



ANNUAL ENVIRONMENTAL REPORT 2020



**BANK
CENTER-INVEST**

Today's climate agenda of Center-invest Bank (hereinafter referred to as "The Bank") continues to be one of the components of sustainable development concept, or ESG-banking (ESG - Environmental, Social, Governance), 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.

Our E-factor responsibility, on a par with traditional banking products and services, is an integral part of our strategy, deeply integrated into our business processes and long-term priorities of sustainable development, responsible business conduct and responsible investment, but able to rapidly adapt and react to the ever-changing realities around the world.

A financial institution is able to participate in the environment preservation, even without being a source of significant emissions of pollutants into the atmosphere. The Bank itself doesn't have a huge carbon footprint, but the Bank's customers may have one.

Center-invest Bank strives to protect the environment, including through the issuance of green bonds, lending to energy-efficient projects, have own environmental projects, as well as the efficient consumption of resources (electricity, paper, fuel, etc.), and makes great efforts to develop remote services, and also supports environmental activities by its own.

The Bank has had an energy efficiency finance program since 2005 and contributes to environmental protection in Russia by providing business and retail customers with loans to finance the introduction of modern energy saving technologies and measures. To date, the Bank has invested over RUB18.7 bn in 22 000 of customer projects.

The Bank's work in the energy efficiency field, along with the implementation of own environmental projects, allowed us to calculate the volume of CO₂ reduction of emissions into the atmosphere, amounting to 225 thousand tons per year, and correlating to more visual example is the equivalent of 9 million of trees planted.

Detailed information on the Bank's activities in the field of environmental, social and corporate responsibility is being disclosed in ESG - report at the [official website](#) of Center-invest Bank.

1. Green bonds:

It is clear understood that the Bank's activities to reduce environmental damage, preserve or restore nature require appropriate financial resources.

In 2020, an active entering of the population to the financial markets was observed. The number of brokerage accounts on the Moscow Exchange has increased by almost 5 million to reach 8 million record.

The Sustainable Development Sector on the Moscow Exchange was created relatively recently to finance projects in the field of ecology, environmental protection and socially significant projects. The sector consists of three separate segments: the "green" bond segment, the "social" bond segment, and the national project segment.

The Bank's Exchange Bonds Program was approved by the Board of Directors in April 2017, and in August 2019, the amendments to the Exchange Bond Program were approved to allow the issuance of green bonds.

In October 2019 Center-invest Bank implemented its [Green Bond Framework](#) (hereinafter "GBF") aimed at providing Green bond issuance guidance for the Bank's green bond issuing activity.

Thus, Center-invest became [the first in Russia to issue green bank bonds](#) for the Moscow Exchange's Sustainable Development Sector. This was a landmark event for the Russian economy. In turn, for the issuer, this achievement was a logical next step in its responsible financing of environmental protection measures.

The Bank's green bond issue was carried out in accordance with the Green Bonds Principles 2018 of International Capital Market Association ([ICMA](#)), within the framework of the Procedures and Principles for the placement of green bonds of the Bank (Green Bonds Framework), accompanied by an [independent conclusion](#) issued by rating agency Expert RA (Frankfurt).

Green Bond Issue 2019					
ISIN	Code of issue	Date of placement	Sustainable development Sector inclusion date	Maturity date	Volume at face value, thous. rub.
RU000A1011P5	BO-001P-06	15.11.2019	12.11.2019	13.11.2020	250 000.00

Upon the repayment of the first green bank bonds in Russia, issued by the Bank a year ago, the environmental impact of the first green issue was equivalent to a reduction in annual CO₂ emissions of 4.6 thousand tons (equivalent to planting 187 thousand trees).

The funds obtained from this first bond issue were used to finance 36 energy efficiency projects, 83% of which are in agriculture and 17% in manufacturing. The full project list is disclosed in the Bank's Annual Environmental Report for 2019. The average loan amount was RUB7.1m.

The list of all projects of the first issue was disclosed in the framework of the Bank's Environmental and Social Report for 2019 at the link: www.centriinvest.ru/files/en-reports/env-report-2019.pdf

On December 9, 2020, the placement of a new issue of the Bank green bonds in the amount of RUB300m began on the Moscow Exchange in its Sustainable Development Sector.

Center-invest Bank is the first bank to issue green exchange-traded bonds in Russia in compliance with both Russian and international standards for responsible financing. Under the new Russian regulations, the bonds are officially designated as "green bonds".

The rating agency [ACRA confirmed](#) that the new issue of the Bank's green bonds complies with internationally recognized principles and standards in the field of ecology and / or "green" financing. The bonds were assigned the highest possible rating level ,GR1, confirming that the Bank's approaches to the selection of projects and management of the funds raised comply with the taxonomy of the International Capital Markets Association (ICMA) and have a positive environmental impact.

Green Bond Issue 2020					
ISIN	Code of issue	Date of placement	Sustainable development Sector inclusion date	Maturity date	Volume at face value, thous. rub.
RU000A102G92	BO-001P-07	09.12.2020	07.12.2020	08.12.2021	300 000.00

The Bank's experts predict that the environmental impact of this issue will be equivalent to a reduction in CO₂ emissions of 6.4 thousand tons.

In compliance with the target purpose of the issue, the Bank undertakes to disclose information on the use of the funds raised as part of the placement of this issue, as well as on the overall impact of these investments on sustainability indicators in the annual Environmental report of the Bank.

In its annual Environmental Report, the Bank publishes a list of all projects financed over the past year.

The projects that were financed with the funds from the placement of green bonds of the BO-001P-07 series are presented below indicating the name of the project, project amount, the amount of financing from the placement of green bonds, the share of refinancing of the project at the expense of other sources, CO₂ reduction emissions, and the outstanding balance.

As of 09.12.2020, all the funds from the placement of green bonds of the BO-001P-07 series were fully used as to refinance projects in accordance with the terms of the Decision on the Issue of green bonds and the Procedures and Principles for the placement of green bonds of the Bank. In this regard, the information about management of raised funds is not being disclosed by the Bank.

A brief description of the projects.

As of 09.12.2020, all funds from the placement of green bonds of the BO-001P-07 series were used to refinance energy-efficient projects in agribusiness, which are able to bring additional environmental returns and can be measured by quantitative and qualitative characteristics. All funds from the placement of green bonds of the BO-001P-07 series BO-001P-07 are aimed at goals that allow to reduce:

- primary energy consumption, and/or;
- final consumption of electricity or fuel, either of fossil or renewable origin.

Total number of projects All projects refinanced by the issue of green bonds reduce specific energy consumption (physical energy savings per unit of production) by at least 20% compared to the baseline level (before the implementation of the project).	45
Industry	Agriculture
Project category	Environmentally friendly transport
Project orientation	Reduction of specific energy consumption
Cumulative annual reduction in greenhouse gas emissions	6 408 tons CO ₂ - equivalent (64 080 tons CO ₂ - equivalent for the entire service life of the purchased equipment, or 0.002% from the estimated greenhouse gas emissions in Russia for the specified period)
Average service life of equipment purchased under refinanced projects	10 years

Refinanced projects fall into the category of "Environmentally friendly transport" and they are loans, issued to replace old agricultural machinery (combine harvesters and tractors) with more environmentally friendly and energy-efficient models. The implementation of these projects enables us to reach a significant favorable effect from the eco point of view: in total, for all these projects, the amount of greenhouse gas emissions is reduced by 6 400 tons CO₂- equivalent per year.

List of the refinanced projects under the placement of Center-invest Bank's green bond issue series BO-001P-07 as of 01.01.2021:

Name of the project	Project amount (RUB, thous.)	Amount of financing (RUB, thous.)	Energy saving ¹ (per unit)	The amount of refinancing due to the issue (RUB, thous.)	The share of refinancing of the project at the expense of other sources	Reducing of CO ₂ (t per year)	Outstanding balance as of 01.01.2021 (RUB, thous.)
RAE ² under the LA No.24200009	5 975.40	5 975.40	55.4% (dt)	4 137.35	30.8%	100.9	4 695.30
RAE under the LA No.24200006	13 752.05	13 752.05	62.3% (dt)	9 826.83	28.5%	129.3	11 152.05
RAE under the LA No.91200010	8 319.00	7 319.00	63.3% (dt)	5 159.41	38.0%	134.7	5 855.20
RAE under the LA No.97200039	6 736.79	5 720.00	58.1% (dt)	5 040.28	25.2%	104.1	5 720.00
RAE under the LA No.11200050	16 000.00	15 000.00	67.9% (dt)	10 739.24	32.9%	165.1	12 187.50
RAE under the LA No.10200012	7 903.16	7 903.16	46.4% (dt)	5 201.68	34.2%	67.8	5 903.16
RAE under the LA No.43200014	9 500.00	9 500.00	70.5% (dt)	8 371.10	11.9%	194.0	9 500.00
RAE under the LA No.11200051	13 064.45	12 900.00	61.9% (dt)	10 656.63	18.4%	122.0	11 287.50
RAE under the LA No.7200256	10 075.00	10 075.00	66.0% (dt)	8 877.77	11.9%	158.2	8 060.00
RAE under the LA No.11200054	8 100.00	8 100.00	57.6% (dt)	6 245.28	22.9%	110.3	6 581.25
RAE under the LA No.97200049	9 829.23	9 829.00	60.1% (dt)	6 929.51	29.5%	108.3	7 864.00
RAE under the LA No.11200055	6 600.00	5 940.00	62.3% (dt)	2 289.94	65.3%	119.0	2 598.75
RAE under the LA No.32200064	1 620.00	1 353.60	42.1% (dt)	796.22	50.9%	59.1	903.60
RAE under the LA No.97200050	10 500.00	10 500.00	70.1% (dt)	6 961.23	33.7%	161.1	7 900.00
RAE under the LA No.7200263	3 850.00	3 820.00	65.7% (dt)	2 692.85	30.1%	131.9	3 056.00
RAE under the LA No.97200051	20 407.40	20 407.00	65.8% (dt)	16 148.29	20.9%	265.0	18 326.00
RAE under the LA No.49200015	6 799.83	6 799.83	69.4% (dt)	5 070.09	25.4%	156.5	5 753.83

¹ Energy saving is an indicator that reflects the efficiency of using energy resources, namely, the consumption of less energy for the same level of production or technological processes.

² RAE means Replacement of agricultural equipment

RAE under the LA No.6200037	10 917.77	9 588.00	72.5% (dt)	8 448.64	22.6%	181.5	9 588.00
RAE under the LA No.9200024	7 303.20	6 300.00	71.8% (dt)	4 441.09	39.2%	175.2	5 040.00
RAE under the LA No.9200025	12 877.04	10 500.00	73.1% (dt)	8 723.56	32.3%	187.4	9 900.00
RAE under the LA No.87200048	10 407.42	9 000.00	71.9% (dt)	6 344.41	39.0%	200.4	7 200.00
RAE under the LA No.85200023	8 256.08	8 256.00	65.7% (dt)	6 481.87	21.5%	65.7	6 605.00
RAE under the LA No.97200054	6 839.83	6 839.00	61.8% (dt)	4 820.87	29.5%	131.6	5 471.00
RAE under the LA No.24200017	5 499.90	5 499.90	55.0% (dt)	3 965.17	27.9%	84.0	4 499.90
RAE under the LA No.97200055	9 690.00	9 690.00	66.7% (dt)	8 538.52	11.9%	144.2	9 690.00
RAE under the LA No.30200051	7 903.16	7 100.00	64.9% (dt)	5 110.77	35.3%	150.6	5 800.00
RAE under the LA No.97200057	8 592.80	8 592.00	59.8% (dt)	7 571.00	11.9%	102.4	8 592.00
RAE under the LA No.10200018	15 617.21	14 055.00	67.8% (dt)	12 384.82	20.7%	164.5	14 055.00
RAE under the LA No.32200055	13 554.78	8 000.00	71.9% (dt)	5 903.83	56.4%	200.1	6 700.00
RAE under the LA No.1200046	10 100.00	7 070.00	62.9% (dt)	5 866.67	41.9%	121.8	6 357.83
RAE under the LA No.97200058	9 887.05	8 898.00	67.1% (dt)	7 840.63	20.7%	159.6	8 898.00
RAE under the LA No.49200023	7 049.83	6 839.83	64.9% (dt)	5 251.61	25.5%	150.6	5 959.83
RAE under the LA No.97200060	6 530.00	5 877.00	63.9% (dt)	4 143.25	36.6%	143.9	4 702.00
RAE under the LA No.97200061	5 795.30	5 795.00	57.9% (dt)	5 106.37	11.9%	103.3	5 795.00
RAE under the LA No.97200063	8 318.70	6 654.00	64.3% (dt)	5 863.29	29.5%	135.2	6 654.00
RAE under the LA No.97200065	5 795.30	4 635.00	60.2% (dt)	3 267.37	43.6%	113.8	3 708.00
RAE under the LA No.97200066	9 882.00	9 732.00	59.6% (dt)	7 650.30	22.6%	111.0	8 682.00
RAE under the LA No.97200068	9 150.80	7 150.00	66.7% (dt)	5 040.28	44.9%	150.2	5 720.00
RAE under the LA No.81200069	7 875.79	5 741.00	62.1% (dt)	0.00	100.0%	123.2	0.00
RAE under the LA No.81207038	22 355.00	17 560.00	68.8% (dt)	15 473.31	30.8%	330.9	17 560.00
RAE under the LA No.15200059	8 808.48	8 808.00	64.7% (dt)	7 761.33	11.9%	132.1	3 808.00
RAE under the LA No.7200295	8 000.00	6 500.00	64.2% (dt)	5 727.59	28.4%	128.8	6 500.00
RAE under the LA No.7200298	22 836.81	15 900.00	61.7% (dt)	14 010.57	38.6%	216.9	15 900.00
RAE under the LA No.97200070	8 592.00	6 874.00	63.7% (dt)	4 845.54	43.6%	131.8	5 499.00
RAE under the LA No.18200029	5 390.00	4 850.00	51.5% (dt)	4 273.66	20.7%	79.8	4 850.00
	432 858.58	387 197.77		300 000.00		6 407.8	331 078.70

As of 01.01.2021, all the listed projects have been fully implemented – equipment has been purchased, contracts have been concluded, and payment has been made. The outstanding debt balance on the listed projects as of 01.01.2021 amounted to RUB331.1m.

Financing of the specified project orientation under the issue of “green” debt instruments is allowed both in the international, and in the Russian practice. In this case, the Bank refinanced loans issued to replace old agricultural machinery with more environmentally friendly and energy-efficient models.

2. Bank's own consumption:

Despite its steady business growth, the Bank is continually striving to reduce its energy consumption and other resources. The Bank's own consumption in 2020 looked special, since the beginning of the COVID-19 pandemic, the transition of employees to remote work became a positive example of care about the climate change. Even a partial transition to such mode of work resulted in reduction of harmful emissions caused by regular trips of employees by private transport to and from work, and the reduction of solid household waste of the Bank exceeded 40%. Implementation of the Bank's Strategy 2019-2021 "ESG - Digitalization of the Bank's Ecosystem", along with the increased demand of individuals and legal entities for remote services during the pandemic, led to an increase in the total number of people using remote service channels by 28% compared to 2019, and the growth rate of online applications in 2020 for lending to legal entities reached 52 % YoY.

In 2020, the Bank managed to reduce the volume of paper used by almost 12%, and the consumption of gasoline by 20%. The Bank did not use recycled waste or materials. The Bank used authorized municipal contractors to dispose of municipal solid waste.

	2020	2019	2018	2020/2019
Paper (tons)	92	104	161	-11.54%
Gas (cubic metres)	320 (10.87 TJ)	303 (10.31 TJ)	321 (10.92 TJ)	5.61%
Energy resources (GWh)	4.16 (14.98 TJ)	4.11 (14.81 TJ)	4.44 (15.98 TJ)	1.17%
Gasoline (tons)	83 (2.66 TJ)	104 (3.34 TJ)	146 (4.68 TJ)	-20.19%
Waste (tons)	204	348	440	-41.38%
Environmental protection expenditures (RUB, thous.)	50	50	490	0.00%
Wastewater collection and treatment (RUB, thous.)	221	211	185	4.74%
Waste disposal (RUB, thous.)	302	515	502	-41.36%

The Bank does not conduct any activities involving:

- emissions of greenhouse gases, ozone-depleting substances or other pollutants;
- waste water discharge;
- spills of liquid waste;
- transportation of hazardous waste;
- a harmful impact on biodiversity.

To the aim of reduction of its own carbon footprint, the Bank implemented a "green" project to install 44 solar panels on the roof of its head office. The power of the installed solar panels is 10 kW. The electricity generated by the panels reduced the daily consumption from the electricity network by 70 kWh.

Based on the experience gained, the Bank will set a future goal to determine the amount of electricity and the time to achieve the Bank's goal of using electricity from renewable energy sources.

3. Structure of the Bank's loan portfolio of legal entities by industry and classification of environmental risks as of January 1, 2021:

Center-invest Bank recognizes that environmental and social sustainability is a fundamental aspect of achieving outcomes consistent with its mission: "Sustainable Bank for southern Russia!"

Environmentally friendly projects that foster environmental and social sustainability are within the highest priorities of the Bank's lending activities.

"Environmental and Social Policy" of the Bank (hereinafter referred to as "Policy") discloses the Bank's voluntary commitments to promote, in all its activities, environmentally sound and sustainable development, as well as harmonious social development. Therefore, "Environmental and Social Policy" was agreed with the key shareholders and partners of the Bank and approved by the Board of Directors on 06.09.2010 (with amendments issued on 01.02.2011, 11.09.2012, 23.04.2014, with the approval of the Bank's GBF in November 2019).

The Bank's Policy is an essential element of the process of decision-making in the Bank related to financing and approval of projects and project implementation monitoring.

The key aim of the Policy is to describe the commitments and procedures supporting the generally recognized principles of promotion the "environmentally safe and sustainable development" in all Bank's operations in the domains of banking, investment, and technical cooperation, as a fundamental aspect of a rational conduct of business.

Policy outlines how the Bank assesses and monitors the environmental and social risks and impacts of financed projects, sets the requirements for managing environmental and social impacts and risks during the lifetime of projects. The Policy contains the Bank's Environmental and Social Exclusion List and the procedure for classifying projects based on the level of environmental and social risks.

For a full text of the Bank's "Environmental and Social Policy" please follow on the official Center-invest Bank's website by the link: <https://www.centrinvest.ru/ru/investors/esg/eco-and-social>

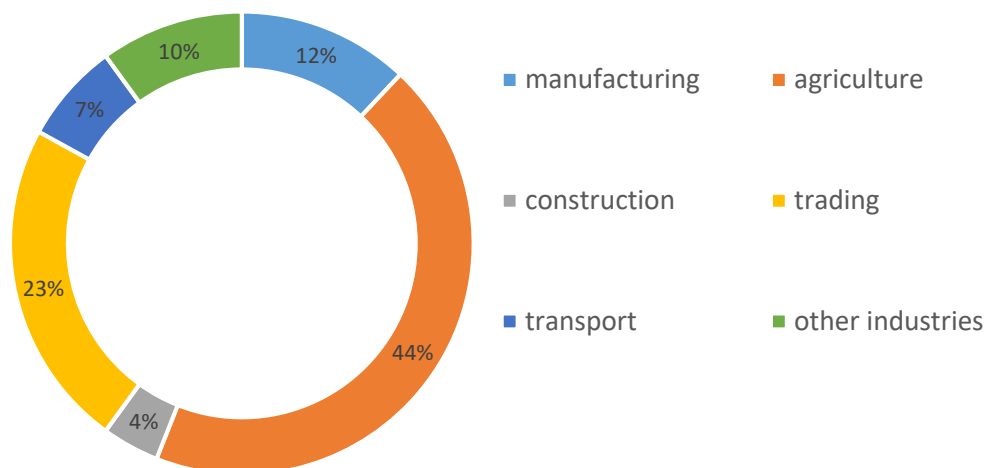
The Bank keeps statistics on cases of refusal to customers for environmental reasons, in particular due to actual or perceived non-compliance with the Exclusion list, cases of refusal for environmental reasons, due to non-compliance with legislation in the field of health and safety, significant environmental problems related to Borrowers, as well as cases of bad debts arising due to the environmental problems. During the reporting period, the above-mentioned cases were not detected in the Bank.

3.1. Structure of Loan portfolio of legal entities by operation types, industry and project risk levels:

Industry	Amount of financing (million rubles)	Total share in industry	Project risk level	Amount of financing (million rubles)	Replenishment of working capital	Investment loans	Total share in industry
manufacturing	3 995. 25	12.10%	low	359. 82	0.80%	0.30%	1.10%
			medium	3 635. 43	8.30%	2.70%	11.00%
			high	0.00	0.00%	0.00%	0.00%
agriculture	14 722. 30	44.50%	low	5 920. 27	9.90%	8.00%	17.90%
			medium	8 251. 88	11.80%	13.20%	24.90%
			high	550. 16	1.70%	0.00%	1.70%
construction	1 310. 27	4.00%	low	233. 57	0.40%	0.30%	0.70%
			medium	1 076. 70	1.40%	1.80%	3.30%
			high	0.00	0.00%	0.00%	0.00%
trading	7 626. 44	23.10%	low	2 863. 86	7.10%	1.60%	8.70%
			medium	4 762. 58	11.00%	3.40%	14.40%
			high	0.00	0.00%	0.00%	0.00%
transport	2 209. 23	6.70%	low	281. 50	0.40%	0.50%	0.90%
			medium	1 927. 73	0.50%	5.30%	5.80%
			high	0.00	0.00%	0.00%	0.00%

The Bank finances the projects to introduce energy efficient technologies in agriculture, trading, manufacturing, transport, construction, the service sector, the public sector, utilities, and the private residential sector.

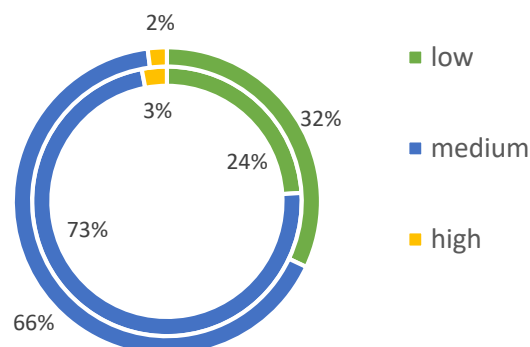
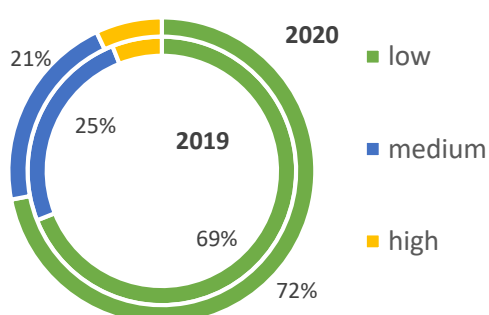
Distribution of the loan portfolio by sector:



3.2. Credit portfolio structure by environmental, social and project risk degrees:

Risk degree	Environmental risk, amount of financing (million rubles)	Share	Social risk, amount of financing (million rubles)	Share	Project risk, amount of financing (million rubles)	Share
low	23 913. 86	72.3%	23 837. 32	72.1%	10 658. 45	32.2%
medium	7 028. 30	21.2%	5 552. 36	16.8%	21 868. 19	66.1%
high	2 134. 63	6.5%	3 687. 12	11.1%	550. 16	1.7%

Credit portfolio analysis 2020/2019 by environmental and project risk degree:



In 2020, the Bank reduced lending to projects with a high level of environmental and social risk. So, in 2020, the number of projects decreased by 47.8%. At the same time, the share of such projects in the Bank's loan portfolio is only 1.7%. According to the results of 2020, there was the only client classified as a high-risk project of intensive poultry industry.

4. Financing of energy-efficient projects:

Center-invest Bank's success in financing of energy-efficient projects is attributable to the already proven approach, which was developed for its customers in southern Russia: sustainable lending, which combines technical, financial and social engineering.

Bank customers may receive loan for energy-efficiency purposes in any from its 120 bank offices in Russia. It can be either loan for bakery oven, or harvester combine, or walls insulation in multifamily building, or washing machine with energy class A+. Every year loan officers are trained by consultants and Bank's staff.

The Bank's specialists participate in all main discussions relative to residential building renovations, because Bank has a unique experience in financing of homeowner associations and housing associations for the purposes of renovations of buildings.

The loan program for the renovation of multifamily residential buildings continues to be popular. Under Russian law, the owners of apartments in these buildings have to pay monthly contributions to a Capital Repairs fund. This Fund is obliged to renovate buildings in accordance with the Regional renovation schedule. Center-invest Bank introduced a unique programme allowing our customers to take out a loan so that they could renovate their buildings straightaway.

By the end of 2020, 786 energy-efficient projects were financed for a total of RUB1 265m. The breakdown and dynamics of funded energy-efficiency projects by industry sector is presented below:

Industry	Number of projects (PCs.)		Projects amount (million rubles)		Amount of financing (million rubles)		Share	
	2019	2020	2019	2020	2019	2020	2019	2020
Agriculture	80	127	711.95	1156.6	607.40	1005.41	54.2%	79.5%
Manufacturing, trading	11	2	133.74	16.93	124.07	11.99	11.1%	0.9%
Residential	929	637	269.92	194.53	269.92	194.53	24.1%	15.4%
Housing, communal, other	46	20	122.19	53.17	119.08	53.17	10.6%	4.2%
Total	1066	786	1237.80	1421.21	1120.48	1265.11	100.0%	100.0%

To date, the Bank has granted 192 loans to homeowners' associations, for a total of RUB363m. This program is the only one of its kind in Russia.

The Bank provides not only commercial loans, but also a support in a technical assistance helping the companies to calculate all main project parameters on the pre-financial stage. During the program realization the customers could have benefited the following support: IFC consultants (2005-2011), MVV decon GmbH (2007-2009), RuSEFF (2012-2014), and bank specialists. For the period of 2005-2014 customers received 42 energy-audits from our partners, and lots of calculations from bank staff. It is a great opportunity both for companies and the Bank to find and analyze all financial parameters before project implementation. As for companies it is a way to check their own expectation with independent ones. For Center-invest Bank it is a way to reduce project risk.

A report on energy efficiency loans granted in 2020 in the housing and communal sector, as well as on energy efficiency loans with the exception of the residential loan portfolio, indicating energy savings (per unit) and CO₂ reduction (tons per year) is listed below. Total CO₂ reduction from housing and utilities projects for 2020 was 16 757 tons.

Energy-efficiency loans (housing and communal sector):

N	Loan ID	Project amount (RUB, thous.)	Amount of financing (RUB, thous.)	Issue date	Tenor (month)	Location	# of floors	# of apartments	Year of construct.	Construction material
1	95200007	4 000.00	4 000.00	20.03.2020	60	Stavropol Krai	9	168	1998	brick
2	00200012	3 500.00	3 500.00	27.03.2020	60	Stavropol Krai	9	107	1986	panel
3	36200018	500.00	500.00	27.03.2020	30	Nizhegorodsky region	5	60	1994	brick
4	00200013	3 200.00	3 200.00	29.04.2020	60	Stavropol Krai	9	105	1986	panel
5	00200227	1 250.00	1 250.00	18.06.2020	36	Rostov region	5	129	1973	brick
6	00200017	2 170.00	2 170.00	07.05.2020	60	Rostov region	9	72	1990	brick
7	00200023	2 000.00	2 000.00	10.07.2020	60	Stavropol Krai	5	72	1996	monolith
8	00200025	4 400.00	4 400.00	23.07.2020	60	Stavropol Krai	9	142	1987	panel
9	6200051	3 304.79	3 304.79	06.07.2020	60	Rostov region	9	180	1984	panel
10	00200417	6 500.00	6 500.00	04.09.2020	60	Moscow	5	53	1860	brick
11	95200009	4 300.00	4 300.00	26.06.2020	60	Stavropol Krai	5	200	1986	panel
12	00200017	2 000.00	2 000.00	02.06.2020	60	Rostov region	16	90	1991	brick
13	00200041	6 000.00	6 000.00	22.06.2020	60	Rostov region	10	220	2000	brick/ panel
14	36200048	1 200.00	1 200.00	10.06.2020	60	Nizhegorodsky region	5	100	1974	brick
15	95200010	1 034.79	1 034.79	02.07.2020	60	Stavropol Krai	5	93	1991;1995	brick
16	00200058	2 845.97	2 845.97	10.08.2020	60	Rostov region	10	120	1989	panel
17	36200074	723.81	723.81	10.08.2020	60	Nizhegorodsky region	9	72	1994	brick
18	00200034	1 945.00	1 945.00	04.12.2020	60	Rostov region	5	89	1979	panel
19	.01200074	800.00	800.00	06.10.2020	36	Rostov region	6	89	1975	brick
20	00200030	1 500.00	1 500.00	15.10.2020	60	Stavropol Krai	5	120	1985	brick

Energy-efficiency loans, including green issue projects (except residential loan portfolio):

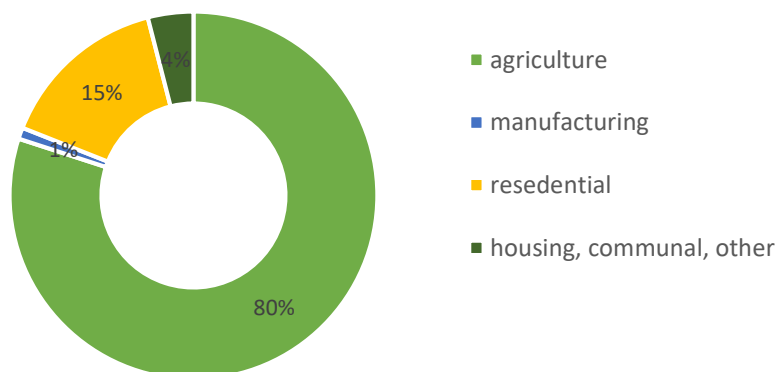
N	Clients	Project amount (RUB, thous.)	Amount of financing (RUB, thous.)	Payback period (years)	Energy saving (per unit)	Industry	Issue date	Reducing of CO ₂ (t per year)
1	Borrower-1	2 730.00	2 600.00	2.1	51.4% (dt)	agriculture	27.02.2020	89.2
2	Borrower-2	1 700.00	1 700.00	1.6	49.5% (dt)	agriculture	27.02.2020	76.7
3	Borrower-3	6 350.00	4 350.00	4.6	52.0%(dt)	agriculture	25.03.2020	50.9
4	Borrower-4	4 050.00	3 000.00	2.0	65.3% (dt)	agriculture	11.03.2020	147.3
5	Borrower-5	1 475.00	1 327.00	1.7	57.1% (dt)	agriculture	27.03.2020	62.6
6	Borrower-6	6 736.79	5 400.00	3.0	64.9% (dt)	agriculture	30.03.2020	150.6
7	Borrower-7	2 780.00	2 224.00	1.6	59.7% (dt)	agriculture	30.03.2020	120.4
8	Borrower-8	5 975.40	5 975.40	4.2	55.4% (dt)	agriculture	10.04.2020	100.9
9	Borrower-9	13 752.05	13 752.05	4.7	62.3% (dt)	agriculture	15.04.2020	129.3
10	Borrower-10	5 500.00	5 000.00	3.5	58.3% (dt)	agriculture	15.04.2020	118.3
11	Borrower-11	8 440.00	7 596.00	4.5	64.3% (dt)	agriculture	17.04.2020	112.6
12	Borrower-12	8 319.00	7 319.00	3.0	63.3% (dt)	agriculture	17.04.2020	134.7
13	Borrower-13	6 736.79	5 720.00	4.8	58.1% (dt)	agriculture	20.04.2020	104.1
14	Borrower-14	16 000.00	15 000.00	4.9	67.9% (dt)	agriculture	22.04.2020	165.1
15	Borrower-15	7 903.16	7 903.16	4.0	46.4% (dt)	agriculture	27.04.2020	67.8

16	Borrower-16	2 780.00	2 780.00	2.5	50.1% (dt)	agriculture	27.03.2020	81.7
17	Borrower-17	9 500.00	9 500.00	3.6	70.5% (dt)	agriculture	28.04.2020	194.0
18	Borrower-18	1 665.00	1 665.00	2.3	40.2% (dt)	agriculture	16.03.2020	54.8
19	Borrower-19	13 064.49	12 900.00	4.2	61.9% (dt)	agriculture	30.04.2020	122.0
20	Borrower-20	10 075.00	10 075.00	4.5	66.0% (dt)	agriculture	23.04.2020	158.2
21	Borrower-21	7 700.00	6 930.00	4.5	61.4% (dt)	agriculture	07.05.2020	99.7
22	Borrower-22	3 000.00	3 000.00	3.2	47.1% (dt)	agriculture	15.05.2020	72.3
23	Borrower-23	8 100.00	8 100.00	4.0	57.6% (dt)	agriculture	18.05.2020	110.3
24	Borrower-24	9 829.23	9 829.00	4.7	60.1% (dt)	agriculture	20.05.2020	108.3
25	Borrower-25	6 600.00	5 940.00	4.2	62.3% (dt)	agriculture	20.05.2020	119.0
26	Borrower-26	1 620.00	1 353.60	2.2	42.1% (dt)	agriculture	18.05.2020	59.1
27	Borrower-27	6 500.00	6 500.00	3.6	54.0% (dt)	agriculture	21.05.2020	84.5
28	Borrower-28	10 500.00	10 500.00	4.7	70.1% (dt)	agriculture	26.05.2020	161.1
29	Borrower-29	3 850.00	3 820.00	2.1	65.7% (dt)	agriculture	27.05.2020	131.9
30	Borrower-30	20 407.40	20 407.00	4.7	65.8% (dt)	agriculture	27.05.2020	265.0
31	Borrower-31	6 799.83	6 799.83	3.2	69.4% (dt)	agriculture	29.05.2020	156.5
32	Borrower-32	10 917.77	9 588.00	4.5	72.5% (dt)	agriculture	19.05.2020	181.5
33	Borrower-33	7 303.20	6 300.00	3.3	71.8% (dt)	agriculture	28.04.2020	175.2
34	Borrower-34	12 877.04	10 500.00	4.1	73.1% (dt)	agriculture	19.05.2020	187.4
35	Borrower-35	10 407.42	9 000.00	3.7	71.9% (dt)	agriculture	20.05.2020	200.4
36	Borrower-36	8 256.08	8 256.00	3.7	65.7% (dt)	agriculture	22.05.2020	65.7
37	Borrower-37	4 509.00	3 156.00	2.9	52.1% (dt)	agriculture	10.06.2020	68.0
38	Borrower-38	6 839.83	6 839.00	4.1	61.8% (dt)	agriculture	15.06.2020	131.6
39	Borrower-39	5 499.90	5 499.90	4.8	55.0% (dt)	agriculture	16.06.2020	84.0
40	Borrower-40	9 690.00	9 690.00	4.9	66.7% (dt)	agriculture	19.06.2020	144.2
41	Borrower-41	7 903.16	7 100.00	3.8	64.9% (dt)	agriculture	25.06.2020	150.6
42	Borrower-42	8 592.80	8 592.00	4.8	59.8% (dt)	agriculture	26.06.2020	102.4
43	Borrower-43	15 617.21	14 055.00	4.9	67.8% (dt)	agriculture	23.06.2020	164.5
44	Borrower-44	13 554.78	8 000.00	4.9	71.9% (dt)	agriculture	20.04.2020	200.1
45	Borrower-45	10 100.00	7 070.00	4.4	62.9% (dt)	agriculture	26.06.2020	121.8
46	Borrower-46	9 887.05	8 898.00	4.8	67.1% (dt)	agriculture	09.07.2020	159.6
47	Borrower-47	7 049.83	6 839.83	3.6	64.9% (dt)	agriculture	07.07.2020	150.6
48	Borrower-48	6 530.00	5 877.00	3.5	63.9% (dt)	agriculture	13.07.2020	143.9
49	Borrower-49	5 795.30	5 795.00	4.4	57.9% (dt)	agriculture	14.07.2020	103.3
50	Borrower-50	8 318.70	6 654.00	4.8	64.3% (dt)	agriculture	15.07.2020	135.2
51	Borrower-51	5 795.30	4 635.00	4.0	60.2% (dt)	agriculture	24.07.2020	113.8
52	Borrower-52	9 882.00	9 732.00	4.6	59.6% (dt)	agriculture	24.07.2020	111.0
53	Borrower-53	6 500.00	6 000.00	4.7	56.7% (dt)	agriculture	28.07.2020	106.4
54	Borrower-54	9 150.80	7 150.00	4.8	66.7% (dt)	agriculture	28.07.2020	150.2
55	Borrower-55	700.00	700.00	2.1	42.2% (dt)	agriculture	30.07.2020	59.5
56	Borrower-56	7 875.79	5 741.00	4.7	62.1% (dt)	agriculture	16.07.2020	123.2
57	Borrower-57	22 355.00	17 560.00	4.9	68.8% (dt)	agriculture	06.08.2020	330.9
58	Borrower-58	8 808.48	8 808.00	4.9	64.7% (dt)	agriculture	31.07.2020	132.1

59	Borrower-59	8 000.00	6 500.00	4.5	64.2% (dt)	agriculture	19.08.2020	128.8
60	Borrower-60	22 836.81	15 900.00	4.9	61.7% (dt)	agriculture	20.08.2020	216.9
61	Borrower-61	8 592.00	6 874.00	4.7	63.7% (dt)	agriculture	26.08.2020	131.8
62	Borrower-62	1 830.00	1 600.00	2.0	45.1% (dt)	agriculture	28.07.2020	66.9
63	Borrower-63	5 390.00	4 850.00	4.8	51.5% (dt)	agriculture	14.08.2020	79.8
64	Borrower-64	5 061.66	5 061.00	4.5	53.0% (dt)	agriculture	09.09.2020	81.2
65	Borrower-65	14 967.72	14 967.72	4.8	56.8% (dt)	agriculture	11.09.2020	102.7
66	Borrower-66	7 750.00	6 000.00	4.4	61.0% (dt)	agriculture	15.09.2020	127.3
67	Borrower-67	8 808.48	4 400.00	4.9	63.8% (dt)	agriculture	15.09.2020	138.0
68	Borrower-68	7 585.00	7 585.00	4.4	64.5% (dt)	agriculture	17.09.2020	130.6
69	Borrower-69	10 883.72	9 250.00	4.2	71.6% (dt)	agriculture	16.09.2020	197.1
70	Borrower-70	8 400.00	8 400.00	3.3	70.5% (dt)	agriculture	21.09.2020	186.8
71	Borrower-71	10 274.48	10 120.00	2.1	41.8% (el)	manufacturing	23.09.2020	710.5
72	Borrower-72	3 650.00	3 650.00	3.0	51.7% (dt)	agriculture	28.09.2020	81.7
73	Borrower-73	8 808.48	8 808.00	4.4	53.4% (dt)	agriculture	24.09.2020	86.0
74	Borrower-74	7 891.90	7 891.90	4.8	61.3% (dt)	agriculture	18.09.2020	118.9
75	Borrower-75	5 340.00	3 272.00	4.0	58.2% (dt)	agriculture	09.09.2020	104.5
76	Borrower-76	9 300.00	9 300.00	4.3	60.0% (dt)	agriculture	07.10.2020	112.6
77	Borrower-77	5 000.00	5 000.00	4.0	88.1% (el)	agriculture	23.09.2020	181.9
78	Borrower-78	15 234.84	9 675.00	4.8	74.0% (dt)	agriculture	09.10.2020	231.0
79	Borrower-79	8 545.35	7 545.00	4.9	62.9% (dt)	agriculture	13.10.2020	127.5
80	Borrower-80	9 887.09	9 887.00	4.8	66.7% (dt)	agriculture	13.10.2020	150.2
81	Borrower-81	16 800.00	10 000.00	4.4	55.4% (dt)	agriculture	15.10.2020	93.4
82	Borrower-82	1 244.00	995.20	3.8	43.3% (dt)	agriculture	22.09.2020	52.6
83	Borrower-83	10 883.72	9 500.00	4.9	71.9% (dt)	agriculture	15.10.2020	160.4
84	Borrower-84	8 887.21	7 200.00	4.6	43.8% (dt)	agriculture	23.10.2020	58.4
85	Borrower-85	7 671.90	6 500.00	4.3	63.3% (dt)	agriculture	23.10.2020	129.7
86	Borrower-86	8 318.70	6 654.00	4.7	63.3% (dt)	agriculture	23.10.2020	129.7
87	Borrower-87	5 499.00	4 000.00	3.4	61.0% (dt)	agriculture	10.09.2020	117.6
88	Borrower-88	6 557.12	6 500.00	4.8	57.1% (dt)	agriculture	24.09.2020	100.1
89	Borrower-89	8 592.80	8 382.00	4.9	44.0% (dt)	agriculture	10.09.2020	59.0
90	Borrower-90	11 946.90	8 500.00	4.9	58.2% (dt)	agriculture	06.11.2020	95.8
91	Borrower-91	8 392.80	7 500.00	4.7	64.3% (dt)	agriculture	09.11.2020	129.7
92	Borrower-92	6 655.00	1 870.00	3.8	69.0% (el)	manufacturing	16.11.2020	25.7
93	Borrower-93	13 127.60	12 050.00	4.9	66.4% (dt)	agriculture	06.10.2020	142.1
94	Borrower-94	9 803.36	8 000.00	4.6	60.0% (dt)	agriculture	06.10.2020	45.0
95	Borrower-95	12 392.00	7 837.00	4.7	73.6% (dt)	agriculture	30.10.2020	191.7
96	Borrower-96	10 583.72	9 525.00	4.6	71.1% (dt)	agriculture	12.10.2020	169.0
97	Borrower-97	9 700.00	3 000.00	4.6	53.7% (dt)	agriculture	07.12.2020	90.7
98	Borrower-98	6 295.40	3 000.00	3.5	64.5% (dt)	agriculture	08.12.2020	130.7
99	Borrower-99	6 839.83	4 800.00	4.8	58.9% (dt)	agriculture	04.12.2020	103.3
100	Borrower-100	7 590.00	3 795.00	4.0	65.9% (dt)	agriculture	10.12.2020	138.8
101	Borrower-101	6 900.00	5 000.00	4.3	61.7% (dt)	agriculture	16.12.2020	115.8

102	Borrower-102	9 887.05	7 900.00	4.6	54.7% (dt)	agriculture	15.12.2020	86.9
103	Borrower-103	9 880.00	9 880.00	4.6	68.7% (dt)	agriculture	18.12.2020	157.7
104	Borrower-104	1 530.00	1 377.00	1.8	47.0% (dt)	agriculture	18.12.2020	63.9
105	Borrower-105	11 488.37	9 000.00	4.9	62.3% (dt)	agriculture	18.12.2020	119.0
106	Borrower-106	13 748.50	12 373.00	4.9	60.2% (dt)	agriculture	21.12.2020	108.8
107	Borrower-107	9 915.23	7 932.18	4.0	60.7% (dt)	agriculture	08.10.2020	111.1
108	Borrower-108	10 500.00	9 450.00	4.3	61.2% (dt)	agriculture	23.12.2020	113.7
109	Borrower-109	41 667.05	37 500.00	4.5	50.7% (dt)	agriculture	25.12.2020	144.6
110	Borrower-110	15 076.80	13 569.12	4.7	65.0% (dt)	agriculture	26.12.2020	133.4
111	Borrower-111	15 076.80	13 569.12	4.7	65.0% (dt)	agriculture	26.12.2020	133.4
112	Borrower-112	1 860.00	1 860.00	2.9	41.8% (dt)	agriculture	28.12.2020	49.4
113	Borrower-113	2 500.00	1 500.00	3.2	40.6% (dt)	agriculture	29.12.2020	59.9
114	Borrower-114	10 000.00	8 500.00	4.9	67.4% (dt)	agriculture	26.11.2020	148.6
115	Borrower-115	13 893.00	12 500.00	4.2	58.3% (dt)	agriculture	17.11.2020	109.5
116	Borrower-116	4 400.00	3 400.00	4.7	48.4% (dt)	agriculture	29.10.2020	67.5
117	Borrower-117	6 295.40	6 290.00	4.9	56.6% (dt)	agriculture	11.12.2020	94.0
118	Borrower-118	6 295.40	6 295.40	3.8	62.6% (dt)	agriculture	09.12.2020	120.7
119	Borrower-119	56 700.00	56 700.00	4.9	67.7% (dt)	agriculture	30.10.2020	458.9
120	Borrower-120	10 800.00	6 500.00	4.9	69.0% (dt)	agriculture	14.10.2020	159.9
121	Borrower-121	3 700.00	2 950.00	3.3	49.4% (dt)	agriculture	06.11.2020	82.4
122	Borrower-122	6 492.95	5 194.36	4.8	49.4% (dt)	agriculture	17.12.2020	99.3
123	Borrower-123	1 000.00	800.00	3.1	40.0% (dt)	agriculture	03.09.2020	56.3
124	Borrower-124	3 502.00	2 801.60	3.1	54.2% (dt)	agriculture	21.12.2020	85.2
125	Borrower-125	46 553.90	41 800.00	4.7	66.5% (dt)	agriculture	25.12.2020	416.2
126	Borrower-126	5 250.00	4 000.00	4.0	56.8% (dt)	agriculture	28.12.2020	94.5
127	Borrower-127	6 295.40	6 295.40	3.8	62.6% (dt)	agriculture	02.11.2020	120.7
128	Borrower-128	3 025.00	3 025.00	4.2	42.0% (dt)	agriculture	30.12.2020	52.2
129	Borrower-129	6 295.40	6 295.40	3.5	64.6% (dt)	agriculture	10.11.2020	131.4

Industry structure of the financed energy efficiency projects:



5. Bank's employee(s) responsible for implementation of environmental measures:

Sergey Y. Smirnov – CFO of Center-invest Bank - in charge of coordination of the processes used for the adoption of the environmental procedures at Center-invest Bank,

Olga E. Fofonova – Director of additional office "Taganrog", Environmental secretary of Center-invest Bank,

Alexander V. Dolganov – Deputy Chairman of the Executive Board, is a member of 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.

6. Additional "sustainable" information:

Since 2018, Center-Invest Bank continues to implement its Strategy 2019-2021 "ESG - Digitalization of the Bank's Ecosystem".

Since 2019 the Bank is a member of the [Global Alliance for Banking on Values](#) (GABV), a network of more than 64 banks from around the world, 16 strategic partners operating in 39 countries in Asia, Africa, Australia, Latin America, North America and Europe, whose aim is to use finance to provide sustainable economic, social and environmental development.

As a [signatory to the UN Principles for Responsible Banking](#) since 2019 - a single framework for a sustainable banking industry developed through an innovative partnership between banks worldwide and United Nations Environment's Finance Initiative, the Bank openly recognizes the role of the financial services sector in making our economy and lifestyles sustainable and commits to the integration of environmental and social considerations into all aspects of its operations.

In 2019, Center-invest Bank launched its own Procedures and Principles for the placement of green bonds of the Bank, (Green Bonds Framework, GBF), aimed at providing guidance to the Bank's green bond issuance activities.

The directions of the current Strategy of the Bank correspond to the UN Sustainable Development Goals until 2030, the national development goals of the Russian Federation until 2024 and the goals of the Bank of Russia development programs.

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 demonstrates, along with the positive dynamics of its financial indicators, the extent of its participation in the implementation of the UN Sustainable Development Goals (SDGs). In 2020, Center-Invest Bank's investments in addressing the global SDGs amounted to RUB195.5 bn. The Bank invested RUB169.7 bn in national projects of Russia.

According to the Rating Agency Vigeo Eiris, the Bank took the following positions in 2018: 17th out of 76 European Banks that are applying environmental, social and governance models. The Vigeo Eiris ranking assessed a Bank's social orientation, the extent to which it meets its obligations to society, and the quality and effectiveness of its corporate strategy with regard to social responsibility, responsible business and environmental safety. The assessment didn't take into account individual measures demonstrating the social responsibility of the Bank, but its complex impact on the society and the environment.

The Bank believes that it is highly significant to carry out continuous educational and dialogue work in the field of ESG, the Bank actively cooperates with national and international institutions on ESG issues, participates in national and international conferences, business meetings, seminars.

In March 2020, the Bank introduced a new "Green" deposit account, the only one of its kind in Russia. The main difference between the Green deposit account and other deposit accounts is the purpose for which the funds are invested. All of the funds deposited in Green deposit accounts are to be used for projects that contribute towards the UN Sustainable Development Goals and Russia's National Projects.

The Bank reports annually on how the funds have been used to help achieve the Sustainable Development Goals and Russia's National Projects.

At the end of 2020, 1 239 customers opened a "Green" deposit account, with funds totaling RUB615m.

During the coronavirus pandemic, the Bank played an essential role in keeping the regional economy functioning. The Bank managed to ensure the necessary flow of loans to businesses and households. The Bank supported the population and small businesses by launching a number of its own support programs (business transformation - preferential financing for companies switching to remote sales channels, extending maturities, issuing and refinancing mortgage loans, etc.), and stood a reliable platform for providing government measures to support businesses and the population of the southern Russia.

In 2020, the Bank launched a special program to support the frontline medical workers - offering them preferential terms for refinancing consumer, mortgage and car loans taken out with another bank, and reduced rates for existing loan agreements with Center-invest Bank.

Deputy Chairman of the Bank's Executive Board Mr. Alexander Dolganov, 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. Among the current tasks of the Working group is the formation of new standards and regulations for evaluating financial instruments in the field of sustainable development. The financial sector and investment institutions are key drivers of achieving the most important social and environmental goals, both within the framework of national projects and the UN Sustainable Development Goals.

In August 2020 was published the first Russian scientific and practical manual on the Bank's work based on the principles of environmental, social and managerial responsibility – ["ESG banking: made in Russia"](#). The author is Vasily Vysokov, Doctor of Economics, Professor, Chairman of the Board of Directors of Center-Invest Bank. The book provides examples of the Bank's participation in the modernization of agriculture in Southern Russia, in the development of women, youth, social entrepreneurship, business transformation, lending to energy efficient projects, repairs of apartment buildings, and the happiness of residents of the region.

In September 2020, the Bank performed its unique experience of responsible financing at the Sustainable Investment Forum, organized by the United Nations' Climate Action programme. Lidia Simonova, Chairman of the Executive Board of Center-invest Bank, became the only Russian speaker of the world Forum.

The Board of the Association of Banks "Russia" approved the new [project group "ESG-banking"](#) and its head – the Chairman of the Board of Directors of Center-invest Bank, Professor, Doctor of Economics Vasily Vysokov. The tasks of the new project group include the implementation of measures in the field of ESG banking, defined by the Roadmap for the implementation of the Main Activities of the Association of Banks of Russia for the period 2020-2022.

Center-invest Bank shares the values of the World Wildlife Fund (WWF) and annually supports a large-scale environmental campaign "Earth Hour" by switching off the Bank's external lights and roof advertising in head office and branches as a sign of careful and responsible attitude to the nature and resources of the planet. The environmental campaign of 2020 was held in 48 offices in all regions of the Bank's presence: Rostov-on-Don, Taganrog, Volgodonsk, Krasnodar, Sochi, Novorossiysk, Gelendzhik, Stavropol, Pyatigorsk, Volgograd, Nizhny Novgorod, Moscow and others.



In October 2020, the Bank released the [2019 Sustainability Report](#), which presented the Bank's results achieved through the implementation of a business model based on ESG principles, as well as the company's role in implementing the UN Sustainable Development Goals and national projects of Russia. The report was produced in line with the core GRI Standards (The Global Reporting Initiative) reflecting the company's economic, environmental and social performance.

All this in addition to Bank's financial ratings: Ba3 (Stable outlook) from Moody's and A(RU) (Stable outlook) from ACRA. As well as financial statement produced in accordance with the Russian and [international standards](#) (auditor KPMG), the Bank is preparing the debut issue of the consolidated ESG report for 2020.

In recent years, considerable attention has been given in Russia to climate change education along with the information work to population on existing climate challenges. Special emphasis is placed on the younger generation. The global climate change theme, climate factors and the projected effects of climate change on different natural and economic zones is included in the draft of the new federal state standards of education in secondary schools. Climate change mitigation, adaptation and early warning are included in the curricula of higher education institutions.

7. Conclusion:

The Bank strives to continuously assess the impacts and consequences of environmental risks. And despite the complexity of the climate agenda and the need to adapt activities of the Bank and its clients to the climate change, regular disclosing of information about the ESG banking model, together with public attraction to potential risks helps the Bank to raise awareness of society and identify new opportunities for managing such risks.

The world is witnessing changes, and previous natural disasters caused by climate change reason are being added by new epidemiological challenges. This cannot but affect the way people live, their employment and as a result of the disruption of established social processes, significantly affects health and demographics.

Despite the decline in overall business activity and a variety of restrictions in 2020, the Bank continued to lend to the energy-efficient transformation of its clients' businesses, has implemented several own "green" projects, and has issued another Green Bonds.

The experience gained by us served to implement the first titled green bonds in Russia that met both Russian and international standards of responsible financing, the issue was held on the Moscow Exchange's Sustainable Development Sector and became the second issue of green bonds in the Bank's history.

A particularly significant event in 2020 for the Bank was victory in the competition in the category Best Bank in Central and Eastern Europe for corporate responsibility in the Euromoney Awards for Excellence 2020. The Bank was selected for its transparent reporting in accordance with Russian and international standards, environmental and social responsibility, and successful localization of the ESG banking business model.

There is an opinion that the country's wealth is determined by the state of environment and the potential for its preservation. Center-invest Bank unites the efforts of financiers, scientists, politicians and businessmen to make environmental finance not only a fashionable, popular and respected business, but also an everyday event, part of Russia's environmental culture.

**Approved by the Executive Board of Center-invest Bank on the 25th of June 2021
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