

ESG Report 2021

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About Us

We and Our Values

Center-invest Bank is a leading bank in Southern Russia, providing a full range of services for sustainable development of population and business based on ESG banking business model¹.

It is a leader in lending to small- and medium-sized businesses, modernisation of enterprises, development of female, youth, and social entrepreneurship, and a supporter of startups. The bank was established in 1992 by executives of the first privatised enterprises in Southern Russia and a team of university professors from the city of Rostov-on-Don. Since the very beginning, the bank has been developing as a universal financial institution assisting its customers at all the stages of Russian reforms, constantly implementing the best international practices to increase the availability of financial services for the population and develop business at its regions of operation accompanied by a steady growth of key financial indicators.

Center-invest Bank implements projects aimed at solving social and environmental issues, builds strong relationships with all the stakeholders in relevant areas of sustainable development, contributing to high-quality education and development of financial literacy of the population, economic growth and well-being.

The bank successfully implements the ESG model of responsible business in transformation economy, i. e. it effectively manages continuous changes in the face of continuous crises based on creative, socially responsible decisions in the interests of present and future generations.



¹ General license of the Bank of Russia No. 2225 dated 26 August, 2016.

Address by the Chairman of the Board of Directors

ESG Banking for Structural Transformation

In 2021, Center-invest Bank continued to implement ESG banking business model and approved a new Development Strategy for 2022–2024 called ESG Digitalisation 2.0. It combines global Sustainable Development Goals, the priorities of Russia's National Projects, and goals under Bank of Russia programmes. This nexus makes the bank more competitive and enables it to present itself on the banking services market as a pilot project, a success story, and an example to follow.

Digitalisation and ESG are the two primary interlinked global trends in the development of financial technologies: ESG banking without digitalisation is impossible, and digitalisation without factoring in ESG principles is meaningless.



Center-invest Bank's ESG business model widens the range of risks taken into consideration (environmental, social, governance) and the time horizon of strategic planning, taking into account the interests of current and future generations. This requires extra costs but also provides additional benefits, as it allows seeing new alternatives, new opportunities and tools for quicker adaptation to new challenges.

To leverage these advantages and deliver cutting-edge solutions and new software products to the market, Center-invest Bank's team employs an integrated creative approach to ESG transformation based on digital technologies.

In 2021, Center-invest Bank unveiled the world's first ESG balance sheet for a bank in the taxonomy of Sustainable Development Goals and National Projects, using ESG principles and digital technologies for big data analysis.

Center-invest Bank's work received well-deserved recognition: ranked 5th among Russian banks in the ESG Transparency of Russian Companies ranking.

Vasily Vysokov
Chairman of the Board of Directors
Professor, Doctor of Economics

Key Events of 2021

- publication of the world's first ESG balance sheet;
- signing of an agreement with the Ministry of Economy of the Krasnodar Territory on the integration of ESG principles into the real economy sector of the region;
- presentation of the second issue of the statistical collection Rostov Region: Movement towards the Sustainable Development Goals: 2016–2020 and the statistical review Living Standards in the Don Region;
- movement towards carbon neutrality: signing of an agreement on the supply of solar electricity;
- award from the Moscow Exchange for contribution to the development of a culture of trust and responsibility in the financial market;
- for the first time in Russia, the option of paying for technical means of rehabilitation using an electronic certificate has been implemented;
- holding the contest Me and Sustainable Development Goals;
- ranking among the TOP 5 of ESG transparency rating of the Russian companies;
- Center-invest Bank became the first commercial company in the country to receive accreditation for its social and educational programme on financial education of the population from the Association for the Development of Financial Literacy;
- a special programme was implemented to support medical workers in obtaining or refinancing a loan on preferential terms;
- publication of the theoretical and practical manual Flexible digitalisation of ESG banking by Vasily Vysokov, Chairman of the Board of Directors of Center-invest Bank, Professor, Doctor of Economics;
- Swiss investments of the fund of Symbiotics Group in the amount of 745 million rubles for a period of three years were attracted for the sustainable development of the South of Russia.

Preamble by the Chairman of the Executive Board

ESG Banking for Structural Transformation

The results of 2021 confirmed the effectiveness of ESG business model of the bank that helped us get through the next stage of the pandemic as well as make products and services more socially oriented and efficient, accelerate information exchange and business transformation.

In any circumstances, Center-invest Bank finds an opportunity to bring maximum benefit to its customers and continue the development of environmental and social projects important for the region.

We are glad to present the 10th Anniversary Sustainable Development Report for 2021, continuing the practice of disclosing non-financial corporate reporting.

The bank's performance indicators show its positive impact on the development of the regional, national, and global economy. Thus, at the regional level, the range was expanded, and the volume of lending to projects of small-sized, female, youth, and social entrepreneurship, infrastructure development and digitalisation of customers' businesses increased.

A programme of lending to medical workers on preferential terms was implemented.

As part of ESG digitalisation, Center-invest Bank is constantly updating and supplementing online services for retail and corporate customers, increasing the share of active users of mobile applications and remote channels.

Center-invest Bank takes an active part in digital projects of the Bank of Russia: National payment system MIR, Faster Payments System, federal and regional marketplaces, biometrics.

The practice and successful cases of the regional Center-invest Bank are replicated within the ESG Banking Project Group of the Association of Banks of Russia to promote sustainable business ideas and assist the financial sector in the transition to ESG banking.

In 2021, the Presidium of the Council of the Association of Banks of Russia approved the Practical Recommendations of the Banking Community on the Implementation of the ESG Banking Principles prepared by the ESG Banking Project Group of the Association. The initiator of the document was the head of the group: Vasily Vysokov, Chairman of the Board of Directors of Center-invest Bank, Professor, Doctor of Economics.



About the Report

Report Boundaries

102-48, 102-49, 102-50, 102-51, 102-52

The report describes the measures and results that contributed to the company's sustainability and reflects the progress in implementation of the best corporate and social responsibility practices at Center-invest Bank.

We aim to improve corporate social responsibility in close dialogue with our stakeholders.

Since 2019, the bank's approach to sustainable development has been transformed into the ESG strategy. We integrated the UN Sustainable Development Goals (SDGs) and Russia's National Projects into our reporting for a comprehensive analysis of the bank's role in their implementation. The Sustainable Development Report is the main channel for informing all the stakeholders about the results of Center-invest Bank on the way to sustainable development. This report comprises the results of the bank's activities in 2021 as part of the implementation of a business model based on ESG principles in accordance with the main version of the Global Reporting Initiative (GRI) Standard and the recommendations of the special Task Force on Climate-Related Financial Disclosures (TCFD).

In accordance with the policy of openness and transparency, this report contains information on the strategy of Center-invest Bank, key events and results of work, and also discusses a wide range of issues on the working principles in the field of social responsibility and sustainable development, on the impact of the bank's activities on the economy, society and the environment, as well as interaction with stakeholders.

The report also integrates tasks for achieving sustainable development goals prepared by specialists from Center-invest Bank and the Interregional Scientific and Educational Centre of the South of Russia.



Center-invest Bank and Scientific and Educational Centre of the South of Russia awarded winners of the contest for the best solution to the ESG task book called Sustainable Development Goals. The prize fund amounted to 300,000 rubles.

The contest was held among young scientists of the South of Russia on the basis of a task book written by the Don State Technical University in cooperation with Center-invest Bank. The ESG task book contains 35 practical tasks to achieve the Sustainable Development Goals and address global environmental, social, and governance issues.

The terms used in the report are PJSC CB Center-invest, bank, Center-invest denoting Center-invest Commercial Bank PJSC. The word "we" herein means the team, the management of Center-invest Bank.

Basic Principles

ESG Banking in the Context of Transformations

102-42, 102-43, 102-44, 102-47

Implementing ESG business model, Center-invest Bank adheres to 6 principles that ensure effective development and reproduction of all the capital types (financial, investment, human, social, natural, informational, etc.).

These principles have become the basis of the corporate culture of Center-invest Bank, the focus of relations with customers and partners, and the mechanism for successful business even in times of crisis.

1. Voluntariness. Shareholders, management, and employees of Center-invest Bank voluntarily assumed obligations and carry out their activities on the basis of ESG (Environmental, Social and Governance) principles that include environmental protection, creation of favourable social conditions, conscientious relationships with employees and customers and good corporate governance.

2. Global vision. We support the provisions of international agreements and documents on sustainable development and consistently implement them in practice:

- we offer special products and programmes to resolve social issues;
- we disclose the provisions of sustainable development for our customers, partners, authorities, and social communities;
- we voluntarily reflect the results of our activities in the areas of sustainable development based on international recommendations;
- we provide monitoring and compliance with the best world practice;
- we promote the development of international contacts of partner banks, entrepreneurs and youth.

3. Social responsibility and efficiency of the bank are represented by increase of profit that:

- is long-term instead of momentary;
- considers risks and ensures safety;
- prevents conflicts and infringement of interests of other parties;
- ensures the development of social benefits and services;
- contributes to effective social transformations.



We use the best world practice to improve work efficiency:

- transparent decision-making procedures;
- unambiguous code of conduct and corporate culture;
- independence of risk management and internal control;
- transparent and accessible reporting according to national and international standards;
- modern, constantly developing information system;
- liquidity management procedures that respond quickly to changes in market conditions;
- innovative development of technologies, operations and products.

4. Risk management in the context of transformations. Transformations are a new economic reality that requires the management of constant changes in the face of continuous crises, the adoption of creative and socially responsible decisions in the interests of present and future generations based on the best world practice, technical, financial, and social engineering. ESG banking is not about buying and selling, but about risk management.

In the operation of Center-invest Bank, ESG risk management provides for:

- balance of profitability, organic growth and risk;
- focus on long-term profit;
- knowledge of target markets and regional risks to avoid taking excessive risks;
- rejection of speculative operations and priority development of lending to the real sector;
- customer cultivation and active risk management based on a detailed analysis of the borrowers' business;
- regular reassessment of risks and coverage of accepted risks with an adequate amount of reserves and capital;
- risk minimisation through the diversification of funding sources and priority lending to small businesses and population in the regions of operation;
- continuous improvement of the risk management system, a combination of formal and substantive risk assessment procedures, transparency of transactions and operations;
- stimulation of the demand for credit products by improving the financial literacy of the population and free business consultations;
- reducing the level of criminal, social, and environmental defaults through stimulating interest rates;
- continuous innovation to meet new challenges.

The implementation of ESG risk management strategy is based on recommendations and requirements of the Bank of Russia, recommendations of the Basel Committee, the best international practice and recommendations of shareholders, and the experience of Center-invest Bank in managing regional risks and overcoming crises.

5. Bank ecosystem development. Center-invest takes into account the long-term development of main components of the bank's ecosystem:

Economic component is the reproduction of all the types of capital based on:

- rational combination of rates and proportions;
- profitability and risks;
- localisation of the best world practice.

Environmental component:

- procedures and actions for the protection, reproduction of natural resources;
- reduction of harmful emissions and waste;
- preservation of biological diversity.

Social component:

- prevention of social conflicts and inequality;
- maintaining effective social differentiation;
- development of social benefits and services;
- transformation of social structures and relations;
- corporate culture and ethics of ecosystem participants;
- implementation of social and educational projects.



ESG TASK BOOK: TOGETHER FOR A SUSTAINABLE FUTURE

4 QUALITY
EDUCATION



9 INDUSTRY, INNOVATION
AND INFRASTRUCTURE



Startup launch success forecast

Startups face high uncertainty and have a high failure rate, but some of them become successful and influential. Some startups become "unicorns": private startup companies worth more than 1 billion USD. Can you foresee a startup success or failure? Build a model for an investor to help predict startup success.

<https://www.kaggle.com/manishkc06/startup-success-prediction>



The informational component represents effective analysis of growing volumes of information based on:

- modern methods and technologies;
- information risk management;
- transparent reporting and information policy;
- new forms and channels of information presentation.

6. Cultivation of personnel. The Bank provides continuous training of its employees in new areas in the banking business based on ESG banking business model. It forms a corporate culture based on creative atmosphere, responsibility, and confidence in the success of implementation of the strategy to achieve new results in sustainable development of the bank and our customers.



Business Strategy

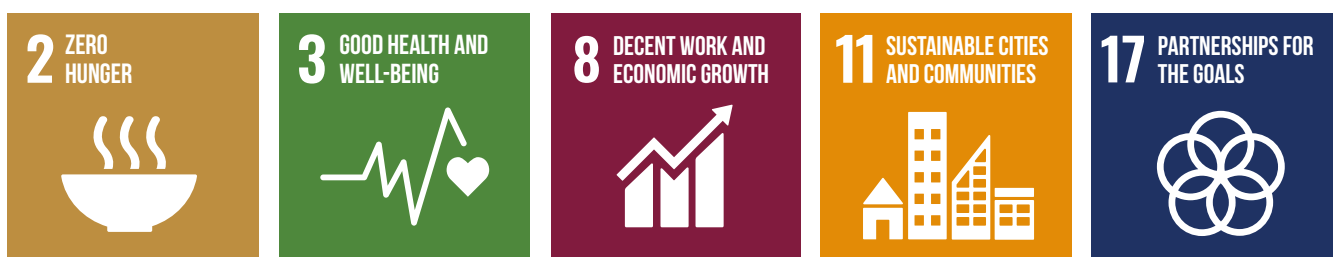
102-14

In 2021, the Board of Directors of Center-invest Bank approved a new Bank Development Strategy for 2022–2024. ESG Digitalisation 2.0 that is a logical continuation of the Bank's Development Strategy for 2019–2021 ESG Digitalisation of Center-invest Bank's Ecosystem. The new Strategy is aimed at the digitalisation of banking products for the population and services for small businesses against the backdrop of a steady growth of key financial indicators and includes the use of principles of ESG model in all the aspects of the bank's business.

Sustainable Banking

ESG Development: Year 2021 in Review

Center-invest Bank supports and recognizes the importance of the 17 Sustainable Development Goals aimed at addressing critical environmental, economic, and social issues around the world. As part of its activities, the bank seeks to contribute to the achievement of all the SDGs, but due to the specifics of business and regional representation, five Goals are priority for the bank:



In its activities in the field of sustainable development management, Center-invest Bank is guided by the following norms and principles:

- UN Sustainable Development Goals and National Projects of Russia;
- Standards and the Membership Code of the Global Alliance for Banking on Values;
- Principles for Responsible Banking of the financial initiative of the United Nations Environment Programme (UNEP FI);
- Codes of conduct and principles enshrined in international standards in the field of sustainable development, corporate social performance and environmental protection: ISO 26000, AA1000, ISO 14000.

In 2021, based on the results of applying the ESG business model, the bank demonstrated:

- balanced growth of financial and non-financial indicators;
- high competitiveness and assessment by national rating agencies: ACRA A(RU) (stable outlook);
- well-deserved recognition: 5th place among Russian banks in the ESG Transparency of Russian Companies (rating of the Expert RA agency), TOP 3 largest regional banks in terms of assets (rating of Expert Analytical Centre), TOP 15 most profitable banks of Russia (rating of Kommersant).

Center-invest Bank successfully implements special loan programmes for small businesses, investing in energy efficiency projects, youth entrepreneurship, female businesses, and social responsibility. As of 01.01.22, the total volume of funding of ESG loans of the bank amounted to 27.5 billion rubles.

For each depositor, the bank provides information on its participation in funding of the SDGs and National projects. As of 1 January 2022, out of every 100 rubles of attracted deposits, 64.8 rubles go to the implementation of the SDGs and 63.1 rubles to finance the National Projects.

Center-invest Bank became a member of the commission for supporting regional banks and banks with a basic license under the Council of the Chamber of Commerce and Industry of the Russian Federation for Financial, Industrial and Investment Policy. The main task of the commission is to consolidate the banking sector in order to find solutions for the effective transformation of the business model, the digitalisation of products and services, the implementation of ESG initiatives in regional banks and banks with a basic license. The experience of Center-invest Bank in the implementation of ESG banking allows us to act as an expert in implementation of the principles of sustainable funding and to carry out an examination of the proposed initiatives and solutions for compliance with the ESG principles.

In 2021, Center-invest Bank acted as a pilot bank for the implementation of a social state project to introduce electronic certificates for the purchase of technical rehabilitation equipment (TRE) and connected more than 40 entrepreneurs from 7 regions of the country to this system. Specialists of Center-invest Bank carried out all the technical work to set up interdepartmental interaction in the shortest possible time and ensured in their infrastructure the possibility of accepting national payment instruments using electronic certificates for TRE payment.



The bank continued to promote the ideas of sustainable development among youth and organized the contest called Me and the Sustainable Development Goals in cooperation with the Financial Literacy Centre, local administrations, higher educational establishments and RECs of the South of Russia. The purpose of the contest is to support youth initiatives to achieve the SDGs. The prize fund of the contest amounted to 1,000,000 rubles. The contest resulted in the awarding of 19 winners who presented the best local solutions to global problems in accordance with the SDGs.

With the support of the bank, the territorial body of the Federal State Statistics Service for the Rostov Region (Rostovstat) released the second collection dedicated to the movement of the Rostov Region, individual municipalities, and businesses towards the SDGs. The collection provides data on the 17 Sustainable Development Goals.

Besides, concerning the initiative and with the financial support of Center-invest Bank, Rostovstat published a new statistical review Living Standards in the Don Region. For the first time, it collected unique statistical materials giving a fairly complete description of modern life on the Don²



The Swiss fund of Symbiotics Group provided the bank with a loan in the amount of 745 million rubles for a period of three years to finance sustainable development projects. The funds raised by Center-invest Bank were used to finance projects of startups and existing entrepreneurs, whose business is aimed at resolving social issues and meets the Sustainable Development Goals, the current environmental and social agenda. The new loan will be able to meet the needs of the bank's customers in funding solar energy projects, upgrading obsolete equipment to energy-efficient counterparts, and improving housing stock through energy-saving overhauls.

Center-invest Bank has been a member of the League of Green Brands since its inception and has been actively involved in the discussion and implementation of the green agenda due to the systematic integration of ESG principles into its work and commitment to the Sustainable Development Goals. In 2021, the League members advocated the introduction of uniform standards for green certification at the state level, identification of key areas for the development of companies in the context of climate agenda, creation of a programme of branch-specific ESG recommendations for brands.

102-12, 102-13

In 2021, Center-invest Bank continued its membership in the international organization called Global Alliance for Banking on Values (GABV). GABV comprises 66 banks from 40 countries in Asia, Africa, Australia, Latin America, North America, and Europe. GABV member banks have over 60 million customers and over USD 200 billion in assets.

² https://rostov.gks.ru/storage/mediabank/7Dwl4Sd7/Улр_2021_сайт.pdf

At the meeting of the European branch of GABV, Vasily Vysokov, Chairman of the Board of Directors of Center-invest Bank, Professor, Doctor of Economics, presented the experience of Center-invest Bank and Practical Recommendations of the Russian Banking Community on the Implementation of ESG Banking developed by the project group of the Russia Association. The participants of the meeting highly appreciated the experience of Center-invest Bank and the degree of elaboration of recommendations that are also relevant for the development of the Western ESG investment market.

As an official signatory to the United Nations Principles for Responsible Banking (UNEP FI), the bank explicitly recognizes the role of the financial services sector in ensuring the sustainability of our economy and lifestyle, and is committed to considering environmental and social aspects in its activities.

Center-invest Bank released the first report on its work according to the Principles for Responsible Banking of the UN Environment Programme Finance Initiative and confirmed adherence to the principles of responsible banking.

The successful experience of Center-invest Bank was included in the Responsible Banking: Building Foundations report of the world's best solutions to achieve the Sustainable Development Goals and the implementation of the Paris Climate Agreement.

The UNEP FI report contains information on the progress made by 200 signatory banks and the Principles for Responsible Banking over the past 2 years:

- 94% of banks consider sustainability a strategic priority;
- 93% of banks analyse the environmental and social impacts of their activities;
- 30% of banks set goals with a significant focus on climate and expanding financial inclusion.

The report contains independent opinion of the Civil Society Advisory Body³ established for constructive engagement between signatories of the Principles for Responsible Banking.

The findings from the report will be used to further develop a work programme aimed at supporting banks in increasing their progress and at fulfilling of obligations by signatory banks.



³ <https://www.unepfi.org/banking/bankingprinciples/governance/civil-society-advisory-body/>

Center-invest Bank pays membership fees and participates in the following associations:

- Global Alliance for Banking of Value;
- Association of Russian Banks (Vasily Vysokov is a member of the Presidium and Council of the Association, head of a project group);
- Association for the Development of Financial Literacy (Vasily Vysokov is a member of the Supervisory Board of the Association);
- National Financial Market Council;
- National Financial Association;
- Association of European Businesses (AEB);
- Chamber of Commerce and Industry of the Rostov Region (Vasily Vysokov is a member of the Management Board of the Chamber); Rostov Region, Krasnodar Territory, Stavropol Territory;
- Russian-German Chamber of Commerce (Deutsch-Russische Auslandshandelskammer);
- German-Russian Forum (Deutsch-Russisches Forum);
- Union of Employers of the Rostov Region, the Russian Union of Industrialists and Entrepreneurs (RSPP);
- Council of designers of IT systems of the Rostov Region (Iu. Yury Bogdanov is a member of the Council).

Bank employees are elected members of the following public management bodies:

- Boards of Trustees of Southern Federal University, Don State Technical University, South-Russian Technical University (NPI), Rostov State University of Economics (RSUE), Rostov College of Mechanical Engineering Technologies (RKTM) (Vasily Vysokov is a member of these Boards);



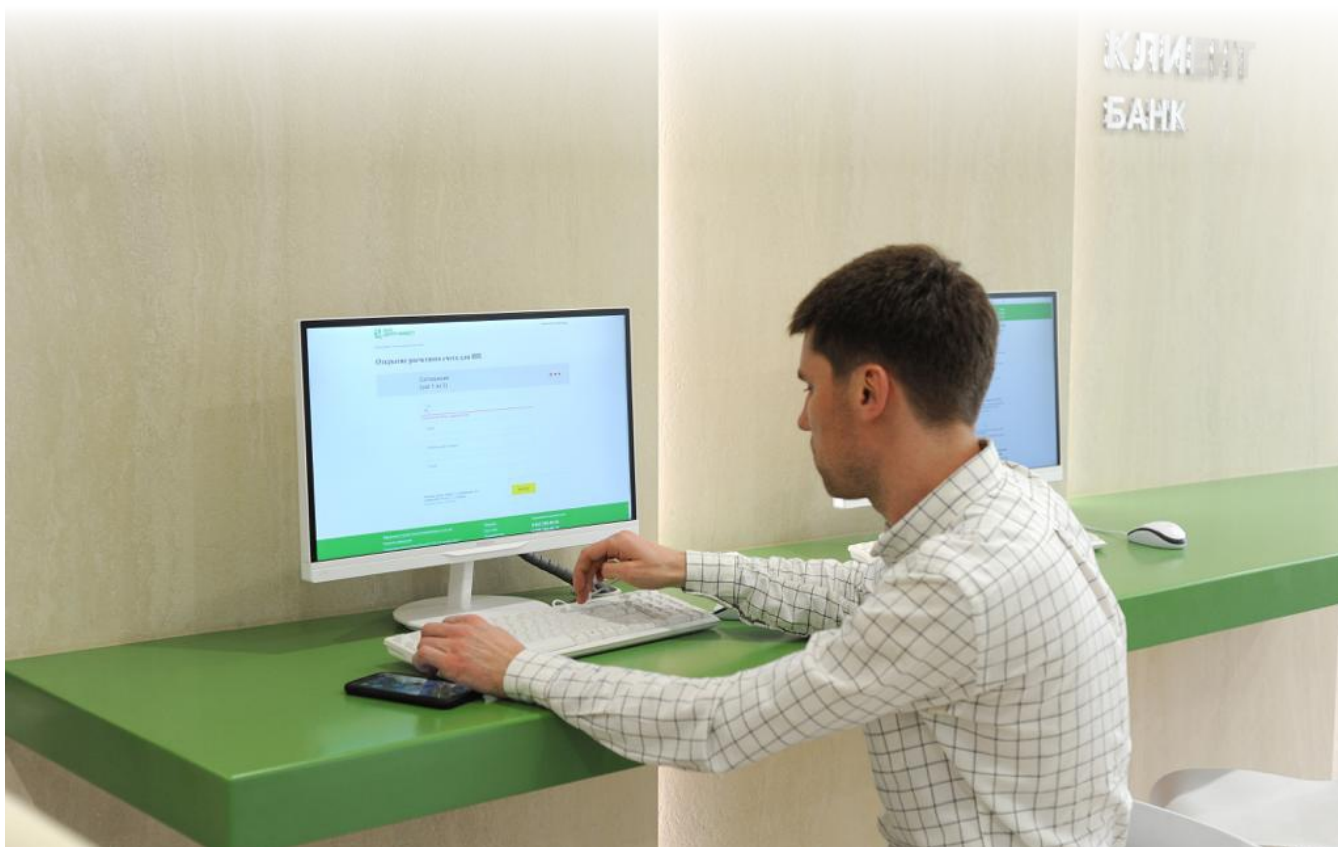
- Boards of Trustees of Endowment Funds Education and Science of the Southern Federal District (Vasily Vysokov is the Chairman of the Board of Trustees, Tatiana Vysokova is a member of the Board), Southern Federal University (Tatiana Vysokova is the Chairwoman of the Board of Trustees), Don State Technical University (Vasily Vysokov is a member of the Board);
- Alliance Française-Rostov Regional Cultural and Educational Public Organisation (Vasily Vysokov is a member of the Administrative Council).

In addition to membership, the bank interacts and participates in the work of:

Interdepartmental Coordinating Council for Improving Financial Literacy in the Rostov Region, Association of Municipalities of the Rostov Region, Association of Homeowners' Communities of the Rostov Region, Board of Directors of the city of Rostov-on-Don.

For the first time in international practice, Center-invest Bank presented in 2021 an ESG report of its key financial indicators in terms of the Sustainable Development Goals and National Projects. The directions of the bank's current strategy are in line with the Sustainable Development Goals until 2030, the National Development Projects of the Russian Federation until 2024, and the goals of the Bank of Russia's development programmes. To date, the total investments are 299.3 billion rubles for the Sustainable Development Goals and 261.7 billion rubles for the National Projects.

Using the best world practice and its own experience, the bank has integrated into its reporting the ability to assess its development as a process of reproduction of operational, financial, informational, intellectual, human, and social capital. The bank considers it extremely important to carry out continuous educational and negotiation work in the field of ESG, actively cooperates with national and international institutions on ESG issues, takes part in national and international conferences, business meetings, and seminars.



ESG Products

The experience of Center-invest Bank is a prime example of the successful implementation of ESG banking in Russia. The bank not only supports and follows the principles of sustainable development, but also sells its own unique ESG products that have no analogues in Russian and international markets.

In 2021, the bank continued to implement and develop the Green Deposit. Funds raised by customers under this programme are directed only to projects that help achieve specific Sustainable Development Goals. By the end of the year, 3,834 deposits have been attracted in the amount of 1.7 billion rubles. The deposit is issued for a period of 17 months, which corresponds to the number of SDGs.

In the small business sector, there are different groups; for each of them Center-invest Bank develops special products that take into account the specifics of ESG goals and lending risks.

Preferential lending to female businesses implements the principle of gender equality and reflects lower tendency of women entrepreneurs towards taking risks. Since 2012, Center-invest Bank has been implementing a special programme to support women entrepreneurs that was used by 1,176 customers for a total of 2.6 billion rubles (as of 01.01.2022).

Youth business is called upon to implement the creative ideas of the next generation within the framework of existing rules and barriers to entrepreneurial activity. For this purpose, the bank conducts training for startup entrepreneurs, provides benefits for cash management services and lending to startups, organizes free consultations and mentoring based on its own Accelerator. As of 1 January 2022, 854 startup projects were implemented for a total of 1.1 billion rubles.



Center-invest Bank pays special attention to the development of social entrepreneurship in the South of Russia and since 2017 has been implementing a special loan programme called Social Responsibility. The loan programme is implemented with the aim of developing the business of social entrepreneurs in the fields of education, healthcare, culture, and ecology. As of 1 January 2022, the bank has funded 121 projects under this programme for the amount of 317 million rubles. The bank offers a preferential interest rate on a loan, as well as an information platform for cooperation of social initiatives in the regions.

At present, Center-invest Bank is the only bank in Russia that has been lending to the overhaul of apartment buildings since 2009. By the end of 2021, the bank has issued 211 loans to Homeowners' Communities for the overhaul of apartment buildings for a total amount of 432 million rubles.



ESG TASK BOOK: TOGETHER FOR A SUSTAINABLE FUTURE

7 AFFORDABLE AND
CLEAN ENERGY



Global Renewable Energy

Renewable energy sources (RES) represent one of the key issues on the current global agenda. In 2020, RES accounted for about 90% of the increase in all the generating capacities in the world. This is the fourth energy transition in world history, but instead of one technological revolution, as was the case with steam, there is now a whole range of technological breakthroughs in energy efficiency and decarbonisation (RES, storage, hydrogen, carbon capture), decentralisation and digitalisation.

Using the proposed data, build a rating of countries for the introduction of renewable energy sources by their types (hydro, wind, solar, etc. sources).

<https://www.kaggle.com/khadeejahalghadeer/renewable-energy-generation-world-1965-to-2018>



Since 2020, the bank has been offering entrepreneurs a unique Business Transformation programme to adapt to the new economy. Using loans totalling 2.9 billion rubles, 1,235 customers have developed and launched online applications, created remote services, digitalised and modernised business processes, and entered new markets. The programme includes concessional financing, profitable cash management services, mentoring, acquiring, and a free online cash register.



STARTUP

854

PROJECTS

TOTAL OF

1 087

P M

- ✓ to startup entrepreneurs
- ✓ for up to 3 years
- ✓ maximum 3 million rubles
- ✓ consultant services
- ✓ personal mentor



FOR SELF-EMPLOYED PERSONS

- ✓ 1 year of discounted service
- ✓ for up to 5 years
- ✓ maximum 1 million rubles
- ✓ programme start from 2021



FEMALE BUSINESS LOANS FOR WOMEN

1 176

PROJECTS

TOTAL OF

2 642

P M

- ✓ for female entrepreneurs, managers or owners
- ✓ production or sale of goods for women
- ✓ visiting business events



SOCIAL RESPONSIBILITY

121

PROJECTS

TOTAL OF

317

P M

- ✓ educational services
- ✓ revival of cultural values
- ✓ programme start from 2017

Center-invest Bank has been implementing an energy efficiency programme since 2005, providing targeted loans to businesses and households to promote modern technologies and measures aimed at energy consumption reduction. Over this time, the bank has funded 22,754 projects worth 20.7 billion rubles. The environmental effect of this work is equal to the annual reduction of CO₂ emissions into the atmosphere by 248,883 tons.

Estimate of CO₂ emission reduction values in various equivalents



CO₂ - **248 883 tonnes**



Petroleum - **711 000 barrels**



Cars - **145 546 pes.**



Planted trees - **9 955 324 pes.**



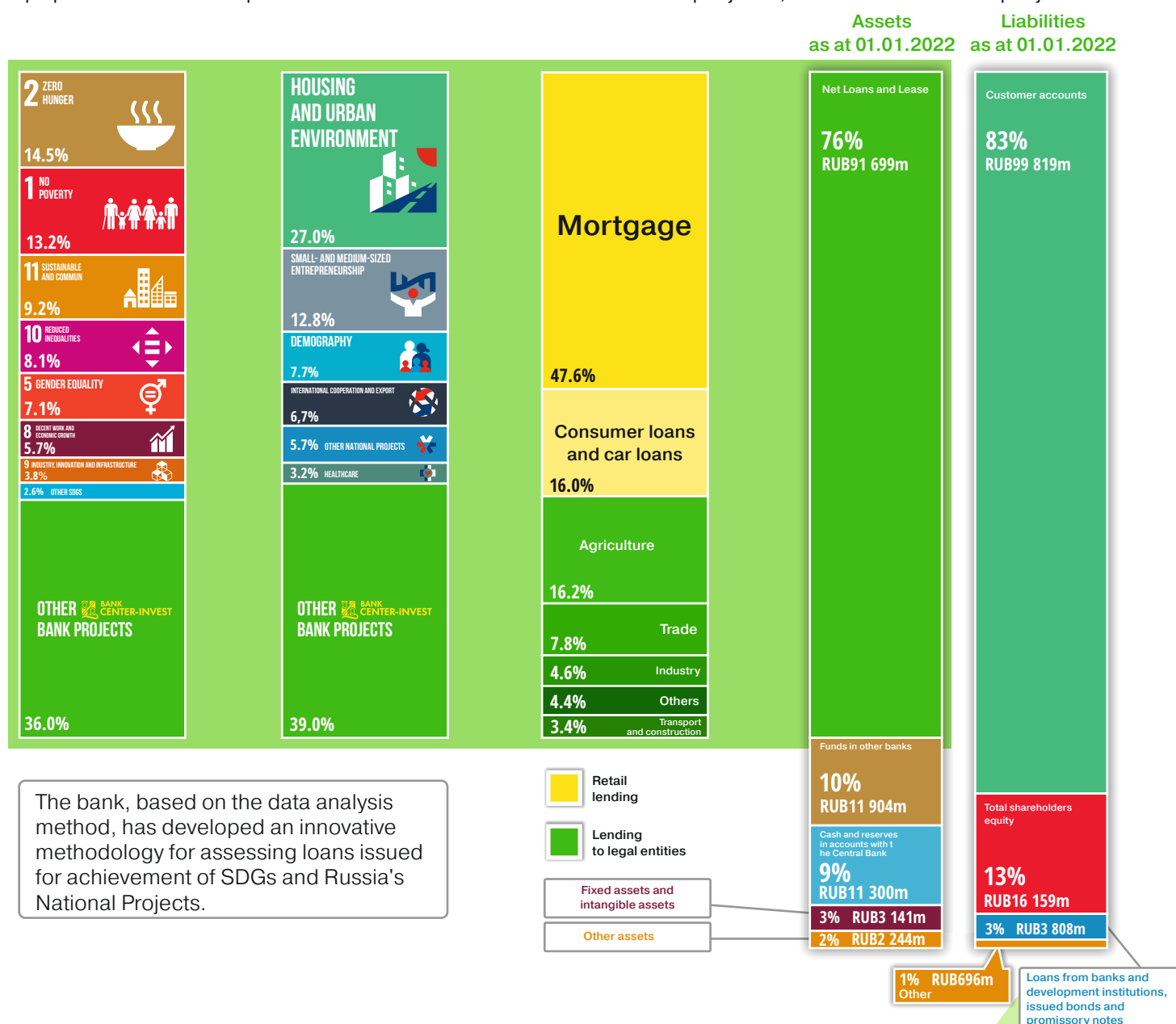
Flight Rostov-Moscow - **2 783 927 people**



ESG Balance Sheet

In 2021, Center-invest Bank presented the world's first ESG balance sheet that makes it possible to visualize the structure of the bank's loan portfolio, resource base, and positive impact in solving economic, social, and environmental problems in the indicators of the Sustainable Development Goals and National Projects.

The bank's ESG balance sheet makes it possible to assess the effectiveness of the ESG business model in achieving the SDGs. Center-invest Bank multiplies the funds of shareholders (13% of liabilities) who have invested in the bank to implement the ESG principles, and attracts funds from other ESG investors (4% of liabilities) to transform the funds of customers (83% of liabilities) — the population and entrepreneurs of the South of Russia — in ESG projects, SDGs and National projects.



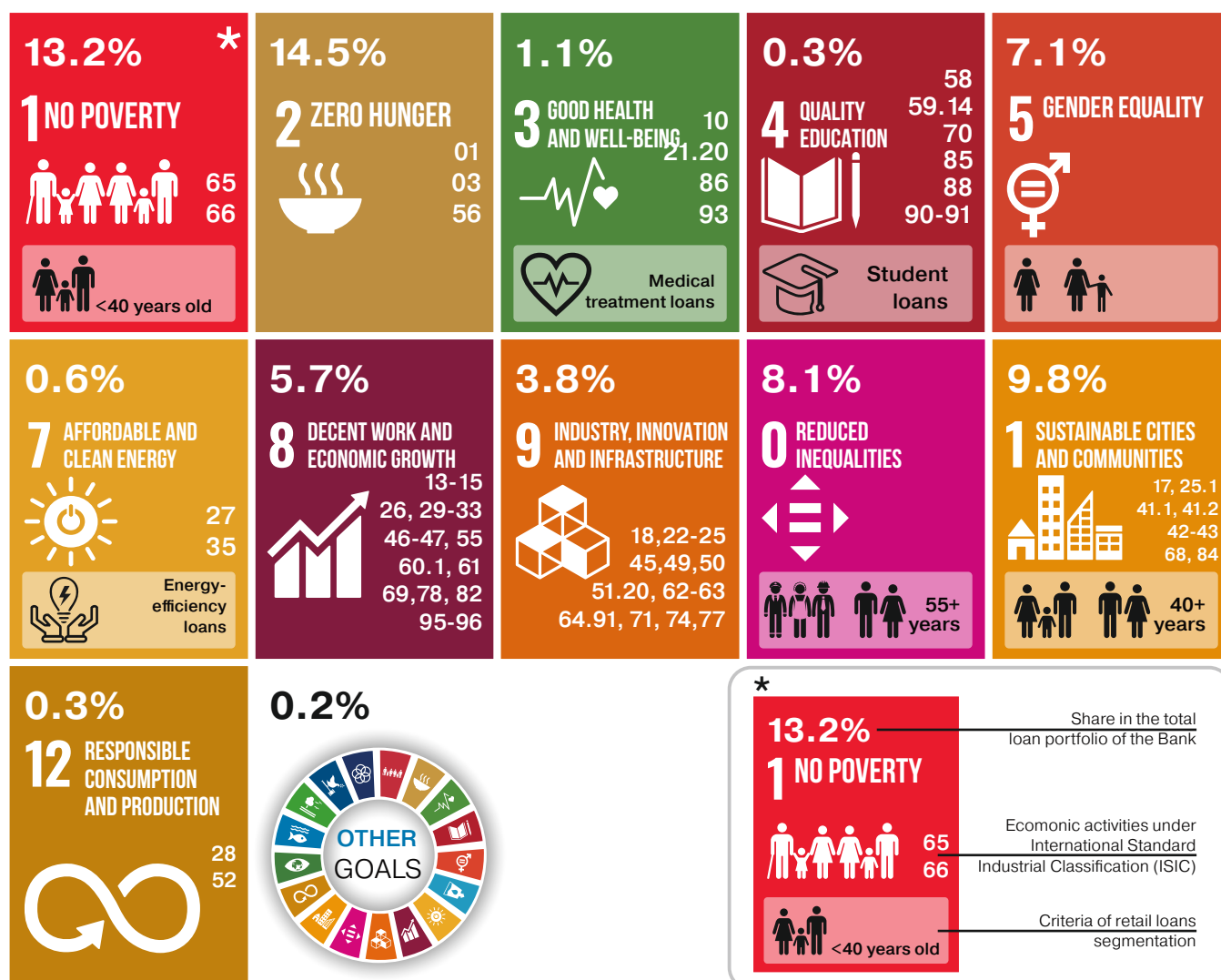
Thus, each rouble of investments of ESG shareholders is transformed into 5 rubles of investments for the SDGs and national projects. 76% of the bank's funds work in the real sector of economy for:

- improving the standard of living of the population through mortgages (48% of the loan portfolio), consumer and car loans (16%);

- and development of the agro-industrial complex (16% of the loan portfolio), trade (8%), industry (5%), transport, construction, and other branches.

Center-invest Bank has developed its own methodologies that allow assessing the involvement of the bank's customers in achieving the SDGs by analysing all the credit funds provided to customers, as well as payments made by them.

The classification of loans to legal entities is based on the international classification of the types of economic activity of the borrower, as well as an expert assessment of the involvement of the customer's business in achieving the SDGs by using adjustment factors. Loans to the population are analysed through the prism of lending purposes, loan parameters and characteristics of the borrower (income, gender, age, family composition, and others), subject to mandatory negative screening.



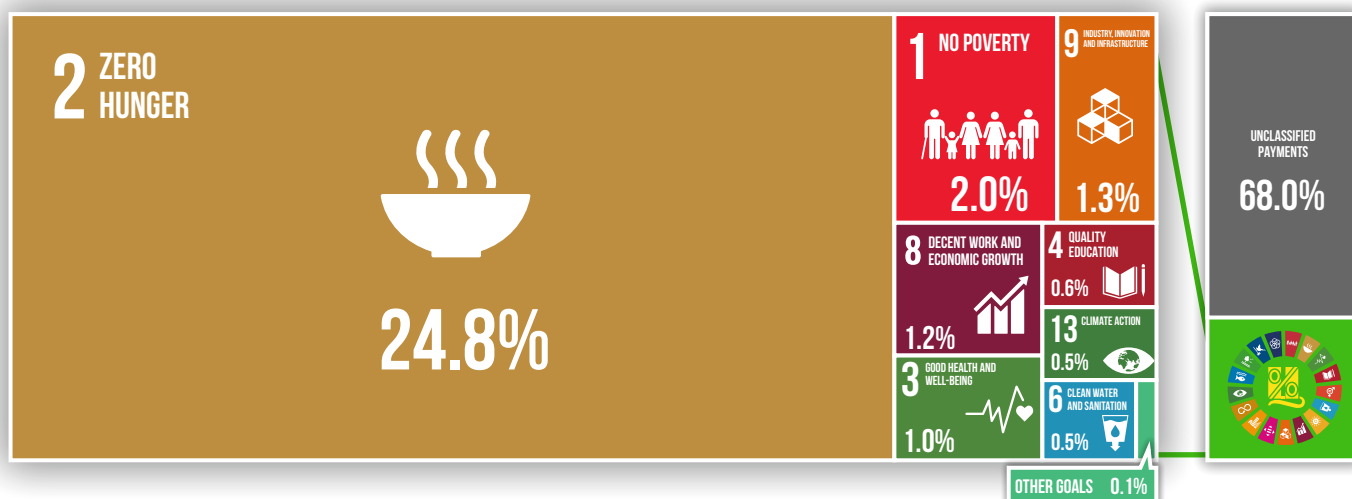
The bank has developed a system for classifying customer payments for compliance with the Sustainable Development Goals. So far, it is possible to unambiguously establish a correspondence between the purpose of payments for customers of legal entities and the SDG only for 32% of calculations that are aimed at achieving:

- **Goal 2:** Zero hunger — 25% of all the payments are connected, since legal entities as customers of the bank work in the agro-industrial complex, production and sale of food products;

- **Goal 1:** No poverty — 2% of payments are related to the implementation of social support programmes for low-income families;

- **Goal 9:** Industry, innovation and infrastructure, **Goal 3:** Good health and well-being, **Goal 4:** Quality education, **Goal 8:** Decent work and economic growth, **Goal 6:** Clean water and sanitation, **Goal 13:** Climate action — account for about 1% of all the payments by legal entities each, which corresponds to the role of these SDGs in the activities of enterprises.

Distribution of payments of legal entities in accordance with the SDGs as of 01.01.2022

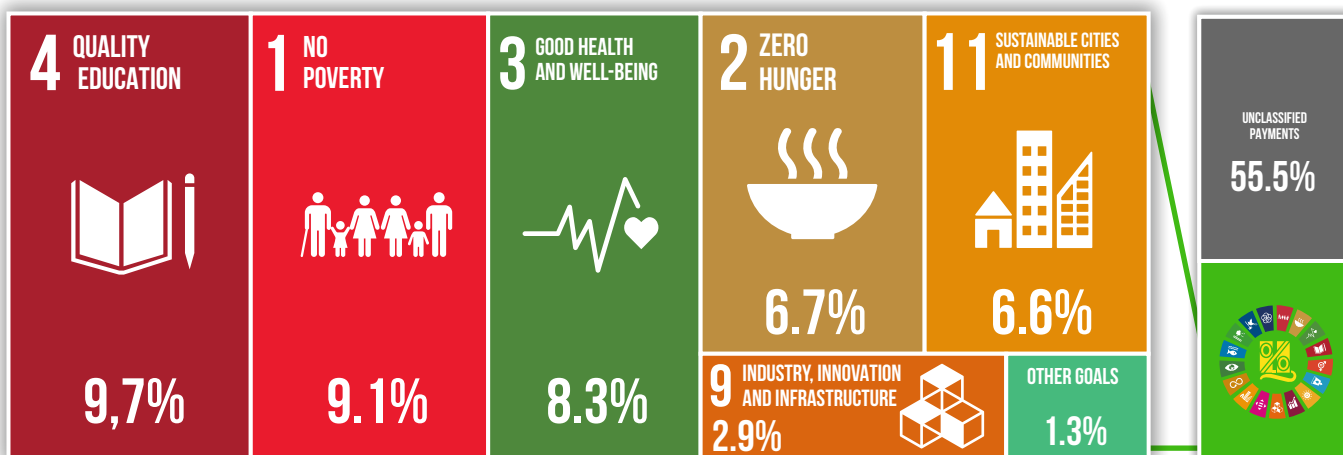


Household payments are more closely (45%) linked to the SDGs, including:

- **Goal 4:** Quality education, **Goal 1:** No poverty, **Goal 3:** Good health and well-being — each of which accounts for 8–9% of household payments;

- **Goal 2:** Zero hunger and **Goal 11:** Sustainable cities and communities — do not exceed 7%, and **Goal 9:** Industry, innovation and infrastructure — 3% of all the household payments.

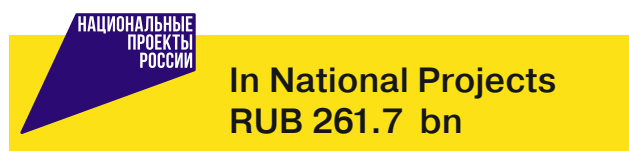
Distribution of payments of individuals in accordance with the SDGs as of 01.01.2022



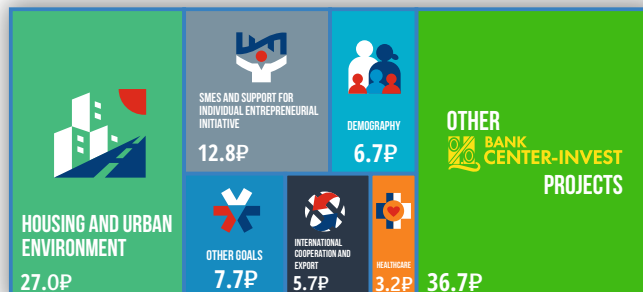
As of 1 January 2022, Center-invest Bank's investments in achieving global goals amounted to 299.3 billion rubles, the bank invested 261.7 billion rubles in national projects. For each depositor, the bank provides information on its participation in funding of the SDGs and National projects. This distribution clearly shows how each depositor of the bank participates in the sustainable development of the region, country, world.

ESG-investments

01.01.2019-01.01.2022



For every ₺100 of deposit



Partnership with Stakeholders

102-40

Center-invest Bank is the largest private regional bank in the South of Russia and a positive example of corporate social responsibility based on the ESG banking business model. The bank is committed to long-term partnership with all the stakeholders and sustainable development for the benefit of current and future generations. In the process of relations with stakeholders, the bank is guided by the norms of Russian legislation and high standards of business ethics.

Center-invest uses various forms of interaction with stakeholders to effectively implement joint projects and achieve the Sustainable Development Goals.

Shareholders and Investors

Ensuring the interests of investors and shareholders, increasing capitalisation, transparency of activities, and sustainable development are priorities of the bank and part of its corporate responsibility.

- openness and timeliness of disclosure of information on the activities of the bank;
- disclosure of information on ESG risk management;
- holding the General Meeting of Shareholders and meetings of the Board of Directors to exercise the right of shareholders to participate in the management of the bank;
- quarterly reporting on the results of the bank's work in comparison with the trends in the development of the Russian financial market and the best world practice.

Results of 2021:

- 344.3 million rubles of paid dividends;
- The Swiss fund of Symbiotics Group provided the bank with a loan in the amount of 745 million rubles for a period of three years to finance sustainable development projects;
- ranked 5th among Russian banks in the ESG Transparency of Russian Companies ranking.

Customers

Our goal is to expand and develop our customer base through the digitalisation of products and services, fair rates and the development of financial literacy among the population and businesses.

- development of new products, services, and instruments based on modern banking technologies and trends;
- providing services and consulting in the bank's offices and through digital channels;
- quality control and examination of provided banking products, services, instruments;
- collecting, analysing, and processing customer feedback across all the channels;
- round-the-clock support service for bank cards and remote services.

Results of 2021:

- 1.5 million retail customers;
- 52,000 entrepreneurs and customers from the SME segment are served by the bank;
- 111 offices in 6 regions of Russia;
- leading positions achieved in mortgage lending to the population, lending to individual entrepreneurs, startups, female businesses, and homeowners' communities for overhaul.

Employees

Personnel is the bank's most important asset and the basis of its competitiveness. We value the contribution of each employee to the growth and development of the bank.

- openness of the bank's management and the Board of Directors for communication with each employee;
- communication with employees through e-mails, social networks, and intra-corporate events;
- teaching and advanced training at the Personnel Training Centre;
- regular surveys of involvement and assessment of the atmosphere in teams;
- creation of optimal and safe working conditions, as well as the expansion of voluntary insurance.

Results of 2021:

- 84,890 rubles as an average monthly salary;
- 976 certifications and 945 trainings were held;
- 100% of employees are covered by the voluntary medical insurance system.



State Authorities

The Bank interacts on an ongoing basis with representatives of the Bank of Russia, cooperates with state authorities, regional and municipal administrations in the regions of its presence as well as business associations.

- disclosure of information about the bank's activities in accordance with the law, the requirements of the Bank of Russia under RAS and IFRS;
- monitoring and compliance with official regulations of the Bank of Russia, the Government of the Russian Federation, regional and local authorities;

- expertise and professional communication within working groups with the regulator and authorities, preparation of comments on draft regulations, advisory reports and other analytical materials;
- formation of the bank's position and interaction with federal authorities, the Bank of Russia and the banking association on pressing issues of banking regulation.

Results of 2021:

- 1.4 billion rubles: the total amount of taxes, fees and duties paid;
- presence in 6 regions of Russia;
- proposals for EGS digitalisation were prepared for Main directions of digitalisation of the financial market for the period of 2022–2024, approaches were developed for the introduction of ESG technologies in government structures.

Mass Media

Ensuring a high level of information transparency, efficiency, and reliability are key priorities in relation to the bank's interaction with the media.

- active presence in the media environment, daily monitoring of media and social networks, brand reputation management;
- publication of information, reporting, public opinions and response statements on the website and in social media accounts;
- informing the public about the impact of the bank's activities on the economy, environment, and social sphere in all the regions of presence.

Results of 2021:

- more than 200 news and press releases were published, which provided 7,348 publications in the media at various levels;
- active participation of bank experts in round tables, forums, and discussions on sustainable development issues;
- Center-invest Bank's social media accounts have 42,000 subscribers and are regularly included in the lists of the largest and most active in the country.

Коммерсантъ®

The Banker

ЭКСПЕРТ



ВЕДОМОСТИ

Forbes

Regions of operation, local communities, and public organizations

Active participation in the development of the social sphere, constructive communication with local communities, non-profit organizations for the development of regions where employees, customers, and partners of the bank live and work is an important task for building an effective system of interaction.

- creation of jobs and participation in development of the regions of presence;
- interaction with professional associations and unions;
- implementation of its own socially significant, environmental, and charitable projects (educational, cultural, sports, environmental) in regions of operation, as well as in partnership with NGOs, charitable foundations and public organizations;
- sponsorship and holding of its own business events.

Results of 2021:

- 14.7 million rubles were allocated for sponsorship and implementation of CSR projects;
- support for the annual WWF Earth Hour campaign;
- the bank manages the FCC of the largest universities in the South of Russia with a total capital of 179 million rubles.

Center-invest Bank annually holds meetings with stakeholders in key regions of its operations. Events proceed in the format of round tables, seminars, foresight sessions, and conferences.

The participants include representatives of partners and customers, public organizations, educational institutions, media, as well as supervisory authorities, state and municipal authorities. The agenda of meetings traditionally comprises discussion of the activities and the bank's role in the socio-economic development of the respective region, discussion of implementation of the Sustainable Development Goals by the bank and its customers, discussion and exchange of views with stakeholders. In total, more than 270 events were held in the regions of the bank's operations in 2021.



Environmental Issues as a Priority

Environmental Impact

Our commitment to the environment, along with traditional banking products and services, is an integral part of our strategy, deeply built into our business and long-term priorities for sustainable development, responsible business conduct and responsible investment.

We firmly believe that a financial institution should participate in preservation of the environment, even if it is not a source of significant emissions into the atmosphere. The bank itself has a small carbon footprint, but customers can have a huge one.

Center-invest Bank strives to protect the environment, including by issuing green bonds, lending to energy efficiency projects, efficient consumption of resources (electricity, paper, fuel, etc.), making great efforts to develop electronic products and services, and also supports conservation activities.



ESG TASK BOOK: TOGETHER FOR A SUSTAINABLE FUTURE

7 AFFORDABLE AND
CLEAN ENERGY



Measures to combat climate change

Global warming is the ongoing increase in the average temperature of the Earth's climate system as determined by direct temperature measurements and measurements of various warming effects.

The task is to analyse the rise in temperature over time in different parts of the world. How much does temperature increase over time in different parts of the world? Which cities experience the fastest temperature increase over time?

<https://www.kaggle.com/sudalairajkumar/daily-temperature-of-major-cities/>



Environmental and Social Assessment of Funded Projects

301-1, 301-2

Center-invest Bank recognizes that the Bank's top priority lending activities are projects that contribute to economic, environmental, and social sustainability.

The Bank's Environmental and Social Policy outlines voluntary commitments to promote environmentally sound and sustainable social development. Therefore, Environmental and Social Policy of the Bank was agreed with key shareholders and partners of the bank and approved by the Board of Directors on 06.09.2010 (with amendments of 01.02.2011, 11.09.2012, 23.04.2014, with approval of the Procedure and principles for the placement of funds raised under the issuance of green, social and sustainable development bonds in November 2019 and September 2021).

The Policy is an integral part of the bank's decision-making process related to the financing and approval of projects, as well as monitoring their implementation.

The key purpose of the Policy is to describe the obligations and procedures that support the generally recognized principles of promoting environmentally sound and sustainable development in all the banking, investment, and technical cooperation activities of the bank as a fundamental aspect of sound business conduct.

The Policy defines methods for assessing and controlling environmental and social risks, evaluating the effect of their projects, and establishes minimum requirements for managing environmental and social impacts and risks throughout the life of financed projects. The Policy publication contains the Bank's Environmental and Social Exclusion List, the procedure for classifying projects depending on the level of environmental and social risks.

Environmental and Social Policy of the bank is available on the official website of the bank: <https://www.centrinvest.ru/eco/esg>



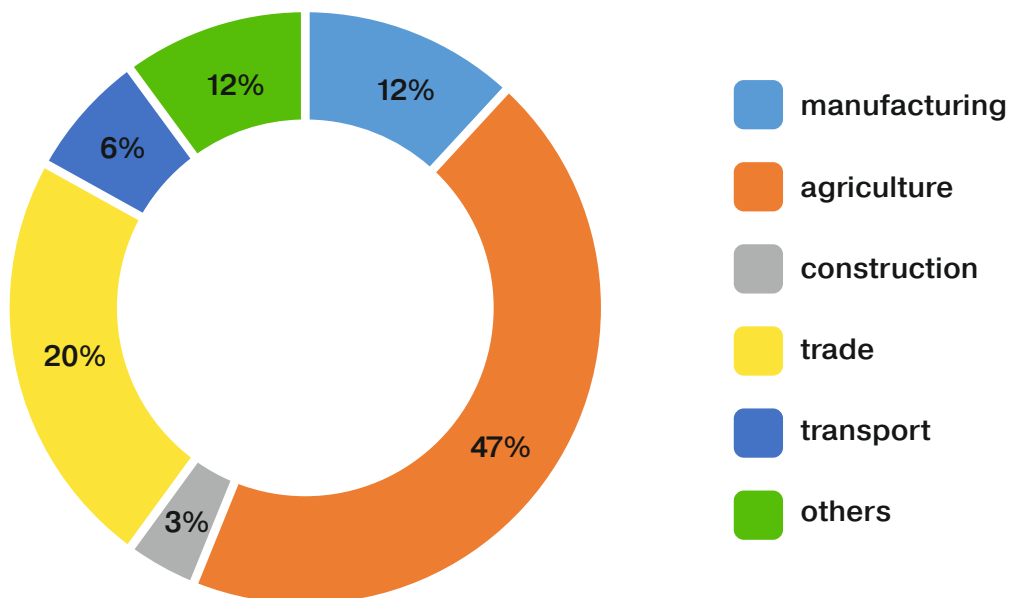
The bank maintains statistics on cases of refusal to customers on environmental grounds, in particular due to actual or perceived non-compliance with the list of exceptions, cases of refusal on environmental grounds, non-compliance with health and safety laws, significant environmental issues associated with borrowers, as well as cases of bad debts arising from environmental problems. During the reporting period, the above-mentioned cases were not found in the bank.

Breakdown of the loan portfolio of legal entities by type of activity, branch, and degree of project risk:

Industries:	Amount of financing (million roubles)	Total share within the branch	Level of project risk	Amount of financing (million roubles)	Replenishment of working capital	Investment loans	Total share within the branch
manufacturing	4 401.96	12.0%	low	108.0	0.21%	0.08%	0.30%
			medium	54 293.90	9.11%	2.62%	11.73%
			high	0.00	0.00%	0.00%	0.00%
agriculture	17 230.71	47.1%	low	6 083.71	9.19%	7.43%	16.62%
			medium	9 620.84	9.78%	16.51%	26.28%
			high	526.16	4.17%	0.00%	4.17%
construction	1 048.83	2.9%	low	220.48	0.44%	0.17%	0.60%
			medium	828.35	1.55%	0.71%	2.26%
			high	0.00	0.00%	0.00%	0.00%
trade	7 348.03	20.1%	low	2 351.42	5.07%	1.36%	6.42%
			medium	4 996.62	10.40%	3.25%	13.65%
			high	0	0.00%	0.00%	0.00%
transport	2 071.47	5.7%	low	253.034	0.23%	0.46%	0.69%
			medium	1 818.434	0.47%	4.50%	4.97%
			high	0	0.00%	0.00%	0.00%
other	4 501.06	12.2%	low	748.11	0.78%	1.26%	2.04%
			medium	3 752.95	3.16%	7.09%	10.25%
			high	0	0.00%	0.00%	0.00%

The Bank finances projects for the introduction of energy efficient technologies in agriculture, trade, industry, transport, construction, services, public sector, communal services, and private housing sector.

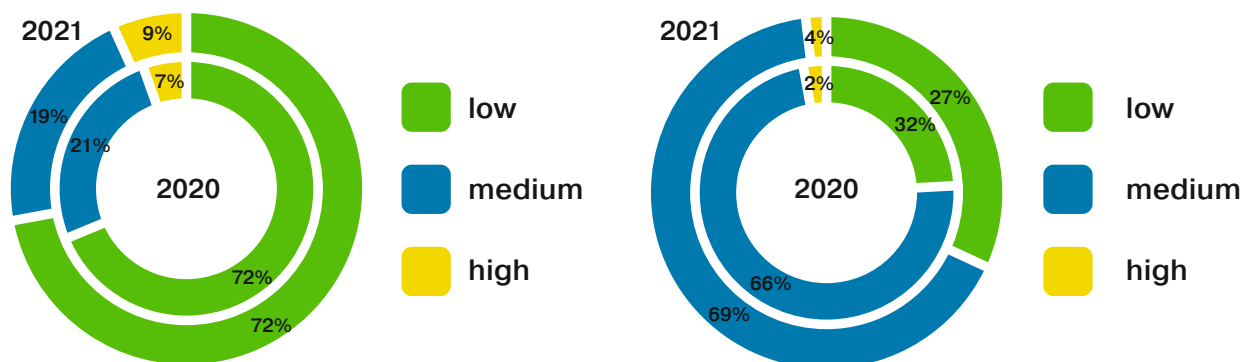
Distribution of loan portfolio by industries



Structure of loan portfolio by the degree of environmental, social, and project risk

Level of risk	Environmental risk		Social risk		Project risk	
	Amount of financing (million rubles)	Share	Amount of financing (million rubles)	Share	Amount of financing (million rubles)	Share
low	26 473. 91	72.33%	25 859.72	70.70%	9 764. 81	26.68%
medium	7 005.86	19. 14%	5 496.24	15.00%	25 311.09	69. 15%
high	3 121.08	8.53%	5 246.09	14.30%	1 526. 16	4. 17%

Comparative analysis of loan portfolio by the level of environmental and project risks



Funding of Energy Efficiency Projects

Since 2005, the bank has been running a programme to finance energy efficiency projects to provide businesses and population with funding for introduction of modern energy-saving technologies and measures. As of 1 January 2022, we have invested more than 20.2 billion rubles in 22,543 customer energy efficiency projects.

Sectoral structure of funded projects in the field of energy efficiency



Branches	Number of projects (quantity)			Amount of projects (million rubles)			Amount of financing (million rubles)			Share		
	2019	2020	2021	2019	2020	2021	2019	2020	2021	2019	2020	2021
Agriculture (legal entities)	80	127	164	712	1 157	1 657	607	1 005	1 425	54.2%	79.5%	82.5%
Manufacturing, trade (legal entities)	11	2	3	134	7	27	124	12	23	11.1%	0.9%	1.3%
Housing (individuals)	929	637	606	270	195	218	270	195	218	24.1%	15.4%	12.6%
Housing and communal services, others (homeowners' communities)	46	20	32	122	53	62	119	53	62	10.6%	4.2%	3.6%
Total	1 066	786	805	1 238	1 422	1 964	1 120	1 265	1 735	100.0%	100.0%	100%

The bank's work in the field of energy efficiency made it possible, by the end of 2021, to reduce CO₂ emissions into the atmosphere in the amount of 245,000 tons per year.

Center-invest Bank is the only bank in Russia that finances homeowners' communities and housing management companies for the purpose of overhaul of buildings and has been doing this successfully since 2009. By the end of 2021, the bank has issued 211 loans to homeowners' communities for a total of 432 million rubles.

The main source of repayment of the loan is the mandatory monthly fees of homeowners for the overhaul of the house. Residents pay an amount similar to contributions to the overhaul assistance fund, and today they are resolving the issues of home improvement, without waiting for the necessary amount to be accumulated on the account of the house.

The bank's customers from Rostov and Volgograd Regions, Krasnodar Territory, Stavropol Territory, Moscow and Nizhny Novgorod took advantage of the loans. The programme is aimed at installing metering systems (general house meters for heat, water, and electricity), insulation and repair of walls and roofs, repair of pipelines, installation of energy-saving windows, modernisation and repair of lighting systems, installation of various automation and other measures to improve the energy efficiency of apartment buildings.

Lending for energy efficiency projects includes technical, financial and social engineering. The Bank helps customers to calculate all the main parameters at the pre-funding stage. In the course of programme implementation, all the customers had access to the support of consultants from IFC (2005–2011), MVV decon GmbH (2007–2009), RuSEFF (2012–2014), and bank specialists (2005–2021). In 2005–2014, the customers received 42 energy audits from our partners, as well as many calculations from bank employees.



The bank's specialists take part in all the public discussions on the problems of the old housing stock and are ready to share their experience in funding homeowners' communities and housing management companies for the purpose of overhaul of buildings.

A report on all the energy efficiency loans for 2021 showing energy savings (per unit) and CO₂ reduction (tons per year) is given in the appendix to the report: Appendix 1. Report on All the Energy Efficiency Loans (Housing and Communal Services) and Appendix 2. Energy Efficiency Loans (Excluding Housing Loan Portfolio).

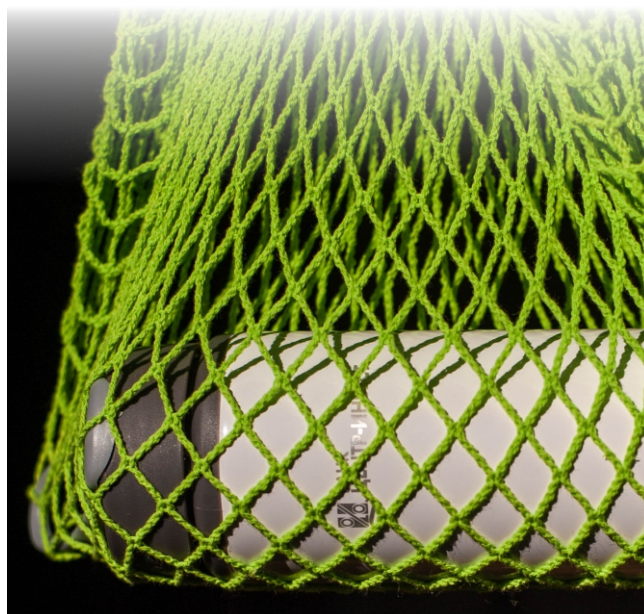
Total reduction of CO₂ from projects in the housing and communal services sector in 2021 amounted to 15,919 tons.

Green Bonds

Center-invest Bank became the first financial institution in the country to register its ecobond issue in the Green Bond segment of the Sustainable Development Sector of the Moscow Exchange. The Bank has successfully placed green bank bonds in the amount of 550 million rubles twice to fund projects in the field of ecology, environmental protection, and socially significant projects.

The ACRA rating agency confirmed that the bank's green bond issue complies with internationally recognized principles and standards in the field of ecology and/or green finance.

The bonds were assigned the highest possible GR1 rating, which, among other things, means that the issuer's approaches to project selection and management of attracted funds comply with the taxonomy of the International Capital Market Association (ICMA) and have a positive environmental effect.



Procedure and principles for the use of funds received from the placement of green, social, and sustainable development bonds

https://www.centrinvest.ru/pdf/Poryadok_i_principy_razmeshcheniya_sredstv_privlechennyh_v_ramkah_vypuska_zelenyh_obligacij.pdf



Center-invest Bank approved the Procedure and principles for the placement of funds raised under the issuance of green, social, and sustainable development bonds based on the Green Bond Principles (GBP 2021), Social Bond Principles (SBP 2021), and Sustainability Bonds Guidelines (SBG 2021) published by the International Capital Markets Association (ICMA), the draft Guidelines for classifying financial instruments as financial instruments aimed at funding sustainable (including green) development projects (VEB.RF). The Bank is committed to maintaining the growth and integrity of the sustainable financing market.

Financing projects from funds raised from the placement of green, social, and sustainable development bonds is most consistent with fulfilling the tasks provided for by the following Sustainable Development Goals:



In 2021, the second issue of the bank's green bonds was redeemed on the Moscow Exchange. All the funds received from the placement of green bonds were used to refinance energy efficiency projects in agribusiness that can bring additional environmental returns and can be measured quantitatively and qualitatively.

All projects refinanced with funds received from the placement of Green Bonds of both series BO-001P-06 and series BO-001P-07 are aimed at goals that reduce primary energy consumption and/or final consumption of electricity or fuels, either fossil or renewable.

Project characteristics/Year	2019	2020
All the projects refinanced through the issuance of green bonds reduce specific energy consumption (physical energy savings per unit of output) by at least 20% compared to the baseline (before project implementation). Total number of projects	36	45
Branch	Agriculture and industry	Agriculture
Project category	Eco-friendly transport and process equipment	Eco-friendly transport
Project goal	Reduction of specific energy consumption in diesel fuel and electricity	Reduction of specific energy consumption in diesel fuel
Cumulative annual reduction in greenhouse gas emissions	4,600 tons of CO ₂ equivalent (46,000 tons of CO ₂ equivalent for the entire service life of the purchased equipment, or 0.001% of the estimated greenhouse gas emissions in Russia for the specified period)	6,408 tons of CO ₂ equivalent (64,080 tons of CO ₂ equivalent for the entire service life of the purchased equipment, or 0.002% of the estimated greenhouse gas emissions in Russia for the specified period)
Average service life of equipment purchased under refinanced projects	10 years	10 years

Refinanced projects in 2019–2020 belong to the category Eco-friendly Transport and Production and are loans issued for the replacement of process equipment, as well as old agricultural equipment (harvesters and tractors) with more environmentally friendly and energy efficient models. The environmental impact of the bank's two green bond issues is equal to 11,000 tons of CO₂ emissions reduction.



ESG TASK BOOK: TOGETHER FOR A SUSTAINABLE FUTURE



Electricity of a Family

In the next 5 years, 70 thousand solar panels will be installed every hour in the world. Solar energy creates more jobs than production of energy from oil, gas, coal and the atom combined. Energy consumption in the daytime is different from energy consumption at night. Electrical devices that are inside the house and are on during the daytime are security video recorders and cameras, refrigerators, and water heaters. And at night (from 18:00 to 8:00) there are electric lights, TVs, washing machines, dryers and air conditioning. It is necessary to analyse one specific household and infer periods of active energy use and downtime, classify energy consumption by weekdays, weekends, holidays, and during COVID-19. This calculation will allow you to choose a kit for installing solar panels.

<https://www.kaggle.com/srinuti/residential-power-usage-3years-data-timeseries>



Bank's Self-Consumption and Environmental Impact

Despite the steady growth of the business, the bank is constantly striving to reduce the consumption of energy and other resources. In 2021, Center-invest Bank continued to develop remote and long-distance products and services: the number of customers connected to remote services increased by 24% and amounted to 217.7 thousand people. 96% of all the loan applications of individuals are processed online, the share of online loan applications of SME customers has increased to 26%.

Metering of consumed bank resources

Year	2019	2020	2021	2021/2020
Paper (tons)	104	92	104	+13.04%
Gas (cubic meter)	303	320	315	-1.56%
	(10 305.4 GJ)	(10 870.0 GJ)	(10 690.8 GJ)	
Energy resources (kWh)	4 113 562	4 161 634	3 988 916	-3.91%
	(14 808.8 GJ)	(14 981.9 GJ)	(14 360.1 GJ)	-4.15%
Gasoline (tons)	104	83	84	+1.20%
	(3 335.7 GJ)	(2 662.1 GJ)	(2 694.2 GJ)	
Waste (tons per year)	348	204	109	-46.57%
Expenses for environmental protection (thousand roubles)	50	50	446	+892%
Collection and treatment of waste water (thousand roubles)	211	221	233	+5.43%
Removal of waste (thousand roubles)	515	302	581	+92.38%

303-1

The bank did not carry out any activities related to emissions of greenhouse gases, ozone-depleting substances or other pollutants, waste water discharge, spillage of liquid waste, transportation of hazardous waste, or harmful impact on biodiversity.

In order to reduce its own carbon footprint, in August 2020, the bank implemented a green project to install 44 solar panels on the roof of its head office.

The power of installed solar panels is 10 kW. In November 2021, the project on the roof of the bank was expanded, 37 kW of new power was installed, which allowed the production of solar energy to be increased by a quarter for the bank's own needs.



ESG TASK BOOK: TOGETHER FOR A SUSTAINABLE FUTURE

6 CLEAN WATER
AND SANITATION



14 LIFE BELOW
WATER



Water level in Venice

Floods in Venice are regular, including seasonal water rises in the delta of the Po River, the Venetian lagoon, and also in the neighbouring regions of the northern Adriatic that cause flooding of a significant part of the territory of Venice and other coastal cities on the Chioggia-Trieste route. Tides and small temporary rises in the water level in the past played a beneficial role in the life of the city because they carried waste water from its canals. Now, when the submergence of the islands of the Venetian lagoon accelerated, the frequency of floods increased, and their consequences were significantly aggravated, since salt water destroys brickwork, and the maximum height of the islands of Venice does not exceed 2 m above sea level. A peculiar indicator of the state of the city is its lowest point: Saint Mark's Square. The phenomena of so-called high water, previously observed on the square on average 9 times a year, now occur on average 90–100 times a year.

Analyse the proposed data and draw a conclusion as to how the average water level has changed over the last few years.

<https://www.kaggle.com/lbronchal/venezia>



In July 2021, Center-invest Bank bought energy from renewable sources at the solar power station Solar Systems located in the Stavropol Territory. The purchase of 1,271 MWh of energy allows the bank to reduce its impact on the environment, as by the end of 2021 a quarter of the energy consumed by the bank has become green.

On the basis of the acquired experience, the bank sets itself the task of determining the quantitative and temporal characteristics of the bank's target consumption of electricity from renewable energy sources and strives to achieve carbon neutrality.



Bank Employees Responsible for the Adoption of Environmental Procedures

Sergei Smirnov: Deputy Chairman of the Executive Board for Reporting, Analytics and Finance, Ph. D. in Economics, responsible for coordination of processes used for the adoption of environmental procedures.

Olga Fofonova: Director of the Additional Office Taganrog, Secretary for Environmental Protection.

Aleksandr Dolganov: Deputy Chairman of the Executive Board, Ph. D. in Economics, Member of the Working Group of the State Duma of Russia on the legislative and regulatory provision of conditions for the formation of a system of standardisation and verification of green financial instruments.

Aleksandr Galkin: Leading Economist of the Department of Corporate Lending, responsible for the preparation and analysis of data on energy efficiency loans for the possible further use of selected projects under the environmental agenda.

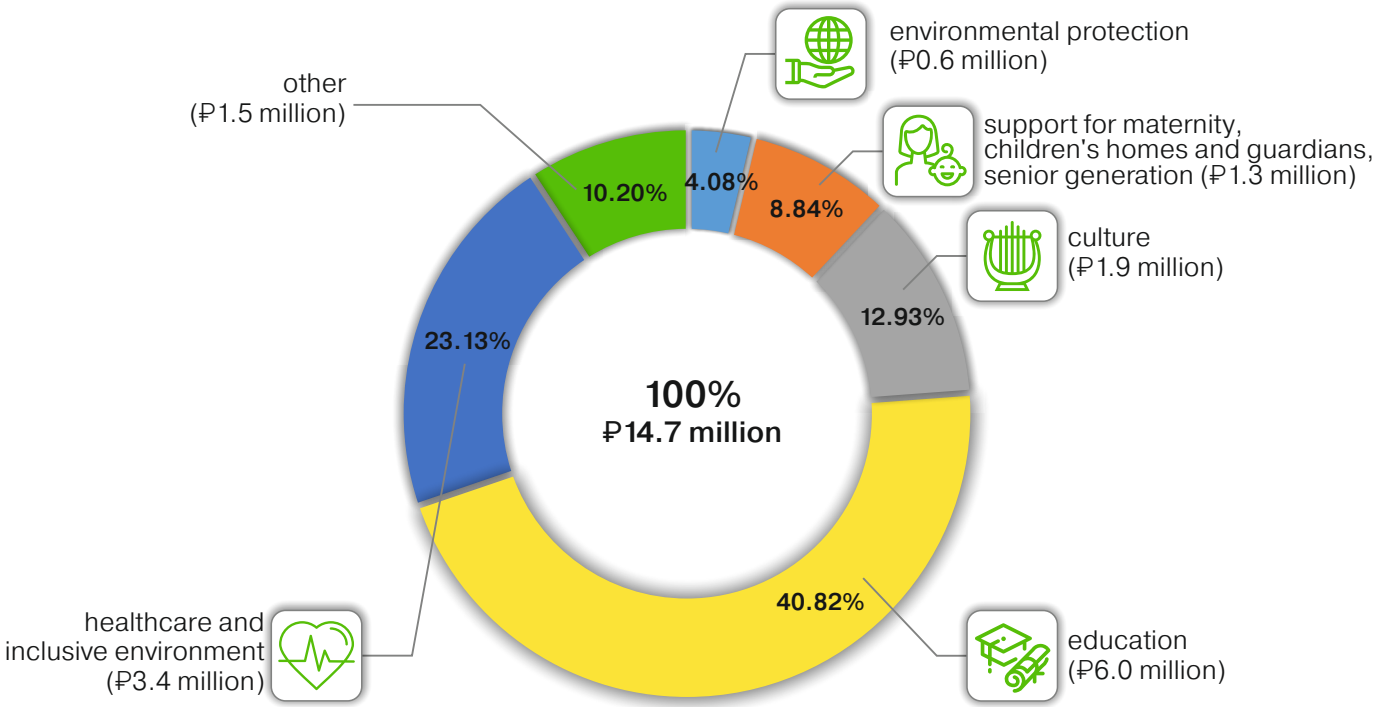


Impact on Society

All the bank subdivisions of the bank support constructive interaction with local administrations and the public in solving socio-economic and environmental problems, cooperate with non-profit organizations and expert communities at the regional level.

All the projects of Center-invest Bank in the field of corporate social responsibility reflect a responsible attitude to the social development of the regions of operation, increasing the level of financial literacy of the population, and the development of entrepreneurship. In 2021, the bank received 81% of its income due to lending to the real sector of the economy and sent the received income to: population (payment of interest on deposits) - 25%, partners and suppliers - 29%, employees and the state - 21%, shareholders (dividends and development) - 25%.

Structure of expenses for charitable activities in 2021, ₺ million



Center-invest Bank actively cooperates with local communities in the field of employment and career guidance, improvement of financial literacy, healthcare, invests in culture, sports, and social infrastructure, and helps vulnerable groups of the population.

Areas of Corporate Social Responsibility:



Financial Literacy



Development of Youth, Female, and Social Entrepreneurship



Help for the Elderly, for People with Disabilities, Families in Difficult Life Conditions



Culture and Revival of Spiritual Heritage



Digitalisation of Education and Science



Ecology and Energy Efficiency



Sports and Healthy Lifestyle

Financial Literacy

103-2

In 2021, the Bank of Russia noted the contribution of Center-invest Bank to the financial education of the population and thanked Vasily Vysokov, Chairman of the Board of Directors, Professor, Doctor of Economics, for supporting the activities of the Association for the Development of Financial Literacy. The team's many years of experience in spreading financial literacy were summed up by the project Financial Literacy Centre that was started in April 2014. The main goal of the project is to provide access to free consultations and financial knowledge for residents of the South of Russia.

For 7 years, the project has been developed in four regions: Rostov and Volgograd Regions, Krasnodar Territory, Stavropol Territory. The main partners of the bank in this project were the largest universities in the region: Southern Federal University, Kuban State Technological University, Volgograd Institute of Business.

Financial Literacy Centres (FLC) for population form the basis of the Center-invest Bank ecosystem, free social and educational projects that reflect a responsible attitude to the development of society, the growth of financial literacy of the population and commitment to ESG principles (знания-сила.рф).

The centres are actively working in the South of Russia: in Rostov-on-Don, Krasnodar, Volgograd, Taganrog, and Volgodonsk; in 2021, virtual centres were opened in Stavropol and Pyatigorsk. Remote communication channels provide equal access to the FLC materials to everyone, regardless of location.

The captivating presentation of the material, real-life examples, and the professionalism of FLC lecturers are highly appreciated by the visitors of the centres: schoolchildren, students, the working population, and people of the older generation. For each category, a unique programme has been developed that best meets its interests and needs.

Financial Literacy Centres' consultations cover all the population groups. On a regular basis, bank specialists and partners train students for further volunteer work in key financial areas: personal wealth management, business planning basics, proper loans, online banking, taxation features, and the basics of safe use of bank cards.

The bank takes part in federal, regional, and city financial literacy events, which is in line with ESG principles.



ESG TASK BOOK: TOGETHER FOR A SUSTAINABLE FUTURE

9 INDUSTRY, INNOVATION
AND INFRASTRUCTURE



Education and employment

It's no secret that U.S. university students often graduate with debt repayment obligations that greatly affect their employment and income prospects. In turn, it is clear that students from elite colleges tend to earn more than graduates from less prestigious universities. In an effort to make investment in education less speculative, the US Department of Education matched information from the student financial aid system with federal tax returns to create a set of college metrics.

The task is to compare the cost of training and the subsequent income received. Rank colleges for the most profitable investments in education, taking into account future income.

<https://www.kaggle.com/kaggle/college-scorecard>

<https://collegescorecard.ed.gov/data/>



Besides, in the Financial Literacy Centres, the Center-invest Bank's acceleration programme is being implemented that was created for successful startup of new entrepreneurs and growth of existing businesses (acc.centrinvest.ru).

In 2021, the Financial Literacy Centre opened a new direction — a programme for development of flexible skills for teachers of universities in the Southern Federal District. The programme consists of 12 webinars covering topics on time management and diction, public speaking and stress tolerance. The course also touches upon such important and topical issues as responsible consumption and the development of a personal brand in social networks. 100 participants from 15 universities in the South of Russia completed the course to increase competitiveness.

FLC specialists are volunteers of the Digital Marathon of Financial Education and take part in the Weeks of Financial Literacy of Russian Regions on an ongoing basis.

Since 2016, Center-invest Bank has been a partner of the All-Russian Financial Literacy Week and annually conducts a series of live broadcasts dedicated to financial education and economic security.

In 2021, Center-invest took 1st place among Russian banks in conducting online lessons in the Central Bank's programme for teaching financial literacy to schoolchildren, having trained more than 500,000 students.

In 2021, the FLC specialists took part in the project Assistance in Building the Human Resources Capacity of Teachers, Methodologists, and Administrators of Educational Organizations in the Field of Financial Literacy and trained teachers of schools and gymnasiums in the Rostov Region for further replication of financial literacy lessons in schools and colleges.

We developed an educational programme and held lectures together with the Association for the Development of Financial Literacy in order to train volunteers among employees of social subdivisions working with handicapped people and people with disabilities.

We implemented an educational programme to improve financial literacy for children from children's homes.

To develop and improve the quality of distance education, Center-invest Bank, together with the Southern Federal University, held a contest of online lessons with a prize fund of 1 million rubles. Partners of the contest were the Council of Rectors of the Universities of the South of Russia and the project Educational Cluster of the South of Russia. The contest made it possible to identify the best remote practices in five categories, including projects for elementary grades, general, secondary, and additional education systems, as well as psychological career guidance programmes, ensure their dissemination and form a pedagogical culture of using digital formats in the learning process.

Over 7 years of operation, experts and volunteers of the Centre:

- have trained more than 1,100,000 students;
- have arranged 4,800 events;
- have advised 125,000 people on personal finance management;
- have prepared 3,200 financial literacy volunteers for replication of lessons throughout Russia and beyond;
- have helped 830 startups start their businesses.

Date	As of 01.01.20	As of 01.01.21	As of 01.01.22
Total students of the Centre	256122	563818	1144488
have passed the training course:	2946	3875	5693
entrepreneurs in the Accelerator invited to preferential servicing	103	168	270
school and university teachers	813	1154	1574
students attended a course in banking	2030	2553	3257
Number of consultations	110967	115009	125453
Participants of seminars and webinars	142209	444934	1013424
Total events held, incl.	3649	4164	4853
lectures from bank employees	1511	1724	1966
lectures and seminars from partners of the Centre	1187	1417	1577
external events	951	1023	1310

Chairman of the Executive Board of Center-invest Bank Lidia Simonova and Head of the Financial Literacy Centre of Center-invest Bank Vladislav Solenyi joined the Interdepartmental Coordinating Council for Financial Literacy Improvement in the Rostov Region.

The Council was created to coordinate the activities of executive authorities, the Bank of Russia, financial and educational organizations as part of the implementation of measures to improve the financial literacy of the population in the Don Region.

The main tasks of the Council are the update of Financial Literacy Programme in the Rostov Region and development of new forms of improving the financial literacy of the population.

In addition to implementing its own programmes, Center-invest Bank joined the initiatives of the Bank of Russia in partnership with the Association for the Development of Financial Literacy. FLC specialists participate in the expert work of the Association, and Professor Vasily Vysokov, Chairman of the Board of Directors of Center-invest Bank, is a member of the Supervisory Board and participates in strategic decision making. As part of this federal project, the bank provides financial and organizational support to private and public initiatives in the field of financial education of the Russian population, and also promotes the development of a volunteer movement in the field of financial literacy.

In 2021, Center-invest became the first bank in Russia to be voluntarily accredited for its financial education programmes by the Association for the Development of Financial Literacy.



Development of Youth, Female, and Social Entrepreneurship

103-2, 102-3, 203-2

The bank invests heavily in the development of small- and medium-sized businesses, youth, female, and social entrepreneurship through the functionality of its own Accelerator, thereby contributing to the socio-economic development of the territories and improving the quality of life of local communities.

The Accelerator of the bank helps at all the stages of business development, starting with the development of a strategy and business plan and substantiation of financing needs. More than 6,300 startups, social business projects of youth and female entrepreneurship have already been implemented by Accelerator graduates and received funding under the loan programmes of Center-invest Bank.

For financial support of startup entrepreneurs, as well as projects in the field of youth, female, and social business, Center-invest Bank has developed special loan programmes with a preferential interest rate, as well as an information platform. The bank's partners in these programmes were the Guarantee Funds of the Rostov Region, the Volgograd Region, and the Krasnodar Territory.

Center-invest Bank and Don State Technical University have signed an agreement on the establishment of the Business Space School for Young Entrepreneurs. The Business Space School for Young Entrepreneurs is focused on creating a business environment at the university, as well as training innovative and technological entrepreneurs through the development of startup projects and their subsequent acceleration.

For a fifth year in a row, the bank has been a partner of the regional Young Professionals (WorldSkills Russia) National Competition, whose purpose is to attract young people to manufacturing sectors of the economy and service sector; improvement of educational programmes taking into account Russian and international requirements for professional competencies. The bank provides valuable prizes for all the winners.

Center-invest Bank has become the general partner of the annual ENERGY BUSINESS PARTY 2021 initiated by the Committee for Development of Female Entrepreneurship of the Stavropol Regional Branch of the NGO OPORA RUSSIA. More than 100 representatives of the women's business community took part in the business meeting.



The bank supported the Business Intuition Forum for women entrepreneurs in Nizhny Novgorod. Businesswomen, representatives of the administration and financial institutions gathered at the site to get acquainted with the best practices on creating and running a business, sharing knowledge, and finding solutions and working tools for projects scaling.

To popularise and replicate successful examples in the field of social entrepreneurship, since 2015, Center-invest Bank, together with the Russian Union of Journalists and the Public Chamber of the Rostov Region, has been holding a contest for V. V. Smirnov Award for the mass media. Within this period, journalists from 66 regions of Russia have sent the contest commission more than 1,300 creative works whose main purpose is to identify the best practice in implementing social entrepreneurship projects in the country and tell their readers about them. More than 70 authors became winners of the contest.

Award website: dobro.centrinvest.ru.

Center-invest Bank, together with the Women Who Inspire platform, held the Positive Future: Smart Consumption and Responsible Production forum. The meeting brought together experts in the field of sustainable development, eco-entrepreneurs, and residents of the South of Russia who are not indifferent to the issues of the future of the planet. The main conclusions reached by the participants of the event were: the need to reduce consumption, investment in quality rather than quantity, and personal example as the best motivation for the environment.



Help for the Elderly, for People with Disabilities, Families in Difficult Life Conditions



In 2021, Center-invest Bank, together with the Mayak lecture hall in Rostov, launched a new charity project, Mayak for Joy. These are live broadcasts of city tours prepared specifically for the wards of the Old Age in Joy Foundation from all over Russia.

The bank fully shares the main idea of the joint project: to be a responsive, responsible generation that cares about elderly people and senior generation in general.

Center-invest Bank became a partner of the first youth inclusive patriotic forum Obyedineniye (Union) in Krasnodar that brought together more than 150 participants from different regions of Russia. A bank certified sign language interpreter conducted an interactive financial literacy game for deaf youth. The purpose of the forum is to create favourable conditions and equal opportunities for the patriotic and spiritual and moral education of young people.

The bank continued to implement the Kind Theatre project jointly with the Rostov State Musical Theatre. Over four years, more than 2,000 children from large, low-income families, inclusive classes and wards of charitable foundations for children with developmental disabilities who attended performances on a regular basis have taken part in the project.

The Financial Literacy Centre of Center-invest Bank, together with the Association for the Development of Financial Literacy and other partners, developed a special training course for volunteers to work with handicapped people and people with disabilities. Upon completion of the course, volunteers can convey basic economic concepts to people with various types of disabilities: how to set financial goals, what bank cards exist and how to use them, what is a loan and types of payments on it, how deposits work, what taxes are, how Russian insurance functions, how to calculate a pension and not fall for the bait of scammers.

Culture and Revival of Cultural Heritage

Center-invest Bank contributes to the development of cultural traditions in the regions where it operates. During 2021, the bank's programmes in the field of art, theatre, music, and culture received additional development.

Since the start of the Center-invest Bank's cultural programme with leading museums in the South of Russia in 2003, more than 500,000 children have become its participants.

The bank pays for free visits to exhibitions and expositions:

- Gold of the Don Steppes in the Rostov Regional Museum of Local Lore;
- Artistic Heritage of the South of Russia in the Rostov Regional Museum of Fine Arts;
- Quiet Flows the Don in the State Museum-Reserve named after M. A. Sholokhov at Stanitsa Vyoshenskaya of the Rostov Region;
- Artistic Heritage for Children in the Krasnodar Regional Art Museum named after F. A. Kovalenko;
- Artists of the Don in the Salsky Museum named after the People's Artist V. K. Nechitailo;
- Battle of Stalingrad in the Panorama Museum in Volgograd;
- Secrets of the Galaxy in the planetarium in Volgograd;
- Growing up in a Museum in the Stavropol State Museum Reserve.



Center-invest Bank is a permanent partner of the Melpomene regional theatre festival-contest, where a professional jury selects the best productions, roles, and theatres based on the results of the past season.

In 2021, the bank took part in the scientific and practical conference Phenomenon of National Culture. To the 90th Anniversary of the Rostov State Musical Theatre and spoke about its projects and investments in the field of culture.

Center-invest became a partner of the Gelendzhik creative laboratory for teenagers Me and Theatre whose main task is to create an information and cultural space for young people. The project brought together 55 teenagers (13 to 17 years old) from the Krasnodar Territory and the city of Tyumen.

Teachers and theatre directors from Moscow and St. Petersburg taught children the basics and secrets of modern theatre, and teenagers explored their creative possibilities. The main guest and active participant of the project was the actress Irina Gorbacheva.

Center-invest Bank acted as a financial partner of the Tom Sawyer Fest in Rostov-on-Don that is aimed at restoring the historical environment of the city. Volunteers and activists will restore the mosaic sculpture Fish and Wave created by Gennadii Snesarev in 1982 and representing a unique example of Soviet monumental art.

For the 13th year in a row, on the Rostov-on-Don City Day, the bank and the travel company Reina-Tour NTV held a traditional holiday campaign Hometown through the Eyes of a Tourist. On this day, all the residents can join the history and culture of the city on free bus tours.

Every year, 2,500 Rostovites and guests of the southern capital take part in a festive event that has already become traditional and expected. All the participants of excursions receive memorable souvenirs with the symbols of the day of the city.

Since 2004, Center-invest Bank has been a partner of the cultural and musical events of the Alliance Française in Rostov-on-Don.

Center-invest Bank is doing a lot to make the South of Russia famous not only for its wonderful past, but also for its glorious present.

Support of Education and Science

103-3

Support for talented youth is one of the areas of social and educational activities of Center-invest Bank. Bank projects are aimed at increasing the importance of quality education in modern society, as well as the introduction and development of economic knowledge among schoolchildren and students.

In 2021, Center-invest took part in the Foresight Session organized by the Youth Affairs Department of the Administration of the City of Rostov-on-Don and made a presentation on Support and Development of Youth Entrepreneurship by Center-invest Bank.

Center-invest Bank has traditionally become general partner of the 6th DSTU science festival Turn on ECOlogy! timed to coincide with the 60th anniversary of the first manned flight into space and the Year of Science and Technology announced in Russia.

The city of Novocherkassk hosted the final of the annual regional contest Teacher of the Year of the Don 2021. The Bank has been supporting the contest for 19 years, and this year it presented a prize to the winner in the Pedagogical Debut nomination.

With the support of the bank, the Government of the Rostov Region, the Ministry of General and Vocational Education of the Rostov Region, the VI Young Professionals (WorldSkills Russia) Open Regional Competition of the Rostov Region 2021 was held. 70 winners received prizes from the bank.

The bank supported and took part in a number of regional hackathons:

- **a forum of software developers Hackathon Spring 2021** that was attended by more than 250 people online and offline. At the hackathon, the bank presented 3 cases for solving with a total prize fund of 90,000 rubles.



-2nd Regional hackathon on artificial intelligence and software development organized by RSUE (RINH). The bank presented a case for a solution with a prize fund of 30,000 rubles. The hackathon was held in a hybrid format with the possibility of online and offline participation. The competitive part was attended by 40 teams from the Rostov and Astrakhan Regions, the Stavropol Territory, St. Petersburg, and the Republic of Crimea. Each team presented its solution to problems from the leading IT companies in the region. Center-invest Bank offered developers a case on the implementation of cash management systems in ATMs.

-14th Cyber Garden Hackathon with the prize fund of 30,000 rubles. 44 teams from Rostov-on-Don and the Rostov Region, Krasnodar, Novorossiysk, Stavropol, Lipetsk, Sevastopol, and Moscow took part in the IT competition. The site for the hackathon was the winter garden of the Engineering and Technology Academy of the Southern Federal University in Taganrog.

In addition to the cash prize, the winning teams received an invitation to an internship with the possibility of subsequent employment in the IT department of Center-invest Bank.

The bank implemented the municipal project Pedagogical Landing together with the Administration of the city of Rostov-on-Don. The main idea of this project was the creation of a single service for the interaction of municipal educational institutions of the city with students of higher educational institutions of the region. As a result, a base of students of higher educational institutions of Rostov-on-Don and the region was formed, capable of replacing school teachers for a period of forced isolation or assisting teachers in conducting remote classes.

In 2007, the shareholders and customers of Center-invest Bank created the first endowment fund in the region, Education and Science of the Southern Federal District. This is a real and effective financial instrument for targeted support of education and science in the South of Russia. As of 1 January 2022, the fund's capital is 106.9 million rubles. Every year, the FCC holds a scholarship contest among the best students, issues grants to young scientists, and helps talented inventors.

For 19 years, more than 22,000 students, graduate students, and masters from the largest universities in the regions where the bank and the Fund's partners operate have taken part in the Smart Scholarship contest. During this time, 5,400 people won the Center-invest Bank scholarship contest. Annually, the scholarship fund totals more than 9 million rubles.



For twelve years now, the bank has been supporting the Science Festival of the South of Russia that brings together all those who are professionally engaged in science and those who have decided to enter the world of science and learning on one platform. Every year, the bank integrates into the Science Festival with a new interactive programme on economics, finance, and entrepreneurship that has gained more than 42,000 participants over 12 years.

In partnership with Center-invest Bank, Rostelecom launched the second season of the Digital Education project for students. The course started in 34 universities of the Southern Federal District and the Far Eastern Federal District. The bank has prepared an educational block and practical cases to address current fintech topics.

Sports, Healthy Lifestyle and Environmental Education

As part of the sale of fan cards for the Rostov-Don handball club and the Chaika football club, the issue of cards in 2021 reached 2,000 cards. The number and amount of transactions, as well as the volume of balances on these cards have increased by more than 7 times over the year. The projects were implemented jointly with the Mir payment system. Loyalty programmes have been developed and implemented for cardholders that include cashback, bonuses, discounts for daily financial transactions on the card.

For the accumulated points, customers can purchase the merchandise of their favourite club, a ticket to the podium for special guests, and also have the opportunity to meet with their favourite team before games, attend private events (training sessions, excursions to the club base, etc.).

Center-invest Bank regularly supports modern innovative projects for young people. This meets the strategic objectives for the development and digitalisation of the ecosystem of the South of Russia using the scientific and technical potential and attracting creative youth.

For the fourth year in a row, Center-invest Bank has been supporting the development of e-sports in the South of Russia. In 2021, the bank acted as the general partner of the regional stage of the All-Russian Esports Student League in the Rostov Region. More than 1,500 students from 13 educational institutions fought for the opportunity to participate in the tournament. As a result, 16 teams from the Rostov Region made it to the final series of games at the qualifying stage. All of them are partner universities of Center-invest Bank.

The teams competed in five disciplines: Dota2, CS:Go, Starcraft 2, Clash Royale, and Hearthstone. All the matches with comments from famous streamers were broadcast online on social networks.

The team of the Southern Federal University became the winner of the season in the overall medal standings for the first time. The second place was taken by the champion of the last season: the Don State Technical University, the third place was won by the debutant of the tournament: the team of the Volgodonsk Engineering and Technical Institute of the National Research Nuclear University MEPhI.

In 2021, the first all-Russian chess tournament Debut in the Centre was held among young players for the prize of Center-invest Bank. The online tournament was attended by children under the age of 14 from the regions of the South of Russia. All the participants of the children's chess tournament Debut in the Centre received diplomas, and the winners received valuable prizes from the bank.

Center-invest Bank became the general sponsor of the marathon Movement is Life! in Nizhny Novgorod. More than 200 people took part in the family sports festival. The event was held in the forest park Shchelokovsky Khutor. A team of bank employees ran a distance of 2 km. In total, 6 athletics races for various categories of athletes took place.

For Center-invest Bank, environmental responsibility is one of the priorities along with traditional banking products and services. The bank team makes great efforts to protect the environment, including through the efficient consumption of resources (electricity, paper, fuel, etc.), the development of electronic and remote services, and also supports environmental protection measures with its participation.

The Bank presented a gift to libraries and children's centres in Novorossiysk: Ecological Fairy Tales book issued jointly with the Krasnodar Regional Branch of the Russian Geographical Society. The book serves as a pleasant guide to the fascinating world of flora and fauna, as one of the forms of environmental education: fairy tales not only entertain, but also educate, introduce children to the world around them, and teach the basics of environmental knowledge. The publication is intended for a wide range of readers: from kindergarteners, schoolchildren, and young ecologists to teachers and all those who are not indifferent to issues of caring for the environment.

Employees of Center-invest Bank took part in environmental events dedicated to the World Cleanup Day. In Nizhny Novgorod, an eco-quest 800 Steps to a Clean City was held, and in Krasnodar: a volunteer action Let's Do It!

The goal of the civil project Let's Do It! is to unite society, government, business, and mass media into one team to clean up nature from garbage. Employees of the Krasnodar branch cleaned up the territories of the natural recreational zone Urochishe Krasny Kut. Together with colleagues from member companies of the Southern Regional Council for Corporate Volunteering, the bank employees also took part in environmental contests and quests.



Center-invest Bank acted as the general partner of the Southern Ecological Forum-2021 in Krasnodar organized by the regional Fund for Innovative Economy. The bank's experts shared their experience of working according to the principles of sustainable development and lean economy.

The forum was attended by representatives of large companies in the region, small and medium businesses, including those whose activities are fully aimed at preserving the environment. They came together to discuss new mechanisms that will allow doing business without harming the environment.

External Communication

103-2, 413-1, 413-2

The Bank refrains from any negative impact of its activities on local communities, timely informs about the impact of external risks, policies and methods of combating corruption, informs law enforcement agencies about the facts of corruption and violations of the law in accordance with the procedure established by Russian law.

According to the results of the annual study of contact centres of Russian banks, Center-invest took the leading positions in the rating in the level of service in digital channels and in the level of service in instant messengers. The study conducted by NAUMEN covered Top 103 retail banks in terms of assets (according to the Central Bank of the Russian Federation). The integrated work of the contact centre, activity in digital channels, and the level of penetration of virtual assistants (chat bots and voice assistants) were evaluated.

Center-invest Bank's social media accounts have 42,000 subscribers and are regularly included in the lists of the largest and most active in the country.

The high level of service in digital channels and messengers, the positive dynamics of involvement in the bank's social networks once again confirm the openness of the company, the effectiveness and balance of the chosen communication strategy in interaction with all the stakeholders that includes digital and offline channels.

Center-invest Bank's contact centre operators handle more than 25,000 calls per month through various channels. The main topics, on which customers seek online advice, are mortgages, mobile application and information about the opening hours of offices.

The bank is actively promoting all the available forms of digital interaction with customers, however, it sees the need and supports the possibility of offline communications with stakeholders in the offices of the bank's branch network.

In 2021, the bank's contact centre processed over **337,632** incoming calls. The main focus was on expanding the channels of written communications and sales of cards on incoming and outgoing calls. In 2021, contact centre employees issued **1,030** physical cards for individuals on incoming calls through the help desk and **1,875** cards through the processing line.

Digital channels:	2020	2021
omnichannel level and service in digital channels	15th place	1st place
service level in messengers	3rd place	1st place
service level on social media	17th place	2nd place
Calls:	2020	2021
availability/quality class	B	B+
availability level	60%	80%
percentage of transfers	9.5%	8.3%
place in the ranking	126	18

As part of the current tasks of informing the public and employees about the news of the bank, over 200 press releases were prepared and issued during 2021. Center-invest Bank was included in the TOP 30 of the most popular banks by queries in Yandex, prepared by the analytical service Brobank.

More than 270,000 users visit the website of Center-invest Bank every month. This is an important channel of interaction with customers, where you can always find up-to-date information about the bank's work, services and conditions.

Human Capital Development and Employees

102-8, 103-1

The main priorities for the bank are to ensure compliance of all the actions performed in the field of work with personnel with the legislation of the Russian Federation, development and updating of relevant local regulations, development of knowledge, skills, and potential of employees and managers of the bank, improvement of the motivation system.

102-15

The bank does not discriminate against employees based on gender, age, nationality, religion or other grounds. Child labour has never been used at Center-invest Bank.

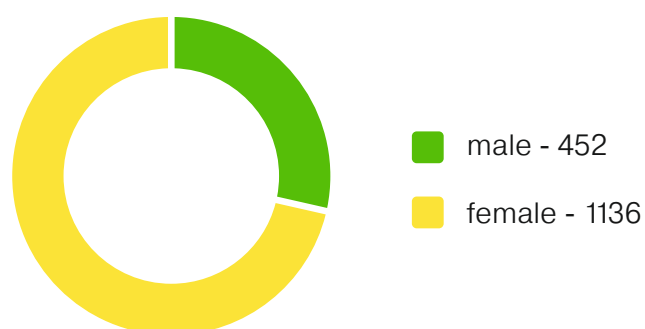
401-1

Total headcount and number of hired employees

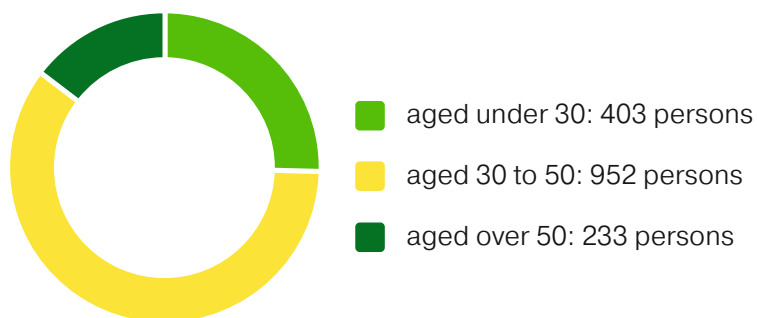
Total number and percentage of newly hired employees and employee turnover					
	Number of employees as of 31.12.2021	Number of employees as of 31.12.2020	Number of newly hired employees in 2021	Number of employees dismissed in 2021	Staff turnover in 2021
Total	1588	1598	142	152	10,8
By gender					
male	452	438	58	44	3,1
female	1136	1160	84	108	7,7
By age groups					
aged under 30	403	385	86	48	3,4
aged 30 to 50	952	968	52	98	7
aged over 50	233	245	4	6	0,4

405-1

Bank staff by gender, persons



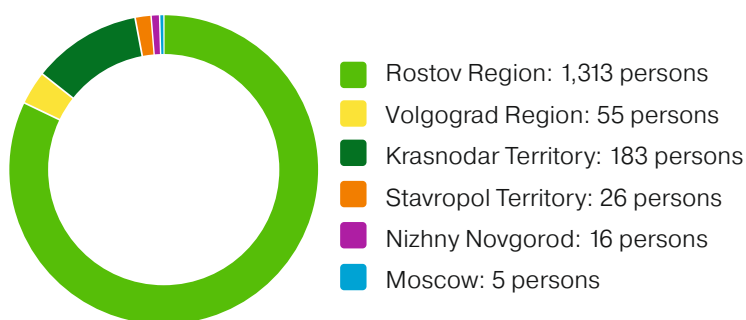
Personnel composition of the bank by age criterion



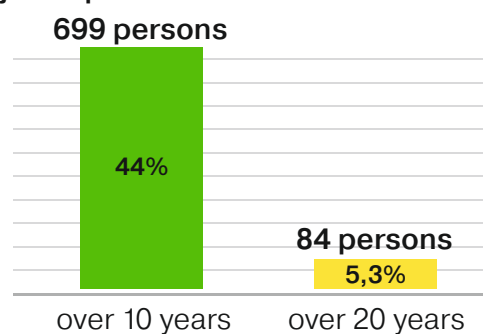
Staff turnover, %

2019	– 7.6%
2020	– 10.1%
2021	– 10.8%

Distribution of employees by regions as of 01.01.2022, %



Employees with 10 and 20 years of job experience



Since 2012, the bank has a tradition of annual awarding of members of the 10-15-20 Club that in 2017 was extended with another gradation (25 years). Bank employees who have worked for the corresponding number of years receive a letter of thanks and a commemorative badge.



102-15

The bank's existing corporate conduct and corporate ethics standards comply with the requirements of Russian legislation, fully protect the interests of employees and do not require the use of collective labour agreements.

Center-invest Bank pays great attention to the preparation of its personnel reserve in order to develop, promote, and retain employees with high potential, as well as to ensure efficient replacement of vacated or newly created management positions.

In accordance with Russian legislation, national traditions and established practice, all bank employees have equal rights, equal conditions, and equal opportunities for career growth.

The share of women among bank employees remained almost unchanged and amounted to 71.5% in 2021 (72.6% in 2020). The proportion of women among executives in structural subdivisions and offices of the branch network in the reporting year was 63.6%.

Heads of structural subdivisions / offices	Rostov Region	Krasnodar Territory	Stavropol Territory	Volgograd Region	Nizhny Novgorod	Moscow
female	21	13	1	4	1	0
male	12	3	1	1	0	1

Number of employees in management units as of 31.12.2021				
	Total	Less than 30	30-50	More than 50
Board of Directors				
Total	7	—	—	7
Including				
- female	—	—	—	1
- male	—	—	—	6
Executive Board				
Total	7	—	6	1
Including				
- female	3	—	2	1
- male	4	—	4	—



ESG TASK BOOK: TOGETHER FOR A SUSTAINABLE FUTURE

5 GENDER EQUALITY



Gender Equality

Responsibilities such as cooking, cleaning, laundry, and nurture remain largely the responsibility of women, and this list has expanded significantly during the COVID-19 pandemic.

Assess how the gender inequality index has changed across countries. Rank countries by improving gender inequality over the past 20 years.

<https://www.kaggle.com/ravindranadhbobbili/undp-gender-inequality-index>



The reproduction of human capital continues to be one of important priorities in the implementation of ESG strategy. The bank has created ample opportunities for professional and career growth: there is Personnel Training Centre that regularly conducts employee certification events to assess the level of professional and personal qualities of employees, encourage them to master their skills, improve the quality and efficiency of work.

In 2021, more than 1,000 people completed training and annual qualification control. Personnel training covers all the areas of business and categories of employees in order to maintain a high level of qualification and further develop professional competencies, and form a personnel reserve. In 2021, 20 persons from management personnel were trained from line managers to senior managers.

Each employee has the opportunity to choose their own learning path using the intrabank marketplace of training programmes. Marketplace allows one to leave one's feedback about the course. Sharing your learning experience has a positive effect on the formation of a culture of continuous learning, and ensures a constant process of improving training programmes, taking into account feedback from employees.



In 2021, digital career planning tools continue to be actively used and expanded. For each employee, who has applied for career development, an individual career track is developed taking into account the current level of knowledge, skills, and the desired target position.

The bank continues to stimulate internal innovation: in 2021, 93 rational proposals were received from employees. The offers concern both the optimisation of processes within the bank and the improvements and introduction of new services for customers.

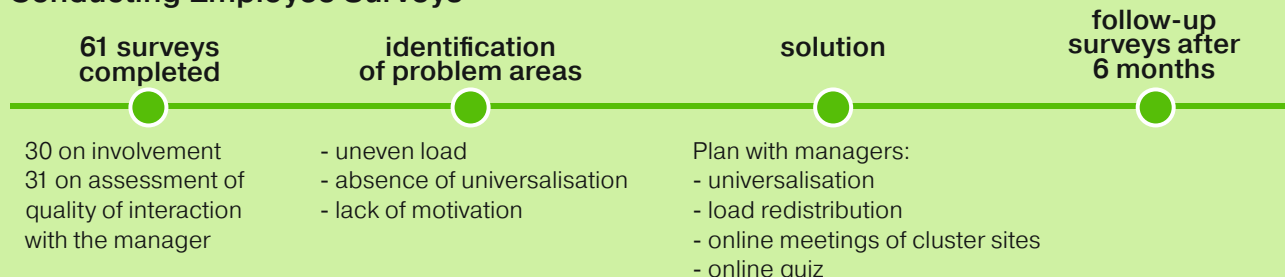
Intrabank Innovations: Rational Proposals

93 proposals, of which:
27 approved
4 implemented

In 2021, a system for conducting employee surveys was introduced. Conducting surveys and implementing changes based on the data received allows the staff to be heard, gives an understanding that their opinion is important for the employer, increases loyalty to the company, and has a positive effect on the HR brand.

Development of Corporate Culture

Conducting Employee Surveys



Surveys provide the bank with ample opportunities for diagnosing, identifying problem areas in working with human capital, and focusing efforts in the right direction.

In order to further digitalise HR processes in 2021, a vendor was selected to implement a comprehensive product for automation of training and staff development. Calculation of economic efficiency from introduction is carried out.

The software solution will allow on one platform to create a full-fledged digital profile of an employee, provide performance management, as well as prompt generation of analytical reports related to human capital, which shall increase the speed of managerial decision-making. Project implementation is scheduled for 2022.

102-23

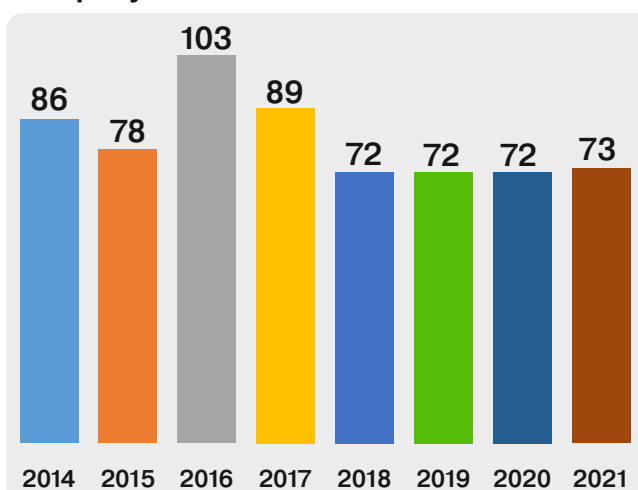
The bank constantly seeks to ensure a balance between the implementation of work function and personal life, maximizing the marginal utility and satisfaction of each employee. The bank sees great potential in the development of charity and volunteer programmes among employees.



401-3

Care, attention, and respect for motherhood are reflected in the fact that the birth rate in the families of bank employees is 4 (four!) times higher than the average for the Russian Federation. Each employee is aware of his/her right to address any question to any level of management and receive a full and comprehensive answer. This is not only a rule, but also a part of the culture of relationships in an ESG bank. In 2021, all the 65 employees exercised their right to maternity/paternity leave. All the employees who previously went on maternity leave continued to work in the bank in the same or similar positions.

Number of children born to bank employees



403

The bank seeks to develop communication channels with employees, takes into account the opinion of employees and respects the right of employees to access the information they need. The bank builds loyalty and increases the motivation of employees by providing a competitive level of remuneration, comprehensive social support, safe and comfortable working conditions, training, and realisation of the career potential of employees.

404-2

The bank makes every possible effort to preserve the life and health of employees and ensure their safety in the workplace. There are no jobs in the bank that are associated with injuries or a high risk of morbidity, and there were no cases of industrial injuries in 2021.

For many years, the bank has been voluntarily providing medical insurance to employees at its own expense, implementing measures to prevent acute respiratory viral infections, including offering to voluntarily undergo the appropriate vaccination.

	2019	2020	2021
Number of insured employees	1644	1601	1588
including women	1224	1163	1136
Number of vaccinated employees	136	151	69
including women	88	94	31
Number of employees vaccinated against COVID-19			1192
including women			721

405-2

An annual study of the level of employees' salaries is carried out, as a result of which the Board of Directors and the Executive Board of the bank decide on the possibility of indexation. Most of the income of the bank employees is formed from a fixed salary. The variable part is determined by management in such a way as to create flexible conditions for increasing motivation, but not to generate additional risks for the system.

The variable remuneration policy is reviewed as necessary and communicated to all the employees. At the same time, KPI is formed in a balance between personal and team results, gross indicators and quality parameters of customer satisfaction (relevant for the front office).

	Total	Krasnodar Territory	Volgograd Region	Rostov Region	Stavropol Territory	Nizhny Novgorod
Average monthly nominal accrued wages in the constituent entities of the Russian Federation in 2021, rubles	57 244	43 510	39 031	39 291	37 387	41369
Average monthly salary by bank subdivisions in 2021, rubles	84 890	80 569	77 585	85 746	74 647	99 222
Male	102 161	98 283	110 258	102 714	69 332	65 392
Male, under 30	73 335	74 427	0	73 589	64 893	0
Female	77 417	79 029	75 357	76 830	76 210	101 638
Female, under 30	61 587	57 094	75 399	61 780	51 795	71 330

Development of young specialists

404-1

In its personnel policy, the bank does not use the headhunting method but forms its personnel reserve by attracting internships to the bank and teaching students from local universities. For 28 years, Center-invest Bank has been running an internships and training programme for its personnel reserve. The entire training course for interns and internships is organized at the financial literacy centres in Rostov-on-Don, Krasnodar, and Volgograd. In 2021, 704 people completed training at the FLC in the Banking course, of which 90 of the best young specialists became employees of the bank.

In 2021, digital onboarding tools have been introduced: new employees automatically receive links to digital resources for training and development, and their own digital corporate guide was developed. Quick access to the digital assistant is provided through the use of a QR code system. The digital assistant is ready to answer employees' questions related to the bank's corporate culture, organizational issues, and the possibilities of vertical and horizontal rotations.

Responsibility for Products

404-1

The bank does not sell prohibited or controversial goods, as well as goods that do not comply with regulatory requirements, including their advertising, promotion, and sponsorship. The bank strictly complies with the requirements of legislation on banking secrecy and protection of personal data.

Center-invest Bank:

- does not offer products and services that affect health and safety, or violate regulatory requirements;
- voluntarily and purposefully develops and markets products and services that ensure sustainable business development and improve the quality of life of customers;
- regularly and purposefully informs customers about products and services using all the mass media for this purpose;
- with the help of IT, enables the customers to independently choose the most suitable conditions for receiving services;



- controls the implementation of regulatory and voluntarily established requirements for the offered products and services based on the analysis of customer opinions and the use of a mystery shopper. No significant deviations from regulatory and voluntary requirements were identified;
- taking into account the opinions of customers, constantly develops its products and services;
- regularly answers customer questions.

During the reporting year, the bank did not receive sanctions for violation of regulatory norms, as well as voluntary commitments in the field of financial services marketing and customer communications.

The precautionary principle is included in risk management procedures and is mandatorily used in decision making.

In 2021, the bank received and paid penalties:

206-15

Interdistrict Inspectorate of the Federal Tax Service: late submission of documents required for tax control (2-NDFL) (62,100 rubles).

Interdistrict Inspection of the Federal Tax Service: provision by a tax agent of documents containing false information (2-NDFL) (82,375 rubles).

Interregional Department of Rosprirodnadzor for the Rostov Region and the Republic of Kalmykia: compensation for damage caused to soils (315,684 rubles).

Federal Tax Service: for untimely provision of information about the balances on the accounts of customers, whose transactions were suspended, certificates on customers, and other violations (184,545.75 rubles).



Corporate Governance

The corporate governance system of Center-invest Bank is focused on protecting the rights and interests of shareholders, building a dialogue with management, the regulator, and other stakeholders for sustainable development of the bank, taking into account ESG principles.

Fulfilling all the regulatory requirements for corporate governance of joint-stock companies and credit institutions, the bank strives to implement the best world practice and recommendations of the national regulator.

102-16, 102-21, 102-29

The bank has a long-time practice of consulting with key stakeholders on corporate governance issues. The first documents (Code of Corporate Conduct in 2004 and Code of Ethics in 2005) were developed with the participation of the international development institutions IFC and EBRD.

Currently there are more than 20 internal documents (regulations, policies, strategies, etc.) that define a wide range of issues in the field of corporate management, risk and personnel management, environmental and social responsibility, interaction with partners, information security and others. Familiarisation with them is an unconditional part of the employment process, as well as vertical and horizontal job rotations, taking into account the profile of activity.

Current regulatory documents

- Charter (2016, as amended in 2017, 2018, 2019);
- Regulations on the General Meeting of Shareholders (2016);
- Regulations on the Board of Directors (2016);
- Regulations on the Executive Board (2016);
- Regulations on the Chairman of the Executive Board (2016);
- Code of Corporate Conduct (2004);
- Code of Corporate Ethics (2004);
- Regulations on the Dividend Policy (2017);



- Information Policy (2007);
- Risk Management Policy (2021);
- Credit Policy (2018, as amended in 2019, 2020, 2021);
- Internal Control Policy (2021);
- Environmental and Social Policy (2010, as amended in 2011, 2012, 2014, 2019, 2021);
- Policy in the Field of Management and Control over the State of Liquidity (2020);
- Action Plan in the Event of a Liquidity Crisis (2020);
- ESG Digitalisation of the Ecosystem of Center-invest Bank Strategy 2019–2021 (2018);
- ESG Digitalisation 2.0 Strategy 2022–2024 (2021);
- Personnel Policy (2013);
- Policy in the Field of Labour Remuneration System (2021);
- Information Security Policy (2019);
- Accounting Policy of the Bank, Accounting Policy for the Purposes of Reporting under IFRS and Reporting under RAS, as well as Accounting Policy for Tax Purposes (2021);
- Anti-Corruption and Anti-Fraud Policy (2020);
- Sanctions Policy (2020);
- Business Continuity Policy (2020);
- Business Continuity and Recovery Plan (in terms of ensuring the security of the bank's infrastructure and the safety of people) (2020);
- Business Continuity and Recovery Plan (in terms of ensuring the functioning of the bank's information system) (2020);
- Business Continuity and Recovery Plan for Critical Biosecurity Threats (2020);
- Conditions for Transactions with Financial Instruments by Persons Included in the List of Insiders and Related Persons (2021).

Principles of Corporate Governance

102-25

✓ **Accountability.** The Code of Corporate Conduct provides for accountability of the Board of Directors of the bank to its shareholders and serves as a guide for the Board of Directors in developing a strategy, managing, and monitoring the activities of executive bodies of the bank.

✓ **Justice.** The bank is committed to protecting the rights of shareholders and ensuring equal treatment of all the shareholders, including minority (and foreign) shareholders. The Board of Directors of the bank provides all the shareholders with the opportunity to receive effective protection in case of violation of their rights.

✓ **Transparency.** The bank ensures timely and reliable disclosure of information about all the material facts relating to the activities of the bank, including its financial position, operation results, ownership and management structure of the bank, as well as free access to such information for all the interested parties.

✓ **Responsibility.** The Bank recognizes the rights of other interested parties in accordance with the requirements of the law and other regulations.

The bank, its officials and all the employees are guided in their activities by the norms of the current legislation, as well as the ethical standards adopted in business community, in accordance with the definitions of the Code of Corporate Conduct and the Code of Corporate Ethics. Conflicts of interest are prevented on an ongoing basis.

The bank complies with a significant part of the principles and recommendations of the Corporate Governance Code approved by the Bank of Russia (Letter of the Bank of Russia dated 10.04.2014 with No. 06-52/2463 On the Corporate Governance Code).

The process of developing and improving corporate governance practices in accordance with the recommendations of the Corporate Governance Code will be continued by the bank in the future, taking into account the analysis of the possibility of applying new practices.

Management Bodies

102-29

The General Meeting of Shareholders is the highest management body of the bank. The General Meeting of Shareholders of the bank carries out its activities in accordance with the current legislation of the Russian Federation, the bank's Charter, and the Regulations on the General Meeting of Shareholders.

The bank actively interacts with stakeholders on corporate governance and risk management for economic, social, and environmental issues. In connection with the current situation regarding coronavirus infection in Russia and all over the world, in accordance with the provisions of the legislative acts adopted in order to prevent its spread (Federal Law No. 17-FZ dated 24.02.2021 On Amendments to the Federal Law On International Companies and International Funds and on the Suspension of Certain Provisions of the Federal Law On Joint Stock Companies and the Federal Law On Limited Liability Companies), the annual general meeting of the bank's shareholders was held on 30.06.2021 in the form of absentee voting.

At the annual general meeting of shareholders, decisions were made on the approval of the annual report, annual accounting (financial) statements, distribution of profits, election of the Board of Directors, and approval of the auditor. The meeting was attended by shareholders with a total share of voting stock of 99.28%.

In 2021, by the decision of the annual general meeting of shareholders, KPMG Joint Stock Company was approved as an external auditor.



Board of Directors

102-18, 102-26, 102-27, 102-29, 102-30, 102-31, 102-32

The Board of Directors of the bank carries out general management of activities, with the exception of resolving issues referred by the current legislation of the Russian Federation and the charter of the bank adopted in accordance with it, to the competence of the general meeting of shareholders. The Board of Directors plays a key role in the formation and monitoring of the set strategic objectives in the field of achieving the UN Sustainable Development Goals by the bank and implementing the ESG risk system and reporting. In particular, the Board of Directors preliminarily reviews and approves the bank's integrated annual report or sustainable development report, taking into account the principles of materiality.

In terms of risk management, the Board of Directors determines:

- Development strategy in accordance with the principles of SRI/ESG;
- Risk management policy (including risk and capital management strategy);
- Key indicators of the tendency towards taking risks (including risk appetite and stress testing scenarios);
- Liquidity Control Policy;
- Credit policy;
- Information security policy;
- Business Continuity Policy.

At the level of strategy and business plans, the Bank's Board of Directors determines the structure and target levels of risks and capital adequacy ratios. The bank's Board of Directors controls the following:

- Levels of accepted risks and the capital allocated to cover them;
- Compliance with mandatory standards;
- Key indicators of the tendency towards taking risks;
- Results of stress testing;
- Compliance of the bank's risk profile with ESG strategy and business plan;
- The effectiveness of methods for assessing, managing, and covering accepted risks.



Members of the Board of Directors are not members of the highest executive bodies of organizations that are key suppliers of the bank. It is allowed for a member of the Board of Directors to participate in similar bodies of other organizations, provided that this organization is not a competitor of the bank, and such participation does not interfere with the performance of their duties in the Board of Directors. Information about transactions that may cause a conflict of interest is reported to the Chairman of the Board of Directors. Information on a conflict of interest is disclosed to the Board of Directors, and in this case the member of the Board of Directors in question abstains from voting.

102-26, 102-30, 102-31

Internal documents establish the frequency of meetings of the Board of Directors: at least once a quarter. In 2021, the Board of Directors of Center-invest Bank held 12 in-person meetings, at which, in addition to current issues, such as quarterly reports of the Management Board and the Internal Control Service, issues of the Annual Meeting of Shareholders, issues regarding the bank's business plan, the following topics were considered: amendments in internal documents, convening and holding an extraordinary general meeting of shareholders, determining the independence of members of the Board of Directors.

In accordance with regulatory requirements, new versions of the Bank's Policies were approved: internal control, risk management, labour remuneration, and changes were made to the credit policy, environmental and social policy. On 13.12.2021 a new strategy for the next three years was approved: ESG Digitalisation 2.0 Strategy 2022–2024.

102-22, 102-24

Membership in the Board of Directors is carried out on an elective basis according to the criteria and procedure specified in the Regulations on the Board of Directors. The unconditional criterion for election is the availability of necessary experience, knowledge, qualifications, and impeccable reputation to perform duties and organize work in the interests of the bank and its shareholders. In order to maintain the continuity of the policy pursued and ensure the effective solution of tasks, rotation is carried out in the Board of Directors. Attendance at meetings of the Board of Directors in 2021 was 98.8%.

Committees of the Board of Directors

102-22, 102-28

The Board of Directors of the bank has established the following committees:

- Audit and Compliance Committee;
- Strategic Planning Committee;
- Appointment, Remuneration, and Compensation Committee.

The committees consider in advance and in more detail the issues of the bank's activities in order to prepare recommendations to the Board of Directors. In order to better inform the members of the Board of Directors, the meetings of the Committees are held mainly in an open form with invitation of relevant members of the Board of Directors. The heads of the Committees regularly report on the results of work for the previous period at meetings of the Board of Directors.

102-28

Activities of the Committees are controlled by the relevant Regulations approved by the Board of Directors. Composition of the Committees is formed by open voting at the first meeting of the Board of Directors after its election at the recurrent general meeting of shareholders. The work of the committees is evaluated by the Board of Directors on a regular basis.

Audit and Compliance Committee is formed to assist the Board of Directors in fulfilling their obligations to monitor and control the completeness and reliability of accounting (financial) statements, the reliability and efficiency of the risk management system, internal control and corporate governance, the independence of external and internal audit, and the process of ensuring compliance with the law.

In 2021, the Committee held 7 meetings. The main issues considered by the Committee: approval of the Accounting Policies (according to IFRS, RAS, for tax purposes) of the bank for 2021, write-off of uncollectible debt from the bank's balance sheet, preliminary review of the Regulations on the Internal Audit Service of Center-invest Commercial Bank PJSC, planning of an external audit conducted by the audit company KPMG, consideration of audit reports on the results of the audit of the annual accounting (financial) statements and consolidated financial statements in accordance with IFRS for 2020 and assessment of audit compliance with the established procedure, its completeness and objectivity, analysis of the work efficiency of external auditors, consideration of the work plan of the internal audit service for 2021, preliminary approval of the Annual Report for 2020, information about a subsidiary, etc.

Strategic Planning Committee is formed to assist the Board of Directors in determining priority areas, developing a strategy for sustainable development and improving corporate governance, developing recommendations on dividend policy, evaluating efficiency and monitoring the bank's activities.

In 2021, the Committee held 4 meetings. The main issues considered by the Committee: quarterly reports of the Management Board, implementation of the business plan and budget of the bank, preliminary distribution of profits for 2020 and recommendations for the payment of dividends for 2020, transformation of the bank's IT system, preliminary review of the ESG Digitalisation 2.0 Strategy 2022–2024, and information on the global promotion of the business model ESG Digitalisation of Center-invest Bank.

Appointment, Remuneration and Compensation Committee was established for preliminary consideration of issues of personnel planning (succession planning), professional composition, work efficiency, and transparent practice of remuneration of the Board of Directors and executive bodies of the bank.

In 2021, the Committee held 5 meetings. The Committee considered the main issues such as remuneration of employees of the internal audit service, the compliance service and the financial monitoring department of the bank, considered Reports on the assessment of efficiency of the organization and functioning of remuneration system based on the results of 2020, considered changes to the Policy in the field of the remuneration system, developed recommendations to the Board of Directors for the General Meeting of Shareholders regarding remuneration to members of the Board of Directors based on the results of 2020, determined the amount of remuneration for the executive bodies of the bank.

102-35, 102-36, 102-37

The labour remuneration of the Board of Directors is controlled by the Regulations on the Board of Directors, approved by the annual general meeting of shareholders on 02.06.2016.

Executive Board

102-19

The Executive Board is a collegial executive body of the bank and under the leadership of the sole executive body, the Chairman of the Executive Board, it organizes the implementation of decisions of the general meeting of shareholders of the bank and the Board of Directors.

The Executive Board manages the day-to-day activities of the bank aimed at fulfilling the ESG Digitalisation Strategy, business plan, and budget during the period between general meetings of shareholders and meetings of the Board of Directors.

The Executive Board is headed by the Chairman of the Executive Board elected by the Board of Directors and acting on the basis of the Charter and the Regulations On the Chairman of the Management Board of Center-invest Commercial Bank Public Joint Stock Company.

The quantitative composition of the Executive Board is determined by the Board of Directors. The basis for the decision is the belief that the quality and composition of leaders' team matter more than the total number of the Executive Board members.

102-26

An important area of responsibility of the Executive Board is a wide range of environmental and social agenda. Implementation of the ESG Digitalisation Strategy, practical integration of responsible banking principles into all the internal procedures and communications, from employee training to the development of financial and non-financial products and services in the interests of customers, partners, and the state. The results of work on the implementation of the ESG principles become the subject of reports to the Board of Directors, investors, regulators, rating and audit organizations, NGOs, and the public. The progress made towards sustainable development is one of the criteria for rewarding key executives.

In 2021, the document Distribution of duties between the Chairman of the Executive Board of Center-invest CB PJSC and members of the Executive Board of Center-invest CB PJSC in a new edition was approved that defines the areas of responsibility of each member of the Management Board (subdivisions supervised and coordinated by him/her).

The labour remuneration of the Executive Board is controlled by the Regulations on the Executive Board and the Regulations on the Chairman of the Executive Board, approved by the annual general meeting of shareholders on 02.06.2016.

Remuneration System of Members of the Board of Directors and the Executive Board

102-35, 102-36, 102-37

The labour remuneration of the Board of Directors is controlled by the Regulations on the Board of Directors of Center-invest Bank, approved by the annual general meeting of shareholders on 02.06.2016.

Reporting period	Type of remuneration (salary, bonuses, commissions, benefits and (or) reimbursement of expenses, other)	Amount of remuneration, roubles
12 months of 2021	Salary	0
	Bonuses	0
	Expenses related to performance of the functions of members of the Board of Directors compensated by the credit institution: issuer during the reporting period	0
	Other	8 235 977

The labour remuneration of the Executive Board is controlled by the Regulations on the Executive Board and the Regulations on the Chairman of the Executive Board of Center-invest Bank, approved by the annual general meeting of shareholders on 02.06.2016.

Reporting period	Type of remuneration (salary, bonuses, commissions, benefits and (or) reimbursement of expenses, other)	Amount of remuneration, roubles
12 months of 2021	Salary	27 004 143
	Bonuses	52 400 000
	Expenses related to performance of the functions of members of the Board of Directors compensated by the credit institution: issuer during the reporting period	9 250
	Other	0

More details on the criteria and procedures for remuneration of members of the Board of Directors and the Executive Board can be found in the bank's regulatory documents:



Corporate Secretary

The corporate secretary of the bank ensures that the management bodies comply with the requirements of internal regulations and external regulations, facilitates the effective exchange of information between the management bodies, and acts as an advisor to members of the Board of Directors and senior management.

Internal Control and Risk Management

The important control and monitoring bodies to ensure effective operation and risk management are:

- Internal audit service;
- Financial Monitoring Department;
- Compliance service;
- Risk management service.

Corporate Ethics

102-16, 102-17

Ethical values shared by members of the Board of Directors, management, employees, customers, and partners of Center-invest Bank are enshrined in the current Codes and Policies of the bank. These values have become part of the corporate culture. In carrying out its activities, the bank strictly observes human rights and seeks to ensure their observance throughout the territory of its operation. The national composition of the bank employees' team is traditionally very broad, which is why ensuring inclusiveness and diversity is part of the bank's corporate culture.

102-17, 102-18, 102-20, 102-21, 102-26, 102-29, 102-33

The Board of Directors is the defender of the ethical views and values of the bank, sets a personal example, smooths out emerging interpersonal conflicts, maintains a reasonable balance between legal issues and the need for interaction with shareholders and other stakeholders, seeks to establish harmonious relations between managers and employees.



102-19, 102-21

The Chairman of the Board of Directors serves as an official channel for informing the management of issues that raise concern of members of the Board of Directors, and contributes to increasing the responsibility of directors for making all the most important decisions affecting the bank's activities.

The Chairman of the Board of Directors is the face of the bank in decision-making situations, statements and communication with stakeholders on behalf of the Board of Directors, including on economic, environmental, and social issues.

102-20

The Chairman of the Executive Board and the Executive Board are responsible to the Board of Directors for implementation of ESG principles in the framework of operational management. Within the limits of their competence, they participate on a continuous basis in communications with stakeholders on both financial and non-financial agendas.

Middle managers are responsible to the Chairman of the Executive Board and the Executive Board of the bank for the implementation of requirements of the Code of Corporate Ethics in their subdivisions, ensuring that employees understand and comply with it.

The ESG Bank Secretary is available to provide confidential assistance and advice to bank employees on issues of discrimination, harassment and unethical behaviour.

As part of Thursday Morning online meeting cycle, interaction with bank employees, including remote offices, on the implementation of the sustainable development agenda has increased. This is an effective communication channel for discussing both internal tasks and relations with external stakeholders.

Anti-Corruption Measures and Compliance



103-2, 205-1, 205-2, 206-1, 413-1, 415

The bank considers approaches to the prevention of corruption and fraud to be very significant, including in terms of timely informing local communities about the impact of external risks, policies, and methods of combating corruption. Comprehensive information is provided to law enforcement agencies on facts of corruption and violations of the law in accordance with the procedure established by Russian law.

Center-invest Bank has an Anti-Corruption and Anti-Fraud Policy, whose requirements are mandatory for all the employees of the bank and its subsidiaries, regardless of their position and functions. This Policy is mandatorily communicated to all the existing employees of the bank and its subsidiaries, as well as when hiring new employees. Members of the Board of Directors and the bank's Management Board by personal example demonstrate an uncompromising attitude towards any manifestations of corruption and fraud. The bank exercises control and consideration of complaints on any issues in accordance with the current legislation. The bank guarantees confidentiality of information received from customers, except as otherwise provided by law.

In accordance with the said Regulations, the bank and its employees enter into transactions only with reliable suppliers, customers and partners that are engaged in legal activities and whose funds are obtained from legal sources. In relation to supply chains, the bank is guided by the principles of competition and transparency, conducting competitive procedures. The bank was not a participant in litigation for violation of antitrust laws. There are also no donations to political campaigns, either in cash or in kind.

In particular, in a situation of conflict of interest, the bank and its employees seek to resolve disputes through negotiations, use mechanisms for pre-trial and out-of-court dispute resolution, and avoid public hearings. In terms of procedures for preventing conflicts of interest, the provisions of the Regulation On the Prevention and Settlement of Conflicts of Interest are also applied.

The effective functioning of business processes of the bank, its bodies and officials based on ESG principles is confirmed by the absence of financial and non-financial sanctions for violation of legislation in the socio-economic sphere, including those based on discrimination of various types. The difficult epidemiological situation did not affect the implementation of compliance procedures. The bank plans to enhance the training of responsible officials on the best compliance practices from third-party vendors, taking into account the safety of life and health. The bank is also striving to make progress in informing its counterparties about the current compliance requirements.

Conclusion

102-50, 102-52

This 2021 Sustainability Report of Center-invest Commercial Bank Public Joint Stock Company contains information on the non-financial (ESG) performance of the bank for the reporting period from 1 January 2021 to 31 December 2021.

The previous ESG report of Center-invest Bank is available here:
https://www.centriinvest.ru/files/about/reports/byyear/ESG_2020_ru.pdf.



Data regarding sustainable development are consolidated for all the bank's projects that have a significant social and economic impact in the regions of its operation.

102-50

This report uses data collected through the corporate reporting system within limits and to the extent of interest to existing and potential shareholders, partners, customers, and employees of the bank. Reliability of the data included in the report is ensured during the collection and consolidation of information and is confirmed by the heads of structural divisions or those responsible for the preparation of the respective block of information.

102-53, 102-54

Reliability of the data included in the report is ensured during the collection and consolidation of information and is confirmed by the heads of structural divisions or those responsible for the preparation of the respective block of information.

We are open to questions and suggestions regarding the ESG report and are ready for dialogue. Contact person: Sergei Smirnov, Ph. D. Economics, Deputy Chairman of the Executive Board for Reporting, Analytics and Finance, dobro@centriinvest.ru

Appendix

1. Energy Efficiency Loans (Housing and Communal Services) in 2021:

No.	Loan ID	Project amount (thousand roubles)	Amount of financing (thousand roubles)	Date of issue	Date of repayment	Location	Number of floors	Number of apartments	Year of construction	Material
1	166210005	3 000.00	3 000.00	25.05.2021	22.05.2026	Nizhny Novgorod Region	5	80	1962	panel
2	166210008	1 600.00	1 600.00	30.06.2021	26.06.2026	Nizhny Novgorod Region	9	72	1984	panel
3	166210009	3 600.00	3 600.00	01.07.2021	29.06.2026	Nizhny Novgorod Region	5	100	1974	brick
4	166210015	1 800.00	1 800.00	08.09.2021	04.09.2026	Nizhny Novgorod Region	9	106	1984	panel
5	166210030	3 000.00	3 000.00	23.06.2021	19.06.2026	Nizhny Novgorod Region	9	180	1987	panel
6	21210023	1 200.00	1 200.00	23.07.2021	21.07.2026	Krasnodar Territory	5	63	2001	brick
7	95210002	2 298.00	2 298.00	11.03.2021	26.02.2026	Stavropol Territory	16	73	1985	panel
8	95210024	3 650.00	3 650.00	26.11.2021	24.11.2026	Stavropol Territory	5	72	1983	brick
9	95210001	1 100.00	1 100.00	21.01.2021	20.01.2023	Stavropol Territory	10	138	2004	brick
10	95210002	2 284.89	2 284.89	26.01.2021	23.01.2026	Stavropol Territory	5	60	2002	panel
11	95210017	3 000.00	3 000.00	07.09.2021	06.09.2027	Stavropol Territory	9	180	1986	panel
12	40210005	3 720.00	3 720.00	01.02.2021	30.01.2026	Rostov Region	14	109	1996	brick
13	00210054	1 900.00	1 900.00	11.02.2021	07.02.2025	Rostov Region	16	93	1994	brick
14	150210020	2 328.16	2 328.16	02.03.2021	27.02.2026	Rostov Region	9	144	1989	panel
15	00210253	1 000.00	1 000.00	04.06.2021	03.06.2026	Rostov Region	9	72	1987	panel
16	40210039	2 500.00	2 500.00	09.06.2021	08.06.2026	Rostov Region	16	95	1999	brick
17	00210262	1 500.00	1 500.00	10.06.2021	09.06.2026	Rostov Region	17	108	1989	cast-in-place
18	40210041	202.00	202.00	16.06.2021	15.06.2026	Rostov Region	9	180	1985	panel
19	40210040	3 798.00	3 798.00	16.06.2021	15.06.2026	Rostov Region	9	180	1985	panel
20	137210001	3 500.00	3 500.00	29.06.2021	25.06.2026	Rostov Region	16	64	1996	brick
21	00210289	1 000.00	1 000.00	05.07.2021	30.06.2026	Rostov Region	9	140	1988	brick
22	04210043	350.00	350.00	27.07.2021	24.07.2023	Rostov Region	9	90	1973	brick
23	11210090	380.00	380.00	06.08.2021	31.01.2024	Rostov Region	5	30	2003	brick
24	00210356	6 000.00	6 000.00	24.08.2021	21.08.2026	Moscow Region	7	52	1953	brick
25	00210362	500.00	500.00	27.08.2021	25.08.2023	Rostov Region	6	56	1966	panel
26	14210035	1 900.00	1 900.00	08.09.2021	05.09.2028	Rostov Region	5	60	1989	panel
27	150210086	800.00	800.00	20.09.2021	18.09.2026	Rostov Region	5	50	1989	brick
28	11210107	760.00	760.00	30.09.2021	28.09.2026	Rostov Region	5	11	2004	brick
29	146210052	1 400.00	1 400.00	07.10.2021	05.10.2027	Rostov Region	5	70	1969	brick
30	112101151	620.00	620.00	27.10.2021	23.10.2026	Rostov Region	5	11	2003	brick
31	12101401	600.00	600.00	28.12.2021	25.12.2026	Rostov Region	5	13	2005	brick
32	1210141	700.00	700.00	28.12.2021	25.12.2026	Rostov Region	5	11	2004	brick

2. Energy Efficiency Loans, Including Green Issue Loans (Excluding Retail Housing Loan Portfolio) in 2021:

No.	Name of the borrower	Project amount (thousand roubles)	Amount of financing (thousand roubles)	Payback time	Energy saving (per unit)	Branch	Loan agreement number	Date of issue	Reduction of CO ₂ (ton per year)
1	Borrower 1	5 500.000	5 200.000	4.9	53.3% (diesel fuel)	agriculture	64210001	12.01.21	82.2
2	Borrower 2	6 839.829	5 471.000	4.9	48.4% (diesel fuel)	agriculture	170210005	19.02.21	67.6
3	Borrower 3	2 000.000	2 000.000	2.9	40.6% (diesel fuel)	agriculture	157210030	26.02.21	53.5
4	Borrower 4	2 099.000	1 624.000	3.2	41.2% (diesel fuel)	agriculture	89210002	03.02.21	50.5
5	Borrower 5	3 025.000	2 420.000	4.5	40.5% (diesel fuel)	agriculture	89210004	25.02.21	49.0
6	Borrower 6	9 206.200	7 736.000	4.7	66.3% (diesel fuel)	agriculture	173210026	16.03.21	141.6
7	Borrower 7	1 560.000	1 560.000	2.2	42.2% (diesel fuel)	agriculture	161210008	16.02.21	52.5
8	Borrower 8	11 383.880	6 380.000	4.8	70.5% (diesel fuel)	agriculture	170210027	29.03.21	172.1
9	Borrower 9	1 520.000	1 350.000	2.3	42.1% (diesel fuel)	agriculture	8210009	08.02.21	47.7
10	Borrower 10	18 000.000	10 000.000	4.9	75.9% (diesel fuel)	agriculture	65210003	12.03.21	246.7
11	Borrower 11	17 282.607	13 700.000	4.5	67.3% (electricity)	agriculture	155210060	30.03.21	79.8
12	Borrower 12	5 105.055	4 605.000	4.2	54.9% (diesel fuel)	agriculture	67210012	22.03.21	87.6
13	Borrower 13	20 468.523	16 374.000	4.8	71.1% (diesel fuel)	agriculture	97210040	16.04.21	161.8
14	Borrower 14	9 887.049	5 483.000	4.5	68.1% (diesel fuel)	agriculture	97210041	19.04.21	160.5
15	Borrower 15	20 140.704	20 000.000	4.3	71.3% (diesel fuel)	agriculture	161217015	19.04.21	356.7
16	Borrower 16	3 145.000	3 000.000	4.1	41.4% (diesel fuel)	agriculture	49210008	06.04.21	55.3
17	Borrower 17	11 941.614	9 550.000	4.2	69.7% (diesel fuel)	agriculture	97210044	22.04.21	151.4
18	Borrower 18	8 778.045	7 000.000	4.4	68.1% (diesel fuel)	agriculture	97210045	22.04.21	153.3
19	Borrower 19	10 371.423	5 500.000	4.6	70.4% (diesel fuel)	agriculture	11210041	22.04.21	171.0
20	Borrower 20	2 500.000	2 000.000	3.0	43.0% (diesel fuel)	agriculture	157210075	15.03.21	63.7
21	Borrower 21	7 133.076	6 063.000	3.7	67.4% (diesel fuel)	agriculture	155210069	21.04.21	148.9
22	Borrower 22	5 769.252	5 769.252	4.8	56.2% (diesel fuel)	agriculture	24210004	09.04.21	92.3
23	Borrower 23	9 484.800	4 742.000	4.5	61.2% (diesel fuel)	agriculture	176210008	05.04.21	113.5
24	Borrower 24	3 000.000	3 000.000	3.1	45.3% (diesel fuel)	agriculture	177210028	05.04.21	67.3
25	Borrower 25	1 720.000	1 200.000	2.3	42.1% (diesel fuel)	agriculture	67210007	16.02.21	56.9
26	Borrower 26	1 850.000	1 500.000	2.5	43.3% (diesel fuel)	agriculture	173210036	22.04.21	57.2
27	Borrower 27	7 124.000	3 500.000	3.3	68.7% (diesel fuel)	agriculture	170210051	20.05.21	157.7
28	Borrower 28	18 100.000	16 290.000	4.8	65.7% (diesel fuel)	agriculture	11210059	25.05.21	275.2
29	Borrower 29	14 250.000	13 700.000	4.8	85.4% (electricity)	industry	86210036	05.05.21	183.3
30	Borrower 30	9 240.000	6 240.000	4.9	65.8% (diesel fuel)	agriculture	57210017	20.04.21	138.5
31	Borrower 31	1 611.000	1 449.000	2.1	44.0% (diesel fuel)	agriculture	12210026	31.05.21	59.1
32	Borrower 32	18 100.000	16 290.000	4.9	64.1% (diesel fuel)	agriculture	11210065	07.06.21	267.7
33	Borrower 33	41 188.955	37 000.000	4.7	64.7% (diesel fuel)	agriculture	51217022	11.06.21	274.8
34	Borrower 34	5 838.600	5 838.600	4.5	57.9% (diesel fuel)	agriculture	57210018	14.05.21	98.8
35	Borrower 35	2 460.000	2 000.000	3.0	45.1% (diesel fuel)	agriculture	12210026	15.06.21	61.8

No.	Name of the borrower	Project amount (thousand roubles)	Amount of financing (thousand roubles)	Payback time	Energy saving (per unit)	Branch	Loan agreement number	Date of issue	Reduction of CO ₂ (ton per year)
36	Borrower 36	11 523.925	10 000.000	4.9	70.4% (diesel fuel)	agriculture	11210075	21.06.21	170.8
37	Borrower 37	8 878.046	7 022.000	4.8	67.0% (diesel fuel)	agriculture	170210054	22.06.21	133.4
38	Borrower 38	8 592.800	7 733.520	4.8	60.0% (diesel fuel)	agriculture	155210080	18.06.21	112.6
39	Borrower 39	8 318.700	7 486.300	4.2	66.0% (diesel fuel)	agriculture	155210083	24.06.21	145.8
40	Borrower 40	10 014.942	9 825.000	3.8	63.3% (diesel fuel)	agriculture	30210056	25.06.21	129.7
41	Borrower 41	7 848.592	7 022.000	4.2	65.3% (diesel fuel)	agriculture	30210057	29.06.21	141.1
42	Borrower 42	11 800.000	10 620.000	4.4	67.8% (diesel fuel)	agriculture	24210012	06.07.21	158.0
43	Borrower 43	9 240.048	8 316.000	4.8	65.0% (diesel fuel)	agriculture	151210023	18.06.21	139.5
44	Borrower 44	10 500.000	10 500.000	4.8	68.0% (diesel fuel)	agriculture	164210060	22.06.21	159.6
45	Borrower 45	10 200.000	10 200.000	4.6	68.1% (diesel fuel)	agriculture	164210058	08.06.21	160.5
46	Borrower 46	13 157.000	12 975.000	4.3	67.3% (diesel fuel)	agriculture	154217024	18.06.21	148.2
47	Borrower 47	8 784.072	7 905.000	4.7	65.2% (diesel fuel)	agriculture	85210025	15.07.21	134.8
48	Borrower 48	21 600.000	19 300.000	4.7	62.5% (diesel fuel)	agriculture	10210013	20.07.21	250.3
49	Borrower 49	15 055.308	13 540.000	4.9	71.5% (diesel fuel)	agriculture	85210024	14.07.21	180.6
50	Borrower 50	10 390.000	5 195.000	4.9	68.3% (diesel fuel)	agriculture	161210055	19.07.21	155.0
51	Borrower 51	16 340.455	14 840.000	4.5	68.1% (diesel fuel)	agriculture	85210021	08.07.21	153.3
52	Borrower 52	13 802.983	11 042.000	4.4	52.1% (diesel fuel)	agriculture	170210061	04.08.21	78.2
53	Borrower 53	9 328.600	8 395.000	4.8	66.3% (diesel fuel)	agriculture	07210087	05.08.21	141.9
54	Borrower 54	19 017.000	19 017.000	4.7	63.9% (diesel fuel)	agriculture	170210062	06.08.21	127.2
55	Borrower 55	3 580.000	3 200.000	4.7	44.5% (diesel fuel)	agriculture	90210049	19.08.21	57.7
56	Borrower 56	10 917.000	8 400.000	4.7	63.9% (diesel fuel)	agriculture	90210043	11.08.21	127.2
57	Borrower 57	3 300.000	2 970.000	3.8	46.6% (diesel fuel)	agriculture	90210039	30.07.21	62.7
58	Borrower 58	9 590.000	8 000.000	4.7	67.1% (diesel fuel)	agriculture	90210027	12.05.21	147.1
59	Borrower 59	21 834.600	17 460.000	3.8	74.4% (diesel fuel)	agriculture	90210028	12.05.21	419.3
60	Borrower 60	8 809.350	4 500.000	4.3	67.2% (diesel fuel)	agriculture	90210025	06.04.21	147.7
61	Borrower 61	10 917.300	8 700.000	4.5	71.3% (diesel fuel)	agriculture	90210014	24.02.21	178.4
62	Borrower 62	3 300.000	2 700.000	4.3	43.8% (diesel fuel)	agriculture	90210038	22.07.21	56.0
63	Borrower 63	3 750.000	2 990.000	4.9	43.8% (diesel fuel)	agriculture	90210034	22.07.21	56.0
64	Borrower 64	3 030.000	1 500.000	4.1	42.5% (diesel fuel)	agriculture	90210033	03.06.21	53.2
65	Borrower 65	71 800.000	71 000.000	4.4	53.2% (diesel fuel)	agriculture	09217012	26.03.21	245.6
66	Borrower 66	9 322.646	8 297.000	4.3	68.8% (diesel fuel)	agriculture	30210065	02.08.21	158.6
67	Borrower 67	9 506.900	8 556.210	4.0	70.5% (diesel fuel)	agriculture	31210041	31.08.21	172.1
68	Borrower 68	10 917.288	10 600.000	4.7	63.3% (diesel fuel)	agriculture	35210100	01.09.21	129.7
69	Borrower 69	20 006.100	20 006.100	3.6	73.7% (diesel fuel)	agriculture	35210081	23.06.21	403.7
70	Borrower 70	13 574.520	13 574.520	4.7	60.7% (diesel fuel)	agriculture	11210096	03.09.21	111.1
71	Borrower 71	1 525.000	1 525.000	2.1	43.5% (diesel fuel)	agriculture	07210105	10.09.21	55.5
72	Borrower 72	11 941.614	9 553.000	4.8	71.4% (diesel fuel)	agriculture	97210066	13.09.21	179.7
73	Borrower 73	3 088.000	3 088.000	3.0	51.8% (diesel fuel)	agriculture	81210058	22.07.21	77.5

No.	Name of the borrower	Project amount (thousand roubles)	Amount of financing (thousand roubles)	Payback time	Energy saving (per unit)	Branch	Loan agreement number	Date of issue	Reduction of CO ₂ (ton per year)
74	Borrower 74	4 850.000	2 350.000	4.0	55.3% (diesel fuel)	agriculture	75210043	26.08.21	89.0
75	Borrower 75	8 400.000	6 068.070	4.6	64.9% (diesel fuel)	agriculture	11210104	27.09.21	132.8
76	Borrower 76	8 000.000	5 000.000	4.8	52.2% (diesel fuel)	agriculture	57210034	17.09.21	88.7
77	Borrower 77	3 000.000	3 000.000	3.0	51.8% (diesel fuel)	agriculture	91210012	29.09.21	77.5
78	Borrower 78	8 547.000	6 147.000	3.0	55.0% (electricity)	trade	49210034	04.10.21	27.5
79	Borrower 79	9 202.800	7 300.000	4.8	58.9% (diesel fuel)	agriculture	87210052	06.08.21	103.3
80	Borrower 80	9 240.000	9 240.000	4.6	53.0% (diesel fuel)	agriculture	07210086	30.07.21	81.0
81	Borrower 81	4 200.000	3 200.000	2.1	40.8% (electricity)	industry	31210046	11.10.21	20.7
82	Borrower 82	5 462.100	4 900.000	3.8	59.3% (diesel fuel)	agriculture	30210085	13.10.21	104.7
83	Borrower 83	2 675.000	2 675.000	2.6	51.2% (diesel fuel)	agriculture	91210013	13.10.21	75.6
84	Borrower 84	1 850.000	1 480.000	2.8	41.4% (diesel fuel)	agriculture	91210014	13.10.21	50.9
85	Borrower 85	22 747.213	20 472.492	4.8	70.4% (diesel fuel)	agriculture	24210019	19.10.21	342.8
86	Borrower 86	11 547.213	11 547.213	4.4	72.6% (diesel fuel)	agriculture	24210017	21.10.21	190.9
87	Borrower 87	8 452.200	8 452.200	4.0	67.9% (diesel fuel)	agriculture	57210031	10.09.21	152.0
88	Borrower 88	7 139.500	5 700.000	4.5	54.0% (diesel fuel)	agriculture	97210072	27.10.21	84.5
89	Borrower 89	3 420.000	2 000.000	3.5	49.6 (diesel fuel)	agriculture	97210073	28.10.21	70.9
90	Borrower 90	1 850.000	1 630.000	2.0	47.1 (diesel fuel)	agriculture	30210093	29.10.21	69.6
91	Borrower 91	8 313.840	7 480.000	4.9	63.3 (diesel fuel)	agriculture	89210016	27.10.21	123.9
92	Borrower 92	8 760.000	8 760.000	4.7	65.3 (diesel fuel)	agriculture	15210070	10.09.21	135.5
93	Borrower 93	2 500.000	1 500.000	2.9	41.7 (diesel fuel)	agriculture	15210068	01.09.21	62.6
94	Borrower 94	2 005.000	1 800.000	2.0	47.4 (diesel fuel)	agriculture	15210069	09.09.21	73.3
95	Borrower 95	5 610.150	5 500.000	4.6	54.3 (diesel fuel)	agriculture	15210079	27.10.21	89.2
96	Borrower 96	8 452.000	8 452.000	4.8	64 (diesel fuel)	agriculture	15210073	12.10.21	127.7
97	Borrower 97	7 200.000	6 000.000	4.7	60.6 (diesel fuel)	agriculture	15210075	14.10.21	110.6
98	Borrower 98	14 751.504	13 276.000	4.6	64 (diesel fuel)	agriculture	15210074	13.10.21	127.7
99	Borrower 99	5 850.000	5 850.000	4.2	58.4 (diesel fuel)	agriculture	15210077	20.10.21	100.9
100	Borrower 100	12 130.320	10 900.000	4.9	58.9 (diesel fuel)	agriculture	15210081	29.10.21	103.3
101	Borrower 101	1 500.000	1 500.000	2.1	41 (diesel fuel)	agriculture	15210078	25.10.21	54.3
102	Borrower 102	13 431.744	10 000.000	4.1	48 (diesel fuel)	agriculture	7210129	08.11.21	66.3
103	Borrower 103	10 780.056	8 085.000	4.1	61.7 (diesel fuel)	agriculture	97210074	16.11.21	115.8
104	Borrower 104	9 202.800	8 000.000	4.6	64 (diesel fuel)	agriculture	35210127	22.10.21	127.7
105	Borrower 105	5 769.352	5 100.000	3.5	62.8 (diesel fuel)	agriculture	35210109	16.09.21	121.6
106	Borrower 106	13 966.800	10 000.000	4.9	64.9 (diesel fuel)	agriculture	97210075	18.11.21	132.8
107	Borrower 107	14 951.320	11 000.000	3.8	66.2 (diesel fuel)	agriculture	81210079	14.10.21	140.8
108	Borrower 108	10 172.800	10 172.800	4.7	68.5 (diesel fuel)	agriculture	11210120	23.11.21	156.8
109	Borrower 109	7 612.000	7 612.000	4.8	68.3 (diesel fuel)	agriculture	85210034	03.11.21	154.9
110	Borrower 110	18 963.000	18 963.000	4.7	60.7 (diesel fuel)	agriculture	7210122	13.10.21	111.1
111	Borrower 111	29 000.000	29 000.000	4.8	74.7 (diesel fuel)	agriculture	81210089	16.11.21	212.8

No.	Name of the borrower	Project amount (thousand roubles)	Amount of financing (thousand roubles)	Payback time	Energy saving (per unit)	Branch	Loan agreement number	Date of issue	Reduction of CO ₂ (ton per year)
112	Borrower 112	10 300.000	10 300.000	4.7	43 (diesel fuel)	agriculture	81210088	26.11.21	54.3
113	Borrower 113	10 267.000	8 700.000	4.0	72.1 (diesel fuel)	agriculture	12210040	16.11.21	186.2
114	Borrower 114	5 000.000	5 000.000	3.1	62.2 (diesel fuel)	agriculture	18210046	30.11.21	118.5
115	Borrower 115	8 313.840	6 500.000	3.4	71.3 (diesel fuel)	agriculture	15210083	15.11.21	178.4
116	Borrower 116	12 130.320	9 704.000	4.8	63.3 (diesel fuel)	agriculture	15210092	01.12.21	108,3
117	Borrower 117	3 500.000	3 500.000	3.1	63.3 (diesel fuel)	agriculture	15210088	26.11.21	82.6
118	Borrower 118	5 610.150	5 049.000	4.5	56.0 (diesel fuel)	agriculture	15210084	16.11.21	91.5
119	Borrower 119	9 202.800	8 283.000	4.1	61.2 (diesel fuel)	agriculture	06210061	13.09.21	113.5
120	Borrower 120	11 128.200	8 900.000	4.5	71.4 (diesel fuel)	agriculture	97210082	08.12.21	179.7
121	Borrower 121	10 266.720	8 500.000	4.5	69.6 (diesel fuel)	agriculture	97210079	26.11.21	164.5
122	Borrower 122	12 570.120	10 000.000	3.5	50.2 (diesel fuel)	agriculture	08210095	14.10.21	72.5
123	Borrower 123	8 414.760	5 000.000	4.6	57.4 (diesel fuel)	agriculture	97210083	09.12.21	97.0
124	Borrower 124	11 300.000	11 000.000	4.7	68.5 (diesel fuel)	agriculture	63210032	14.12.21	156.6
125	Borrower 125	10 172.800	9 155.520	4.5	69.7 (diesel fuel)	agriculture	63210033	14.12.21	165.8
126	Borrower 126	11 303.100	9 042.000	4.9	69 (diesel fuel)	agriculture	97210084	16.12.21	160.5
127	Borrower 127	16 136.472	13 700.000	4.9	64.9 (diesel fuel)	agriculture	97210085	16.12.21	132.8
128	Borrower 128	8 313.840	7 000.000	4.4	67.1 (diesel fuel)	agriculture	35210139	14.11.21	147.1
129	Borrower 129	11 571.360	10 413.000	4.4	53.2 (diesel fuel)	agriculture	89210017	22.11.21	53.2
130	Borrower 130	20 553.440	20 000.000	4.9	68.1 (diesel fuel)	agriculture	11210137	21.12.21	306.7
131	Borrower 131	12 130.320	10 000.000	4.3	63.9 (diesel fuel)	agriculture	57210039	19.10.21	127.2
132	Borrower 132	7 500.000	4 000.000	4.6	49.1 (diesel fuel)	agriculture	36210024	24.12.21	75.4
133	Borrower 133	1 820.000	1 300.000	2.1	41.9 (diesel fuel)	agriculture	57210046	19.11.21	52.0
134	Borrower 134	9 000.000	8 750.000	4.0	65.2 (diesel fuel)	agriculture	1210070	30.07.21	134.8
135	Borrower 135	2 120.000	1 120.000	2.2	50.1 (diesel fuel)	agriculture	31210070	30.07.21	69.2
136	Borrower 136	11 547.000	6 000.000	4.1	74.1 (diesel fuel)	agriculture	31219991	16.11.21	205.4
137	Borrower 137	1 750.000	1 400.000	2.0	47.9 (diesel fuel)	agriculture	1210081	06.10.21	66.1
138	Borrower 138	10 903.000	9 800.000	4.3	42.5 (diesel fuel)	agriculture	3120085	29.10.21	53.2
139	Borrower 139	9 332.088	6 000.000	4.7	66.7 (diesel fuel)	agriculture	31210097	25.11.21	144.2
140	Borrower 140	13 706.772	12 330.000	4.7	61.7 (diesel fuel)	agriculture	15210098	15.12.21	115.8
141	Borrower 141	10 266.720	9 240.000	4.7	60.7 (diesel fuel)	agriculture	64210025	07.12.21	111.0
142	Borrower 142	20 304.720	20 304.720	4.8	66.2 (diesel fuel)	agriculture	64210021	29.11.21	171.0
143	Borrower 143	8 138.240	8 138.240	3.4	60.7 (diesel fuel)	agriculture	64210022	29.11.21	111.1
144	Borrower 144	11 303.100	10 172.790	4.4	70.4 (diesel fuel)	agriculture	64210028	15.12.21	171.0
145	Borrower 145	8 600.000	8 600.000	4.9	62.1 (diesel fuel)	agriculture	57210052	10.12.21	123.1
146	Borrower 146	32 044.600	26 350.000	4.9	67.1 (diesel fuel)	agriculture	07217065	02.12.21	439.7
147	Borrower 147	7 991.500	1 792.350	4.5	48.9 (diesel fuel)	agriculture	07210144	29.11.21	74.8
148	Borrower 148	6 410.280	5 128.224	4.5	45.5 (diesel fuel)	agriculture	07210146	02.12.21	68.0
149	Borrower 149	12 000.000	9 700.000	4.9	71.3 (diesel fuel)	agriculture	00210538	07.12.21	178.4

No.	Name of the borrower	Project amount (thousand roubles)	Amount of financing (thousand roubles)	Payback time	Energy saving (per unit)	Branch	Loan agreement number	Date of issue	Reduction of CO ₂ (ton per year)
150	Borrower 150	3 975.000	3 975.000	4.6	46.7 (diesel fuel)	agriculture	18210046	30.11.21	63.1
151	Borrower 151	9 240.000	9 240.000	4.8	50.2 (diesel fuel)	agriculture	30210011	20.12.21	72.6
152	Borrower 152	17 500.000	12 500.000	4.8	67.1 (diesel fuel)	agriculture	30210109	16.12.21	159.6
153	Borrower 153	3 500.000	3 150.000	3.7	48.9 (diesel fuel)	agriculture	90210069	10.11.21	68.6
154	Borrower 154	7 991.500	5 600.000	4.3	65.2 (diesel fuel)	agriculture	90210077	10.12.21	134.8
155	Borrower 155	2 135.000	1 920.000	2.5	50.2 (diesel fuel)	agriculture	90210078	17.12.21	66.3
156	Borrower 156	6 410.000	5 100.000	4.1	61.3 (diesel fuel)	agriculture	35210157	17.12.21	114.1
157	Borrower 157	15 976.000	15 975.000	4.9	71.4 (diesel fuel)	agriculture	85210040	02.12.21	179.7
158	Borrower 158	12 726.000	10 270.000	4.9	71.3 (diesel fuel)	agriculture	85210042	17.12.21	179.0
159	Borrower 159	16 627.644	14 964.880	4.9	72.1 (diesel fuel)	agriculture	32210139	07.12.21	186.2
160	Borrower 160	13 359.340	12 023.406	4.8	46.3 (diesel fuel)	agriculture	32210135	25.11.21	62.1
161	Borrower 161	2 055.000	1 644.000	3.0	41.8 (diesel fuel)	agriculture	32210152	24.12.21	51.7
162	Borrower 162	19 300.000	18 433.000	4.3	46.4 (diesel fuel)	agriculture	10210037	29.11.21	65.1
163	Borrower 163	12 750.000	11 475.000	4.7	72.2 (diesel fuel)	agriculture	10210036	26.11.21	187.4
164	Borrower 164	10 917.288	10 917.288	4.6	69.7 (diesel fuel)	agriculture	14210040	10.11.21	165.8
165	Borrower 165	10 490.000	8 400.000	4.8	64.9 (diesel fuel)	agriculture	57210050	07.12.21	132.8
166	Borrower 166	11 600.800	9 300.000	4.8	63.7 (diesel fuel)	agriculture	81210026	10.12.21	126.2
167	Borrower 167	10 350.000	10 350.000	4.8	46.9 (diesel fuel)	agriculture	08210104	18.11.21	60.8