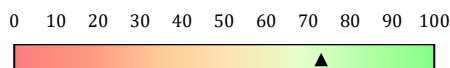


## ESG Score & Rating

ESG Assessment Score **72,9**  
ESG Rating **A[esg]**



Environmental	71,5 [A]	
Social	63,7 [BBB]	
Governance	82,3 [AA]	

## ESG scorecard

	Theme	Weight	Score
E	Natural Resources	4,7%	98
	Pollution	3,5%	93
	General Environmental Risks	8,2%	41
	Environmental Asset Portfolio	14,0%	75
S	Human Capital	10,4%	59
	Corporate Social Responsibility	6,7%	69
	General Social Risks	2,2%	36
	Social Asset Portfolio	13,4%	70
G	Corporate Structure	19,1%	90
	Corporate Behavior	17,7%	74

## Controversies

No controversies were found

## Information about the Company

Name	Credit Bank of Moscow
Industry	Banks
Sub-Industry	Diversified Banks
Country of domicile	Russian Federation
Type of business entity	PJSC
Listing	Listed (MOEX: CBOM)

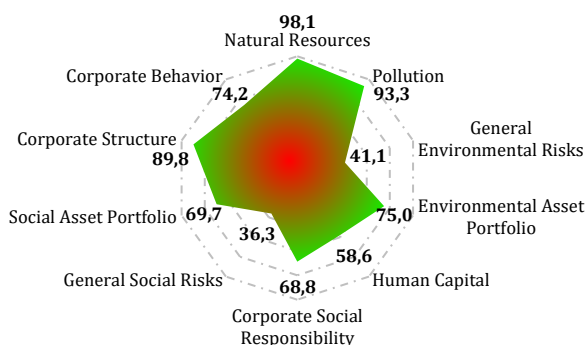
**CREDIT BANK OF MOSCOW** is a universal commercial non-state public bank providing the full range of banking services to corporate and retail customers and financial institutions. The Bank is included in the CBR's list of systemically important banks. The Bank has been in trade finance business since 2001, in syndicated loan market since 2003 and in Eurobond market since 2006. CBM is also a Principal Member of MasterCard, Visa and JCB. The Company successfully closed its initial public offering on the Moscow Exchange in June 2015. The Bank's shares (ticker: CBOM) were included in MOEX Russia Index, RTS Index and MSCI EM Small Cap Index. The Bank's free-float is 20,3%. EBRD has been one of the Company's shareholders since 2012.

## Key performance indicators

	2018	2019	2020
Revenue, m USD*	2452	2514	2437
Employees, people	6102	5407	5511

\* According to RAEX600

## Risk mitigation map



## Summary

RAEX-Europe has assigned an **ESG Score of 72,9 (equivalent to a rating of A<sub>ESG</sub>)** to **Credit Bank of Moscow PJSC (Company)**, which means that the management of ESG related risks and opportunities is of high level. The ratings of each section are as follows: A[e] – environmental rating, BBB[s] – social rating and AA[g] – governance rating. Most effectively, the Company mitigates the risks of its corporate structure due to the favorable configuration of the Board of Directors and stable and transparent ownership structure, as well as a prudent risk management framework. The Company performs well with respect to natural resources management. In 2021, the bank adopted a sustainable development strategy for 2021-2023 and set clear targets with respect to its direct and indirect impact, became a signatory of UNEP FI and PRB, and introduced the internal taxonomy of green projects. The Company has well-developed corporate social responsibility practices and offers its employees a competitive social benefits package.

## Assessment of ESG sub-factors

Assessment of environmental sub-factors	Score
Water use	100
Energy use	96,3
Waste management & recycling	93,3
Stakeholder engagement	55,0
Supply chain	22,5
Environmental responsible investment	75,0
Environmental loan portfolio	75,0
Assessment of social sub-factors	Score
Labor practices	50,8
Occupational health & safety	90,8
Talent Attraction & retention	88,3
Diversity & inclusion	20,0
Social benefits	87,9
Local Communities	75,0
Human rights	51,3
Supply chains	36,3
Social responsible investment	75,0
Social loan portfolio & financial inclusion	55,0
Financial product responsibility	79,0
Assessment of governance sub-factors	Score
Board structure & transparency	91,3
Ownership	98,3
Risk management	80,0
Business ethics	77,5
Anti-monopoly practices	50,0
Tax payment & transparency	100

## Disclaimer

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This ESG rating is solicited. The rated entity participated in the rating process.

Main sources of information: internal regulations, policies, financial statements and other reports provided by Credit Bank of Moscow; public sources of information.

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**Sources of information**

Nº	Name of the source	Topics
1	<a href="#">Annual Reports</a>	E/S/G
2	<a href="#">Sustainability Section of the Company's website</a>	E/S/G
3	<a href="#">Corporate documents</a>	E/S/G
4	<a href="#">Code of Ethics</a>	G
5	<a href="#">Charter</a>	G
6	<a href="#">Regulations on the General Shareholders Meeting</a>	G
7	<a href="#">Regulations on the Board of Directors</a>	G

For further information contact:

Responsible expert:

**Mikhail Kaptsov,**

Rating Analyst of RAEX-Europe

+49-693-085-4500, ext. 1216

[kaptsov@raexpert.eu](mailto:kaptsov@raexpert.eu)

Reviewer:

**Denys Anokhov,**

Rating Associate of RAEX-Europe

+49-693-085-4500, ext. 1212

[anokhov@raexpert.eu](mailto:anokhov@raexpert.eu)

**Rating-Agentur Expert RA GmbH (RAEX-Europe)**

Walter-Kolb-Strasse 9-11,

60594 Frankfurt am Main, Germany

+49-693-085-4500

E-mail: [info@raexpert.eu](mailto:info@raexpert.eu)

[www.raexpert.eu](http://www.raexpert.eu)

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