

3Q2021 FINANCIAL RESULTS

KEY HIGHLIGHTS



Largest privately-held bank in Southern Russia, with 29-year history, 112 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.



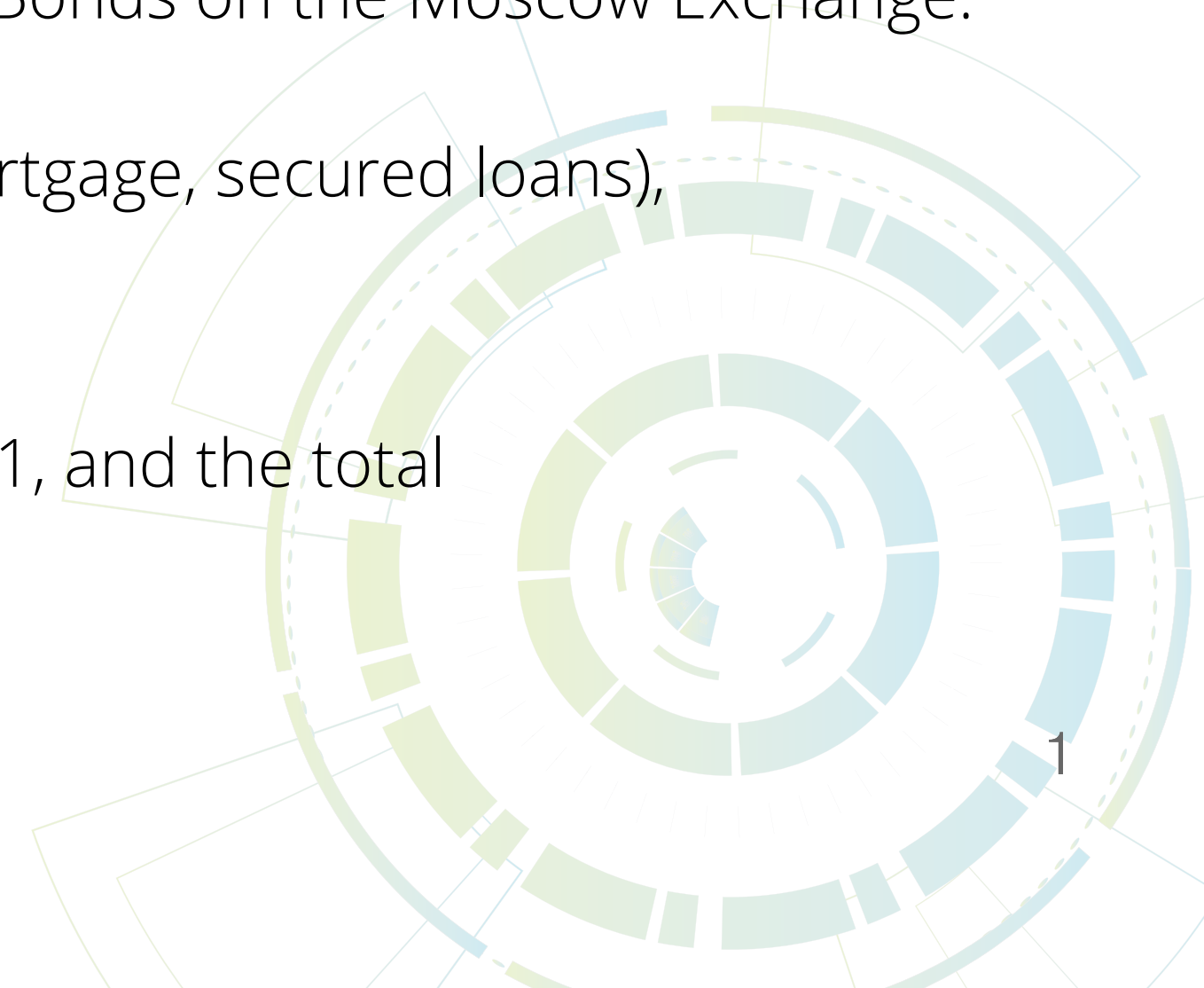
Unique ESG positioning, with a focus on sustainable development through realization of specialized lending programs and social initiatives. The Bank has the internationally recognized ESG ranking assigned by VigeoEiris, as well as the successful story of several Russian debut issues of the bank's Green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



Sustainable business model, focused on SME and lower-risk retail products (mortgage, secured loans), resulting in 0.4% cost-of-risk (3Q2021), lower than the Bank's retail-focused peers.



Healthy financials and robust growth profile, with the ROE of 14.8% in 3Q2021, and the total assets increasing with 6% CAGR in 2016-2020 to reach USD 1.7 bn as of 3Q2021.



BANK OVERVIEW



Number of offices

112



Staff

1 575



Client base

1.5 million



Credit ratings

Moody's - **Ba3** (stable)

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



ESG - rankings

video **17/76** (Europe)



Center-invest Bank today is the leading regional private bank in southern Russia implementing ESG banking business model in practice, 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.

Forbes

2020

51st «The most reliable banks in Russia»



CEE's best bank for corporate responsibility 2020

IT- partners



Global Alliance for Banking on Values

2019

Member of GABV



ASSOCIATION OF BANKS OF RUSSIA



International Finance Corporation
WORLD BANK GROUP

2013

Sustainable banking leader in Eastern Europe FT/IFC



UNEP
FINANCE
INITIATIVE

Signatory of:

PRINCIPLES FOR RESPONSIBLE BANKING



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



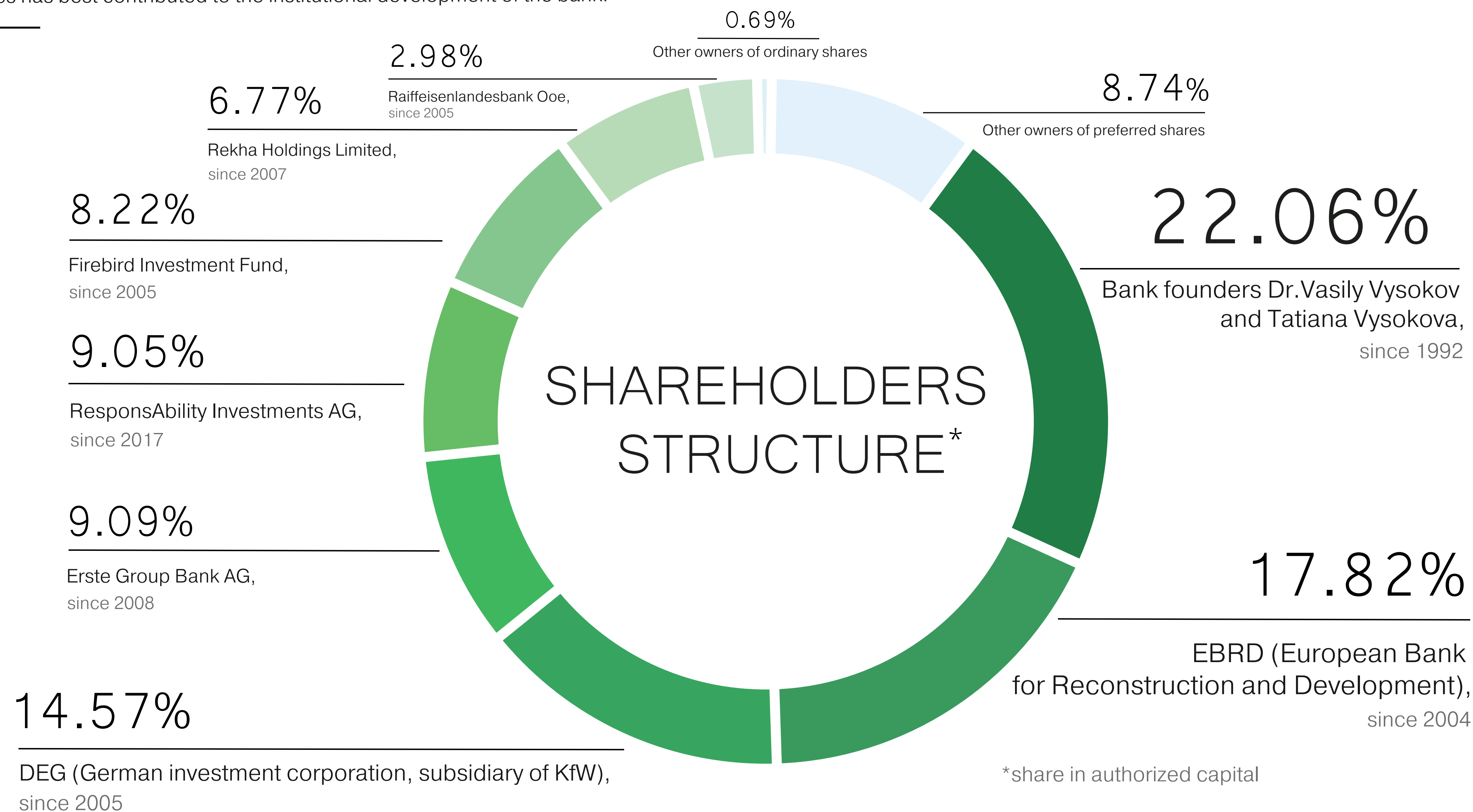
Founded
in 1992

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 combined participation of international financial institutions and foreign financial investors in the bank's shareholding structure with their best world practices has best contributed to the institutional development of the bank.



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

Almost 30 years of Center-invest Bank's successful work, have proved the viability and efficiency of business model based on ESG principles for sustainable development of southern Russia in the environment of any transformations, by broadening the bank's risks universe by ESG risks as well as their time horizon in the interests of current and future generations.

E

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.

S

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

Financial literacy centers, accesibility 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.

G

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 Corporatre Conduct, Enviromental and Social Policy, Informational and Anti-Corruption Policies of the bank. Reporting and informing of all stakeholders.

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 *

1 Quantitative ESG-characteristics of the bank's balance sheet, loan portfolio, payments and settlements and retail deposits with SDGs and Russia's National Projects compliance:



2 Center-invest Bank enters the TOP-7 most progressive Russian banks in terms of sustainable development principles:



3 Deloitte released a research devoted to implementation of ESG Banking in Russia and mentioned Center-invest as one of the best cases.



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

COVID-19:



Center-invest Bank issued 777 million rubles in nine months of 2021 within the frames of specific program to support doctors. More than 1 000 healthcare workers received preferential loans for the purchase of real estate, vehicles and consumer needs, the bank reduced interest rates on their existing loans or refinanced loans from another bank on preferential terms.

IMPACT AND RESPONSE



2.0 bn ₺

Preferential "Business transformation" loan program resulted in 750 projects since June 2020

11%

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

6.4 %

Loan book reduction in part of affected industries as of the end of 3Q2021

61%

Share of closed or included in the payment schedule for restructured contracts on 01.10.2021 in monetary terms

43%

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



IFRS

0.6 % 3Q20

Share of repayment holidays in retail loans (the borrower's income decline > 30% as per 106-FZ***

0 % 3Q21

1.2 % 3Q20

Share of the bank's own covid restructuring program in retail loans

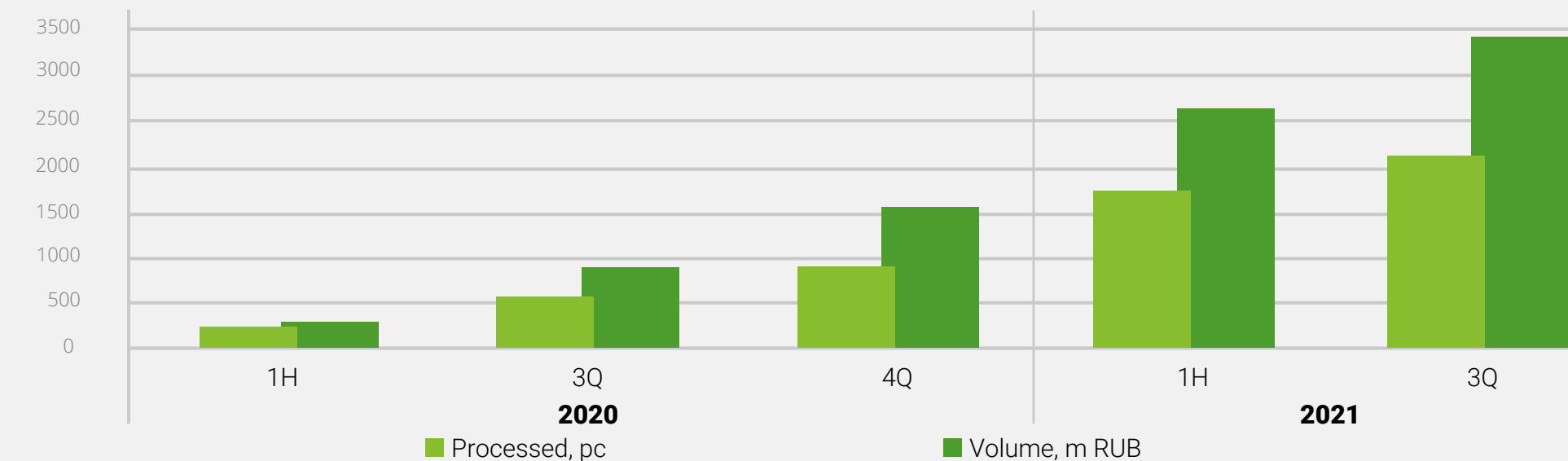
0.02 % 3Q21

5 % 2Q21

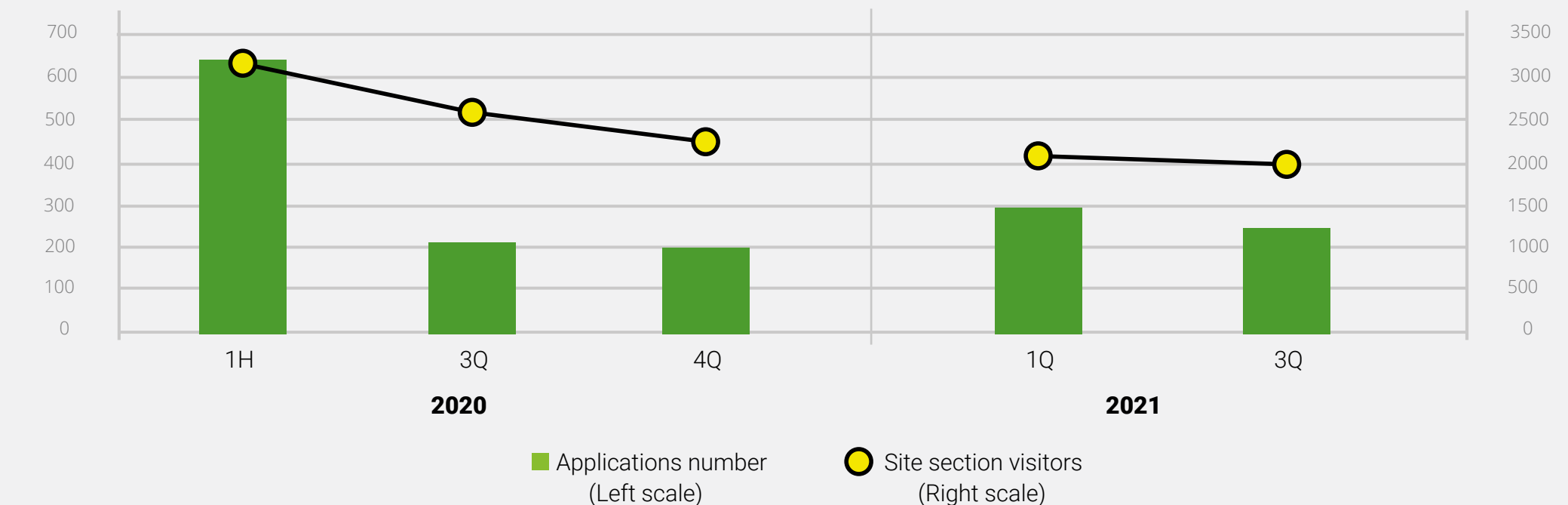
Mortgage loans growth in the 2nd and 3rd quarter including state and rural mortgage support programs eliminates possible negative effect of retail loans restructurings

0.9 % 3Q21

Online loan application technology results to legal entities/sole entrepreneurs



Normalization of business processes for lending to legal entities/sole entrepreneurs



* Russian commemorative coins receive awards of prestigious international contest: <http://www.cbr.ru/eng/press/event/?id=12349>

**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 until the end of the 1st quarter 2021

ESG INVESTMENTS: SDG

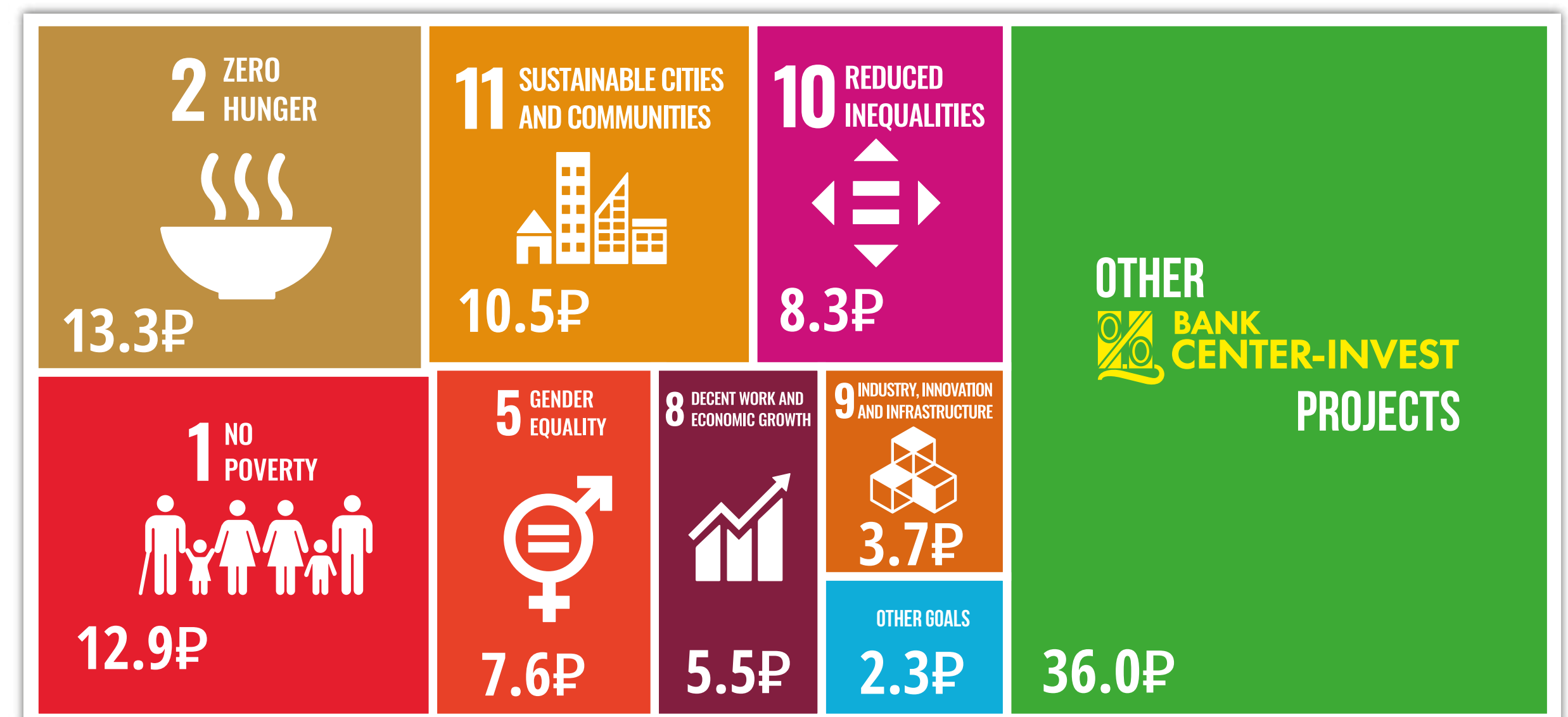
**In Sustainable Development
Goals RUB 269.6 bn**



<https://sdgs.un.org/goals>

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.

**For every ₺ 100
of deposits**



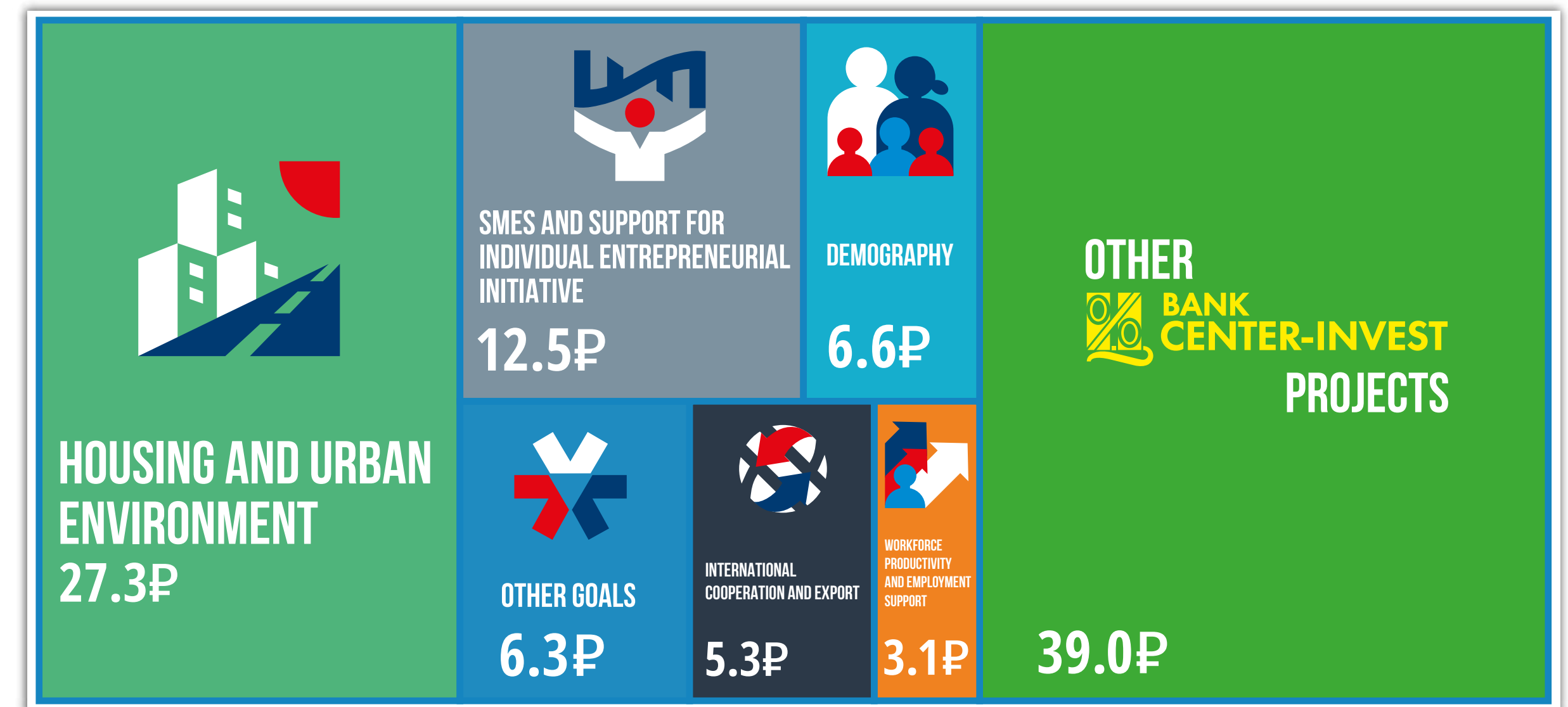
ESG INVESTMENTS: NATIONAL PROJECTS

The Bank also evaluates its contribution to national projects developed in three areas: "Human Capital", "Comfortable living environment" and "Economic growth". The use of integrated reporting on the country's development plans for the near future fully corresponds to the bank's ESG-banking business model and contributes to measures to improve the quality of people's lives.

**For every ₺ 100
of deposits**



<https://национальные.проекты.рф>



COMPETITIVE RANKINGS

POSITIONS:



In ranking of the largest Russian banks as at 01.10.2021:

- 33** Retail loan portfolio
- 35** Retail deposits
- 49** Value of corporate loan portfolio
- 45** Value of total loan portfolio
- 58** Value of total assets

<https://www.raexpert.ru/rankings/bank/monthly/oct2021/>

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/

Коммерсантъ

TOP-15 most profitable banks in Russia as at 01.07.2021:

12 Profit

<https://www.kommersant.ru/doc/4878278>

The Banker

GLOBAL FINANCIAL INTELLIGENCE SINCE 1926

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

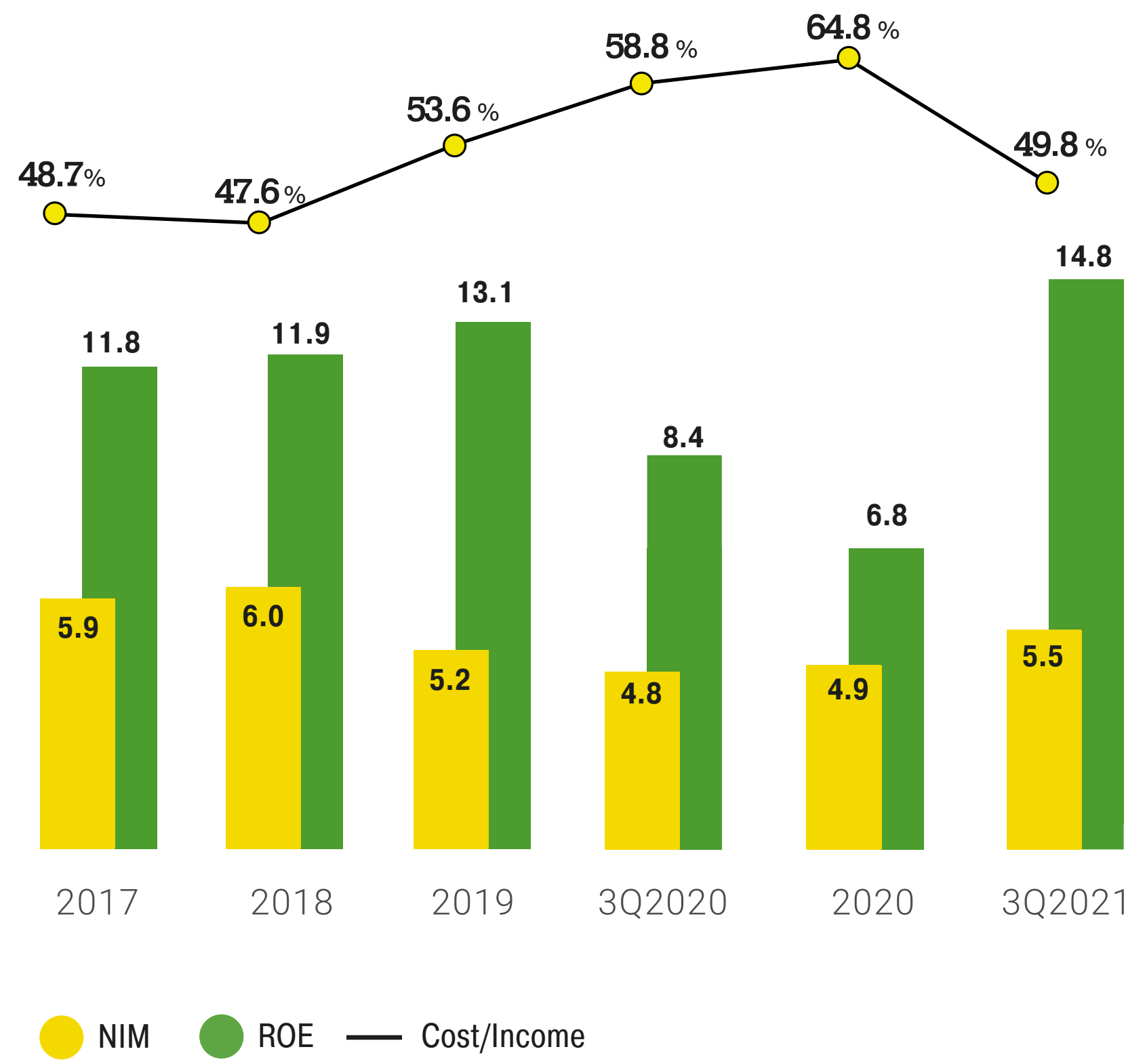
RUB, bn	2015	2016	2017	2018	2019	3Q2020	2020	3Q2021 RUB, bn	EUR, m
Assets	89.6	96.6	102.6	112.2	119.5	119.4	118.3	120.3	1417.3
Capital	10.6	11.5	12.6	13.1	14.2	14.8	14.8	16.1	190.1
Net Loans and Lease	72.7	73.6	80.1	88.0	85.1	84.5	84.5	89.9	1059.6
Customer accounts	65.0	80.4	87.2	95.2	99.4	99.4	99.2	99.7	1175.0
Net profit	0.5	1.0	1.4	1.5	1.8	0.9	1.0	1.7	20.2
ROE, %	5.3	9.1	11.8	11.9	13.1	8.4	6.8	14.8	
ROA, %	0.6	1.1	1.4	1.4	1.6	1.0	0.8	1.9	
NIM, %	4.4	5.3	6.2	6.0	5.2	4.8	4.9	5.5	
Cost/Income, %	51.1	44.9	48.7	47.6	53.6	58.8	64.8	49.8	
Loans/Deposits, %	111.7	91.6	91.9	92.4	85.5	84.9	85.1	90.2	
CAR, %	17.1	17.0	16.8	16.7	18.4	21.0	21.2	22.1	
Number of children born to bank employees	78	103	89	72	72	51	72	49	

As at 30.09.2021 1EUR = **84.8755 RUB**

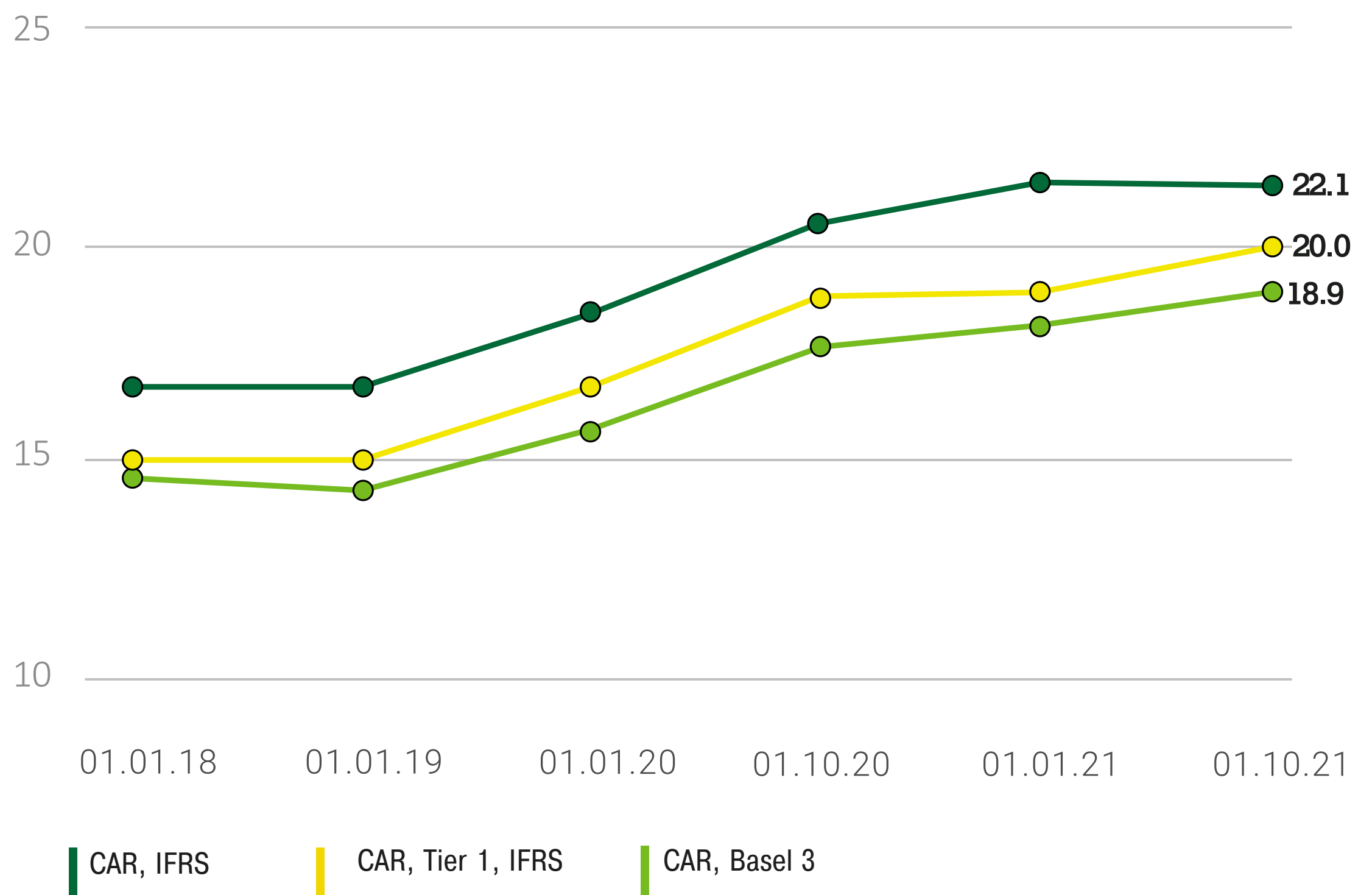
Hereinafter: source 3Q2021 IFRS Statement

OPERATIONAL EFFICIENCY

PROFITABILITY

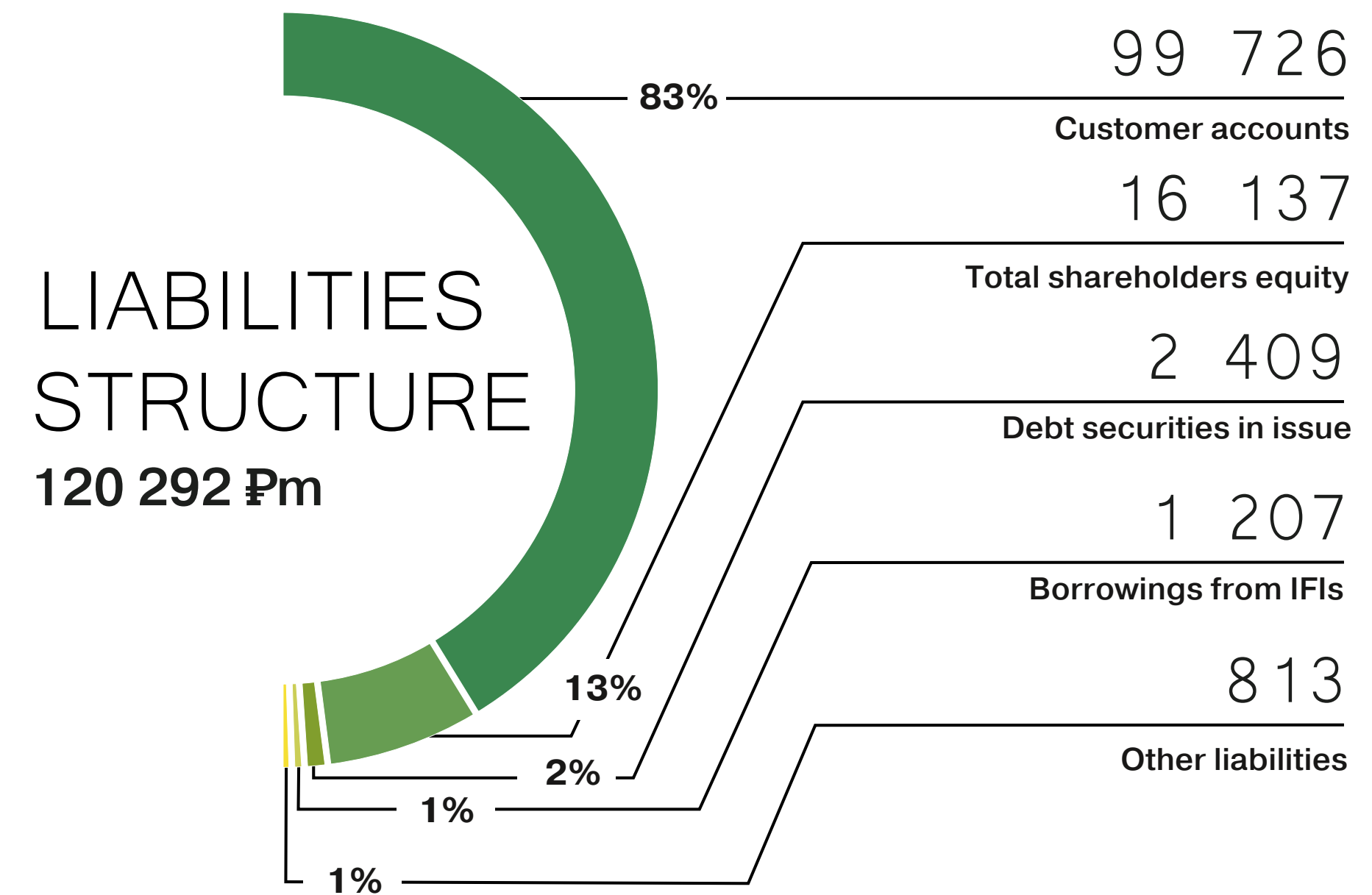
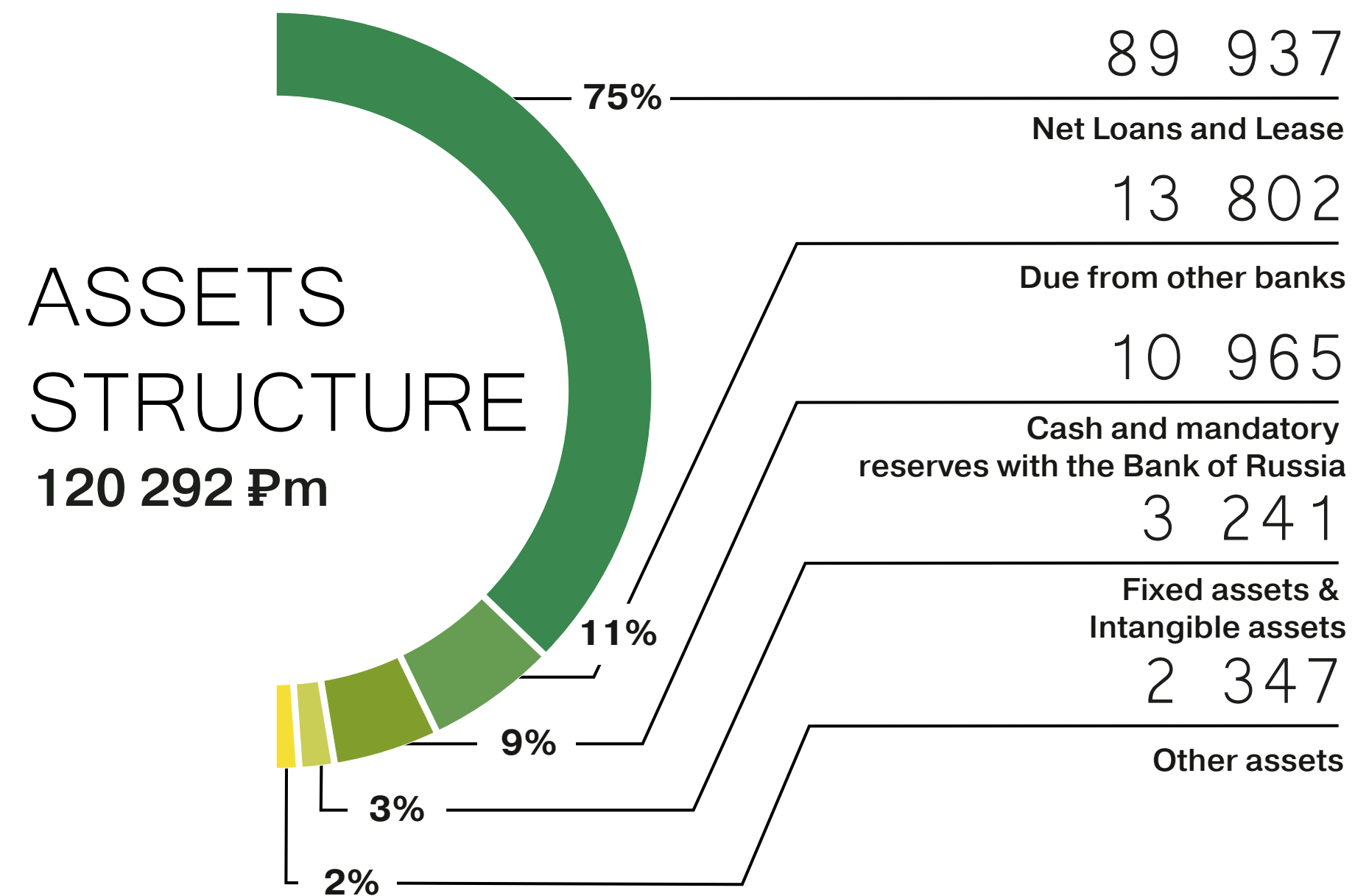


CAPITAL ADEQUACY



BALANCE SHEET COMPOSITION

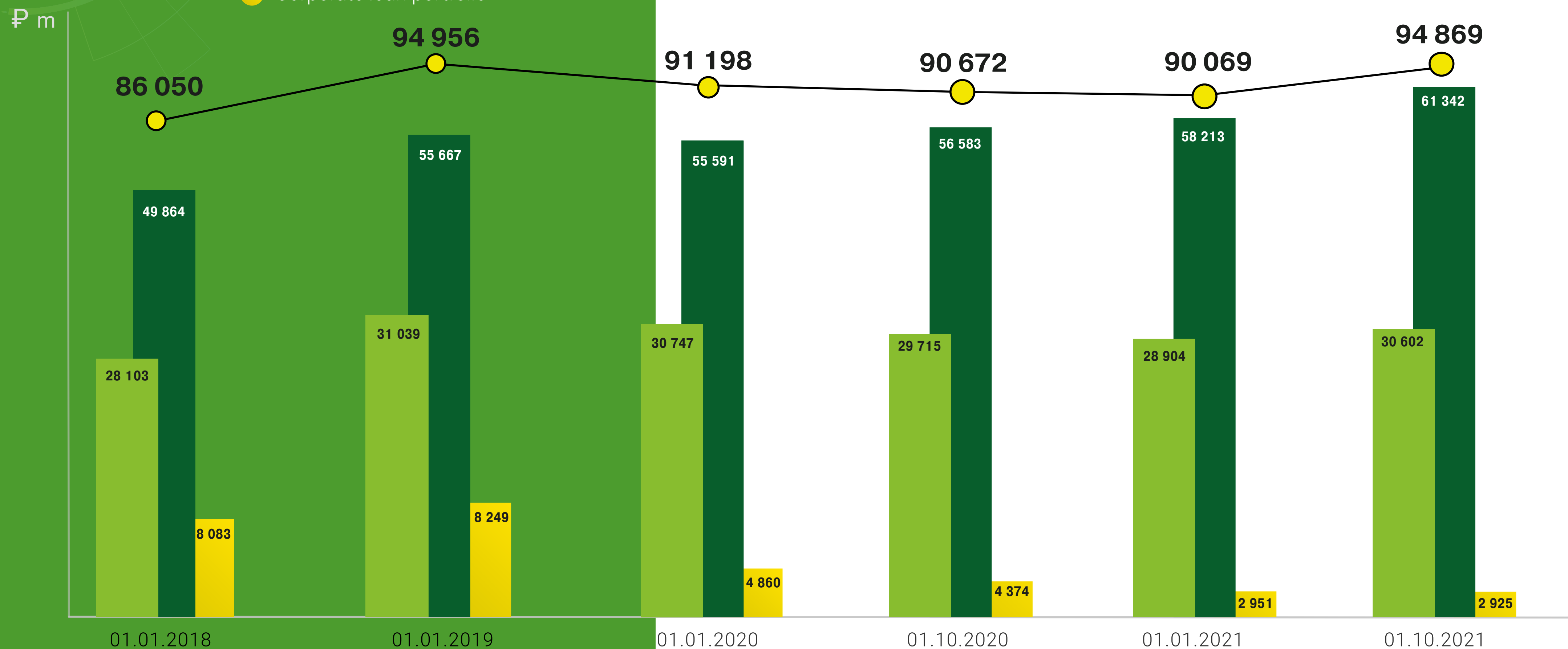
Despite the unfavorable operating environment during 2020 in Russia and in the world as a whole, by the middle of 2021 appeared an economic reversal trend to pre-pandemic levels. According to preliminary estimates of the bank, the recovery potential had not yet been exhausted as of 3Q2021. Against this background, the structure of the bank's assets and liabilities as of 3Q2021 remained stable and focused on the real sector of the economy.



LOAN PORTFOLIO DEVELOPMENT

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

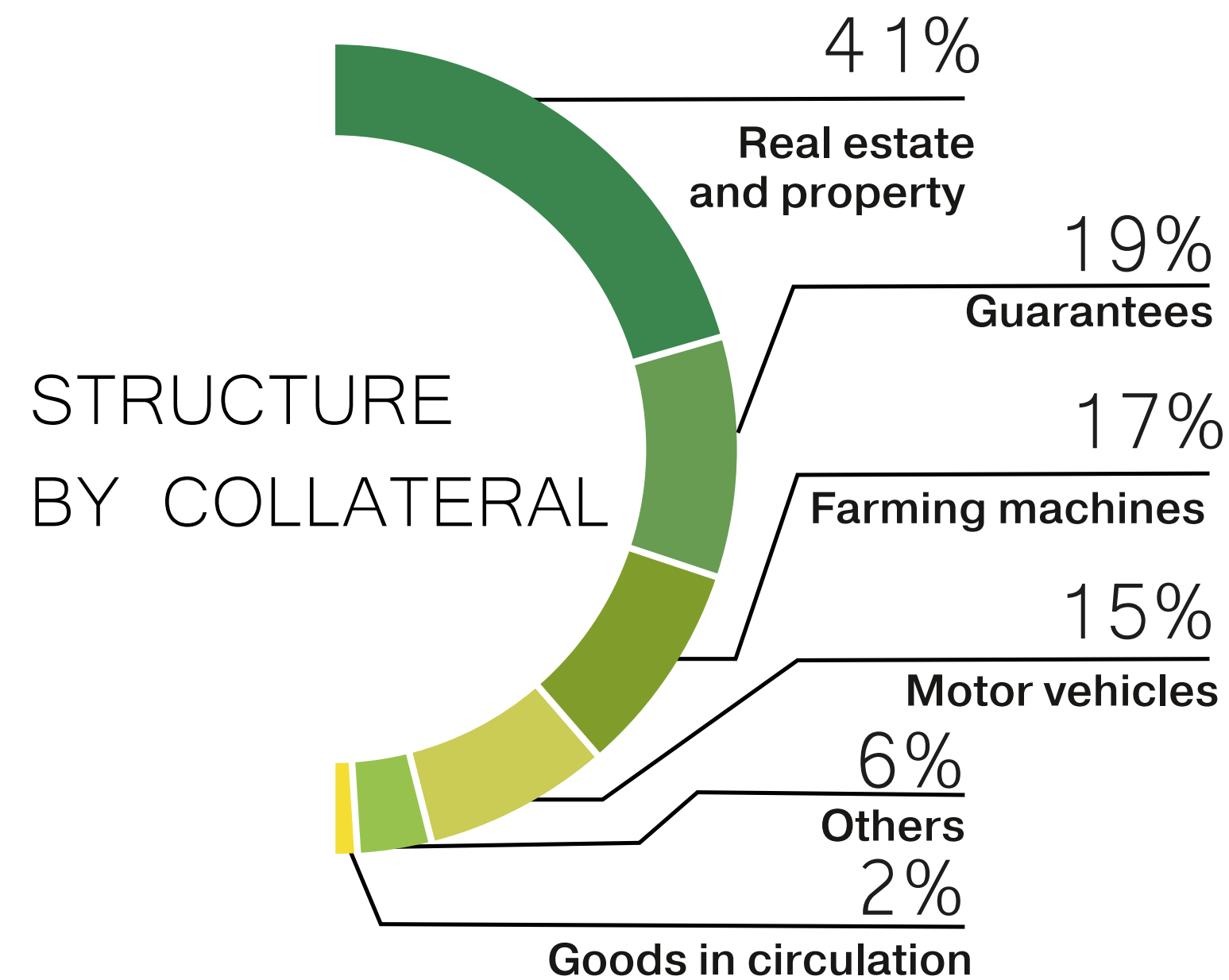
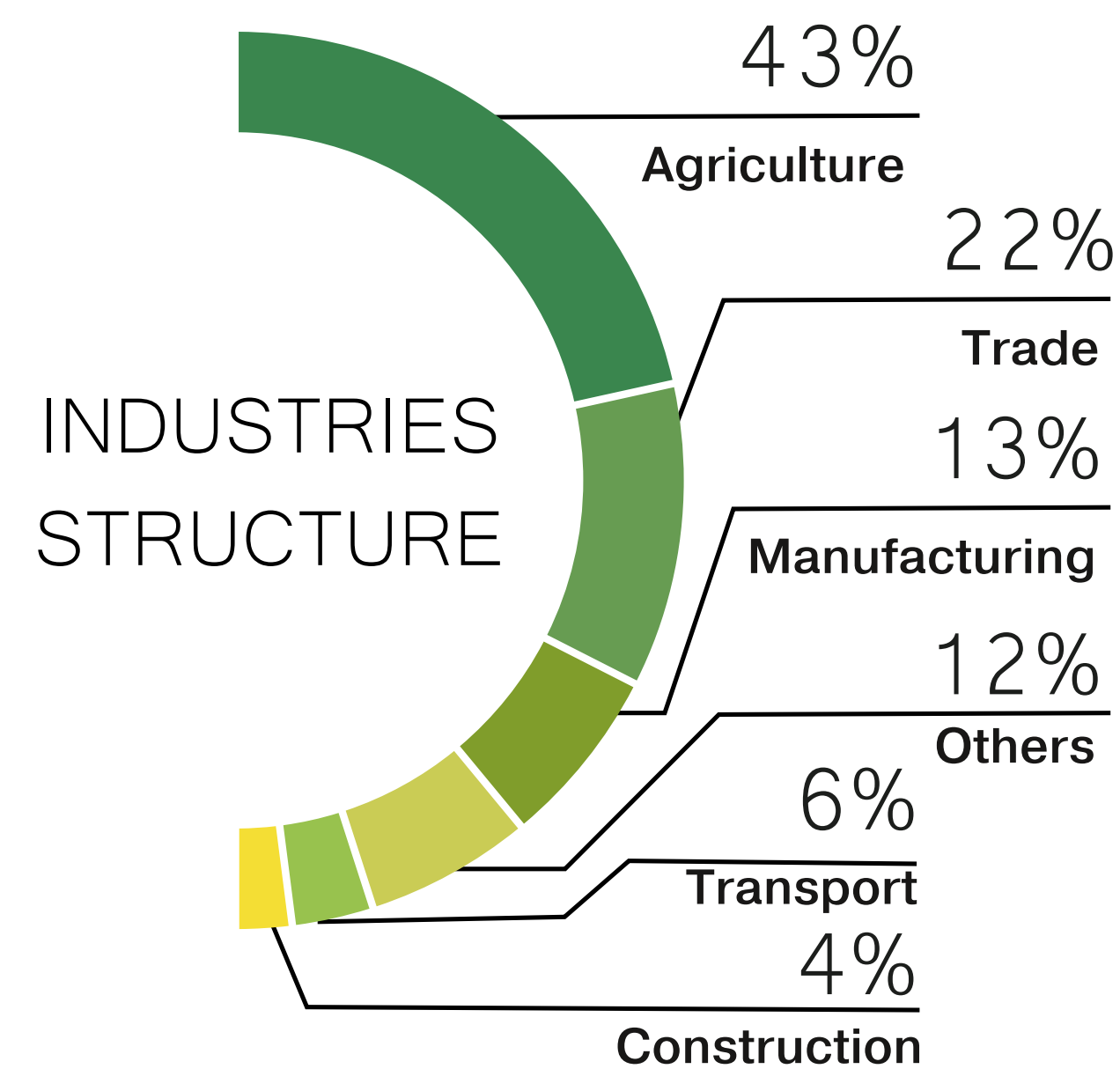
The bank's gross loan book demonstrated a recovery growth throughout the 3Q2021 and made up RUB94.9bn at the end of the period. Given the conditions of business activities restoration and softening the restrictions caused by pandemic covid-19, the bank's loan book increased by 4.6% compared to the end of 3Q2020.



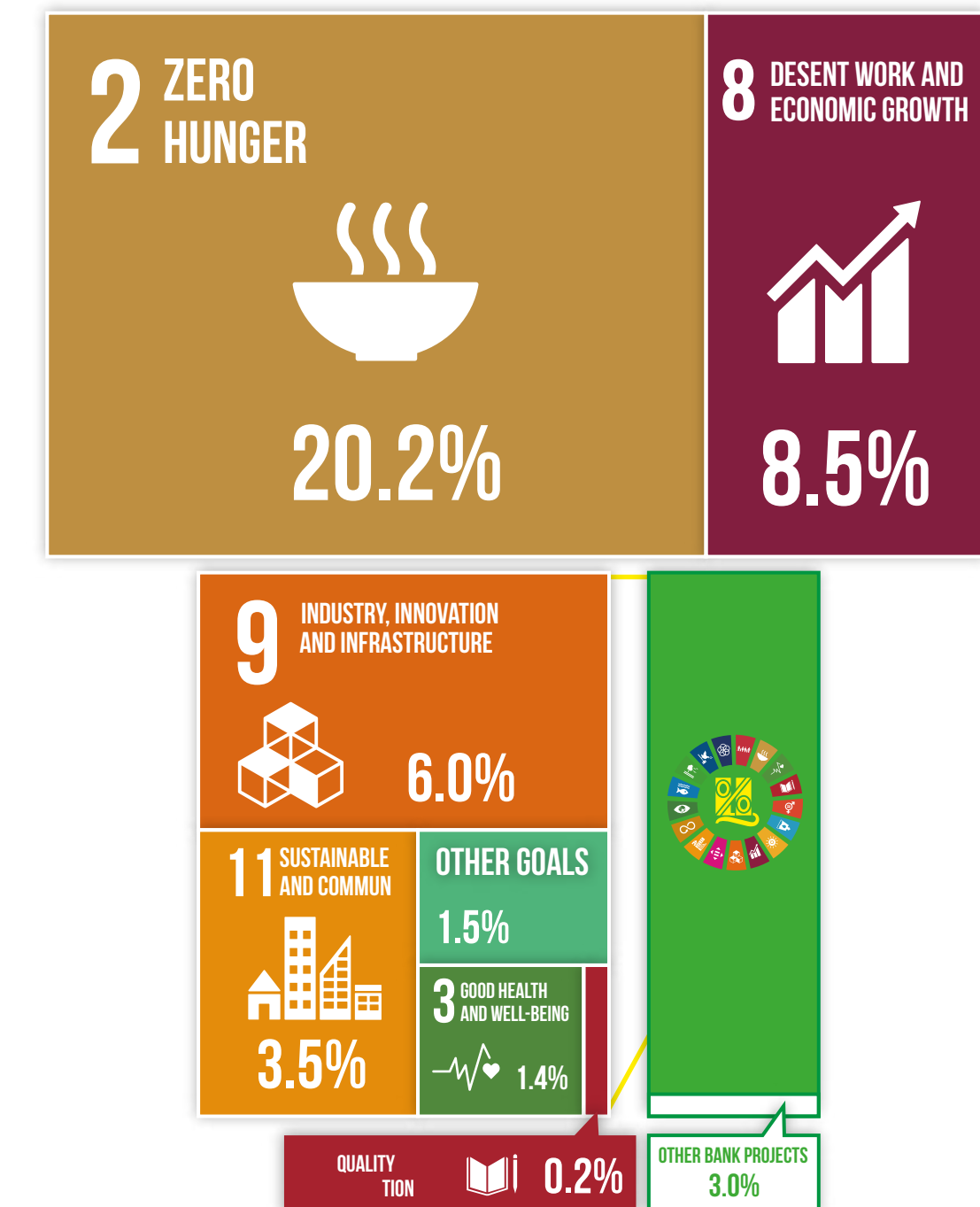
LENDING TO LEGAL ENTITIES

The diversified structure of the loan portfolio to legal entities, with the predominance of the agricultural 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.



SDGs distribution of the loan portfolio of legal entities as at 01.10.2021







AGRIBUSINESS LENDING

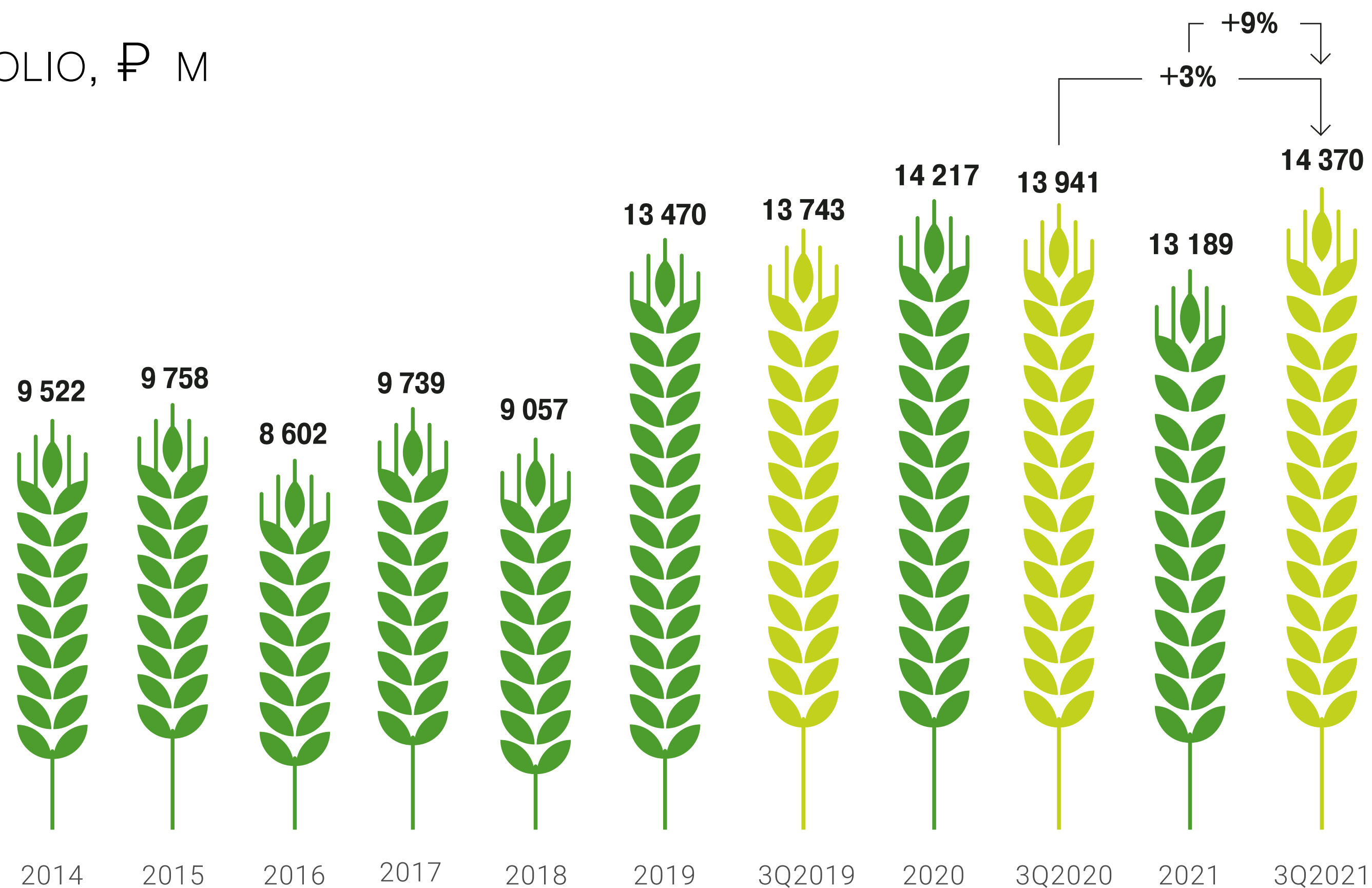
VALUE OF AGRIBUSINESS LOAN PORTFOLIO, ₪ M



3Q2021 harvesting company*, m tons:

-  30.9 grain and leguminous crops
-  0.76 vegetables
-  4.9 sugar beet
-  11.7 % Southern Federal District share of the country's Ag products

As of 3Q2021 the agricultural sector accounted for 43% of the bank's loan book of legal entities amounting to RUB14.4 bn. The growth of loans to agribusiness by 9% according to the 3Q2021 results was due to equalization of deferred customer demand of 2020, which led to normalization of business processes for lending to the agricultural sector in the bank, inherent to this period of the year.



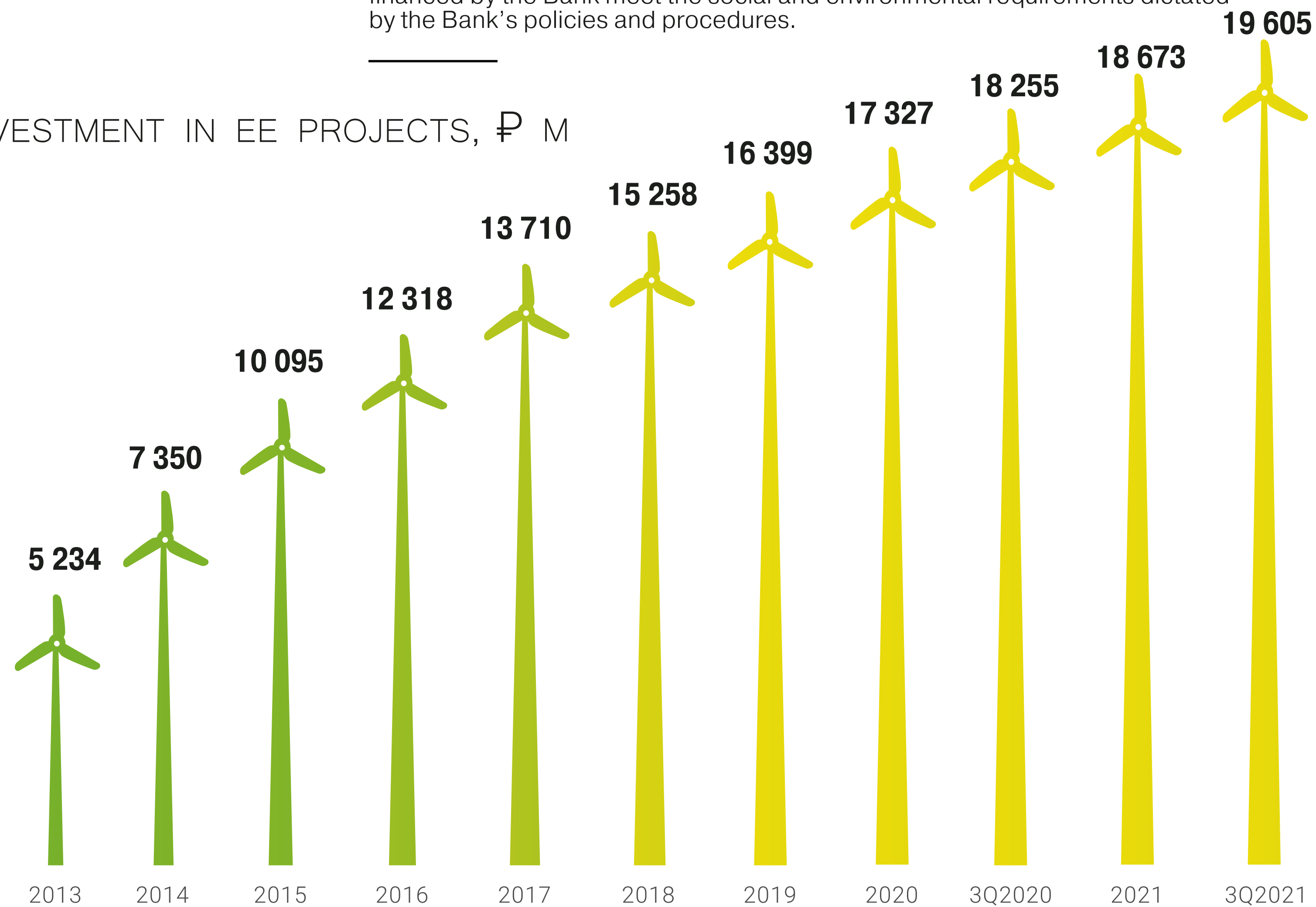
*The main agricultural regions of the bank's presence (Rostov region, Krasnodar Krai and Volgograd region)

ENERGY LENDING

EFFICIENCY

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

TOTAL INVESTMENT IN EE PROJECTS, ₺ M



2021 EMISSION
REDUCTION
EQUIVALENTS*



233 077 tonnes



136 302 pcs



665.9 ths barrels



9 323 064 pcs

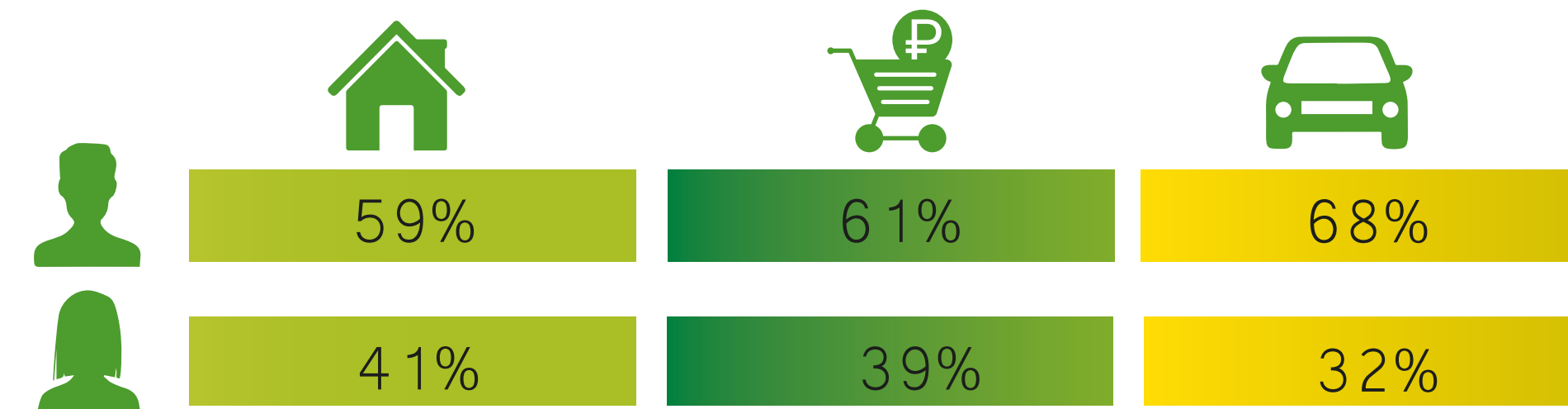


Rostov/Moscow 2 607 121 people

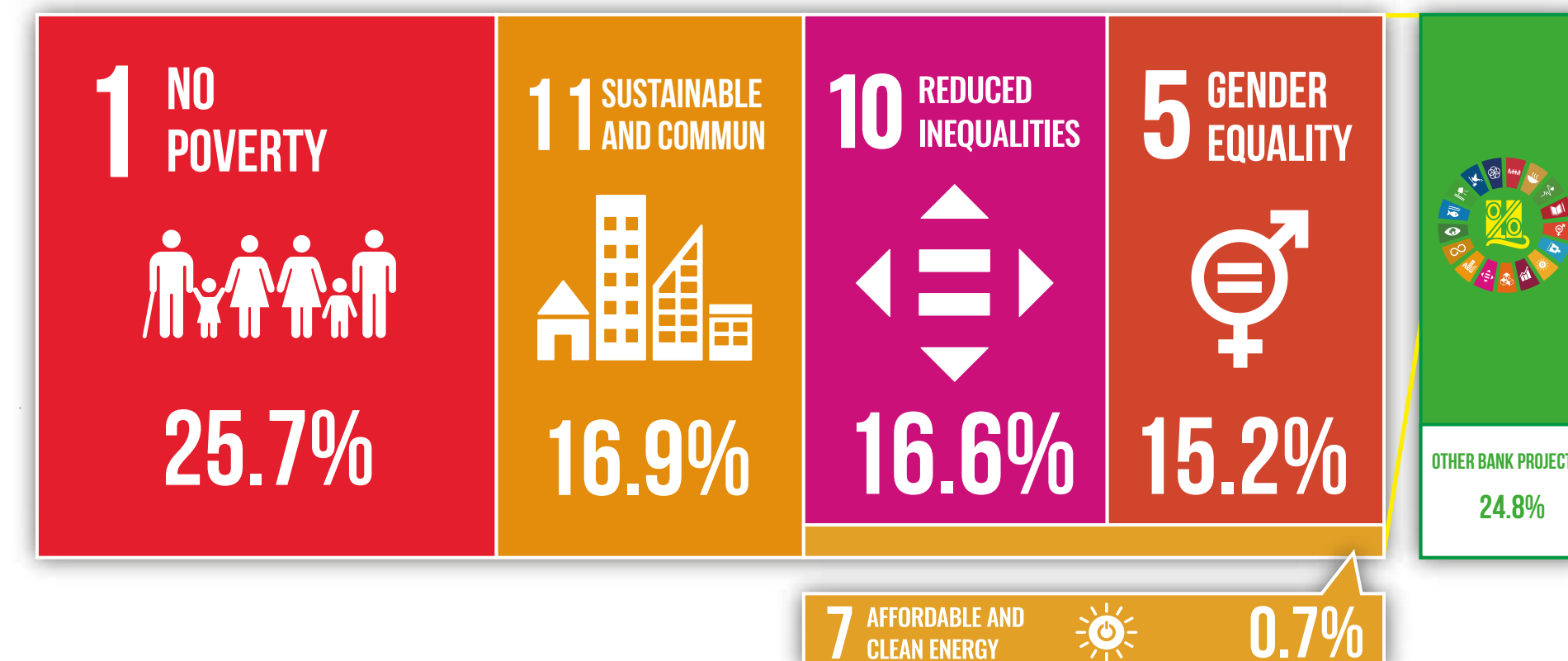
RETAIL LENDING

The volume of retail lending in 3Q2021 increased by 5.4%, comprising 65% of the bank's gross loan book. The bank's retail lending focuses on traditional secured consumer 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 8% increase in its portfolio for 3Q2021. The quality of the retail loan portfolio remained high with the NPL ratio for 90 days was 3.45% as of the end of reporting period.

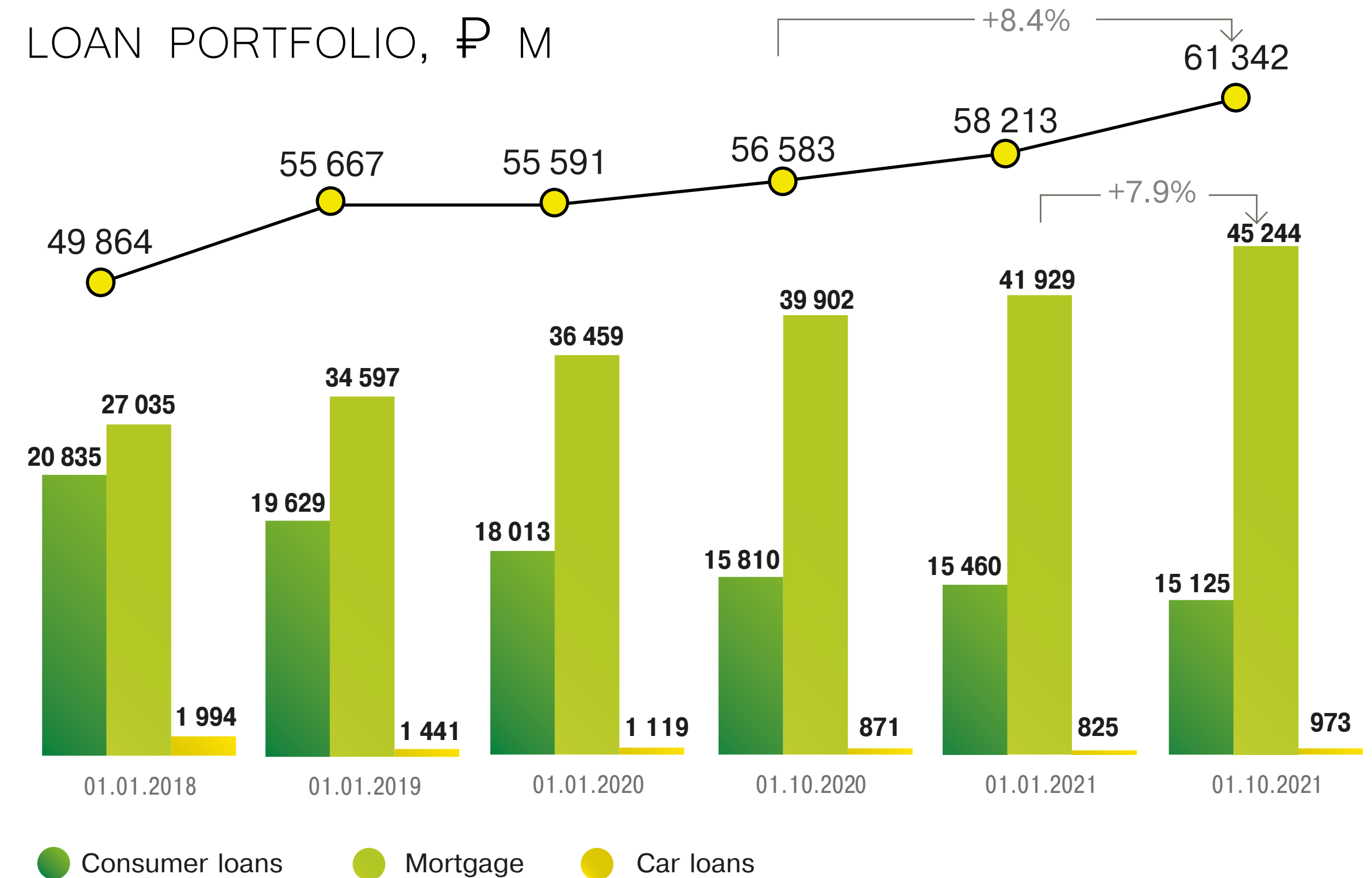
Retail loan portfolio classification: men and women



SDGs distribution of retail loans as at 01.10.2021



DYNAMICS AND STRUCTURE OF RETAIL LOAN PORTFOLIO, ₪ M



ACCELERATOR

3Q2021 INCLUSIVE FINANCIAL SERVICES RESULTS

This is an innovative space for opening and development of all types of businesses with 6 410 entrepreneurs - participants passed. The most impactful way for building high-performing business, to realize the idea, to study international experience, to see new business niches and create a development strategy.



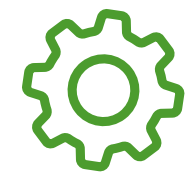
Free tuition



Mentor's support



Soft loan



TRANSFORMATION

750

PROJECTS

TOTAL OF

1 965

₽ M

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



STARTUP

840

PROJECTS

TOTAL OF

1 062

₽ M

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



SELF-EMPLOYED

- ✓ 1 year preferential service
- ✓ up to 5 years maturity
- ✓ up to 1 million RUB
- ✓ 2021 - start of programme



BUSINESS LOANS FOR WOMEN

1 057

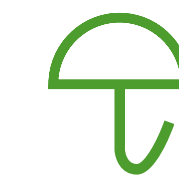
PROJECTS

TOTAL OF

2 167

₽ M

- ✓ for business-women, managers or owners
- ✓ manufacturers or sellers of services and goods for women
- ✓ networking events attending



SOCIAL RESPONSIBILITY

101

PROJECTS

TOTAL OF

270

₽ M

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

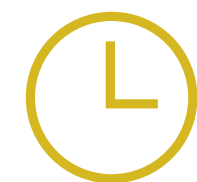


APPROVED

Approved for development in times of covid-19 restrictions



Online-education



1 month of education
7 hours per week



Mentor programs



Free consulting support



GREEN PROJECTS

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

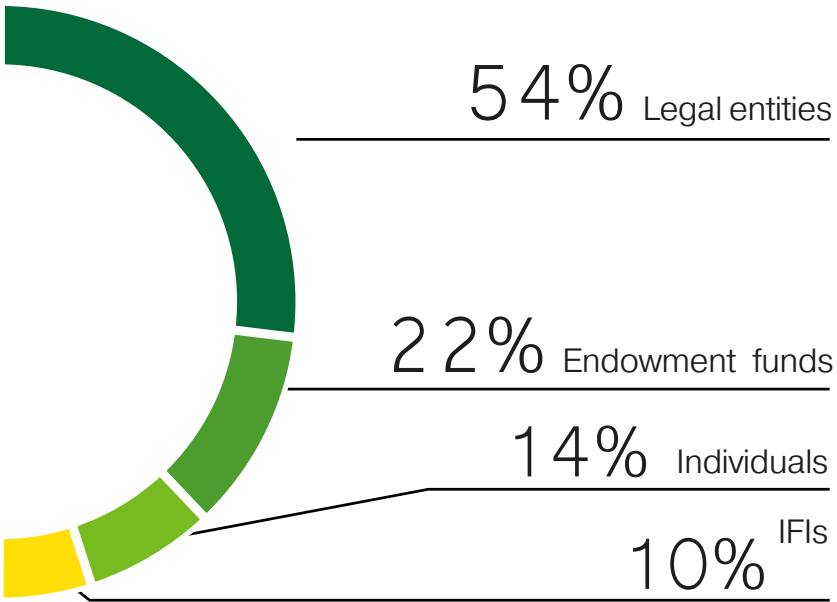
"When you give an instruction, teach how to do it, supervise and then do it yourself"

- 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, BO-001P-06 series External Review Form: by Rating Agency Expert RA		250.0	250.0	11.2020	8.00
Exchange bonds, BO-001P-07 series by Analytical Credit Rating Agency (ACRA)		300.0	300.0	12.2021	5.75

Green, Social and Sustainable Bond Framework DIVERSIFIED STRUCTURE OF HOLDERS



2021 Replacement Goal:
25% of renewable energy consumption

"GREEN" DEPOSIT

- designed for responsible investors
- 17 months term for targeted allocation in UN SDGs



**10 kW**

HEADQUARTERS' SOLAR ENERGY

Goal: project enlargement

44 panels
Project start 08.2020
7-8 years payback





"GREEN" INVESTMENT PORTFOLIO



since **2005**
22 302 projects
₽ 19.6 bn

EFFICIENCY EVALUATION:


EMISSION REDUCTION EQUIVALENTS

-  CO₂ ~ **11 002 tonnes**
-  Oil ~ **31 400 barrels**
-  Cars ~ **6 434 pcs**
-  Trees ~ **440 072 pcs**

3Q 2021 RESULTS:

-  **3 288 investors**
-  **58.5 investors' average age**
-  **3 494 contracts**
-  **₽ 1.6 bn**

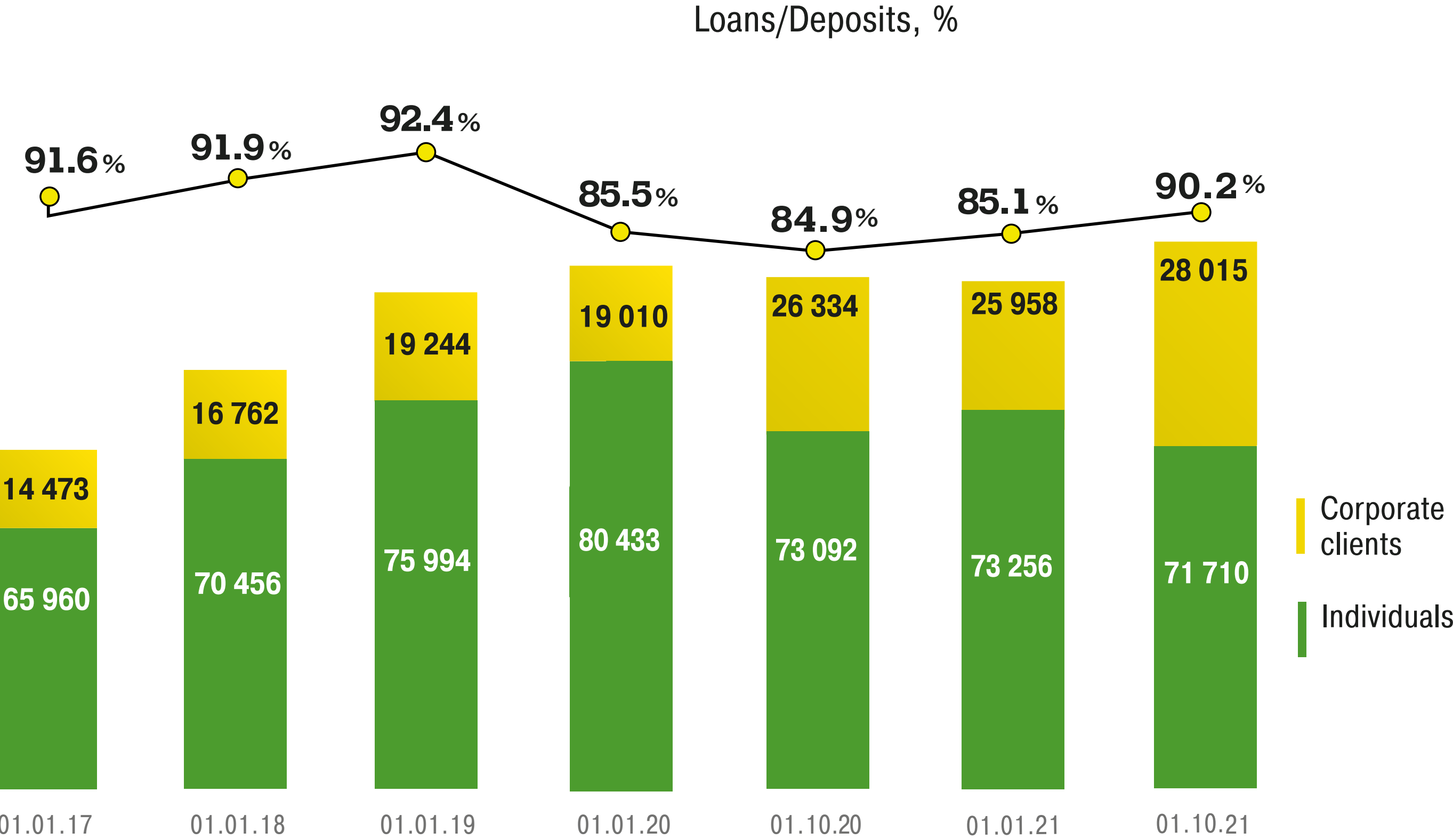
AUG20 - AUG21 RESULTS:

- 13 000 kWh**
-  **up to 70 kWh / day economy**

CUSTOMER ACCOUNTS

The Bank's funding structure stayed diversified with the sound predominance of individual term deposits and individual accounts, accounting for 60% of all bank's liabilities. During the 9 months of 2021, the bank does not observe any significant impact on its deposit portfolio due to the pressure of the COVID-19 pandemic or any other reasons.

DYNAMICS AND STRUCTURE OF CUSTOMER ACCOUNTS, ₴ M

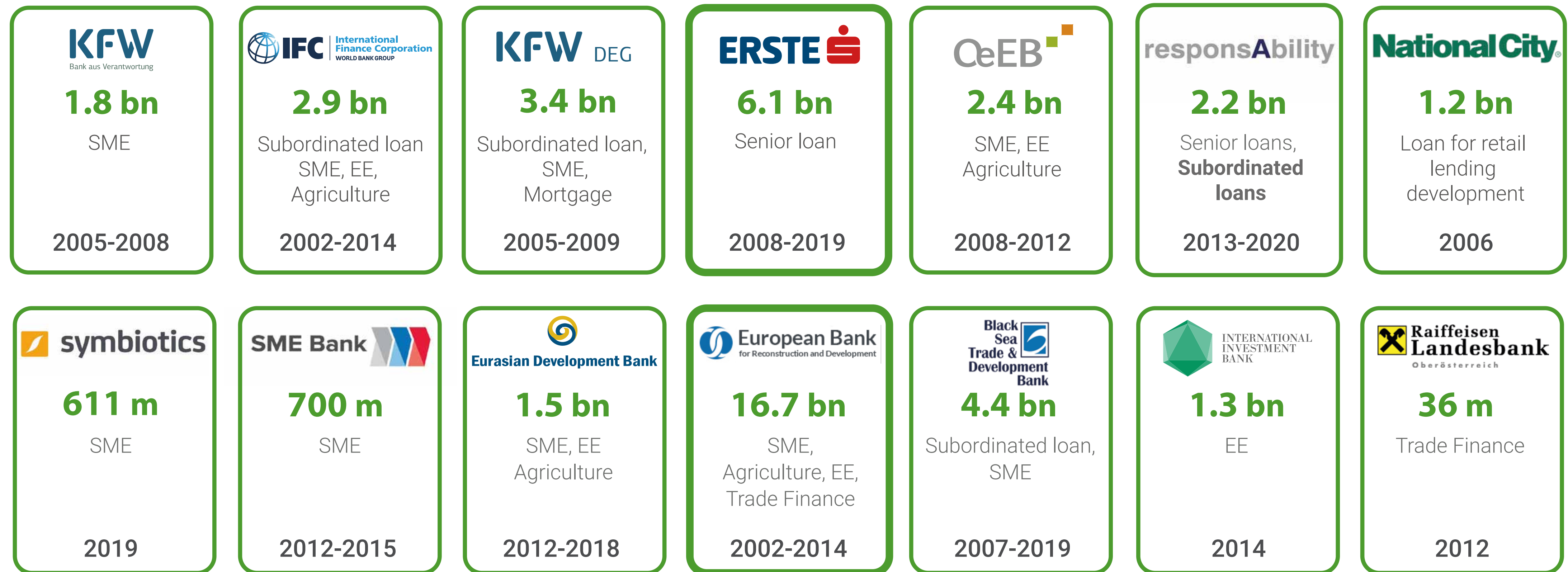


Concentration of deposits, %

TOP-10	3.7	2.7
TOP-20	5.1	4.3
	01.10.2020	01.10.2021

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.*



* Amounts in rubles at the exchange rate of the Bank of Russia on 30.09.2021

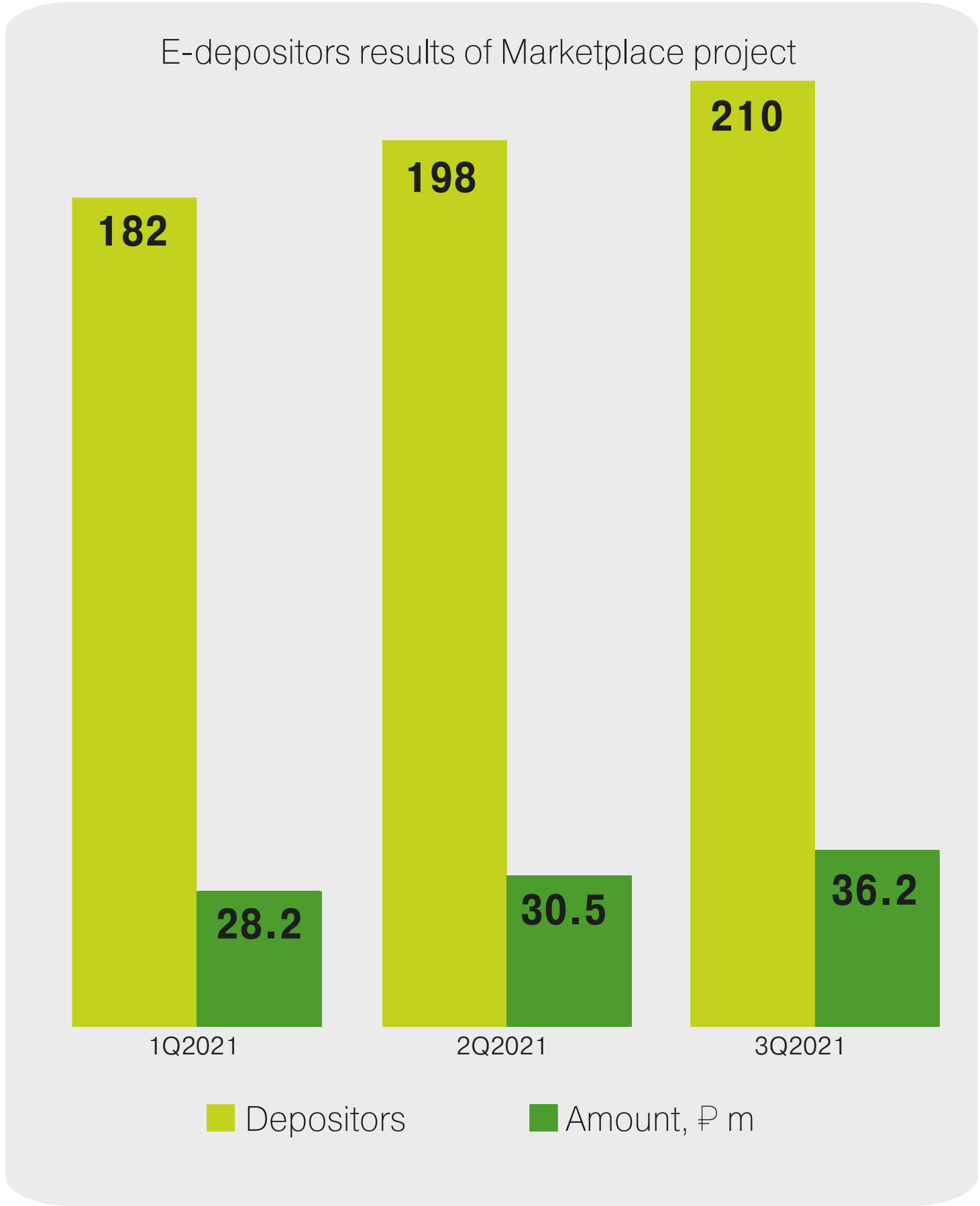
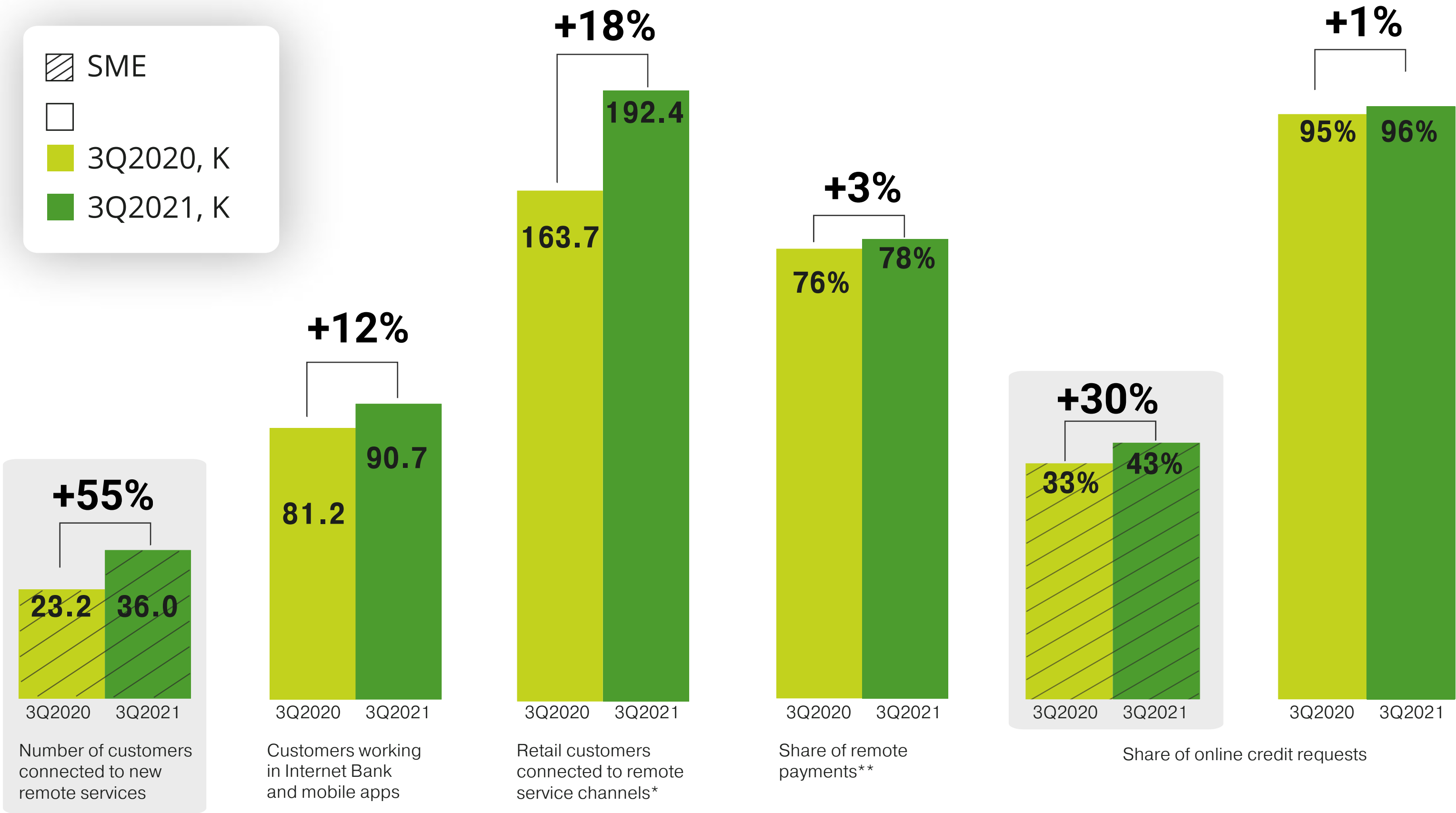
SALES CHANNELS

As part of the implementation of its business strategy, “The ESG-Digitalisation of Center-invest Bank’s Ecosystem”, the bank transformed its branches into universal sales channels, expanded its partnership with multifunctional centres for central and local government services (MFC), and developed social projects in new regions using digital technologies. The developed branch network allows to replicate unique bank products and solutions, which are competitive in all the regions in which the bank operates. According to the results of 3Q2021 the bank’s branch network comprised 112 branches located in six Russian regions.

01.10.2021 RUB, bn	Assets	Net loans and lease	Private customer accounts balances	Corporate customer accounts balances	Staff
Rostov region (without HQ)	52.85	51.02	42.64	18.64	494
Krasnodar region	20.64	20.06	4.44	4.05	177
Volgograd region	4.79	4.66	0.64	0.86	55
Stavropol region	2.38	2.22	0.51	0.35	26
Moscow and Nizhny Novgorod	2.43	2.34	0.12	0.07	21
Total	83.09	80.31	48.34	23.97	773
Branch network share in the total bank balance	68.21%	83.92%	68.12%	79.24%	49.08%

STRATEGY: ESG DIGITALIZATION

The Bank's ESG digitalization is an optimal choice between risks and efficiency when using modern financial and digital technologies to support the long-term development of the bank and its customers through the creative use of quantitative assessments and continuous innovations. Big data integration and processing is used to create electronic customer profiles and automate product and service management.



* Customers who have access to the service

** Internet banking, mobile banking, self-service terminals, MFC

MOBILE APPLICATION



Payment by QR code,
transfer by phone number



Chat with
the Bank



Analytics module
«My Finances»



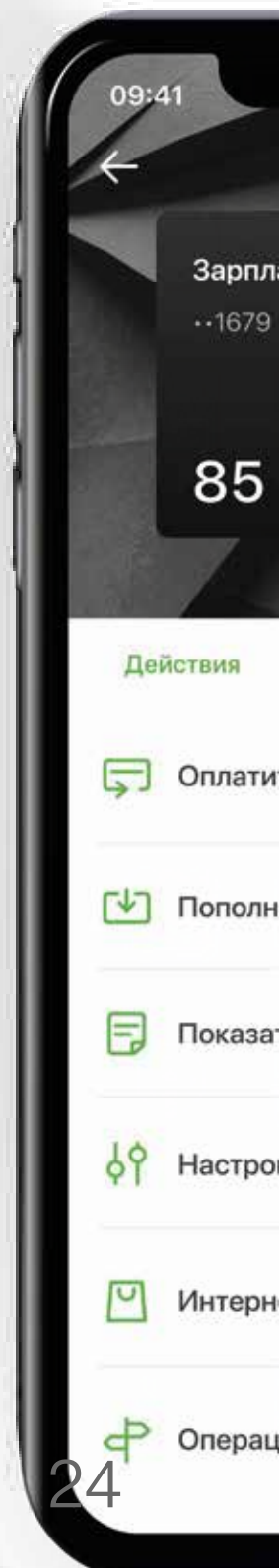
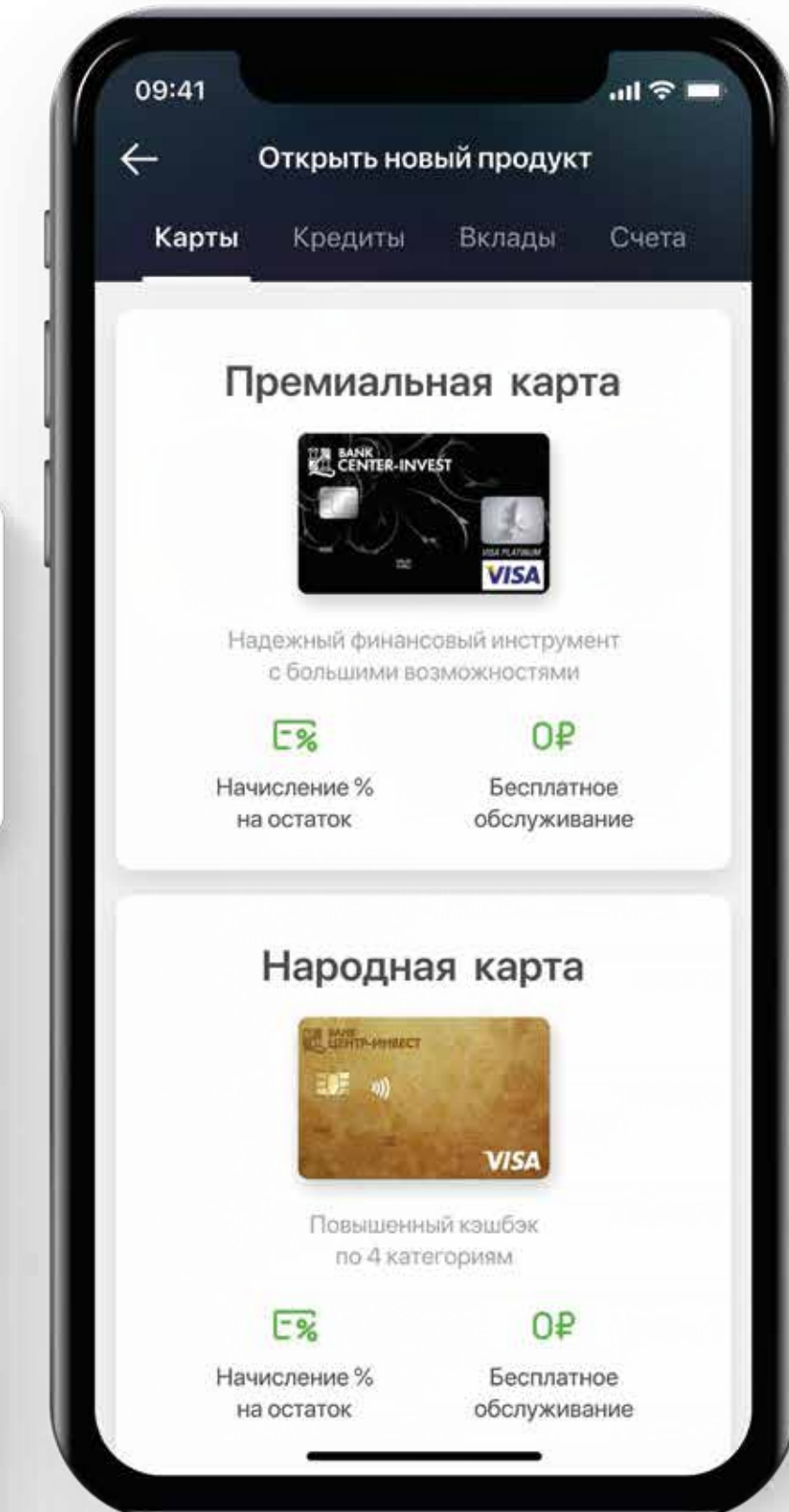
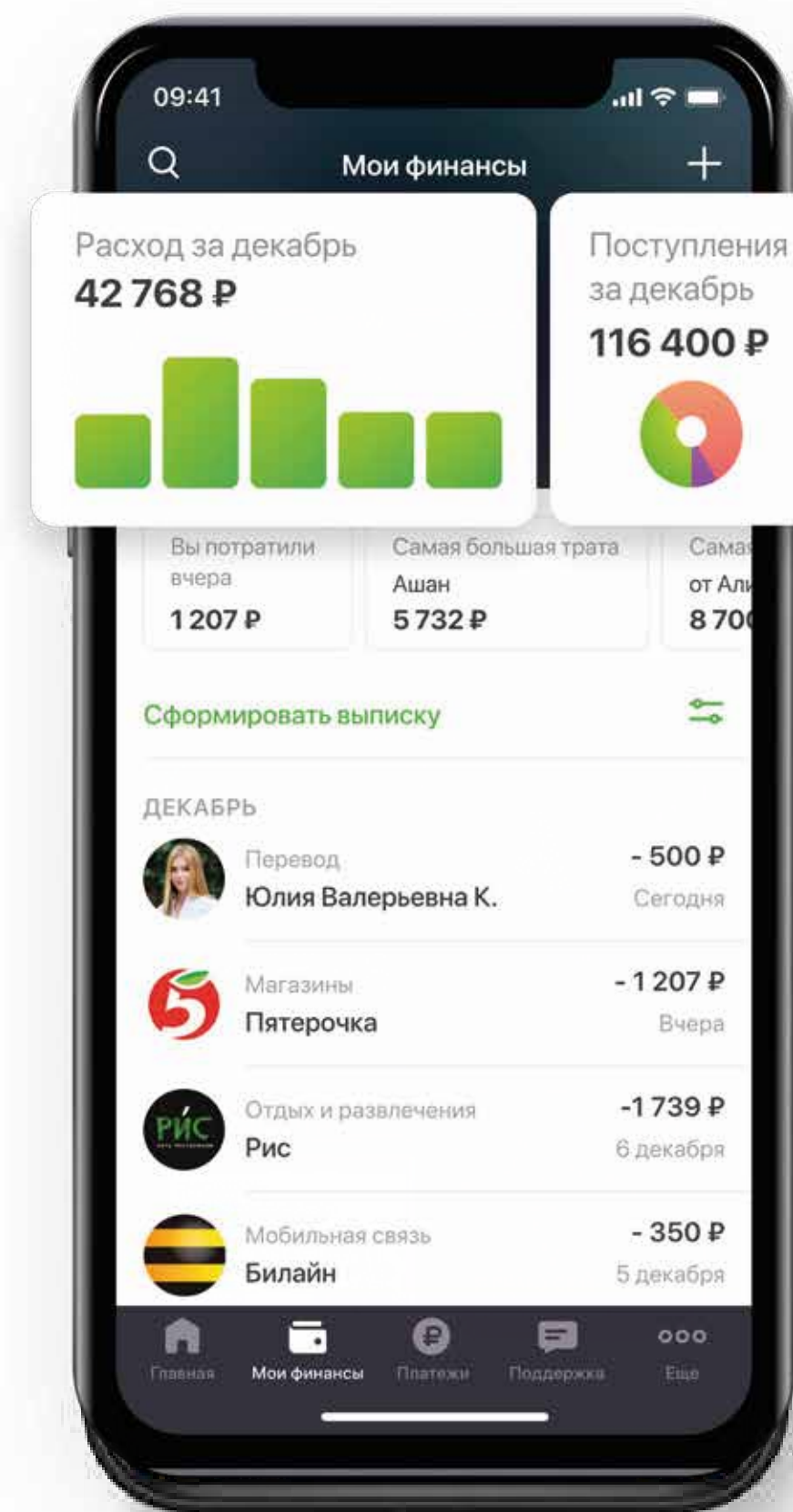
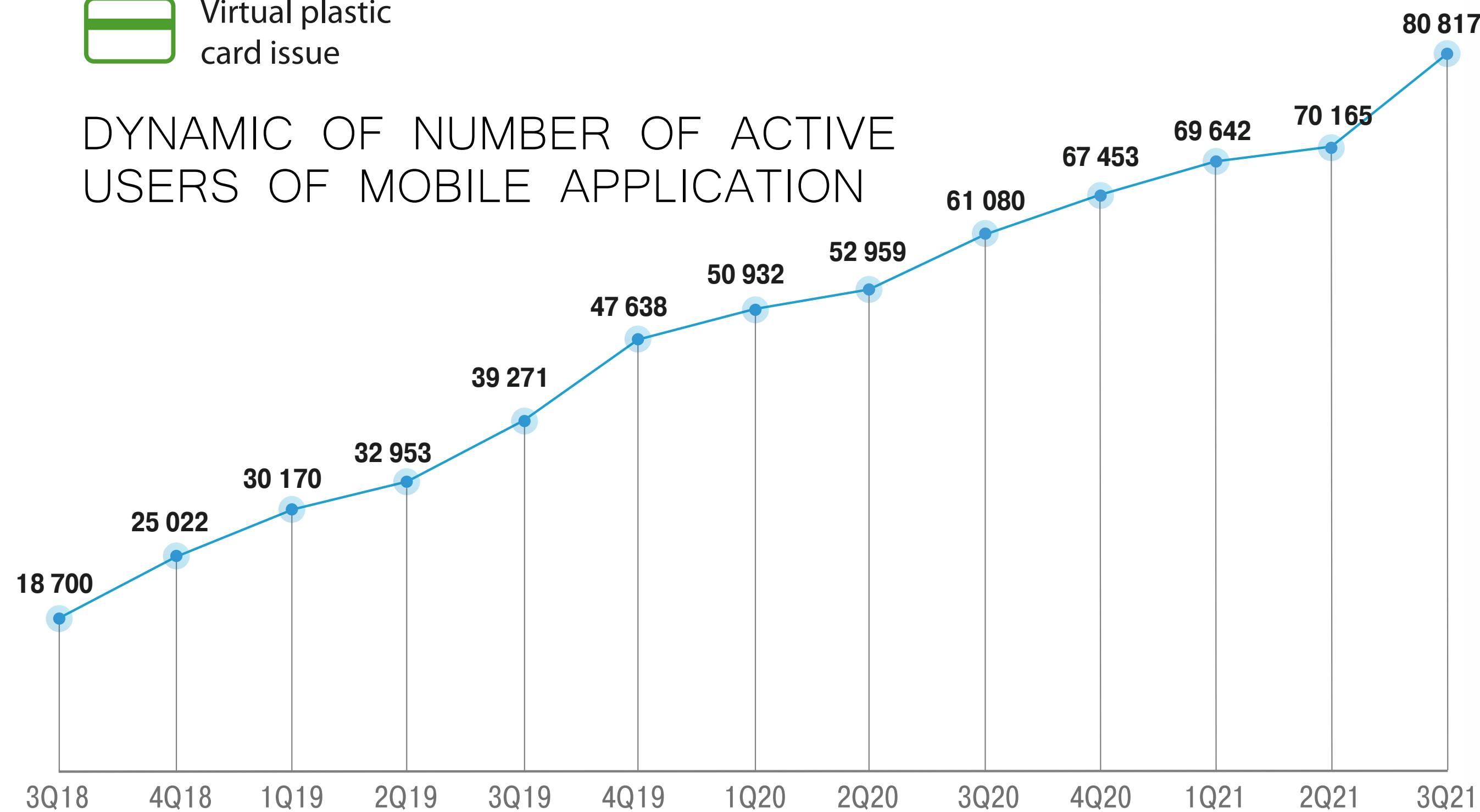
History of operations
for any period



Virtual plastic
card issue

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.

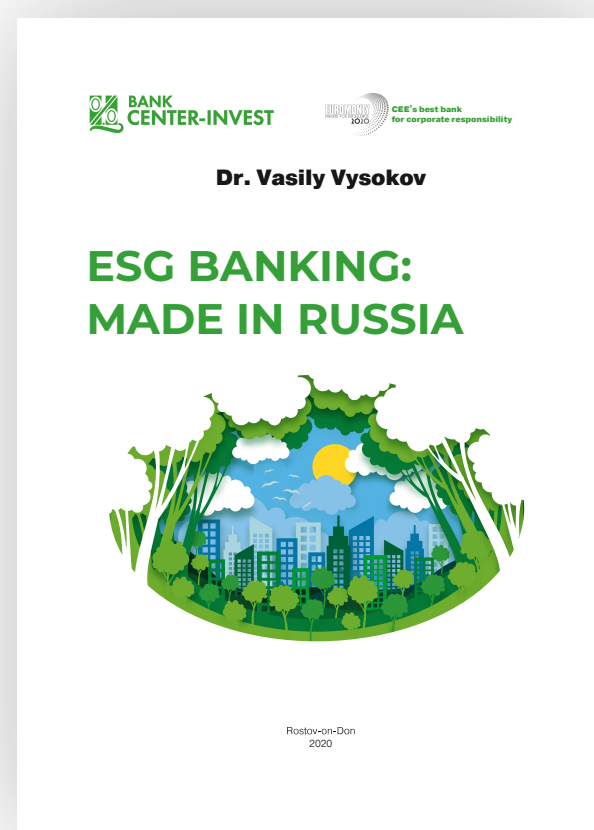
DYNAMIC OF NUMBER OF ACTIVE
USERS OF MOBILE APPLICATION



REPORTS

Guided by the policy of openness and transparency in the field of mandatory reporting in accordance with RAS and IFRS, the bank has voluntarily published in 2021 its Environmental Report, debut ESG Report, as well as widely interacted with the media on the bank's impact of its activities on the economy, environment and social sphere in all regions of its presence.

This approach avoids the risks of unreliable reporting, increases the awareness of the stakeholders, potential investors, which in turn creates conditions for a more stable and efficient operating of the bank.



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.



ESG Report



Center-invest Bank implements an ESG banking business model. Its activities are guided by principles of social and environmental responsibility and best international practice in corporate governance. The bank also motivates its customers and partners to incorporate the UN Sustainable Development Goals into their business processes. Structural change and digitalisation of retail banking products and SME services lie at the heart of Center-invest Bank's ESG strategy, accompanied by sustainable financial growth.



Annual Report



Center-invest Bank implements an ESG banking business model. Its activities are guided by principles of social and environmental responsibility and best international practice in corporate governance. The bank also motivates its customers and partners to incorporate the UN Sustainable Development Goals into their business processes.



Annual Environmental Report



Today's climate agenda of Center-invest Bank continues to be one of the components of sustainable development concept, or ESG-banking, considered by the bank as not a supplement and substitute to the existing banking practice, but as a growing global trend that is gaining prominence.

FOCUS ON NEXT GENERATION



Center-invest Bank summed up the results of the competition "Sustainable Development Goals and me" and awarded 19 winners who presented the best local solutions to global problems in accordance with the SDGs. Formulating their ideas and visions of the future in terms of the SDGs allows young people to realize their role in the new world, to offer new local solutions to global problems.



The Bank has 5 Centers of financial literacy and has become a forge of personnel not only for the itself but also for the region as a whole. More than 3 000 young people have successfully completed the course "Banking", 20% of them have become employees of the bank. Also bank joined the Interdepartmental Coordinating Council for Improving Financial Literacy in the Rostov region.



Since 2003 the Endowment Fund for Education and Science in the SFD and the bank have been running an open scholarship competition for the best undergraduate and postgraduate students in Southern Russia. In 2021, the competition already has 17 partner universities from the Rostov, Volgograd and Nizhny Novgorod regions, Krasnodar and Stavropol Territories and the Republic of Adygea. The geography of the competition is growing!



Within the framework of the XVIII International Banking Forum "BANKS OF RUSSIA - XXI CENTURY", was held a roundtable "ESG-banking: today and tomorrow", with the Bank of Russia, the Ministry of Economic Development, the Ministry of Finance of the Russian Federation and specialists of Russian banks who are involved in the introduction of a new business model of ESG-banking, the roundtable moderator was the Chairman of the Board of Directors of the bank, head of the project group "ESG-Banking" of the Association of Banks of Russia, Professor, Doctor of Economics V. Vysokov.

AT A GLANCE

The Bank presented its ESG banking model to the Federation Council, which hosted a joint working meeting to discuss the role of regional banks in implementation of the National Action Plan for Employment and Household Income Recovery, Economic Growth, and Long-Term Economic Structural Change. The meeting was attended by the Leadership of the Federation Council, the Bank of Russia, and representatives of federal government executive agencies.



The Bank has released a report on the work on the Principles for Responsible Banking of the UN Environment Program Financial Initiative (UNEP FI). The bank's speakers shared with the world community by its ESG banking model working experience.



550 applications were submitted by the youth of the South of Russia for the contest "Sustainable Development Goals and me", which was organized by the bank.



The Bank entered the TOP 5 among Russian financial institutions in the ESG transparency ranking of Russian companies from the Expert RA Rating Agency and published in its analytical review.



Chairman of the Board of Directors of the bank, Head of the ESG-Banking Project Group of the Association of Russian Banks, Professor, Doctor of Economics Vasily Vysokov became a laureate of of the All-Russian award of financiers "Reputation" for his contribution to sustainable development.



The Bank received an award from the Moscow Stock Exchange for its contribution to the development of a culture of trust and responsibility in the financial market within the framework of the conference "Compliance: Key Trends 2021".




MOODY'S &
ACRA

In 2021 the Moody's Investors Service affirmed the bank's Ba3 rating for long-term local and foreign-currency deposits and the Analytical Credit Rating Agency (ACRA) affirmed Center-invest Bank's and bank's bond issue A(RU) national scale rating, Both ratings with stable outlooks.

The Bank has released a new scientific and practical manual "Agile digitalization of ESG Banking". The author is Vasily Vysokov, Doctor of Economics, Professor, Chairman of the Board of Directors of the bank, Head of the ESG Banking Project Group of the Association of Russian Banks.



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Condensed Consolidated Interim Financial
Statements in accordance with IFRS



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**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

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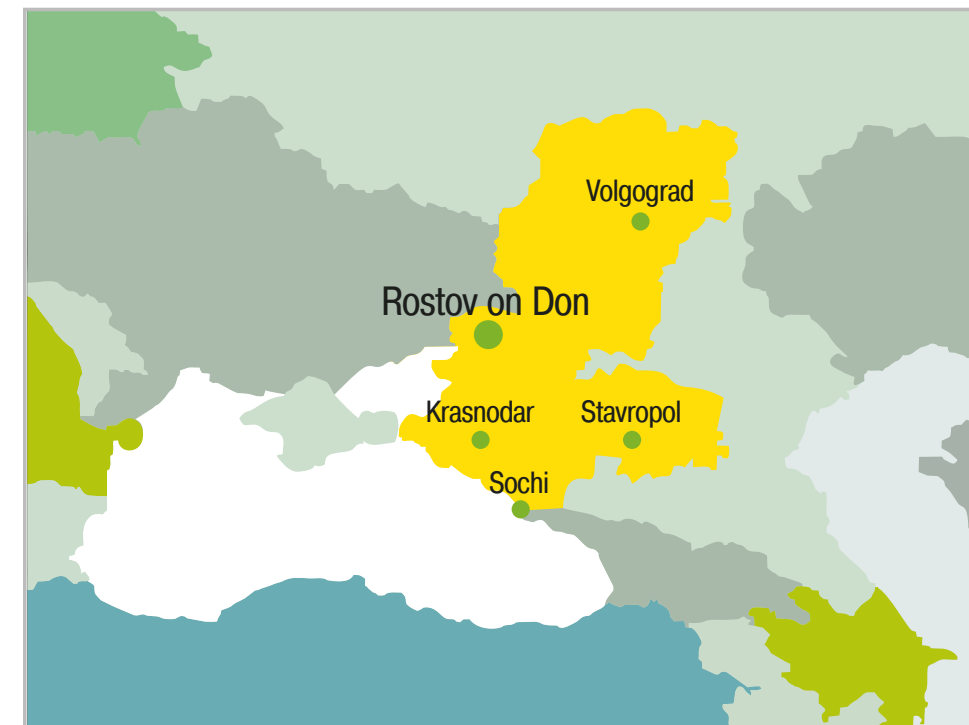
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ANNEX 1

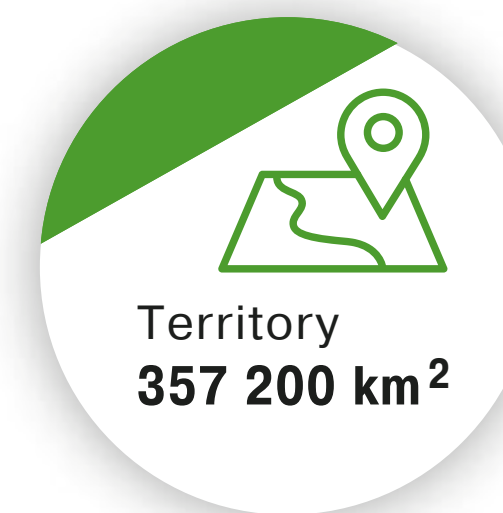
REGIONAL FEATURES

COVID-19 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, 3Q2021 to 2021, %		RF	RR	KK	VR	SK	NN
Industry	Volume	4.7	11.6	12.8	-3.2	7.6	14.2
	Producer price	23.6	11.4	13.0	27.0	22.7	20.1
Agriculture	Volume*	0.2	0.5	1.6	-1.7	2.3	0.2
	Producer price	8.2	5.1	4.4	3.2	3.3	-2.6
Construction	Volume	6.0	50.6	3.9	-6.1	3.0	3.1
	Prices	5.6	6.3	5.4	5.1	4.7	3.8
Trade	Retail turnover	8.4	13.2	15.8	7.9	8.0	7.7
	Wholesale turnover	8.1	8.2	-3.0	-30.6	-14.6	6.2
	Paid services volume to population	18.8	15.5	21.6	9.6	22.2	20.2

RF – Russian Federation

RR – Rostov region

KK – Krasnodar krai

VR – Volgograd region

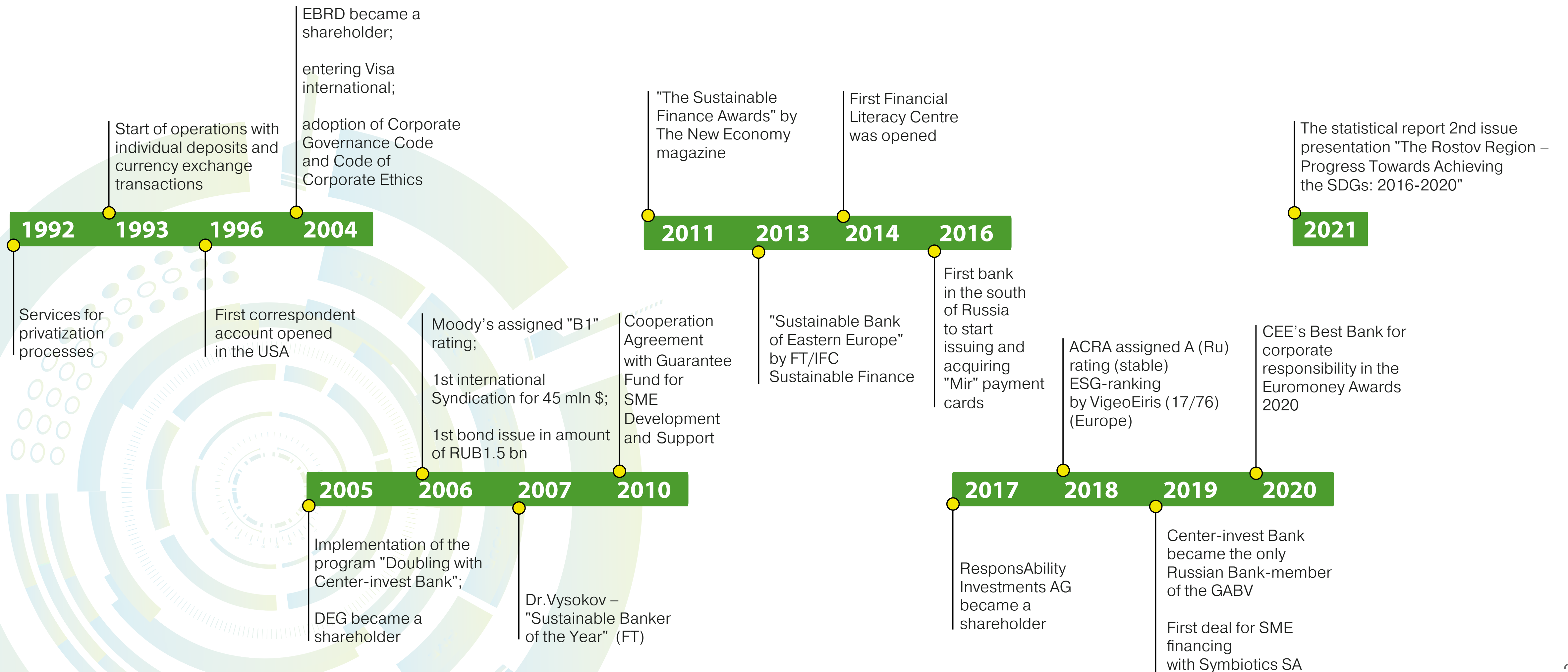
SK – Stavropol territory

NN – Nizhny Novgorod region

* 1H2021 to 1H2020

ANNEX 2

HISTORY



ANNEX 3

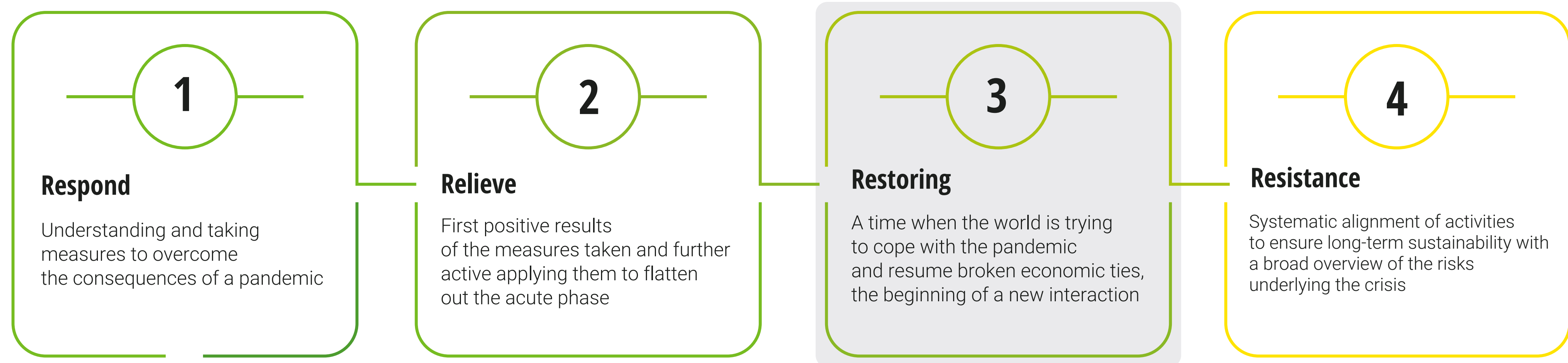
COVID-19: RELIEVE AND RESTORING

*"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