

SUMMARY OF DOM.RF'S 2022 ANNUAL SUSTAINABILITY REPORT



DOM.RF

AFFORDABLE GREEN HOUSING AND
INFRASTRUCTURE NATIONWIDE

AWARDS

Forbes

GOLDEN STATUS

Russian best employer rating, 2022



TOP 1 in the rating of employers

TOP 20 among large companies in the
employer rating



1st (top tier) rating in 2022

NCR and RBC's Sustainable Development Index

Cbonds

BANK DOM.RF – **TOP 1**

ESG-bonds lead arranger in Russia

2 companies within DOM.RF are **TOP 3** issuers of
ESG-bonds



E ECOLOGY

STANDARDIZATION

DOM.RF is a developer of green **national** standards



State Standard for Green Residential Apartment
Blocks saw the approval in 2022



State Standard for Green Residential
Single-Family Houses – in progress

GREEN FINANCE

5,48 RUB BILLION

Russia's 1st **Green** mortgage-backed securities issue

DIGITALIZATION

Unified Information System for Housing

Construction (UISHC) is a single source of information
on housing construction in Russia, including green and
energy-efficient buildings. Digitalization of green building
assessment

5 PILOT PROJECTS

Went through the digital assessment according to the
State Standard for Green Residential Apartment Blocks

S SOCIAL

HOUSING MARKET DEVELOPMENT

OPERATOR OF STATE MORTGAGE LENDING PROGRAMS

- DOM.RF is an operator of subsidised mortgage
- Preferential rental projects for certain categories of
citizens

SOCIAL FINANCE

DOM.RF GROUP IS THE LARGEST ISSUER OF SOCIAL
BONDS IN RUSSIA

45,00 RUB BILLION
cumulative volume of **social**
bond issues to finance
infrastructure by the end of
2022

12,05 RUB BILLION
cumulative volume of
social mortgage-backed
securities issues by the
end of 2022

URBAN DEVELOPMENT AND INTEGRATED URBAN DEVELOPMENT

7 REGIONS

Received land plots for social and infrastructure
construction with an area of >250 hectares
for ~650 thousand square meters of housing

EDUCATIONAL PROJECTS

FINANCIAL LITERACY

- 5 major educational projects
- Cooperation with universities
- Courses within the DOM.RF Digital Academy

G GOVERNANCE

INTERNAL TRANSFORMATION

The principles of sustainable development are
integrated into corporate governance, including the
creation of a separate structural unit and regular
reporting to collegial bodies

INTERNAL REGULATIONS

A COMPLETE PACKAGE OF SUSTAINABLE DEVELOPMENT
DOCUMENTS IN THE CORPORATE MANAGEMENT
SYSTEM, INCLUDING:

- ESG Policy and Exclusion List
- Regulations on labeling green assets
- Environmental and social risks are integrated into the
Regulations on the Risk and Capital Management
System

ESG REPORTING



DOM.RF 2022
ANNUAL
SUSTAINABILITY
REPORT

prepared in
accordance with
GRI standards,
recommendations
of the Bank of
Russia, MOEX, and
TCFD