



**CEE's best Bank for
Corporate Responsibility**



**BANK
CENTER-INVEST**

ESG banking for Southern Russia

Dr. Prof. Vasily Vysokov

Chairman of the Board of Directors of
Center-invest Bank

Leader of ESG project team of the
Association of Russian banks

20 October 2021



ESG-banking: Center-invest Bank



Number of offices
113



Client base
1,5 million



Staff
1598

Credit ratings

MOODY'S - **Ba3** (stable)
ACRA - **A(ru)** (stable)



2010, 2012, 2013, 2016, 2018
STPExcellenceAward

IT-partners



«The best regional bank of Russia»



2013
Sustainable banking leader in Eastern Europe FT/IFC



CEE's best bank for corporate responsibility 2020



2019
Member of GABV

ESG-ranking

vigeo eiris **17/76** (Europe)



PRINCIPLES FOR RESPONSIBLE BANKING



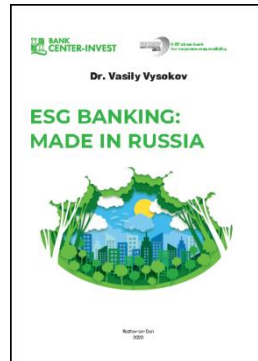
TOP-10 loans to individual entrepreneurs and small businesses



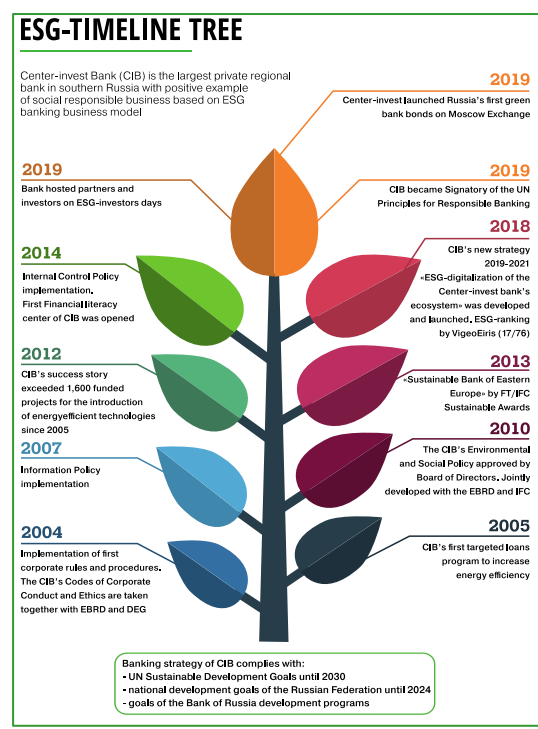
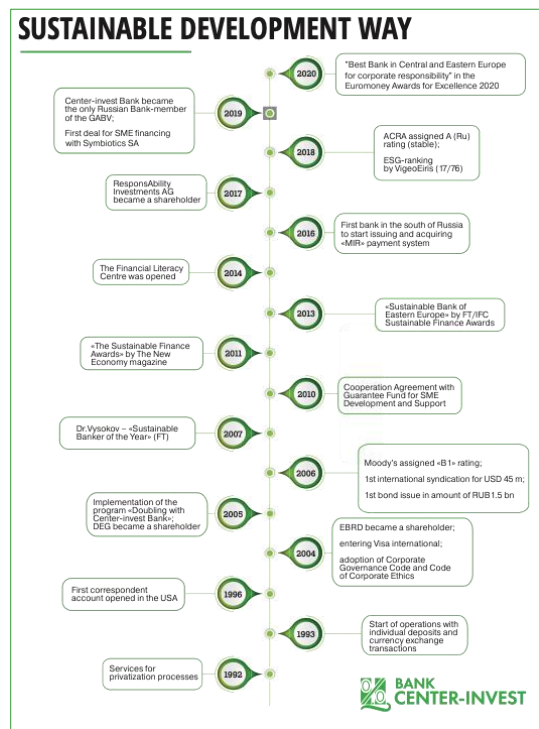
TOP-55 Russian banks



TOP-15 most profitable banks in Russia



CIB: Why UNEP FI PRB?



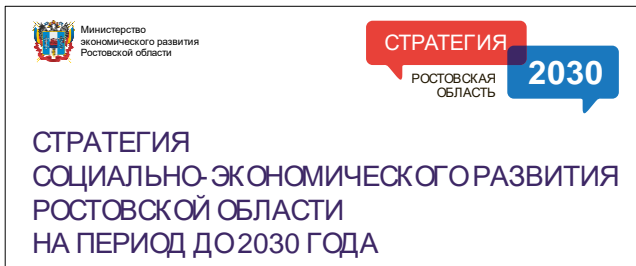
- I. NEW for ESG !
- II. PRB ≠ PRI
- III. Open space
- IV. Open code
- V. Write Guidance
- VI. Not for regional banks
- VII. Not for SME's banking



ESG impact



SDGs of Southern Russia



Contest «Me and SDGs»

Prize fund

17sdg.ru

1 000 000 ₺



Supporting youth initiatives for the implementation of new social, economic, environmental and infrastructure projects in the region, taking into account the Sustainable Development Goals

Certification

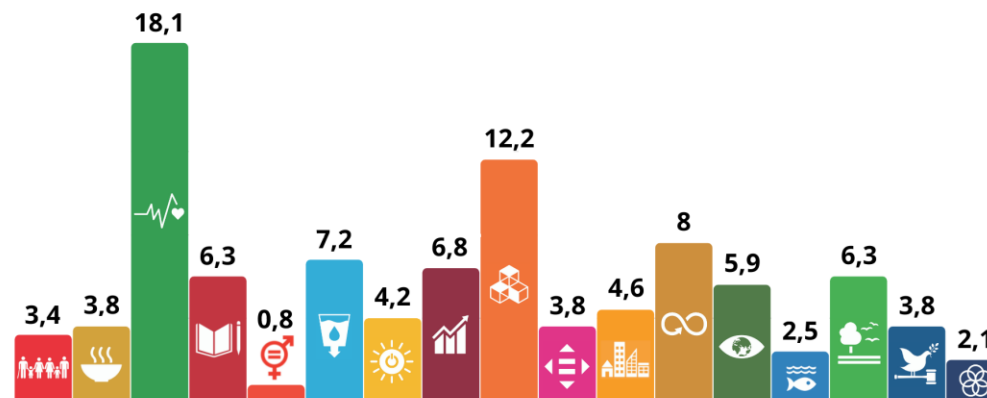


For ESG depositors

For ESG SME's



Distribution of contest applications, %





ESG-banking implementation

- I. Taxonomy
- II. Structure and Functions
- III. Strategy
- IV. ESG Risk Management
- V. ESG - Reporting



ASSOCIATION
OF BANKS
OF RUSSIA

PRACTICAL
RECOMMENDATIONS OF
THE BANKING COMMUNITY
ON THE INTRODUCTION OF
ESG-BANKING IN RUSSIA

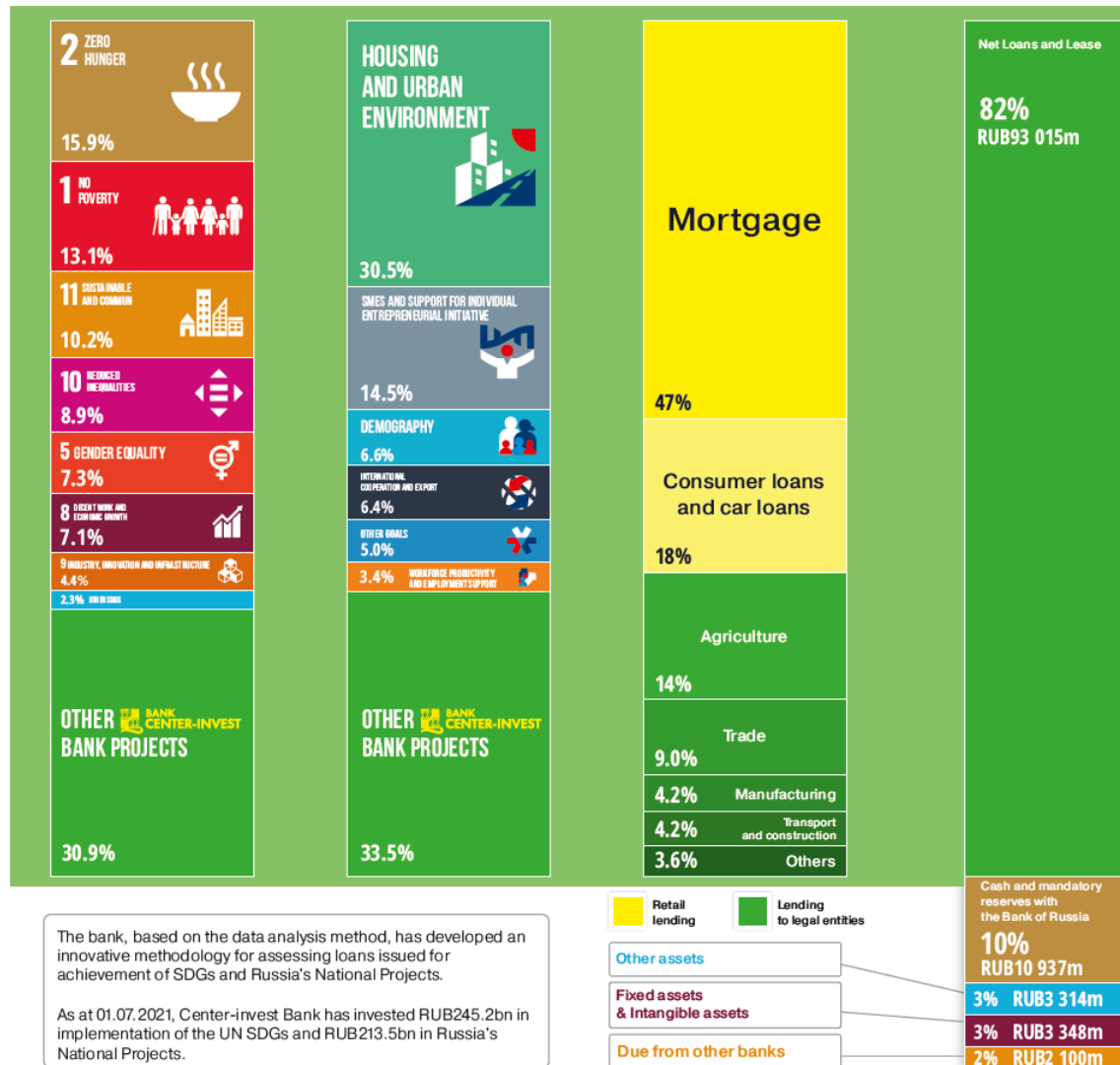


ESG-balance of the Bank



Assets
as at 01.07.2021

Liabilities
as at 01.07.2021



The bank, based on the data analysis method, has developed an innovative methodology for assessing loans issued for achievement of SDGs and Russia's National Projects.

As at 01.07.2021, Center-invest Bank has invested RUB245.2bn in implementation of the UN SDGs and RUB213.5bn in Russia's National Projects.

The Bank attracts customers' funds on profitable conditions for the implementation of the UN SDGs and Russia's National Projects in the southern Russia. In 2020, Center-invest Bank introduced a new "Green" deposit account for responsible investors. All of the funds deposited in Green deposit accounts are used for projects that contribute towards the UN Sustainable Development Goals and Russia's National Projects.



Bank's shareholders invest in the UN SDGs and ESG development

Bank's founders - Dr.Vasily Vysokov and Tatiana Vysokova 22.06%
ESG Banks and Funds 53.51%

Other shareholders 24.43%

Logos: European Bank for Reconstruction and Development, ERSTE Group, KfW DEG, responsAbility, Raiffeisenlandesbank Oberösterreich

Loans from banks and development institutions

Logos: Bank for Social Trade & Development Bank, symbiotics, responsAbility

Green bonds, other bonds, bills and others obligations.

Since 2015 the Bank has formed its "green portfolio" and has invested over RUB 19bn in 21,972 customer projects.

The environmental impact of this work is equal to the annual reduction of CO2 emissions by 225 550 tons.

Loan portfolio



ESG payments and settlements



Retail deposits



Contacts



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ЦЕНТР-ИНВЕСТ**



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