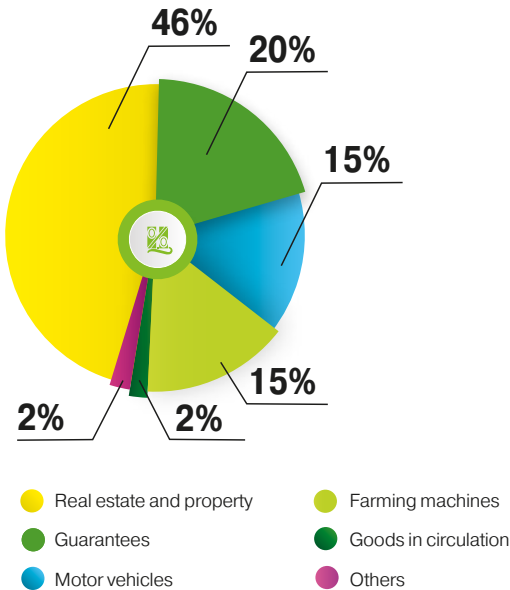
# Lending to legal entities

The diversified structure of the loan portfolio to legal entities, with the predominance of the agri-cultural 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.

## Industries structure



## Structure by collateral

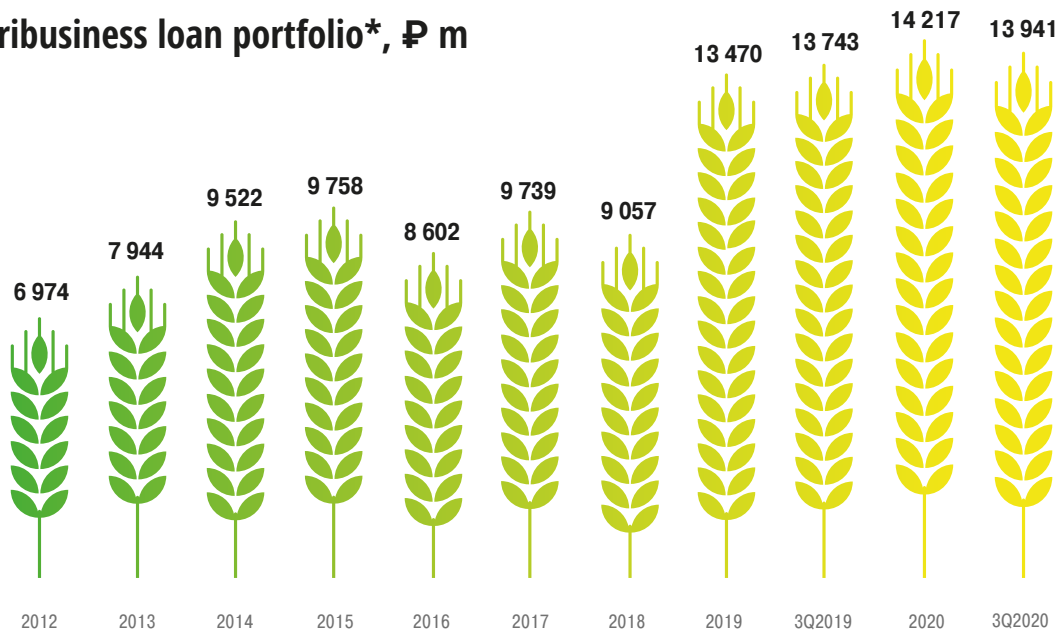


# Agribusiness lending

ESG — Banking:made in Russia

As of 30 September 2020, the agricultural sector accounts for more than 40% of the loan portfolio of the bank's legal entities amounting to RUB 13.9 bn. Despite the pandemic, the Agribusiness demonstrates a stable growth, and this is proved by the 1.4 % of its portfolio increase compared to the 3Q2019. The Bank actively participates in all state programs related to subsidizing rates for agricultural producers. Preferential lending to Agribusiness at a rate of 1% to 5% per annum allows even small farms develop the scale of its business.

## Value of Agribusiness loan portfolio\*, ₴ m



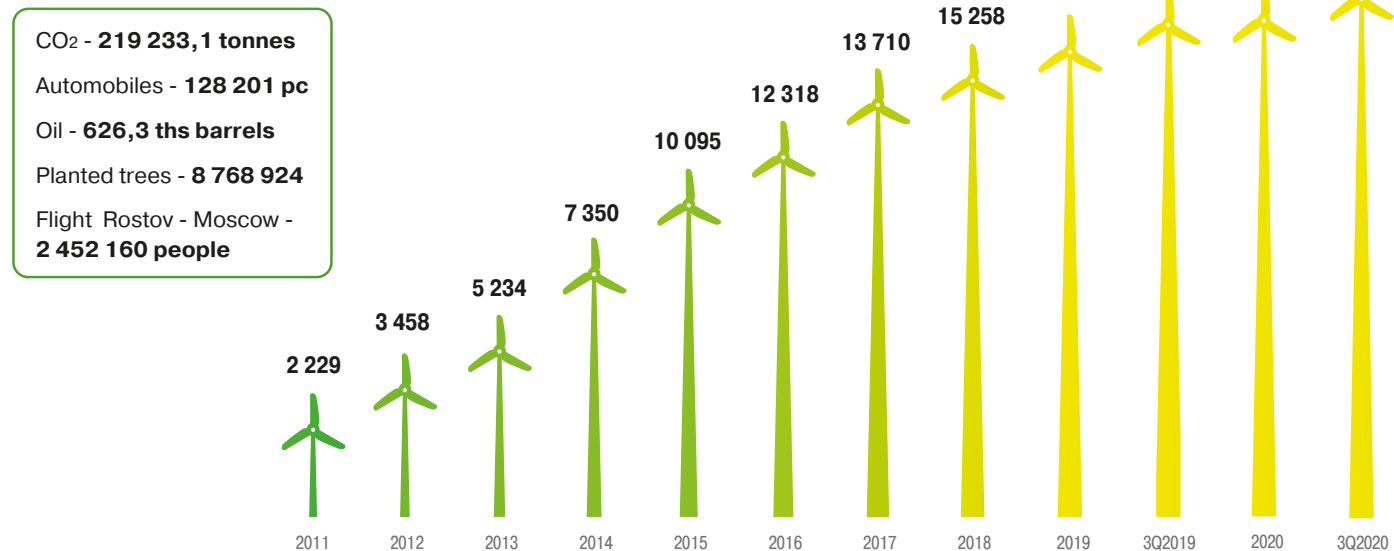
\* The data is shown as of 01.01 of each year

# Energy Efficiency lending

ESG — Banking:made in Russia

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.

## Total investment in EE projects\*, ₺ m



\* The data is shown as of 01.01 of each year



# Retail lending

ESG – Banking:made in Russia

Retail lending comprised 62% of the bank's gross loan book as of 30 September 2020. Center-invest Bank's ESG retail lending focuses on traditional secured consumer loans, mortgages and car loans. Mortgage loans, which are the most popular and least risky loan product, accounted for two thirds of the bank's retail loan portfolio. The bank helps customers to find the best option for purchasing a property and helps them to consider incentives under government programmes, the environmental conditions of different locations, and energy-efficiency solutions for their new homes. In particular, the bank actively participates in a government programme for rural mortgages. The Bank believes that ESG retail banking finances the happiness of ordinary people.

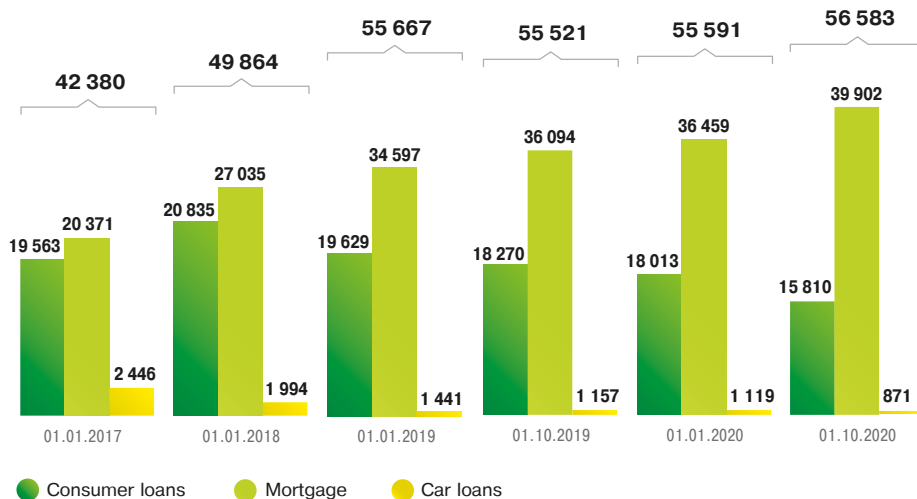
## Breakdown by loan volumes as at 01.10.20



- Mortgage
- Consumer loans
- Car loans

NPL 90+ = is 4.94%

## Dynamics and structure of retail loan portfolio, ₴ m



# Accelerator

ESG – Banking:made in Russia

This is an innovative space for opening and development of all types of businesses. More than 5900 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



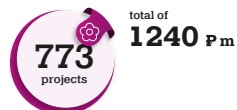
### Startup

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



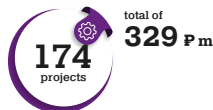
### Business loans for women

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



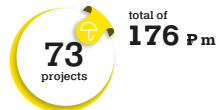
### Transformation

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



### Social responsibility

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



# Green Bonds

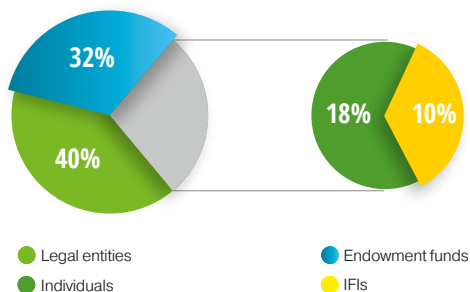
«To be at the forefront of trends and constantly ready to meet new challenges»

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

## Results of the first exchange-traded issue of green Bank bonds in Russia:\*

Series		Total par value, RUB m	In circulation, RUB m	Maturity date	Put option date	Coupon rate, % per annum
Exchange bonds, <b>BO-001P-06 series*</b>		250.0	250.0	11.2020		8.00

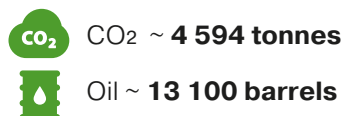
## Diversified structure of holders



## The investment borders of the debt capital market have been expanded:

- Climate Bonds Initiative
- Environmental Finance Bond Database
- ICMA Green, Social and Sustainability bonds database
- A new ecological culture of life formation
- Russian financial market's competitiveness Improving
- Global economic recovery after the COVID-19 pandemic is largely expected to be «green»

## Emission reduction equivalents:



\* The maturity date of the exchange-traded bonds of the BO-001P-06 series of PJSC CB Center-invest was on 13.11.2020

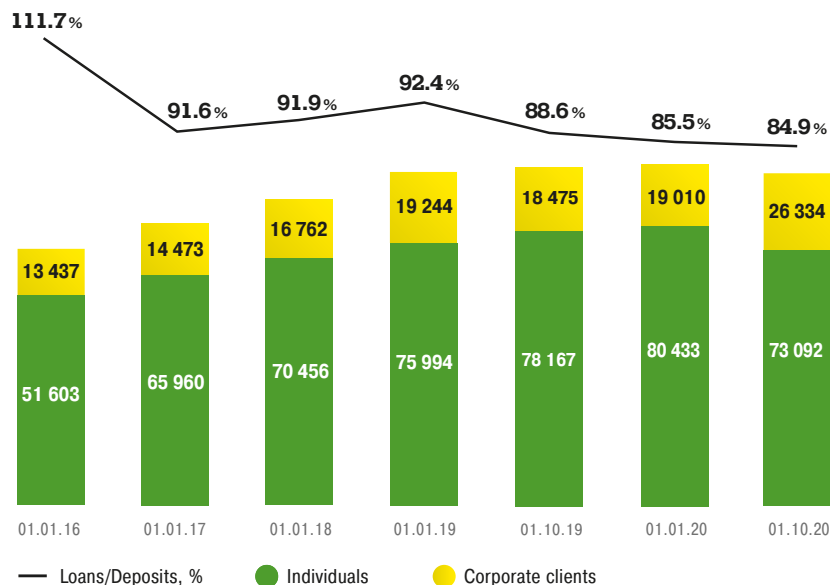
# Customer accounts

ESG – Banking:made in Russia

The Bank's funding structure is diversified with the sound predominance of individual term deposits and individual accounts, accounting for 61% of all bank's liabilities .

The Bank currently has not observed any material impact on its deposit portfolio due to COVID-19 pandemic pressure.

## Dynamics and structure of customer accounts, ₴ m



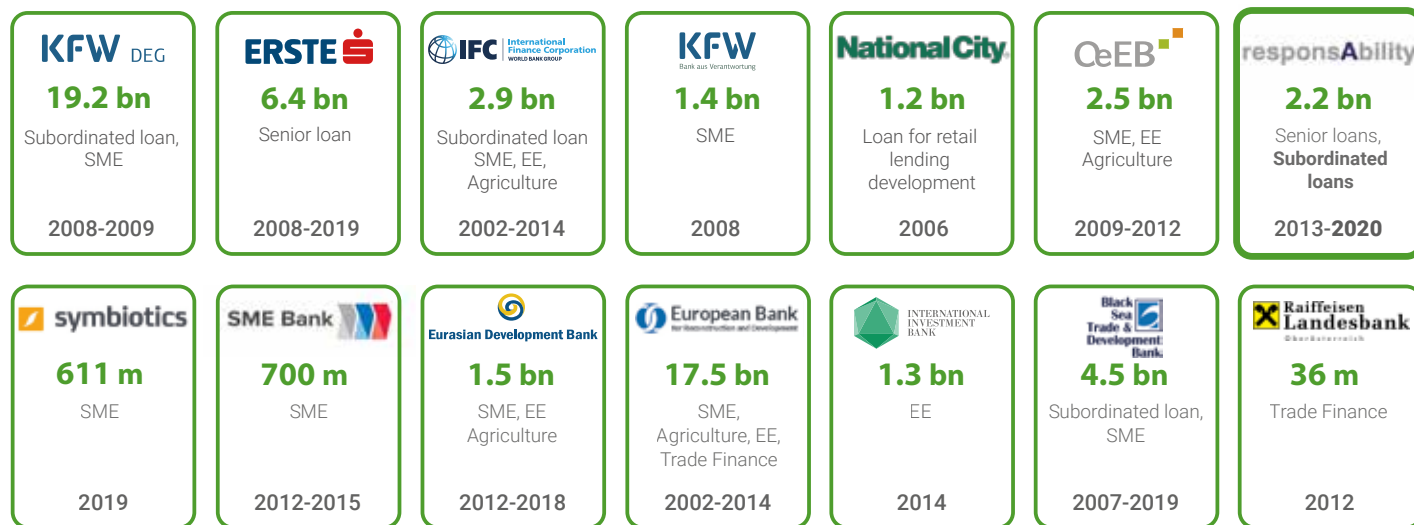
## Concentration of deposits of individuals, %

Index	As at 01.10.2020	As at 01.10.2020
Per 10 largest depositors	1.8	1.9
Per 20 largest depositors	0.6	0.6

# CIB on financial markets

ESG – Banking:made in Russia

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.\*



\* Amount in rubles at the exchange rate of the Bank of Russia on 01.04.2020

# Branch Network

ESG – Banking:made in Russia

Bank's branch network gives a competitive advantage in implementing the Bank's Strategy and allows to replicate unique bank products and solutions.

It comprised 121 branches located in six regions of Russia: Rostov and Volgograd regions, Krasnodar and Stavropol krai, Moscow, Nizhny Novgorod.

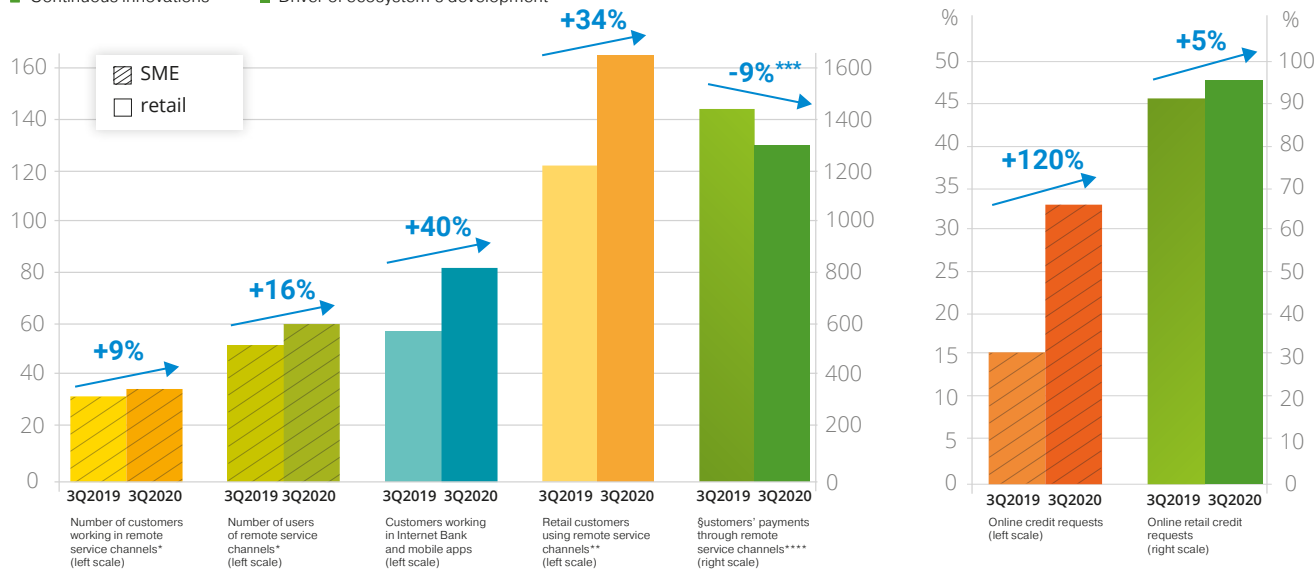
01.10.2020 RUB, bn	Assets	Net loans and lease	Private customer accounts	Corporate customer accounts
Rostov region (without headquarters )	48.55	46.57	43.95	17.33
Krasnodar region	18.67	18.08	4.78	3.13
Volgograd region	4.65	4.54	0.81	0.64
Stavropol region	2.34	2.25	0.54	0.20
Moscow and Nizhny Novgorod	1.65	1.57	0.16	0.04
<b>Total</b>	<b>75.86</b>	<b>73.01</b>	<b>50.25</b>	<b>21.34</b>
Branch network share in the total bank balance	62,93%	80.00%	69.47%	77.08%

# ESG-Digitalization

ESG – Banking:made in Russia

## ESG-principles

- Moral choice
- Long-Term development
- Continuous innovations
- Quantitative assessments
- Innovative solutions in the transformations environment
- Driver of ecosystem's development



\* Internet Bank, Mobile Bank, self-encashment services, self-service terminals

\*\* The customers who have an access to the service

\*\*\* During the pandemic, the bank restricted access to public places with self-service terminals, including to ensure a safe distance. Operations to top up transport cards were also declining as their users moved to remote work.

\*\*\*\* Internet Bank, mobile applications, self-service terminals, ATM, Multifunctional Centers

# Mobile application

ESG — Banking:made in Russia

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.



Payment by QR code,  
transfer by phone  
number



Analytics module  
«My Finances»

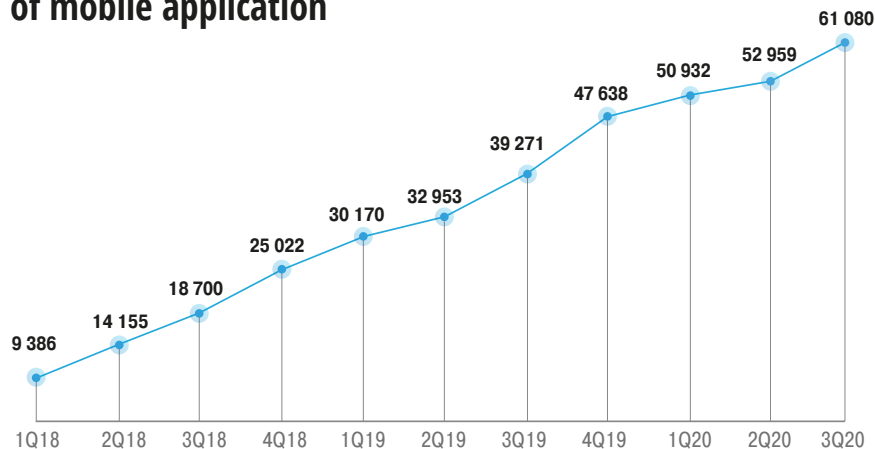


Chat with  
the Bank



History  
of operations  
for any period

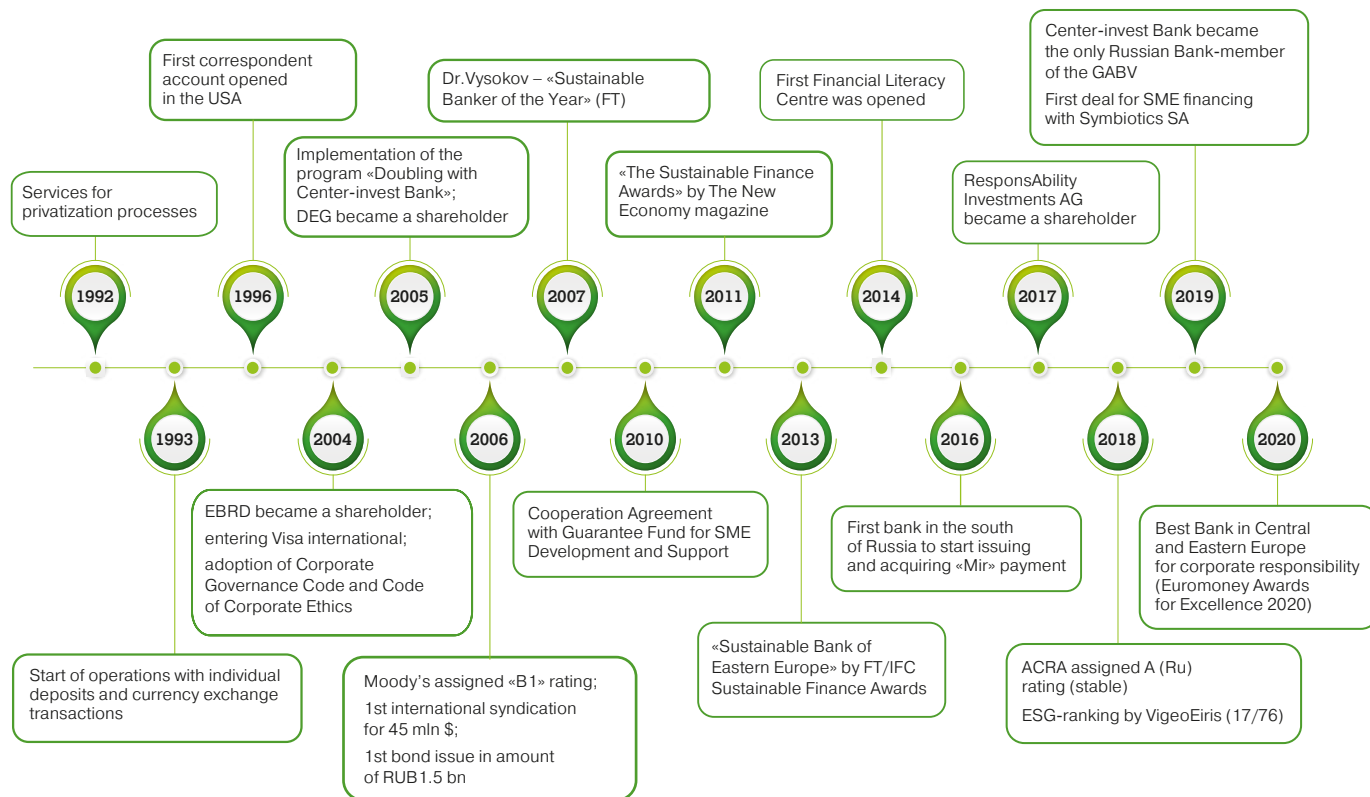
## Dynamic of number of active users of mobile application





# History

ESG – Banking:made in Russia

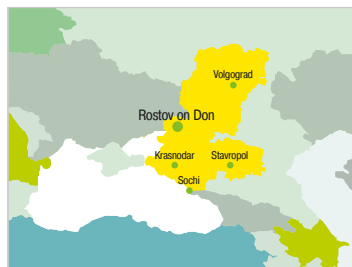


# Regional features

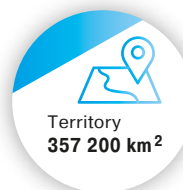
ESG – Banking:made in Russia

COVID19 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, 3Q2020 to 2019, %		RF	RR	KK	VR	SK	NN
Industry	Volume	2.9	0.3	-1.0	-2.3	14.7	-9.0
	Producer price	0.7	3.4	4.1	-3.3	1.9	3.4
Agriculture	Volume	3.0	-8.7	3.6	-10.8	-6.1	-0.4
	Producer price	2.6	6.4	6.7	1.0	1.9	-1.9
Construction	Volume	-0.4	-3.5	-5.4	30.3	0.6	-1.7
	Prices	4.6	6.0	3.9	4.3	7.0	6.3
Trade	Volume	-4.8	-4.9	-6.4	-6.3	-8.6	-7.3
	Prices for goods and services	2.9	2.9	3.3	2.9	2.9	3.6

**RF** – Russian Federation

**RR** – Rostov region

**KK** – Krasnodar krai

**VR** – Volgograd region

**SK** – Stavropol territory

**NN** – Nizhny Novgorod region

# COVID-19: Impact and response

ESG – Banking:made in Russia

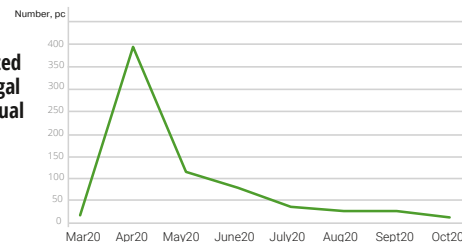
In the context of COVID-19 pandemic the Russian government has promptly introduced a large set of measures to help businesses and population, while the Bank of Russia has proposed other measures to support the financial sector's capacity to provide resources to the economy and regulatory relief to banks.

## Preferential business loan program «Business transformation», preferential tariffs, online loans, all the state support programs.

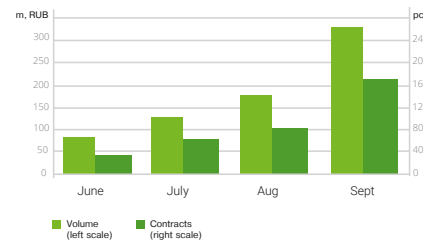
- < 11,8%** The risks of SMEs loan portfolio are limited by the proportion of industries affected by the pandemic\*
- < 2%** The growth of industries affected by the pandemic in the 3rd quarter
- >30%** Share of closed, or included in the payment schedule for restructured contracts on 01.10.2020 in monetary terms
- 40%** The focus of the corporate loan portfolio on Agribusiness is a guarantee of sustainability
- 0,6 %** Share of loan repayment holidays in retail loan portfolio where the borrower has lost more than 30% of their income (106-FZ \*\*)
- 1,2%** Share of the the bank's own restructuring program in retail loan portfolio that best meets the needs of the local borrowers as of 01.10.20
- +5,8%** The growth of mortgage loans in the 3rd quarter under the state support program and rural mortgage eliminates the negative effect of restructuring of loans to individuals



## Statistics of requested restructurings of legal entities and individual entrepreneurs due to coronavirus



## «Business transformation» program results as of 01.10.20



\* 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

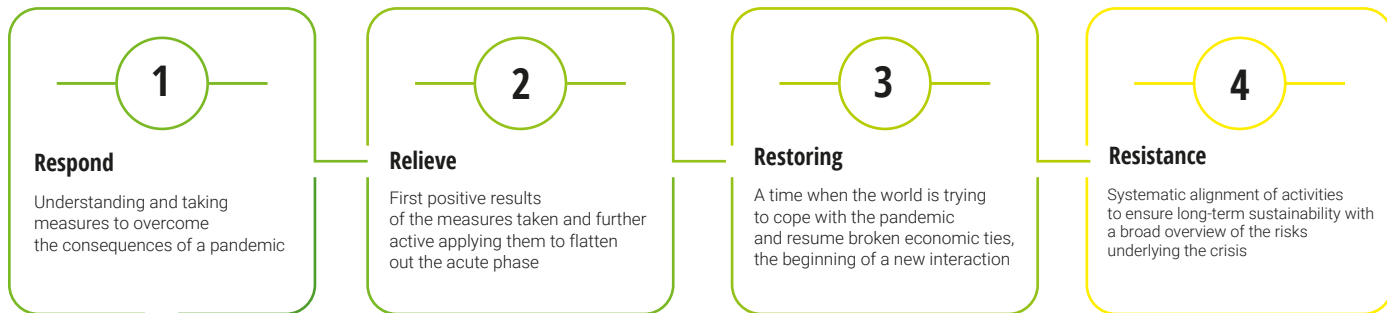
\*\* The Russian government announced economic measures (106-FZ of April 03, 2020) to support individuals and Individual entrepreneur most affected by the spread of COVID-19

# COVID-19: Relieve and restoring

ESG — Banking:made in Russia

***«The crisis is not the first, not the last, but the next one....»\****

## STEP-BY-STEP ACTION STRATEGY



***«The crisis ends as soon as the post-crisis development program is developed»\****

\* Hereinafter: quote of Vasily Vysokov, doctor of Economics, Chairman of the Board of Directors of Center-invest Bank

# Reports

ESG – Banking:made in Russia

Guided by the policy of openness and transparency in the field of mandatory reporting in accordance with RAS and IFRS, the bank voluntarily publishes an Environmental and social report, Sustainability report, as well as widely covers information about the bank's participation in international programs and national projects.

This approach avoids the risks of unreliable reporting, increases the awareness of potential investors related to sustainable financing and responsible investment, which in turn creates conditions for a more stable and efficient operating of the Bank, contributing to the achievement of future goals for using Finance to ensure sustainable economic, social and environmental development.



## 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 Vysockov, 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.



## Sustainability Report



Center-invest Bank's Sustainability Report describes the results achieved through the implementation of a business model based on ESG principles. It also provides information about the bank's main business areas and key financial indicators. The Report has been produced in line with the core GRI Standards.



## Annual Report



«The expansion of mobile banking and the automation of decision-making enables us to increase the proportion of active customers, attract new customers, and offer them competitive loan interest rates and attractive tariffs for payment and other services, thereby growing the business.» – Chairman of the Executive Board, Lidia Simonova



## Annual Environmental & Social Report



Environmental responsibility is a key priority for Center-invest Bank, on a par with traditional banking products and services. Taking into account the business transformation strategy, Center-invest Bank recognizes that climate change issues need to be considered together with issues of sustainable development, responsible business conduct and responsible investment.

# Focus on next generation

ESG – Banking:made in Russia

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 21.500 students have entered the competitions since it began, and 5.000 scholarships have been awarded

The Bank cultivates responsible investors : since March 2020, a new unique «green» deposit for 17 months has been introduced, which has a targeted placement nature. Depositors receive a report from the Bank on the allocation of their funds to the UN sustainable development Goals (SDGs). By the end of September 2020, 215 people who signed 220 contracts for a total amount of RUB 72.6 m became responsible investors



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

Center invest Bank in practice forms the green Finance market in Russia. Thus, Alexander Dolganov, deputy Chairman of the Bank's Executive Board, joined the Working group of the State Duma of Russia on legislative and regulatory support for the formation of a system of standardization and verification of green financial instruments.

# At a glance

ESG — Banking:made in Russia

The Analytical Credit Rating Agency (ACRA) upheld Center-invest Bank's A(RU) national scale rating, outlook stable.

Council of the Association of Russian Banks approved a new project team «ESG-banking» headed by Doctor of Economics, Professor Vasily Vysokov, Chairman of the Board of Directors of Center-invest Bank

Center-invest Bank performed its unique experience of responsible financing at the Sustainable Investment Forum, organized by organised by the United Nations' Climate Action programme. Lidia Simonova, Chairman of the Executive Board of Center-invest Bank, became the only Russian

United Nations Environment Programme Finance Initiative included Center-invest Bank's transformational cases in the environment of COVID-19 as examples of best practice among signatories to the Principles of Responsible Banking.



Center-invest Bank joined the Fast Payments System on June 1, 2020. It allows to make transfers by phone number between clients of different banks that are a member of the System.



Center-invest Bank has installed solar panels on the roof of its head office. The electricity generated will be used to power the bank's exterior night lighting and also to increase the number of terminals in the bank's self-service zone.



Center-invest Bank has won the category Best Bank in Central and Eastern Europe for corporate responsibility in the Euromoney Awards for Excellence 2020.



3866 entrepreneurs all over the country took part in online seminars and workshops organised by Center-Invest Bank during the pandemic.



# Contacts

ESG – Banking:made in Russia



**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.