

About the Report

In 2019, CREDIT BANK OF MOSCOW («MKB» or the «Bank») decided for the first time in its practice to disclose the results of its sustainable development activities in a separate Sustainability Report for 2018. One of the key goals pursued by MKB in the field of sustainable development is to increase transparency and improve the quality of disclosing information on its performance results, which affected the decision to prepare an individual corporate social responsibility report.

This Sustainability Report for 2019 (the «Report») continues the Bank's development thrust, contains additional information on the key nonfinancial topics, and constitutes a part of the Bank's annual reporting. This Report shall be considered along with the Annual Report.

The information contained in this Report was prepared by MKB in compliance with the Global Reporting Initiative («GRI») Standards: «core» disclosure. Key aspects of sustainable development and social responsibility were defined in accordance with GRI standards.

Material topics of the Report:



Corporate Governance Culture



Company Employees



Socially Important Business of the Bank



External Socially Important Projects of MKB



Environment

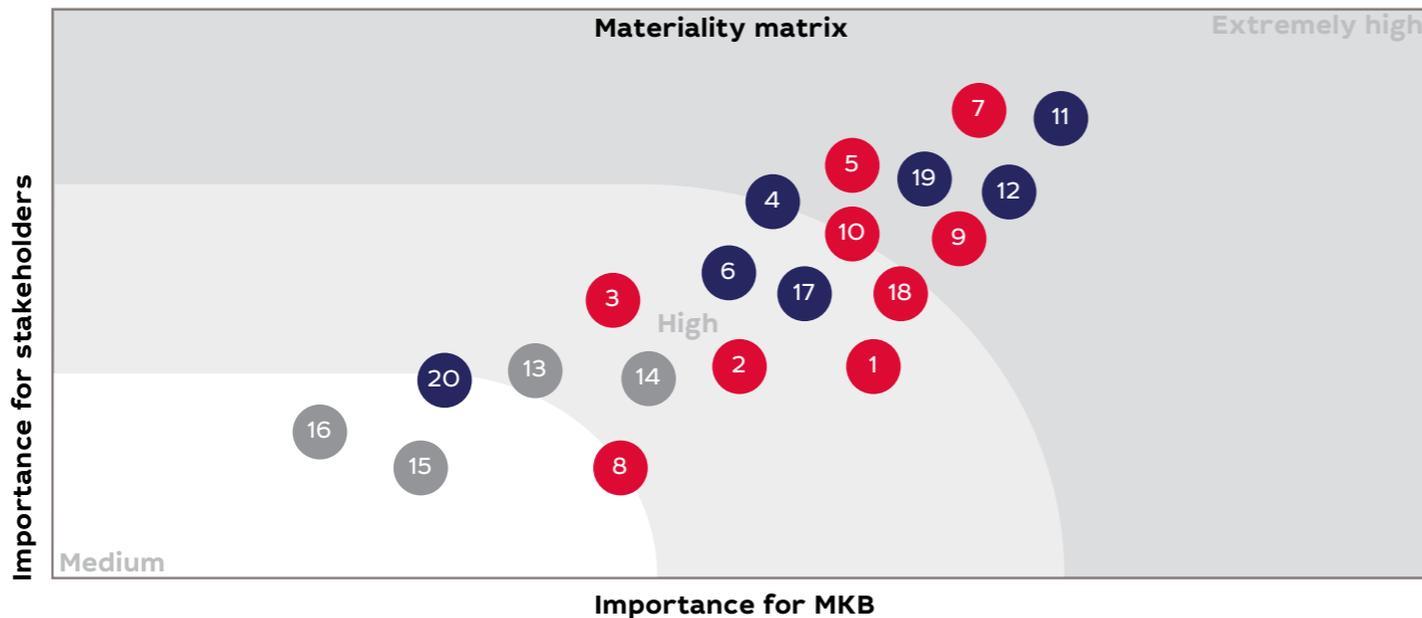
Materiality Matrix

To define the key topics of the Report, MKB identified the material aspects pursuant to GRI Standards.

The general approach of the MKB in determining the material topics to be included in the Report is based on:

1. Discussing the material topics and aspects with internal stakeholders and studying the general banking practice in the market.
2. Determining the key existing topics by way of voting held for the stakeholders by means of an interactive survey tool.
3. Assessing the importance of various MKB business activities and voting results were processed and displayed in a Matrix of Material Topics and Aspects Included in the Report.
4. Assessing the coverage of, and the possibility to disclose, the above topics in this Report.

As a result, we arrived at a list of topics disclosure of which gives a full profile of MKB activities in the sphere of sustainable development (20 material topics were established).



Economic focus

1. Improvement of corporate governance
2. Support of socially important business projects
3. Small business support
5. Socioeconomic development of the regions of presence
7. Customer safety and prevention of fraud
8. Procurement transparency
9. Economic efficiency
10. Implementation of innovations
18. Anticorruption

Social impact

4. Enhancement of financial literacy of people
6. Work with the youth
11. Customer satisfaction
12. Increasing the accessibility of services
17. Workplace health and safety
19. Professional development and training of employees
20. Charity and sponsorship

Environmental focus

13. Responsible waste management
14. Reduction of energy consumption
15. Reduction of fuel consumption
16. Reduction of greenhouse gas emissions