

# 2020 FINANCIAL RESULTS

# KEY HIGHLIGHTS



**Largest privately-held bank in Southern Russia**, with 28-year history, 120 offices, 1.5 million clients and close to 50% market share among local banks with strong market position and unique local market expertise.



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



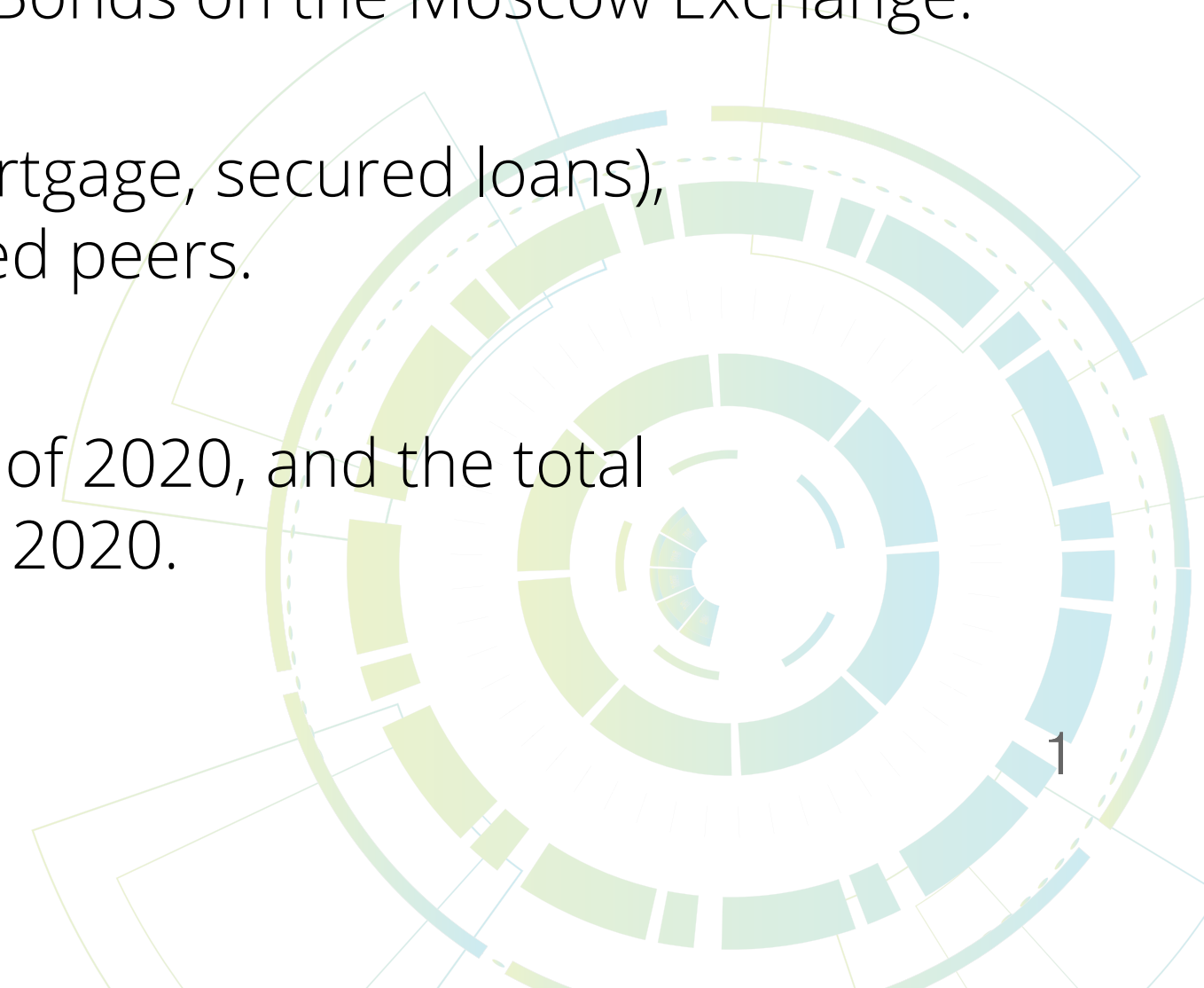
**Unique ESG positioning**, with a focus on sustainable development through realization of specialized lending programs and social initiatives. The Bank has the internationally recognized ESG ranking assigned by VigeoEiris, as well as the successful story of several Russian debut issues of the bank's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



**Sustainable business model**, focused on SME and lower-risk retail products (mortgage, secured loans), resulting in 1.0% cost-of-risk by the end of 2020, lower than the Bank's retail-focused peers.



**Healthy financials and robust growth profile**, with the ROE of 6.8% at the end of 2020, and the total assets increasing with 9% CAGR in 2016-2019 to reach USD 1.6 bn as of the end of 2020.





# BANK OVERVIEW

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



Number of offices

120



Client base

1.5 million



Staff

1 598



Credit ratings

MOODY'S - **Ba3** (stable)

ACRA - **A(ru)** (stable)



ESG - rankings

video **17/76** (Europe)

**Forbes**

2020

**51st** «The most reliable banks in Russia»

**citi**

2010, 2012, 2013, 2016, 2018

STP Excellence Award

**Коммерсантъ**

2019

**15th** «The most profitable Banks in Russia»



CEE's best bank for corporate responsibility 2020

**sravni.ru**

«The best regional bank of Russia»



Global Alliance for Banking on Values

2019

Member of GABV



International Finance Corporation  
WORLD BANK GROUP

2013

Sustainable banking leader in Eastern Europe FT/IFC



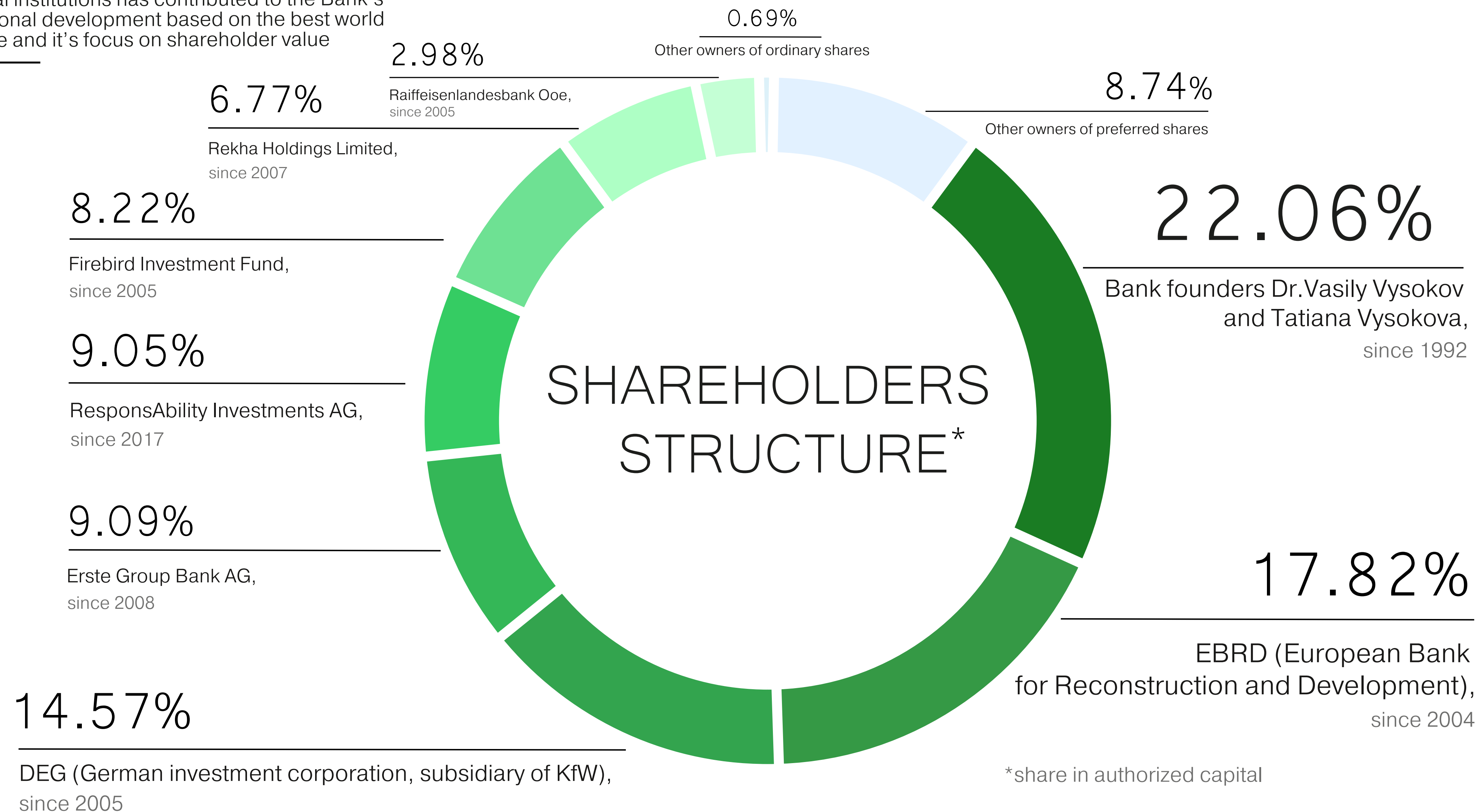
Founded  
in 1992

General License  
No 2225

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

Classified as systemically important financial  
institution in the payment services market

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





# COMPOSITION OF THE BOARD OF DIRECTORS



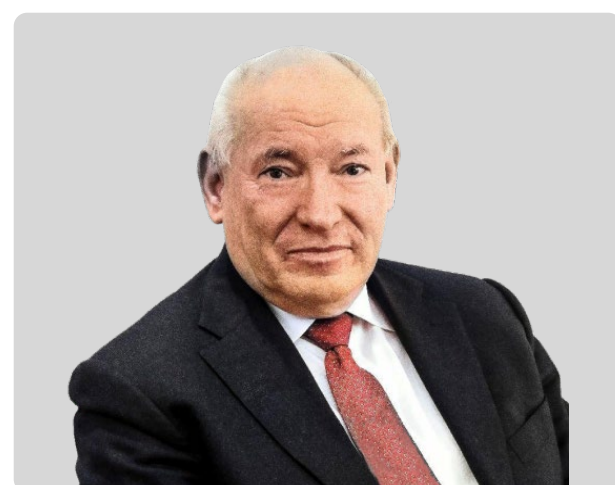
**Dr. Vasily Vysokov**

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



**Ms. Tatiana Vysokova**

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



**Mr. Hans Jochum Horn**

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



**Dr. Andreas Zeisler**

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



**Dr. Hans Unterdorfer**

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



**Mr. Andrzej Tadeusz Witak**

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



**Mr. Eric Blanchetete**

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

# ESG-BANKING BUSINESS MODEL

The Bank is at the forefront of trends in compliance with the principles of Sustainable development, the formation of green finance, and the practice of implementing ESG banking in Russia as part of the Project Group of the Association of Banks of Russia for ESG 2020-2022 \*

## Ecology

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

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

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

## Society

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

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

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

## Corporate governance

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

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

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

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

- 1 Implementation of the UN Sustainable Development Goals (SDGs) and the National Projects of the Russian Federation for the period up to 2030.
- 2 Practical actions to implement the principles of Environmental, Social and Corporate Governance.
- 3 Synthesis of the concepts of financial impact, green, responsible, social, sustainable, ethical banking that emerged as an alternative to speculative banking.
- 4 Focus on long-term profit in the real sector of the economy, based on the development of the business of clients and regions of presence, self-regulation in risk management.
- 5 Creativity of actions to achieve socially significant goals in the context of the formation of legislation and the regulatory framework, regulatory and supervisory requirements.
- 6 The advantage of using a wider range of alternatives, creative action tools for faster adaptation to constant challenges in the context of continuous crises, attracting new customers and investors, and mastering new technologies.

Center-invest Bank enters the TOP- 7 most progressive Russian banks in terms of sustainable development principles («According to WWF's survey «The Practice of Responsible Financing in the Russian Banking Sector, 2020»).

(«According to WWF's survey «The Practice of Responsible Financing in the Russian Banking Sector, 2020»).

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



# COVID-19: IMPACT AND RESPONSE

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

Preferential tariffs, remote services, informational support, own credit programs, all the state support programs, sanitary safety measures.

IFRS

**844 m ₪**

Preferential «Business transformation» loan program JUN-DEC resulted in 396 projects

**12%**

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

**> 1.5%**

Recovery of industries affected by the pandemic in the 4th quarter

**>45%**

Share of closed or included in the payment schedule for restructured contracts on 01.01.2021 in monetary terms

**41%**

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



**0.02 %**

Share of loan repayment holidays in retail loan portfolio where the borrower has lost more than 30% of their income (106-FZ \*\*)

**0.13%**

Share of the bank's own restructuring program in retail loan portfolio that best meets the needs of the local borrowers as of 01.01.21

**+5.08%**

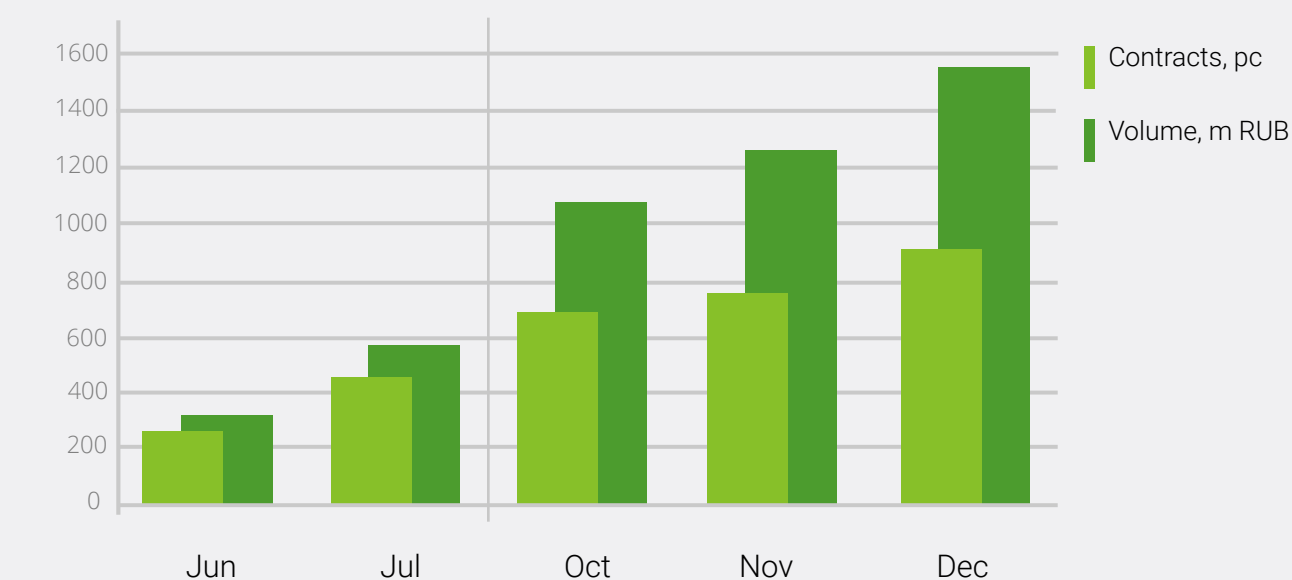
The growth of mortgage loans in the 4th quarter under the state support program and rural mortgage eliminates the negative effect of restructuring of loans to individuals



## Statistics of requested restructurings of legal entities and individual entrepreneurs due to coronavirus in 2020



## Online loans results Jun-Dec 2020



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

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

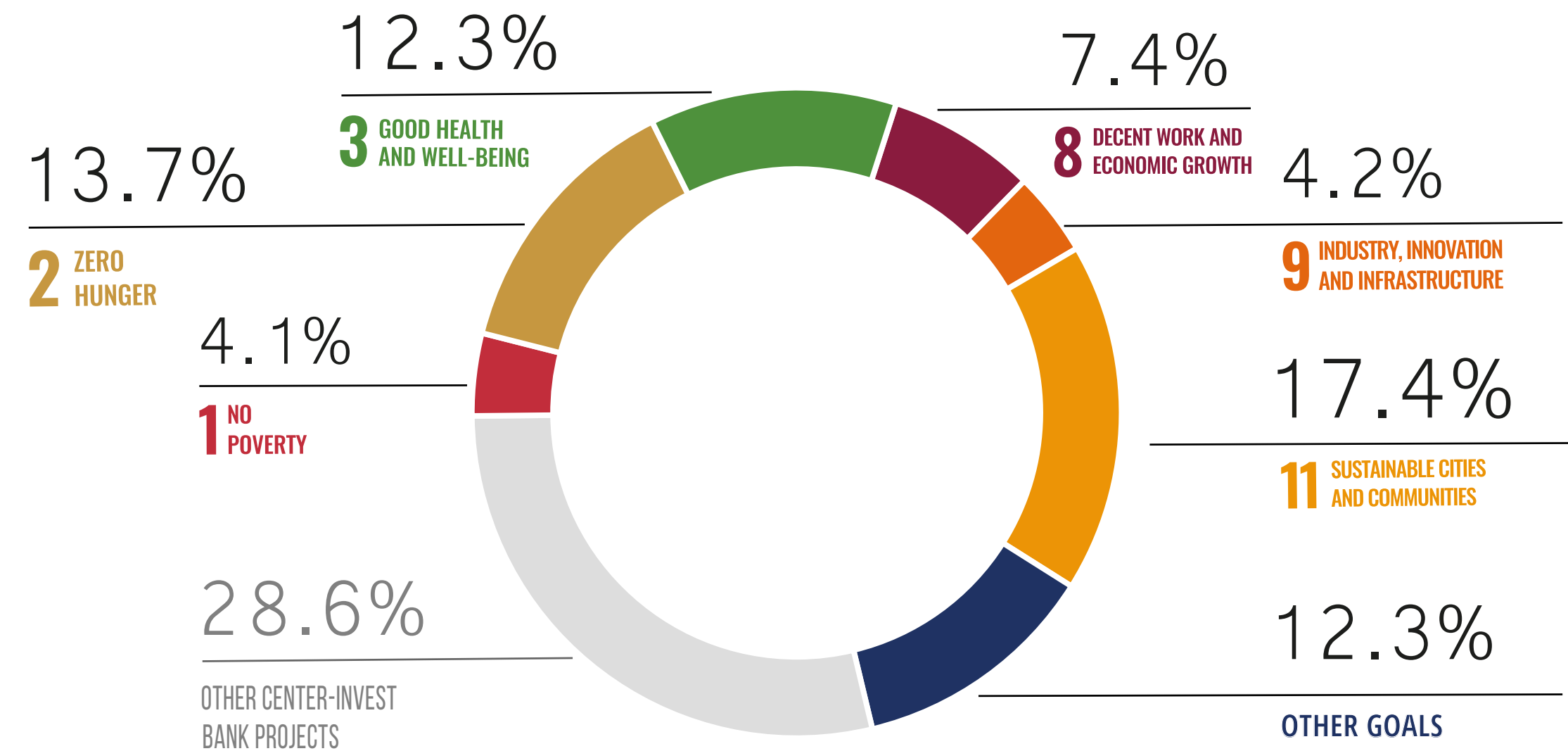
# ESG INVESTMENTS: SDG

IN SUSTAINABLE DEVELOPMENT GOALS  
RUB 195.5 BN



Thanks to the best international and self experience, the bank adheres to integrated reporting and has been able to assess its development as a process of reproducing operational, financial, informational, intellectual, human and social capital.  
The bank provides information about each depositor's contribution to implementation of the SDGs and National Projects. As at 1 January 2021 every RUB 100 of attracted deposits RUB 71.4 go to investments to different SDG, and RUB 65.3 to National Projects.

FOR EVERY ₴ 100 OF DEPOSITS

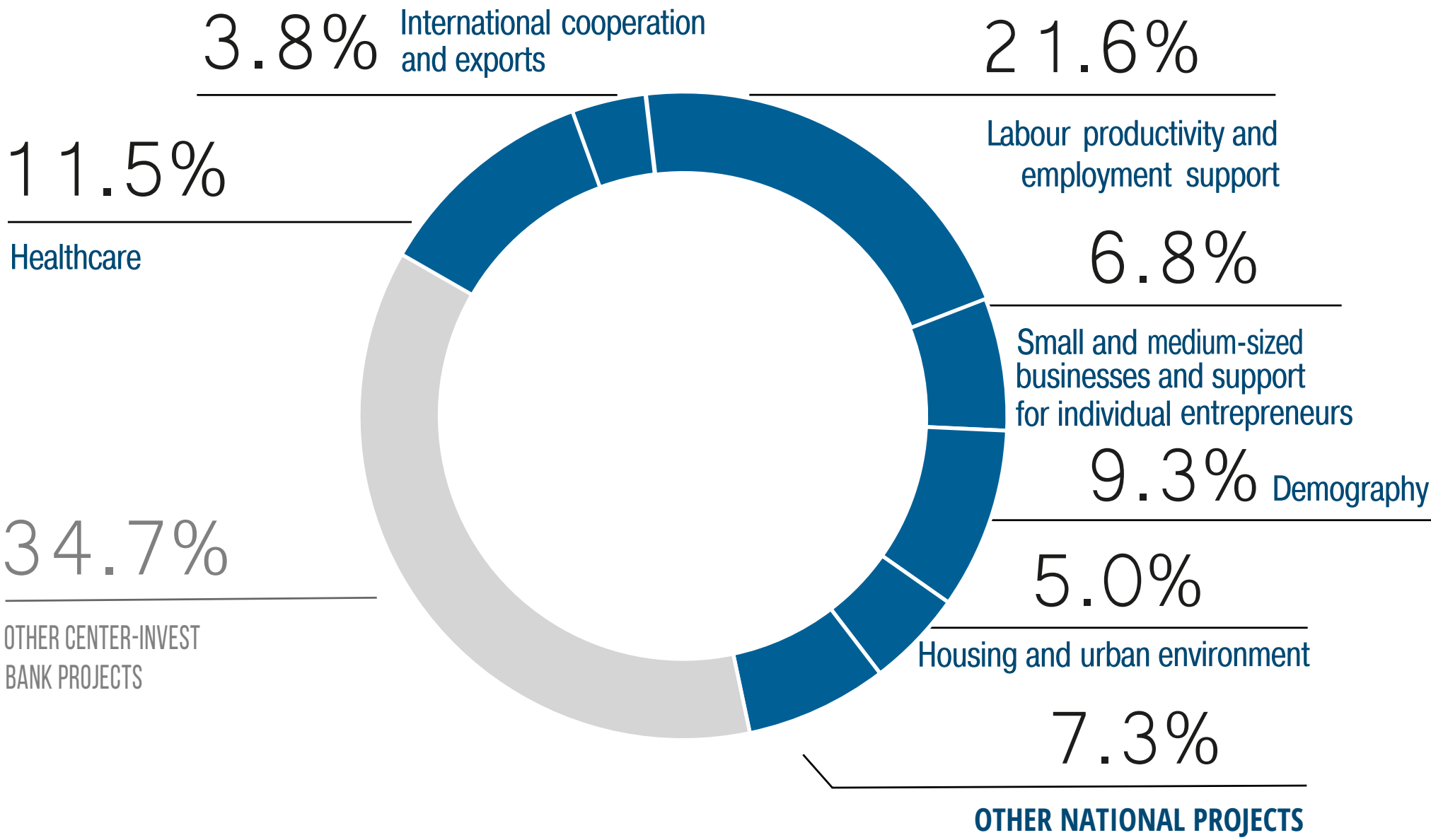
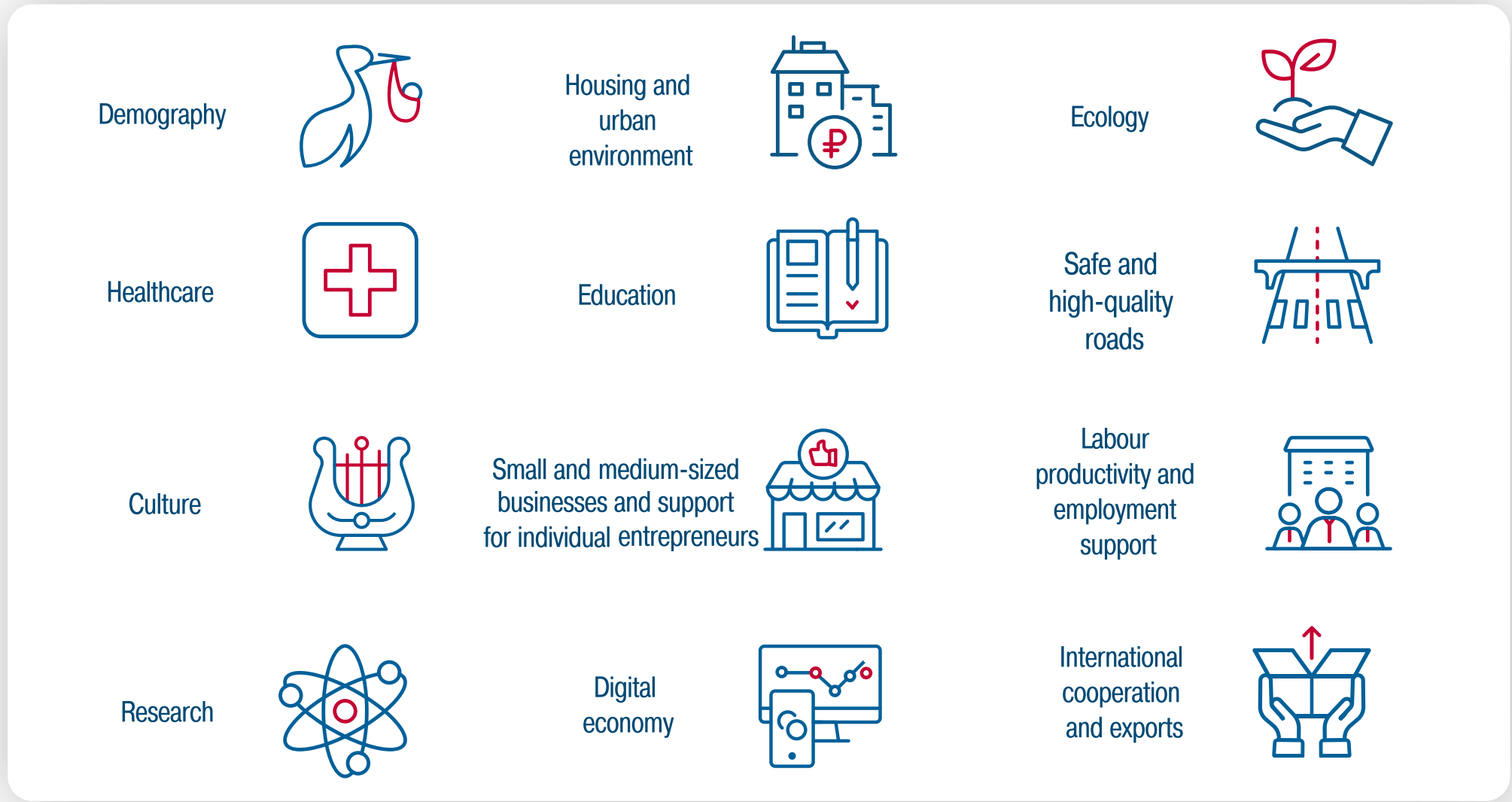




# ESG INVESTMENTS: NATIONAL PROJECTS

IN NATIONAL PROJECTS RUB 169.7 BN

FOR EVERY ₪ 100 OF DEPOSITS

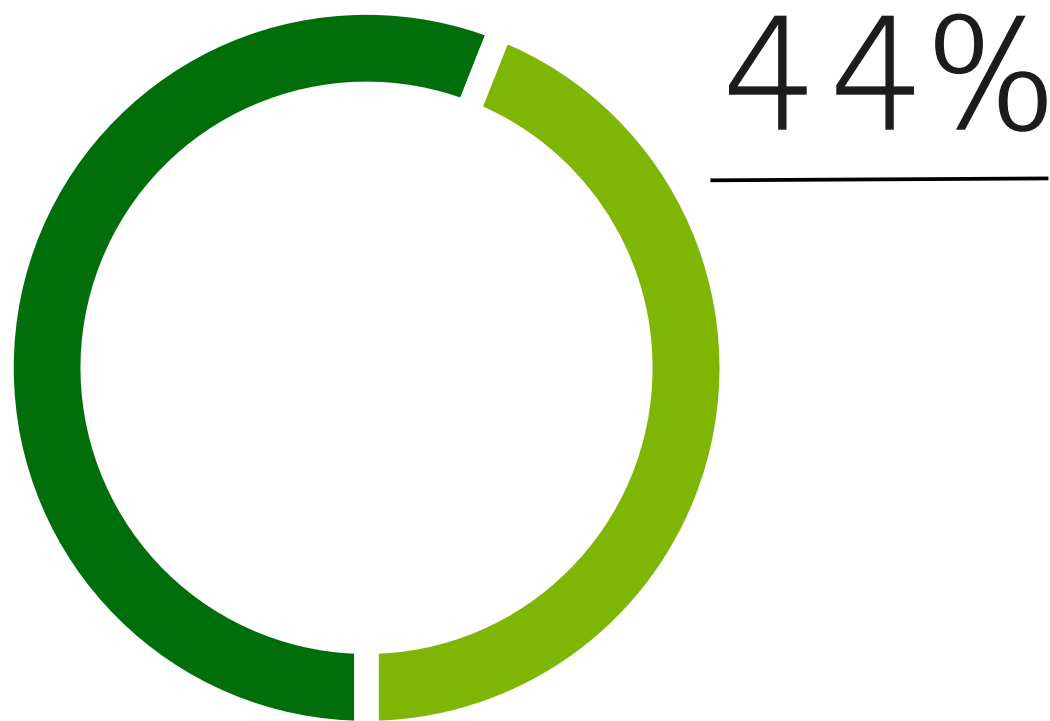


# MARKET SHARE

Share of Center-invest Bank  
in southern Russia among local  
banks.

## LOANS\*

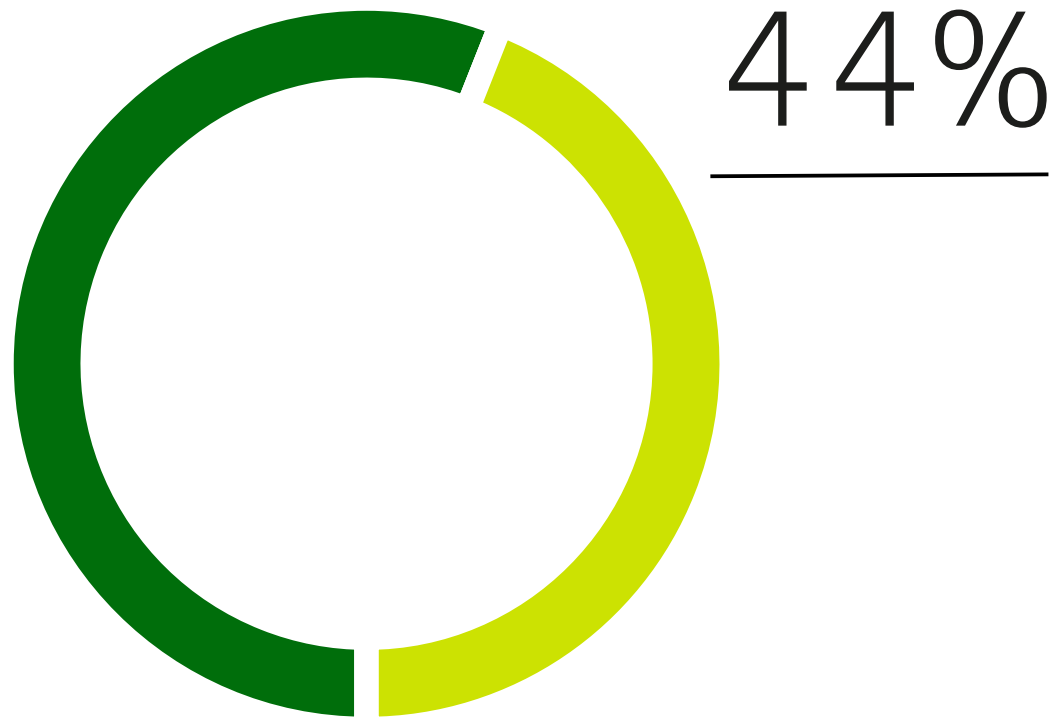
01.01.2020



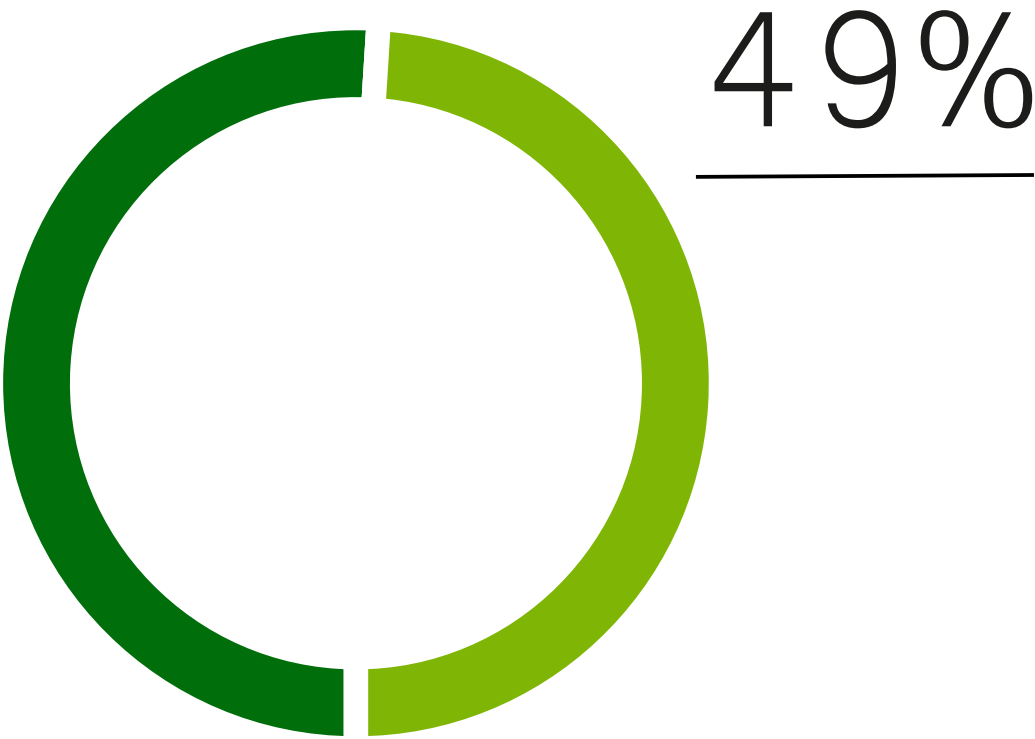
\* Excluding loans to banks

## DEPOSITS

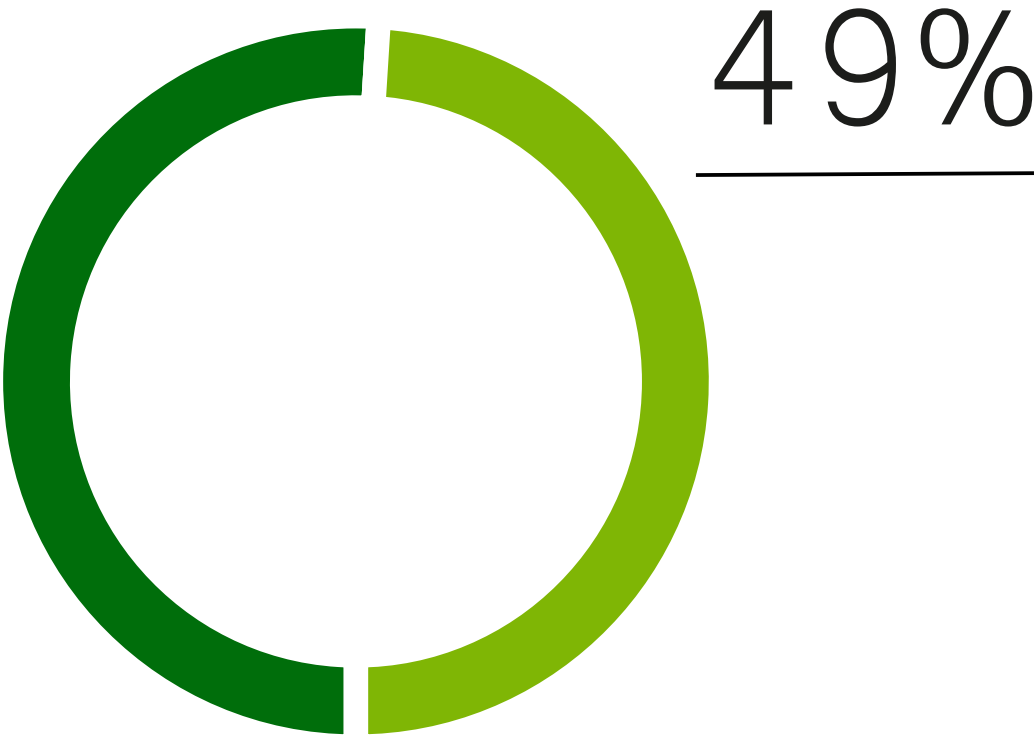
01.01.2020



01.09.2020



01.09.2020





# COMPETITIVE RANKINGS

## POSITIONS:



### In ranking of the largest Russian banks as at 01.01.2021:

- 34** Retail loan portfolio
- 35** Retail deposits
- 47** Value of corporate loan portfolio
- 48** Value of total loan portfolio
- 57** Value of total assets

---

<https://www.raexpert.ru/rankings/bank/monthly/jan2021/>

### In ranking of largest mortgage banks as at 01.01.2021:

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

---

[https://raexpert.ru/rankings/bank/ipoteka\\_2020/](https://raexpert.ru/rankings/bank/ipoteka_2020/)

## Коммерсантъ

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

**15** Profit

---

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



### TOP-50 Russian Banks

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

---

<http://www.thebanker.com>

# FINANCIAL HIGHLIGHTS

RUB, bn	2014	2015	2016	2017	2018	2019	2020 RUB, bn	EUR, m
<b>Assets</b>	91.3	89.6	96.6	102.6	112.2	119.5	<b>118.3</b>	<b>1304.5</b>
<b>Capital</b>	9.6	10.6	11.5	12.6	13.1	14.2	<b>14.8</b>	<b>162.9</b>
<b>Net Loans and Lease</b>	72.0	72.7	73.6	80.1	88.0	85.1	<b>84.5</b>	<b>931.5</b>
<b>Customer accounts</b>	49.2	65.0	80.4	87.2	95.2	99.4	<b>99.2</b>	<b>1094.1</b>
<b>Net profit</b>	1.1	0.5	1.0	1.4	1.5	1.8	<b>1.0</b>	<b>10.9</b>
<b>ROE, %</b>	12.1	5.3	9.1	11.8	11.9	13.1		<b>6.8</b>
<b>ROA, %</b>	1.3	0.6	1.1	1.4	1.4	1.6		<b>0.8</b>
<b>NIM, %</b>	6.3	4.4	5.3	6.2	6.0	5.2		<b>4.9</b>
<b>Cost/Income, %</b>	43.4	51.1	44.9	48.7	47.6	53.6		<b>64.8</b>
<b>Loans/Deposits, %</b>	146.2	111.7	91.6	91.9	92.4	85.5		<b>85.1</b>
<b>CAR, %</b>	14.5	17.1	17.0	16.8	16.7	18.4		<b>21.2</b>
<b>Number of children born to bank employees</b>	86	78	103	89	72	72		<b>72</b>

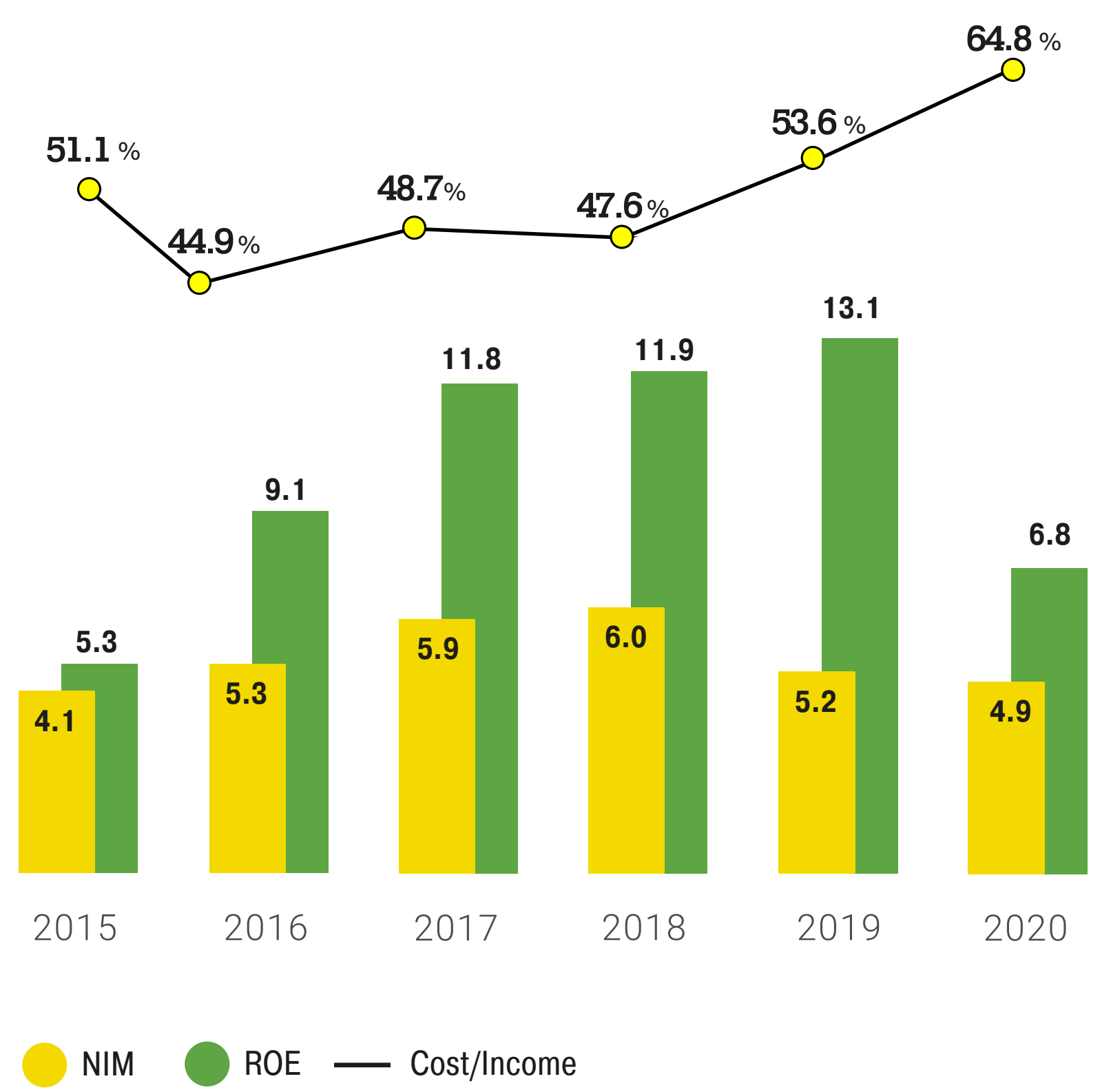
As at 31.12.2020 1EUR = **90.6824 RUB**

Hereinafter: 2020 Audited IFRS Statement

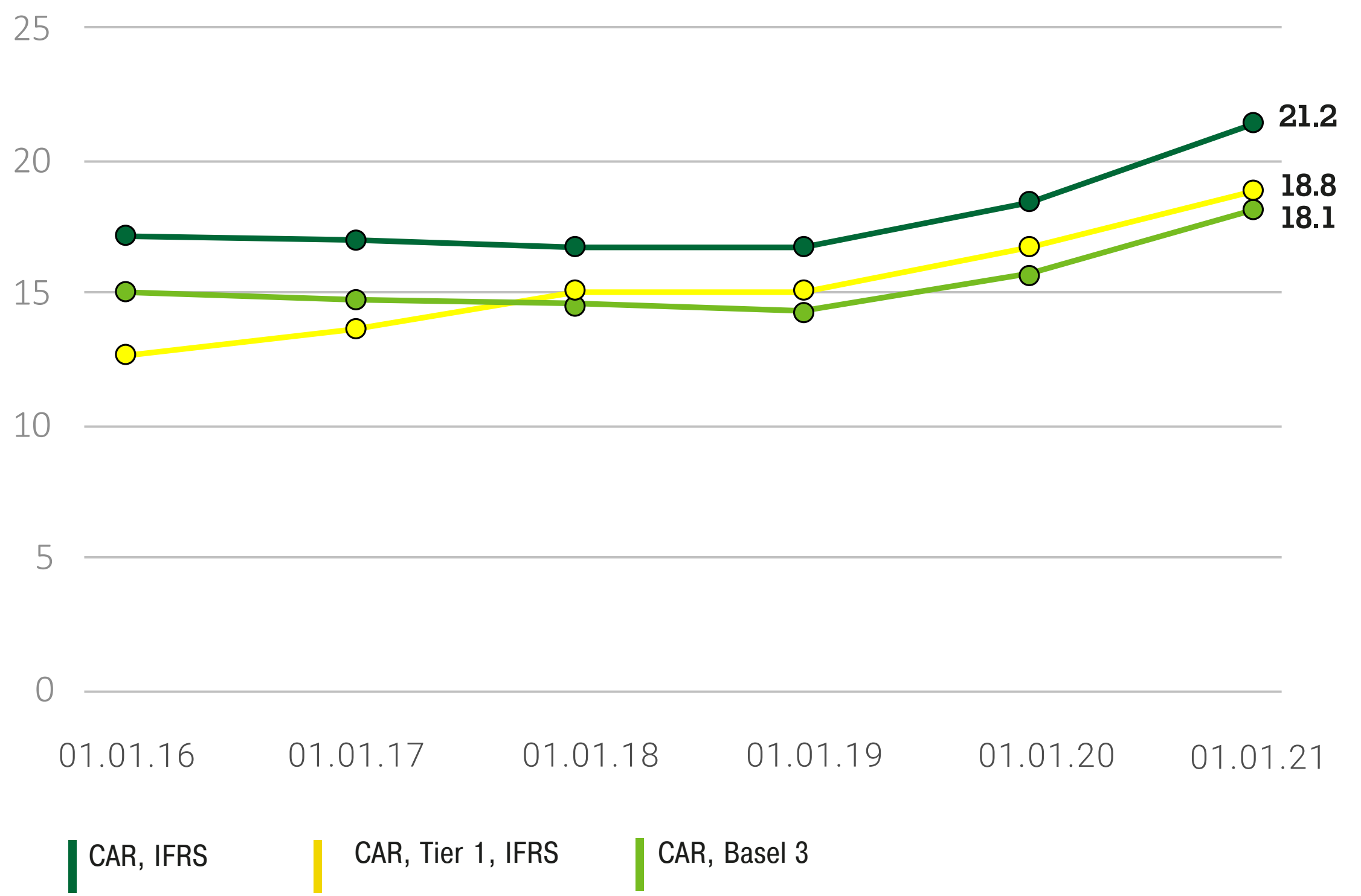


# OPERATIONAL EFFICIENCY

## PROFITABILITY

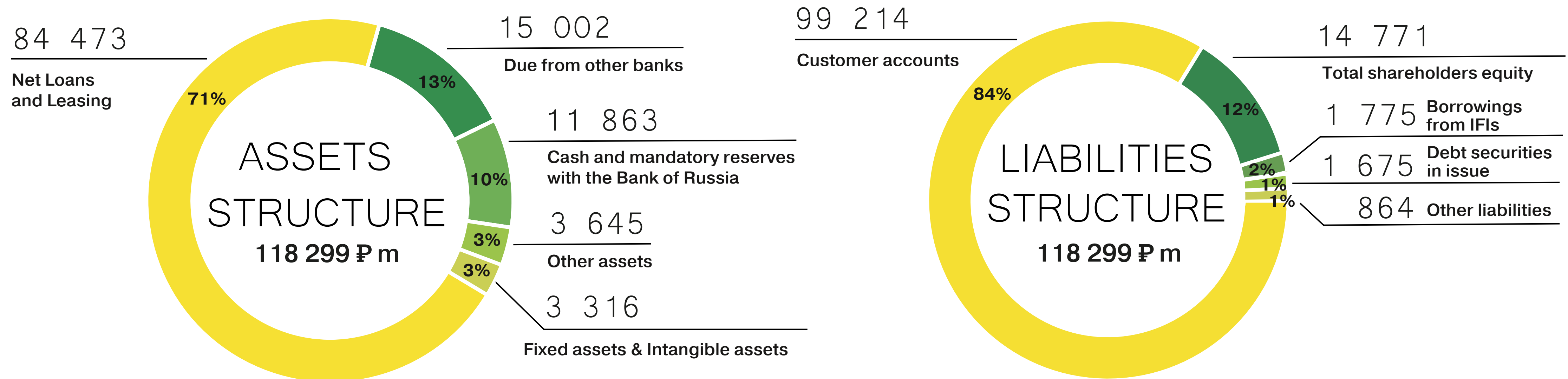


## CAPITAL ADEQUACY



# BALANCE SHEET COMPOSITION

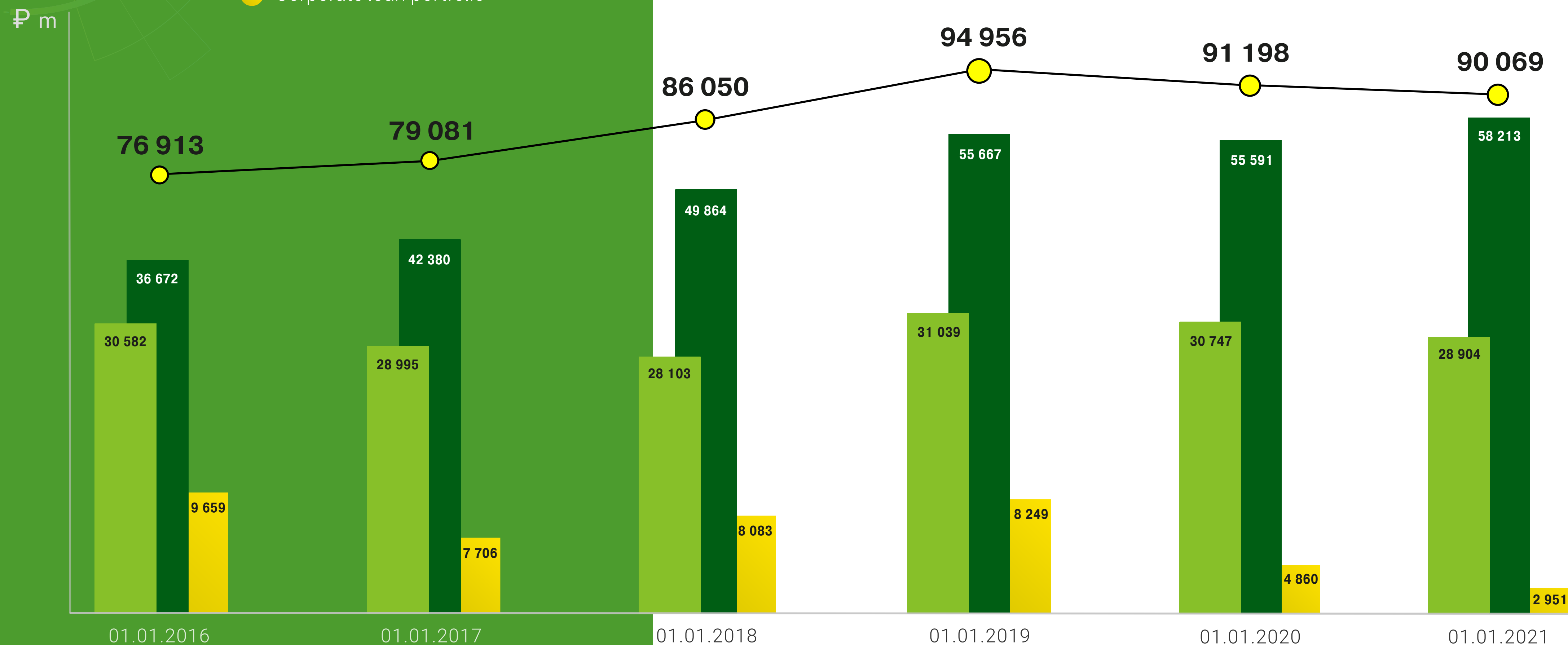
Despite the unfavorable operating environment in Russia and in the world as a whole, the bank's asset and liability structure remained stable and focused on the real sector of the economy in 2020. In addition to the standard range of products concentrated on mortgage and SME lending, in 2020 the bank introduced new products that meet the requirements of customers during the pandemic. The share of net loans and leasing stood at 71% of the assets structure. Customer accounts in the bank's liabilities were a stable funding profile, accounting for 84% and significantly included granular funding in the form of retail deposits.



# LOAN PORTFOLIO DEVELOPMENT

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

The bank's gross loan book remained generally stable throughout 2020 and made up RUB90.1bn at the end of the year. Given the conditions of reduced business activities and a number of restrictions, the bank's loan book decreased by 1.2% compared to last year. During the pandemic, the bank conducted regular stress consultations with borrowers, was actively involved in the development and implementation of business support mechanisms by the Government of the Russian Federation and within its own support programs. The responsible approach of borrowers to their business dictated the need to proceed from the principle of caution in financing, which was confirmed by a slowdown in borrowings, the lack of an inflow of defaults and overdue debt by the end of 2020.

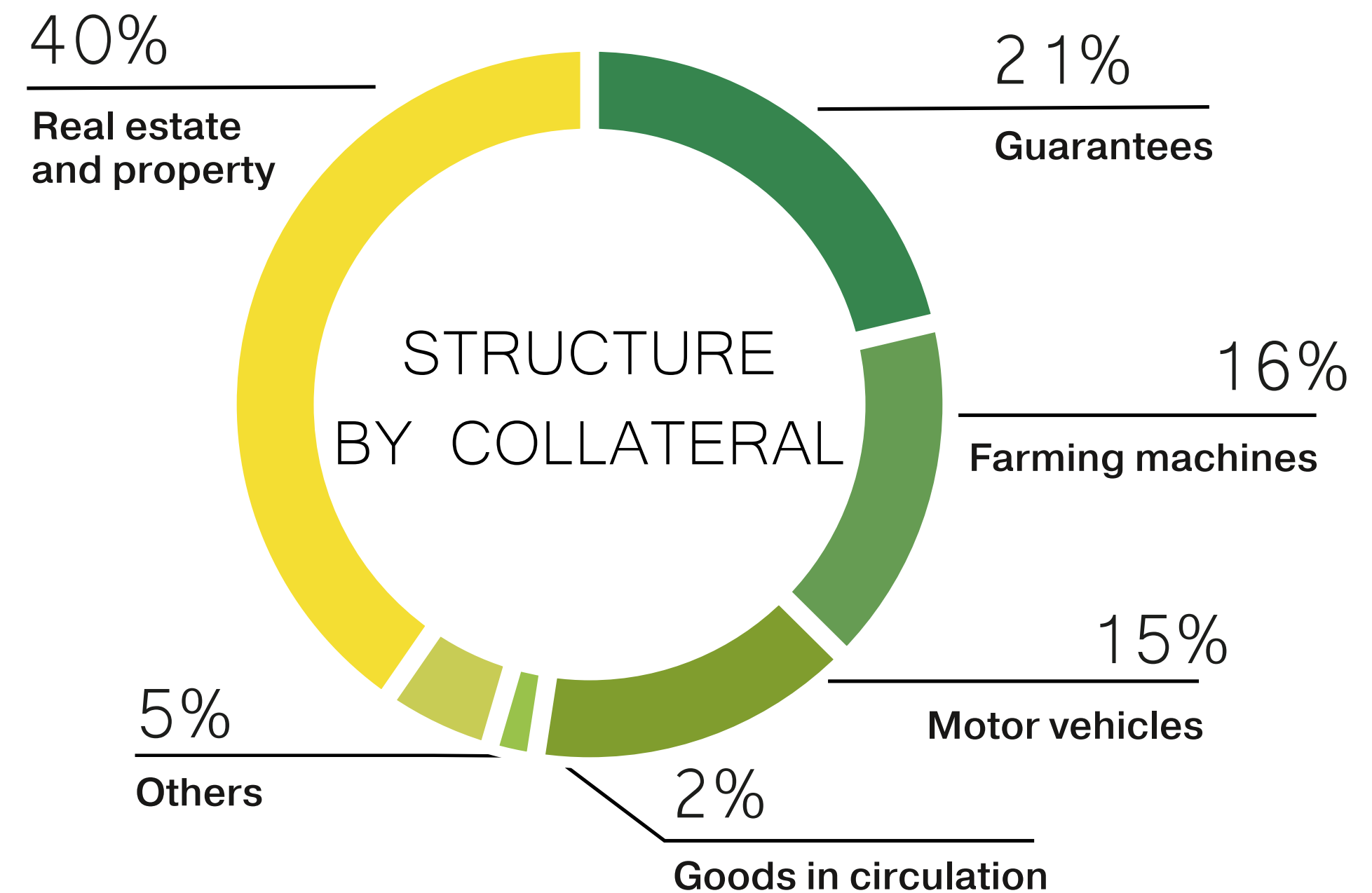
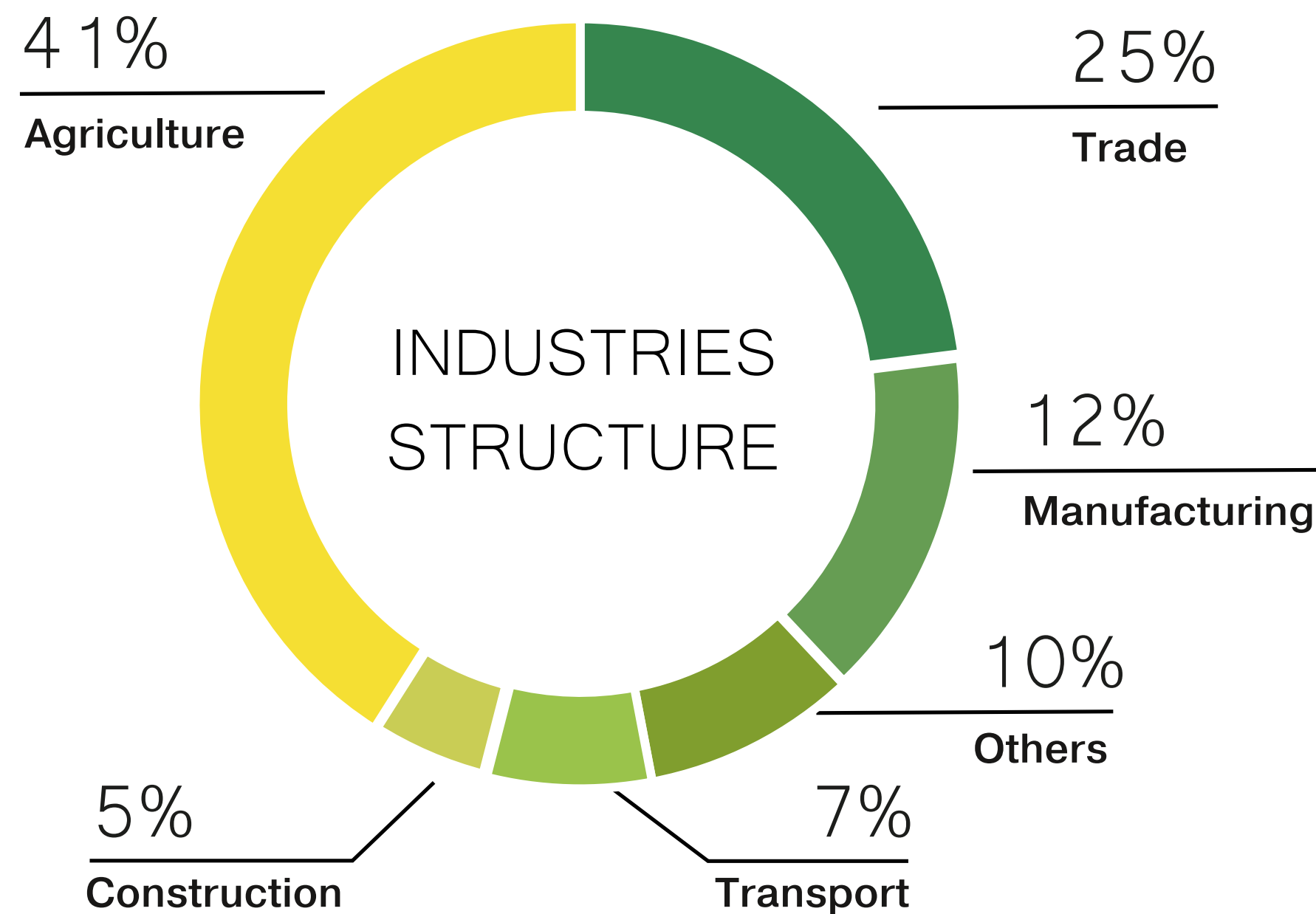




# LENDING TO LEGAL ENTITIES

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

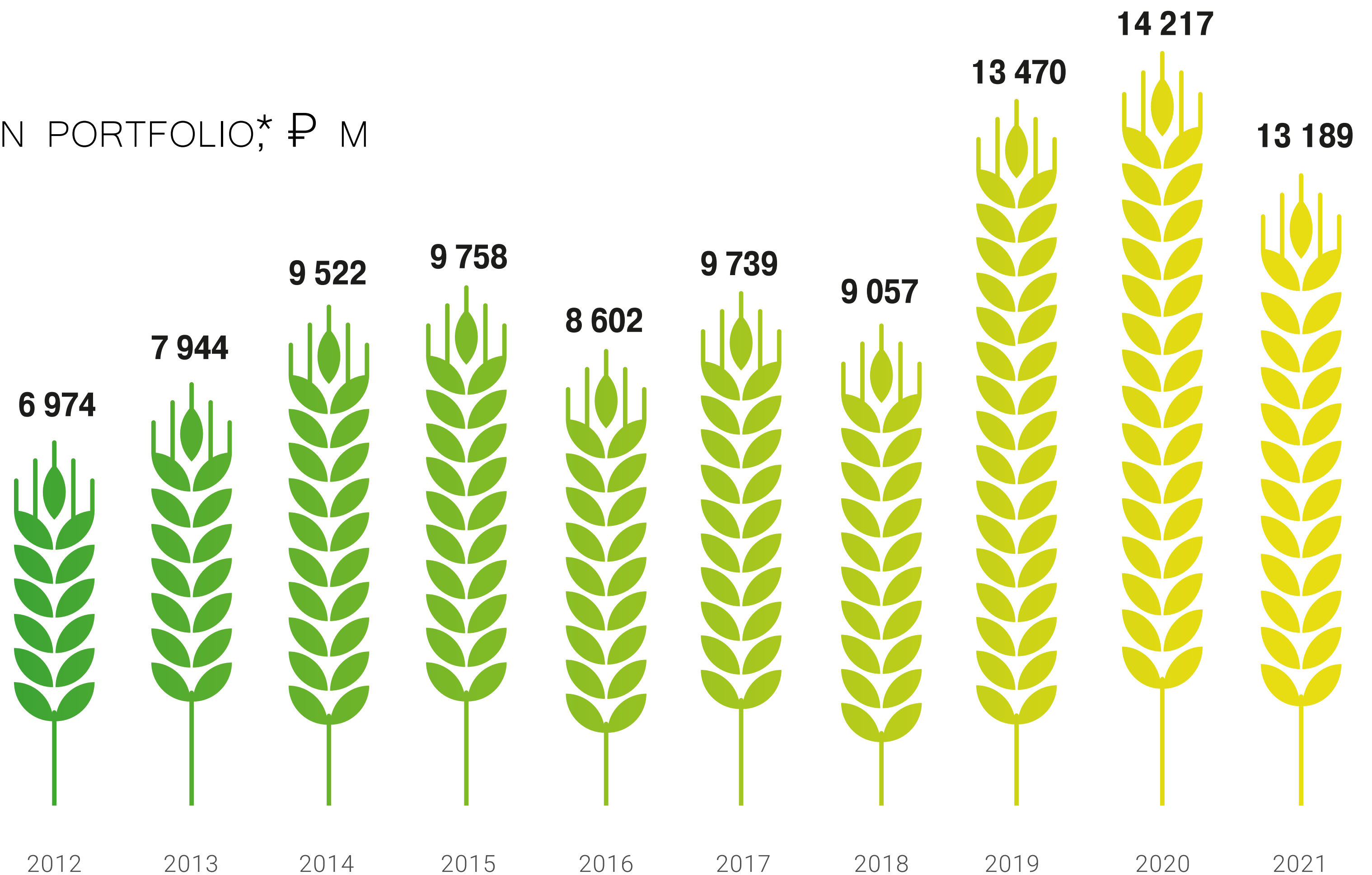
A high share of «solid» collateral in the loan portfolio allows reducing the risks of lending by selling the debtor's property in the event of problems with repayment of debt on loans.



# AGRIBUSINESS LENDING

## VALUE OF AGRIBUSINESS LOAN PORTFOLIO,\* ₪ M

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



# ENERGY EFFICIENCY LENDING

TOTAL INVESTMENT IN EE PROJECTS\*, ₺ M

CO<sub>2</sub> - **225 549.9 tonnes**

Automobiles - **131 901 pc**

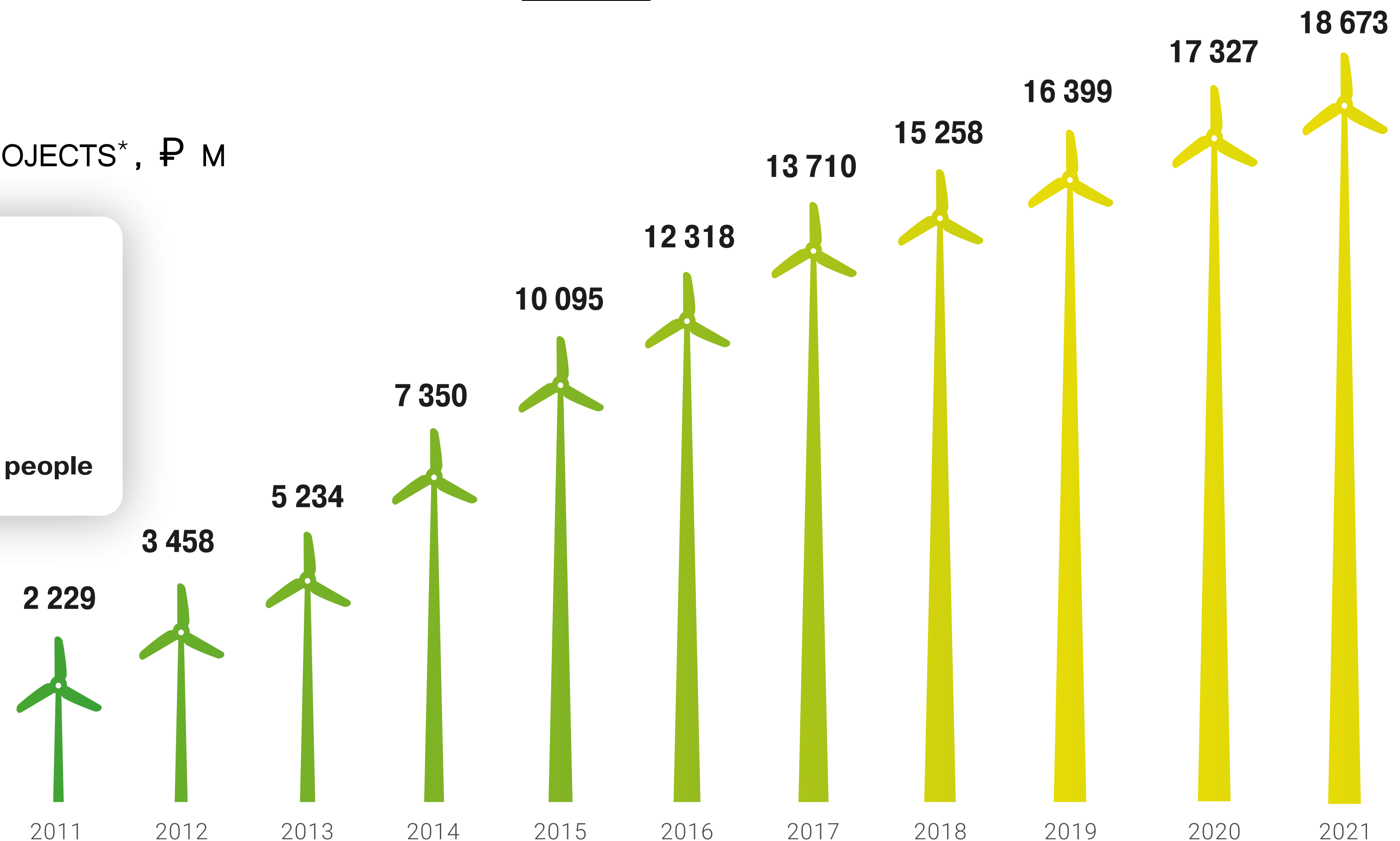
Oil - **644.4 ths barrels**

Planted trees - **9 021 996**

Flight Rostov - Moscow - **2 522 930 people**

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

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



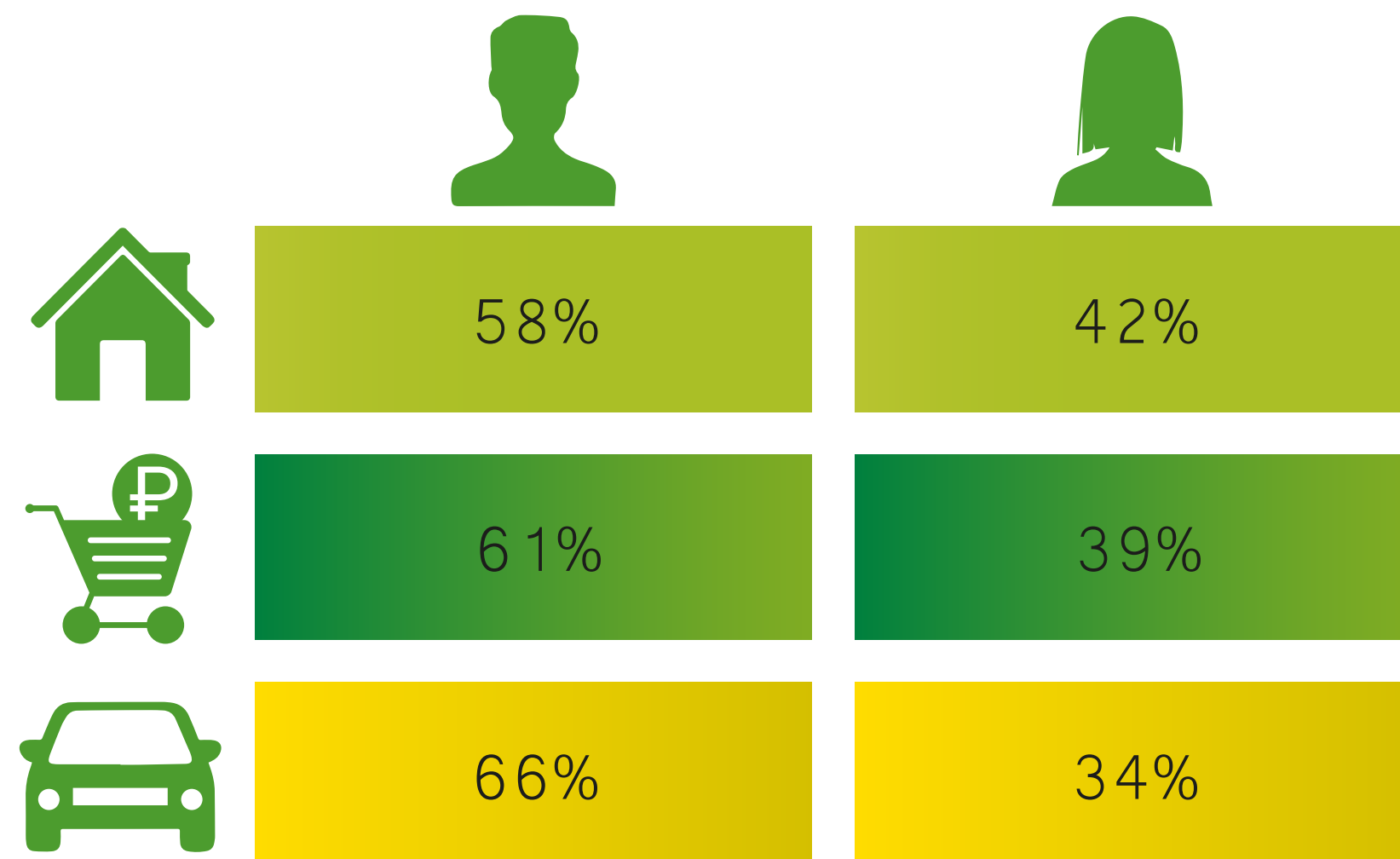


# RETAIL LENDING

The volume of retail lending in 2020 increased by 4.7%, comprising 65% of the bank's gross loan book. The bank's ESG retail lending focuses on traditional secured consumer loans, car loans, and mortgage lending. The flagship of the credit products was mortgage lending, the least risky, but the most popular product of the bank, having achieved a 15% increase in its portfolio for 2020. The Bank helps its clients to find the best option for purchasing a property within the framework of its own and government programs, as well as to consider incentives for mortgage lending to rural areas. The bank believes that ESG retail banking finances the happiness of ordinary people.

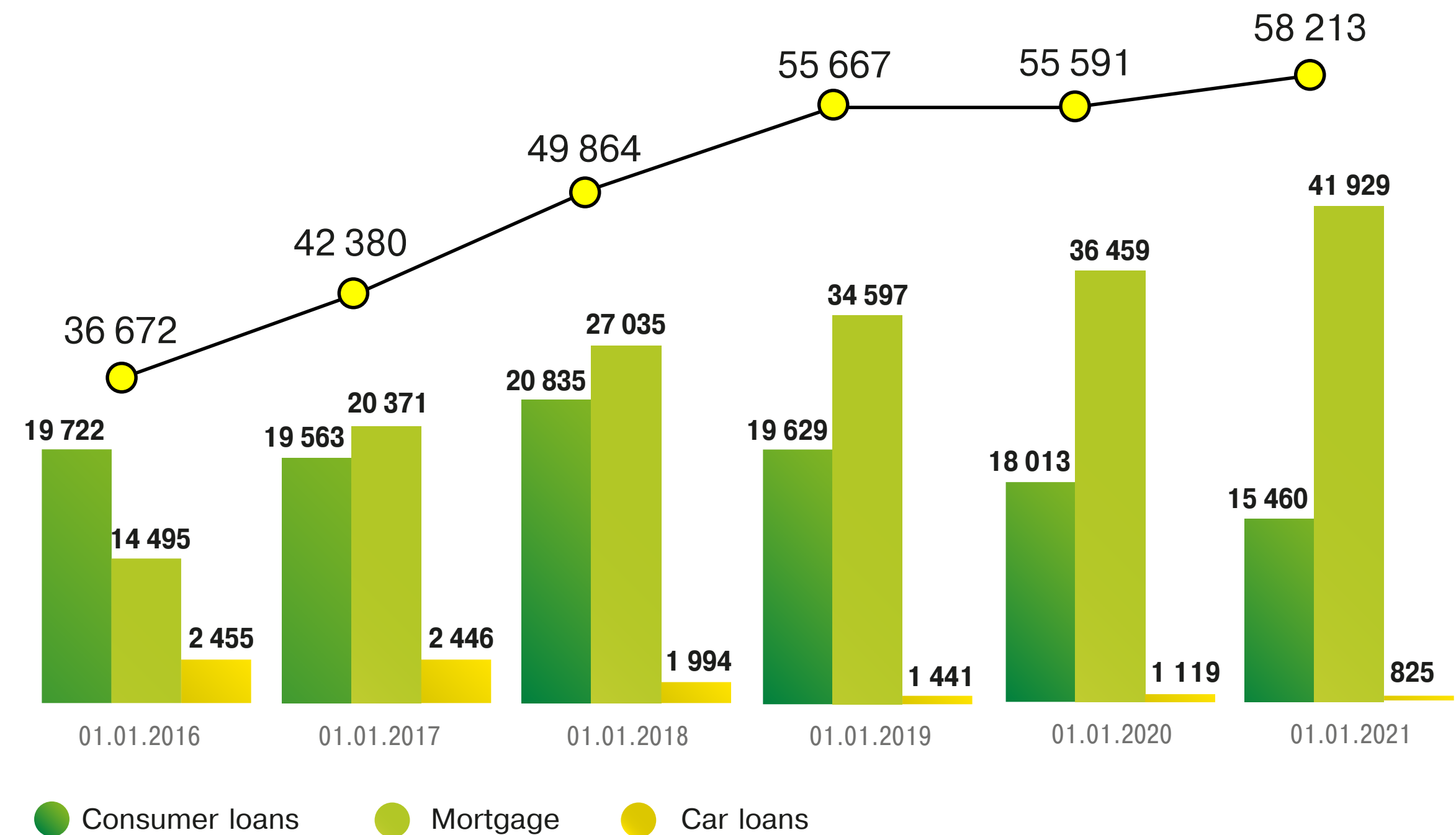
## BREAKDOWN BY LOAN VOLUMES AS AT 01.01.21

Classification: men and women



NPL 90+ = is 4.59%

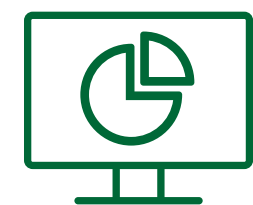
## DYNAMICS AND STRUCTURE OF RETAIL LOAN PORTFOLIO, ₪ M



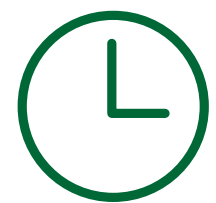
# ACCELERATOR

This is an innovative space for opening and development of all types of businesses.  
More than 6100 entrepreneurs have already become the participants of Accelerator.

## INCLUSIVE FINANCIAL SERVICES



### Online-education



**1 month of education**  
**7 hours per week**



### Mentor programs



### Free consulting support



### STARTUP

**800**

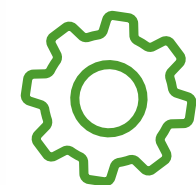
PROJECTS

TOTAL OF

**1 011**

₽ M

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



### TRANSFORMATION

**396**

PROJECTS

TOTAL OF

**844**

₽ M

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



### BUSINESS LOANS FOR WOMEN

**819**

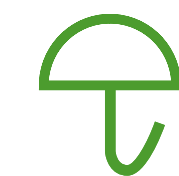
PROJECTS

TOTAL OF

**1 528**

₽ M

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



### SOCIAL RESPONSIBILITY

**75**

PROJECTS

TOTAL OF

**182**

₽ M



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

# GREEN PROJECTS

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

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

## «GREEN» BONDS

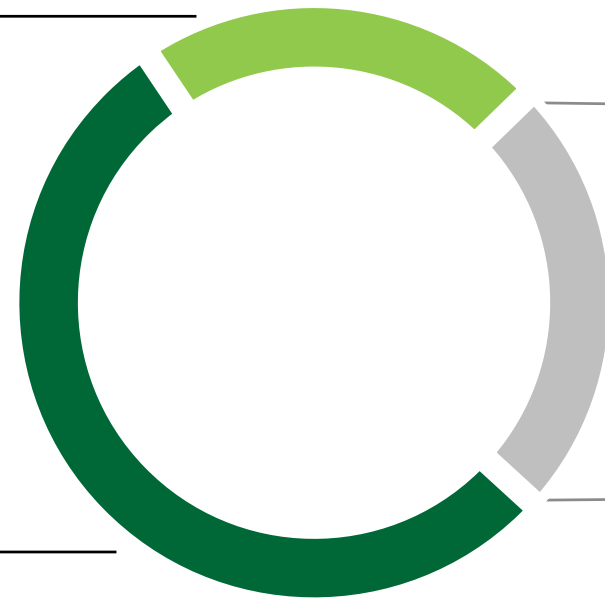
Series		Total par value, RUB m	In circulation, RUB m	Maturity date	Coupon rate % per annum
Exchange bonds, <b>BO-001P-06 series</b>		250.0	250.0	11.2020	8.00
Exchange bonds, <b>BO-001P-07 series</b>		300.0	300.0	12.2021	5.75

22%

Endowment  
funds

54%

Legal entities



14%

Individuals

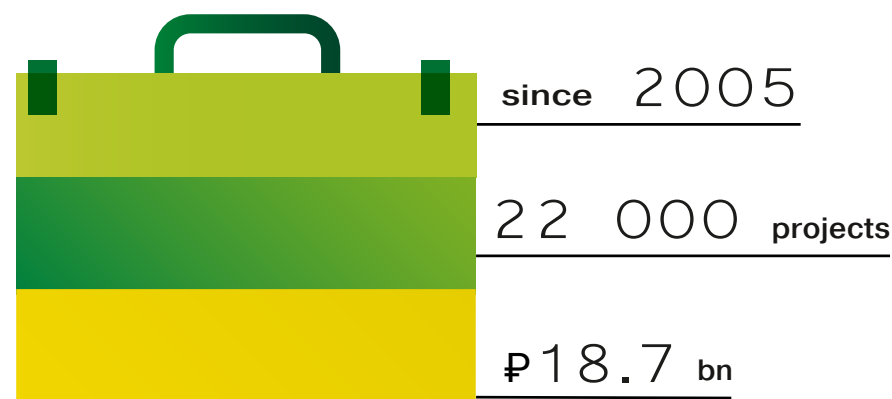
10%

IFIs



DIVERSIFIED STRUCTURE  
OF HOLDERS

## «GREEN» LOAN PORTFOLIO



«GREEN» DEPOSIT into public conscience.  
designed for responsible investors.

## «CLEAN» SOLAR ENERGY

44 panels,

Project start Aug.20 ,

Goal: replace up to 1% of all consumed energy



10 kW

## EFFICIENCY EVALUATION:

EMISSION REDUCTION  
EQUIVALENTS



CO<sub>2</sub> ~ **4 594 tonnes**



Oil ~ **13 100 barrels**



Cars ~ **2 687 pcs**



Trees ~ **183 760 pcs**

2020 RESULTS:



= **1 239 investors**



= **1 288 contracts**



= **615 m**

**First 4 500 kW**



**up to 70 kWh / day economy**

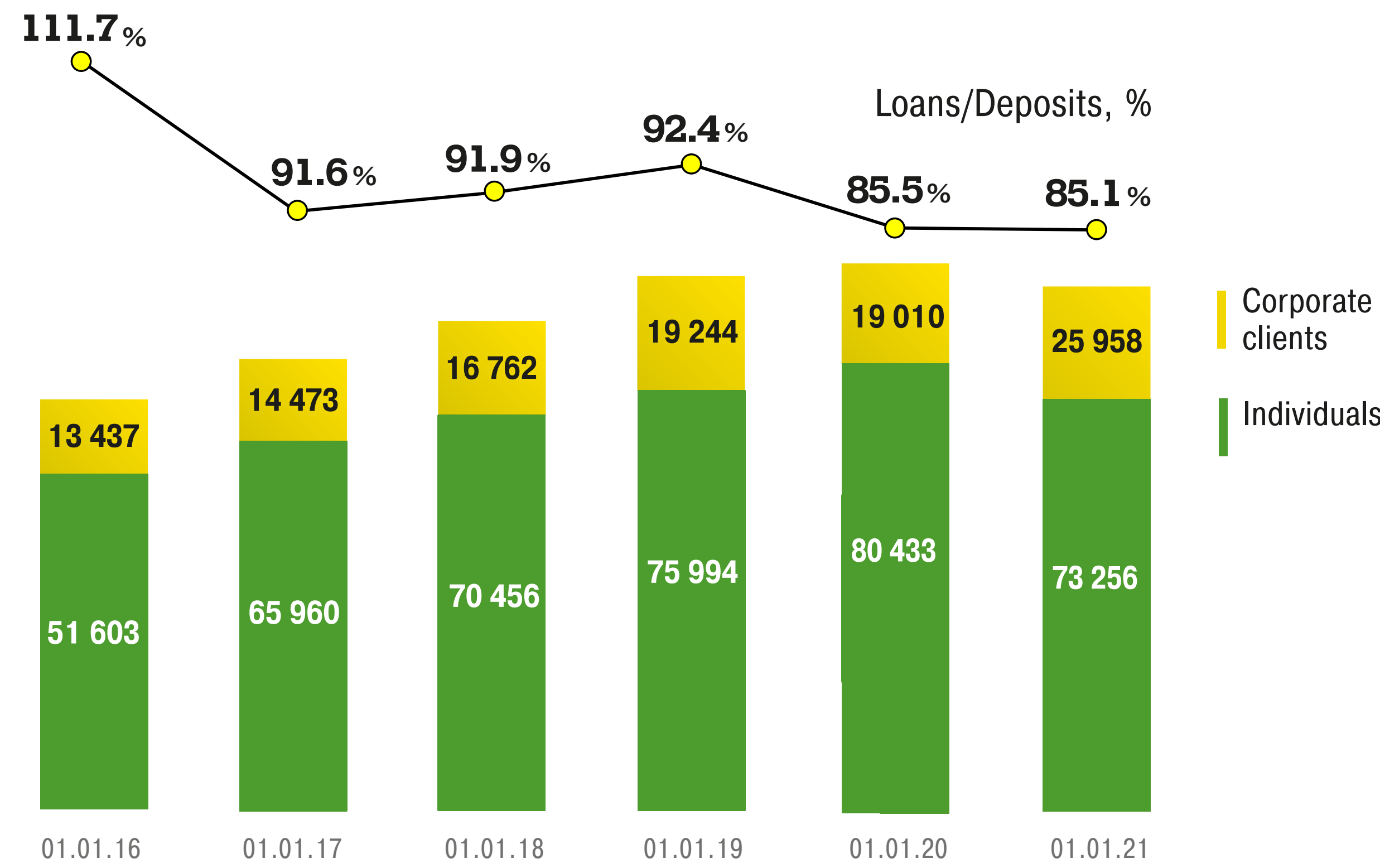


# CUSTOMER ACCOUNTS

The Bank's funding structure is diversified with the sound predominance of individual term deposits and individual accounts, accounting for 62% of all bank's liabilities.

Based on the results of 2020, the bank did not observe any material impact on its deposit portfolio due to COVID-19 pandemic pressure, as well as due negative customer expectations of its consequences

## DYNAMICS AND STRUCTURE OF CUSTOMER ACCOUNTS, ₴ M

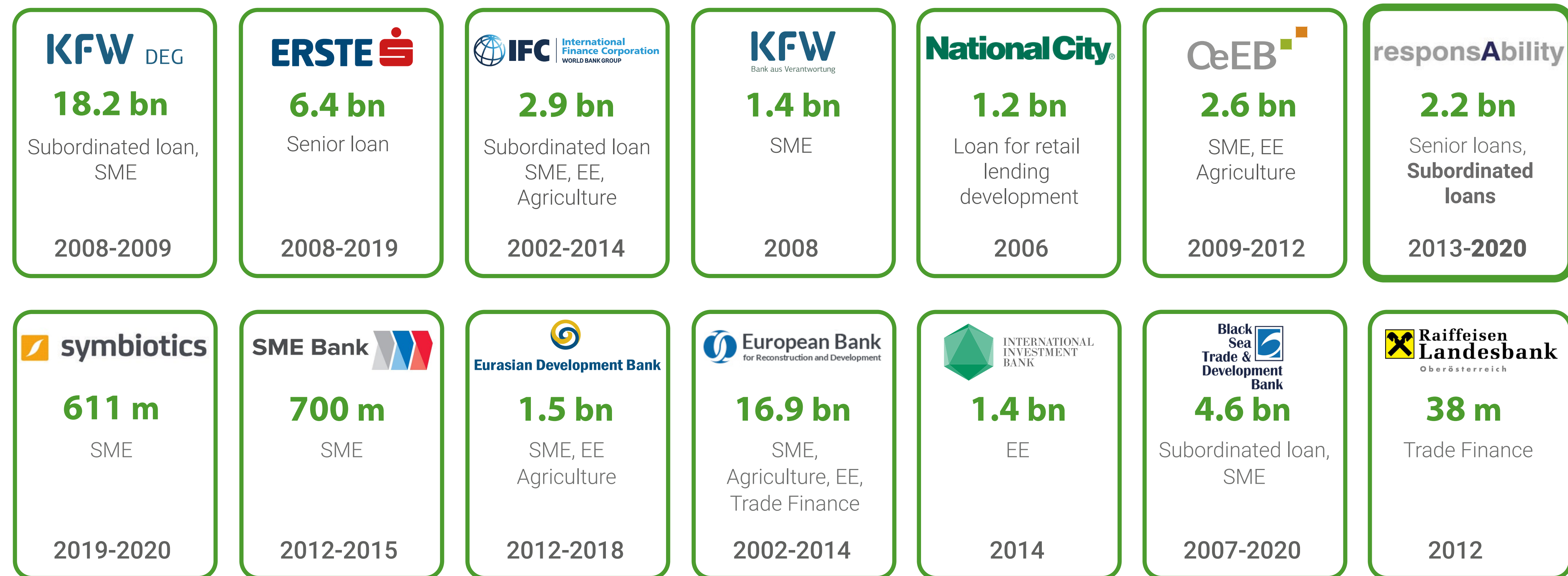


## Concentration of deposits of individuals, %

TOP-10	2.3	3.1
TOP-20	3.3	4.3
01.01.2020 01.01.2021		

# CIB ON FINANCIAL MARKETS

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



\* Amount in rubles at the exchange rate of the Bank of Russia on 01.01.2021

# BRANCH NETWORK

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

It comprised 120 branches located in six regions of Russia: Rostov and Volgograd regions, Krasnodar and Stavropol krai, Moscow, Nizhny Novgorod.

01.01.2021 RUB, bn	Assets	Net loans and lease	Private customer accounts	Corporate customer accounts
Rostov region (without headquarters )	49.72	47.37	43.59	17.97
Krasnodar region	19.32	18.90	4.63	2.48
Volgograd region	4.53	4.48	0.73	0.73
Stavropol region	2.32	2.21	0.52	0.24
Moscow and Nizhny Novgorod	1.98	1.78	0.12	0.17
<b>Total</b>	<b>77.87</b>	<b>74.73</b>	<b>49.59</b>	<b>21.59</b>
Branch network share in the total bank balance	64.82%	82.29%	68.41%	79.41%



# STRATEGY: ESG DIGITALIZATION

## ESG-PRINCIPLES

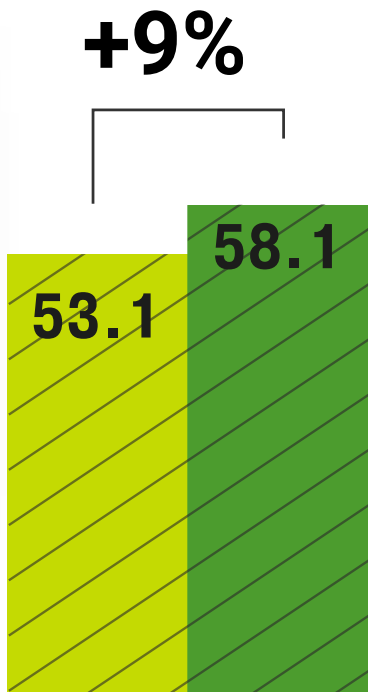
- Moral choice
- Long-Term development
- Continuous innovations
- Quantitative assessments
- Innovative solutions in the transformations environment
- Driver of ecosystem's development

▨ SME

□ retail

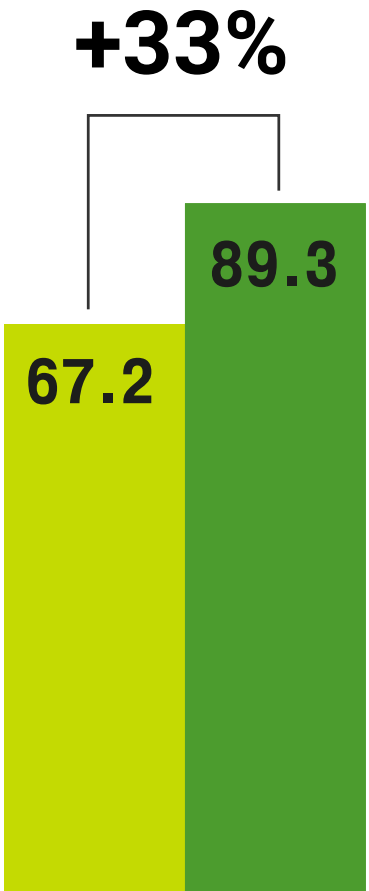
■ 4Q2019, K

■ 4Q2020, K



4Q2019 4Q2020

Number of users of remote service channels



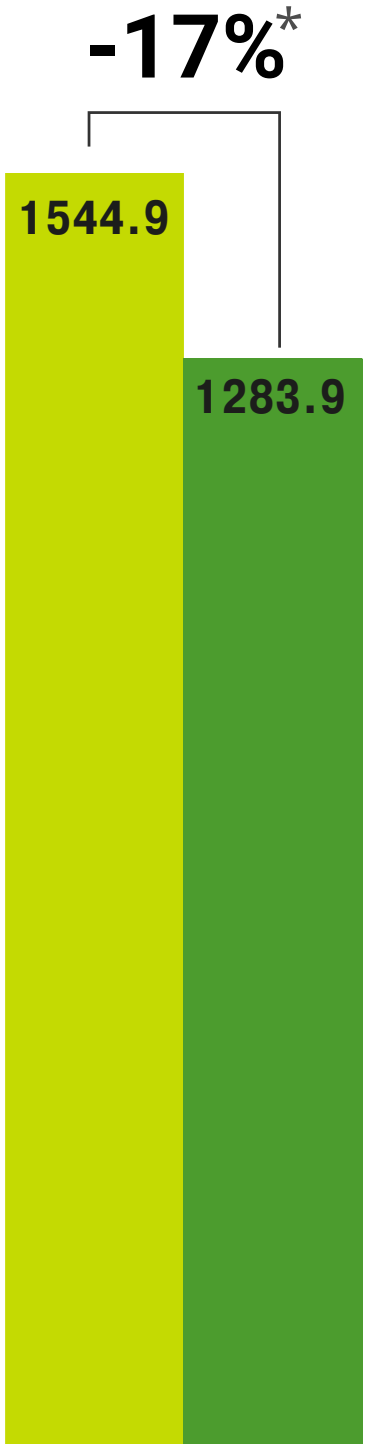
4Q2019 4Q2020

Customers working in Internet Bank and mobile apps



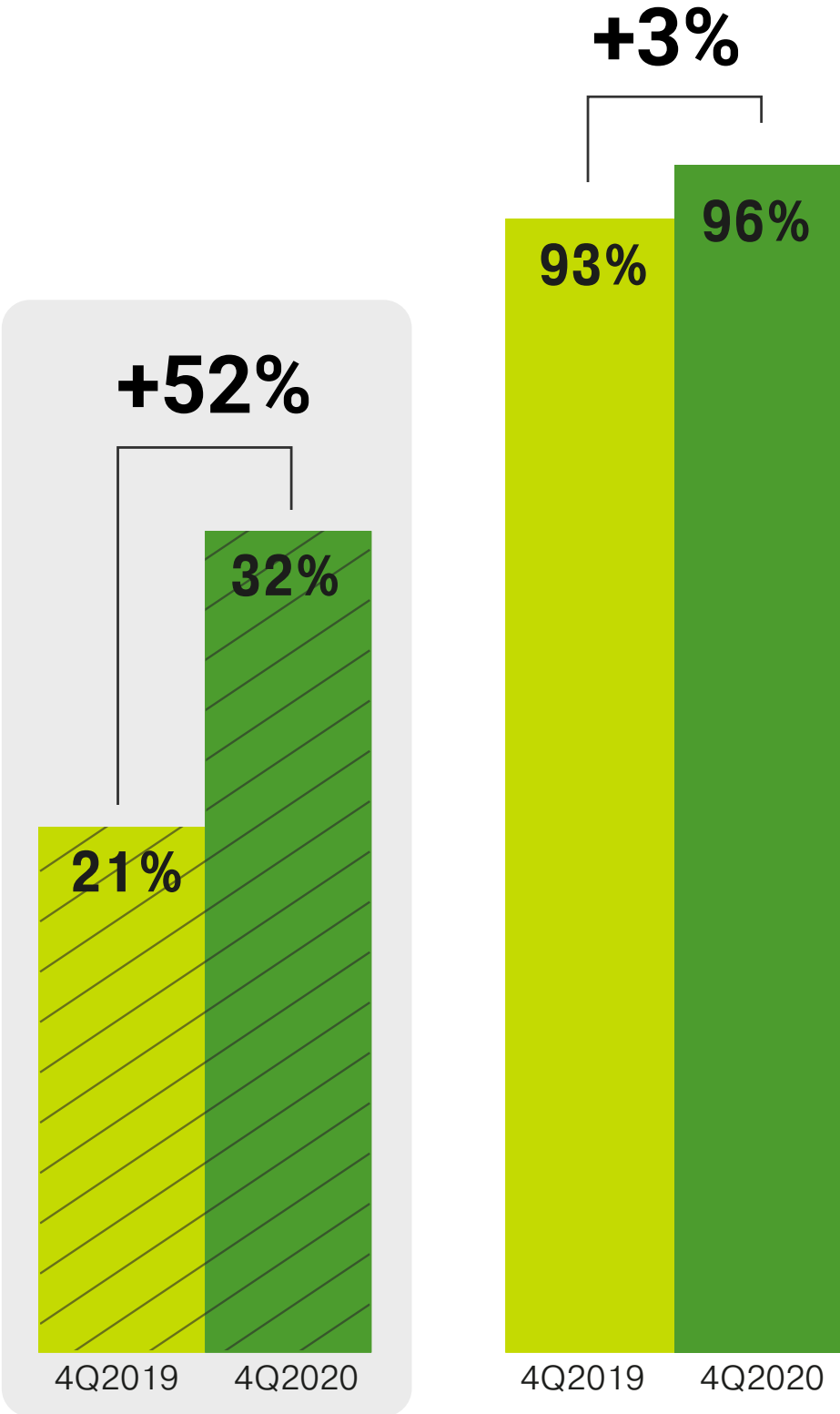
4Q2019 4Q2020

Retail customers using remote service channels



4Q2019 4Q2020

Customers' payments through remote service channels



Online credit requests

In 2020, Center-invest Bank opened 91 electronic deposits without geographical and time restrictions (24/7) for 15.5 m ₴ within the framework of the «Marketplace» system.

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

# MOBILE APPLICATION



Payment by QR code,  
transfer by phone number



Chat with  
the Bank



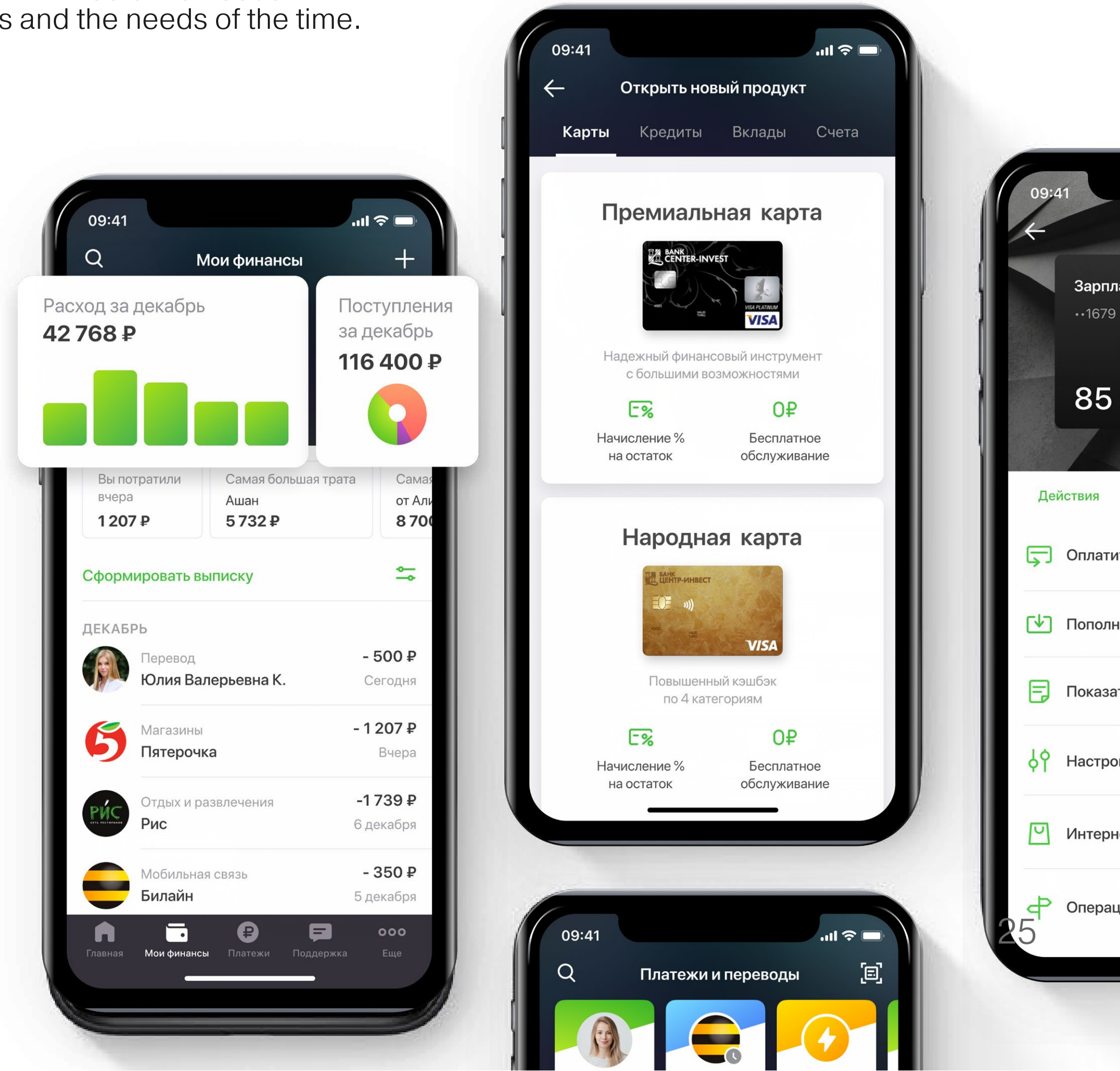
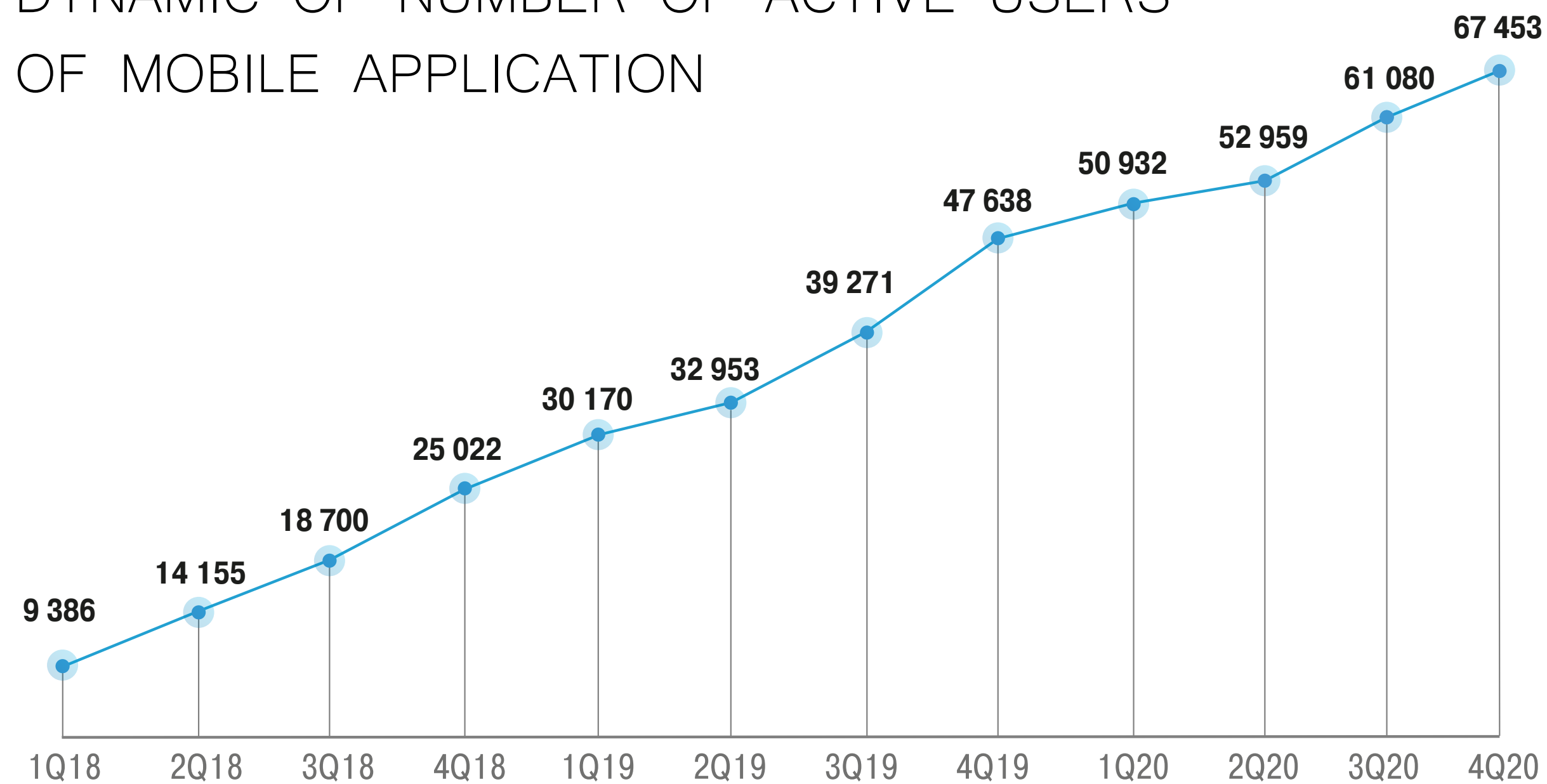
Analytics module  
«My Finances»



History of operations  
for any period

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

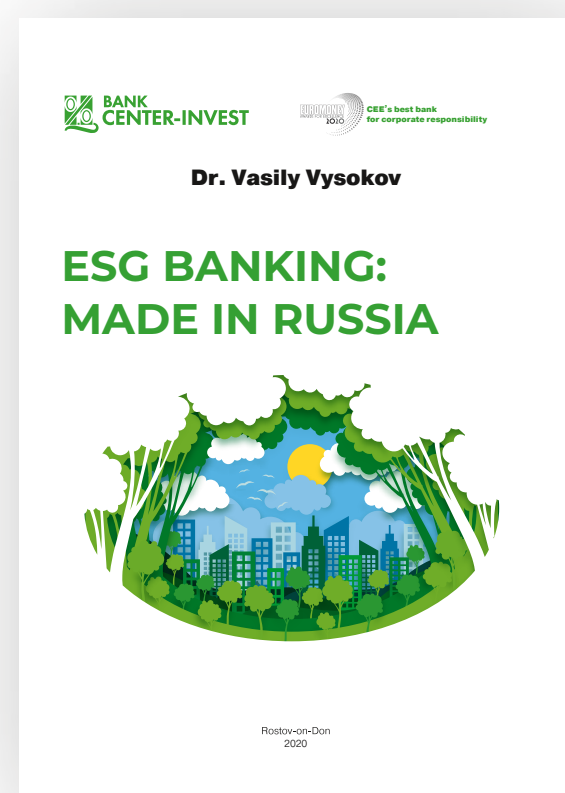
DYNAMIC OF NUMBER OF ACTIVE USERS  
OF MOBILE APPLICATION





# REPORTS

Guided by the policy of openness and transparency in the field of mandatory reporting in accordance with RAS and IFRS, the bank voluntarily publishes an Environmental and social report, Sustainability report, as well as widely covers information about the bank's participation in international programs and national projects. This approach avoids the risks of unreliable reporting, increases the awareness of potential investors related to sustainable financing and responsible investment, which in turn creates conditions for a more stable and efficient operating of the Bank, contributing to the achievement of future goals for using Finance to ensure sustainable economic, social and environmental development.



## ESG banking: made in Russia



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



## Sustainability Report



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



## Annual Report



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



## Annual Environmental & Social Report



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



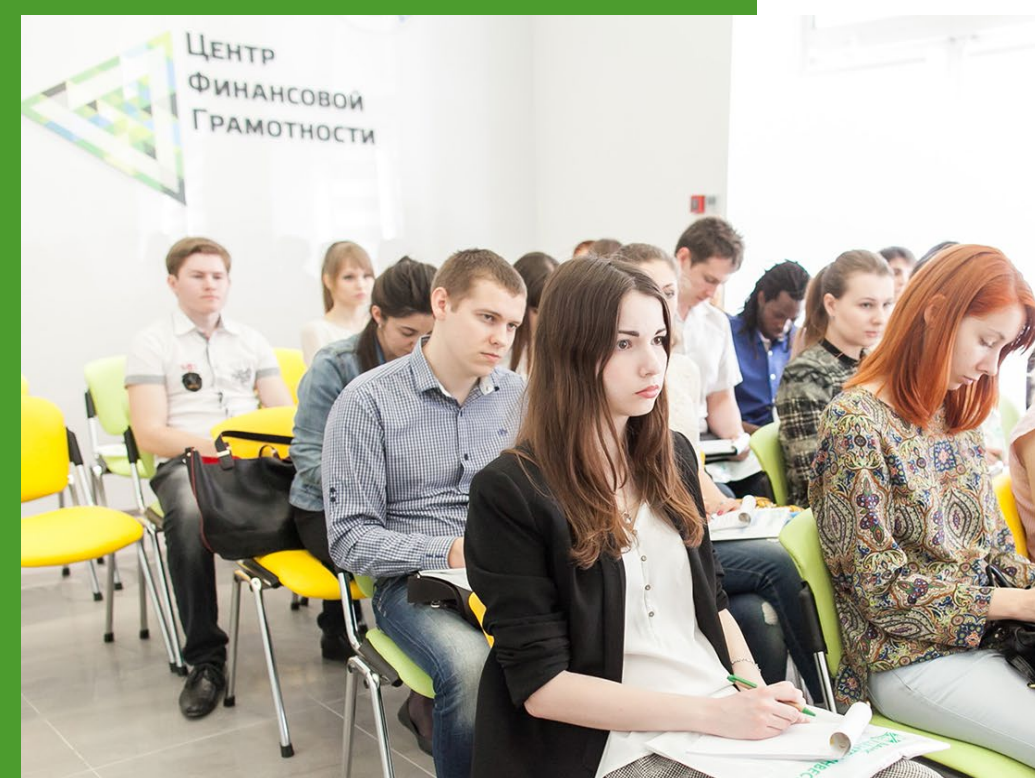
# FOCUS ON NEXT GENERATION



Since 2003 the Endowment Fund for Education and Science in the SFD and Center-invest Bank have been running an open scholarship competition for undergraduate and postgraduate the best students in Southern Russia. More than 21.500 students have entered the competition since it began, and 5.000 scholarships have been awarded.



The Bank cultivates responsible investors : since March 2020, a new unique «green» deposit for 17 months has been introduced, which has a targeted placement nature. Depositors receive a report from the Bank on the allocation of their funds to the UN sustainable development Goals (SDGs). By the end of December 2020, 1239 people who signed 1288 contracts for a total amount of 615 m became responsible investors.



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



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



# AT A GLANCE

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

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

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

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



Center-invest Bank introduced special loan terms promotion to support frontline medical workers. Bank is offering frontline medical workers preferential terms for refinancing consumer, mortgage and car loans taken out with another bank, and reduced rates for existing loan agreements with Center-invest Bank.



Preferential loans made by Center-invest Bank under its own loan programmes and government-subsidised programmes have helped save over 5300 jobs in southern Russia. Bank has enabled 280 hard-hit businesses to keep trading and preserve their jobs.




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



Center-invest Bank launches new green bonds. The placement of a new RUB300m issue of Center-invest Bank green bonds began on the Moscow Exchange in its Sustainable Development Sector. The bank's experts predict that the environmental impact of this issue will be equivalent to a reduction in CO2 emissions of 6.408 tonnes. In 2019, Center-invest Bank issued the first green bank bonds in Russia and became the first financial institution in the country to register its eco-bonds in the green bonds segment of the Moscow Exchange's Sustainable Development Sector.



# CONTACTS

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

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

 e-mail: [ir@centrinvest.ru](mailto:ir@centrinvest.ru)



Condensed Consolidated Interim Financial  
Statements in accordance with IFRS



**Dr. Vasily  
Vysokov**

Chairman  
of the Board  
of Directors



**Tatiana  
Vysokova**

Member  
of the Board  
of Directors



**Olga  
Vysokova**

Advisor to the  
Supervisory Board



**Lidia  
Simonova**

Chairman  
of the Executive  
Board



**Yuriy  
Bogdanov**

Chief innovation  
officer



**Sergey  
Smirnov**

Chief Financial  
officer

# DISCLAIMER

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

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

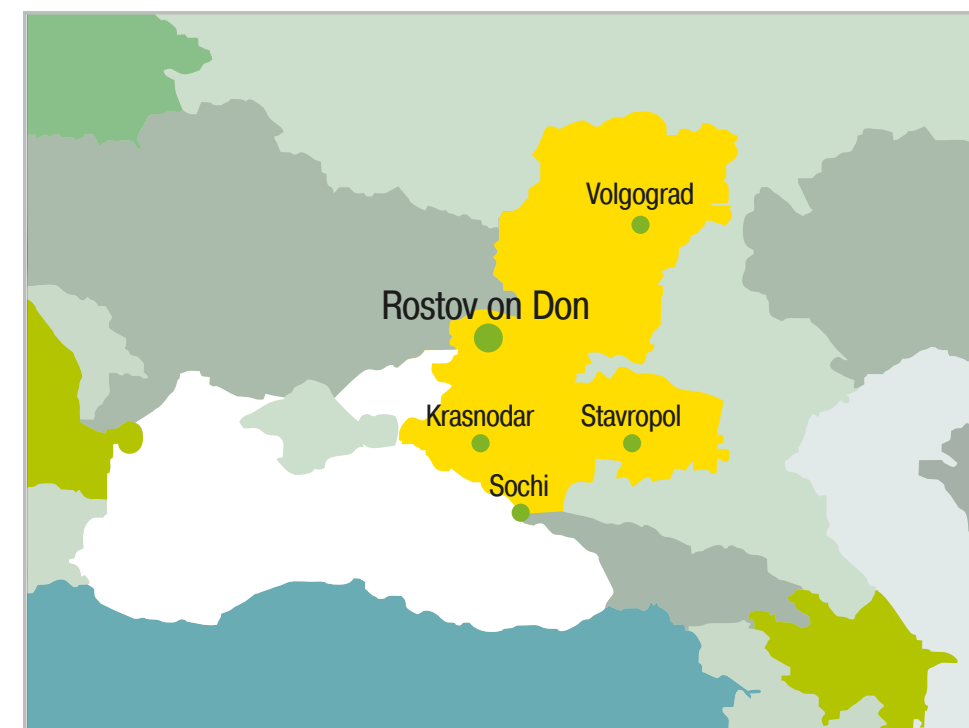


# ANNEX 1

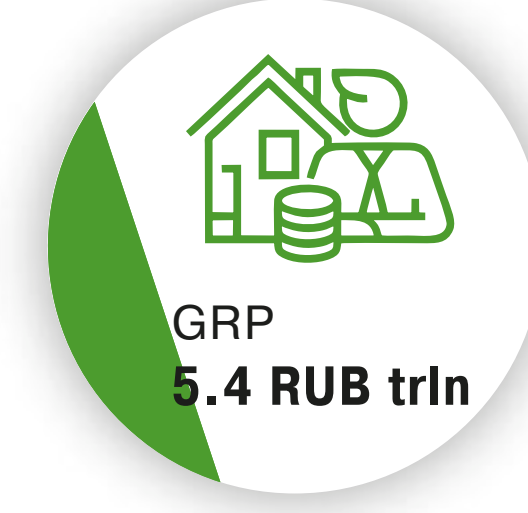
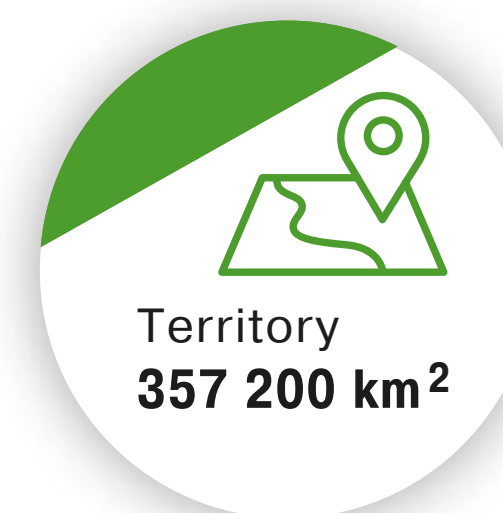
## REGIONAL FEATURES

COVID19 became a good example of an unexpected crisis («Black Swan»), which required extraordinary solutions. The economy of the South of Russia has successfully passed a new stress test.

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



### BANK'S REGIONAL PRESENCE HIGHLIGHTS:



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

**RF** –Russian Federation

**RR** – Rostov region

**KK** – Krasnodar krai

**VR** – Volgograd region

**SK** – Stavropol territory

**NN** – Nizhny Novgorod region

## ANNEX 2

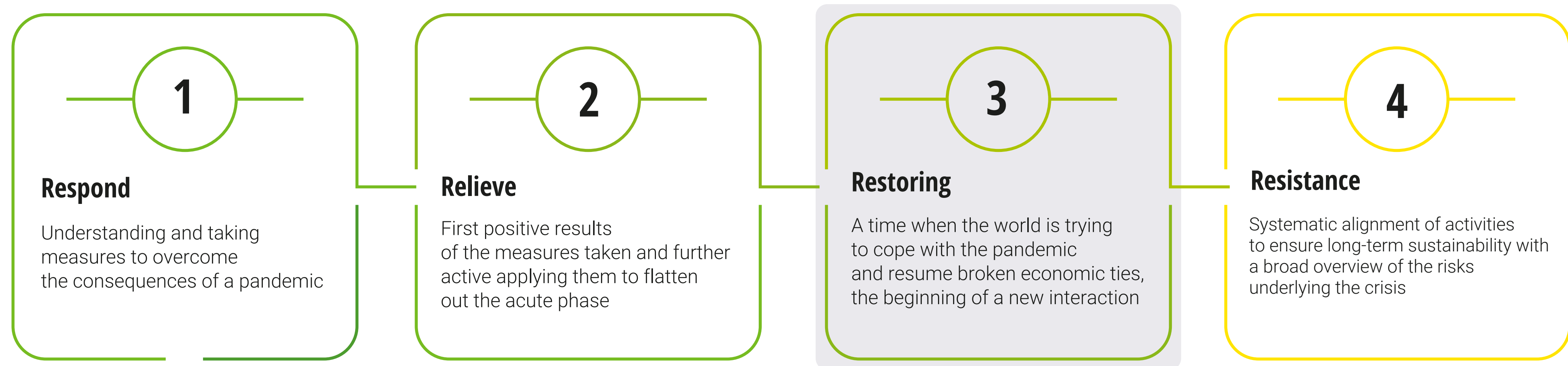
# COVID-19: RELIEVE AND RESTORING

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

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

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

## STEP-BY-STEP ACTION STRATEGY



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

# ANNEX 3

## HISTORY

