

INNO *week*

 **SQB** | GREEN

The Road to Sustainable Development

October 2022



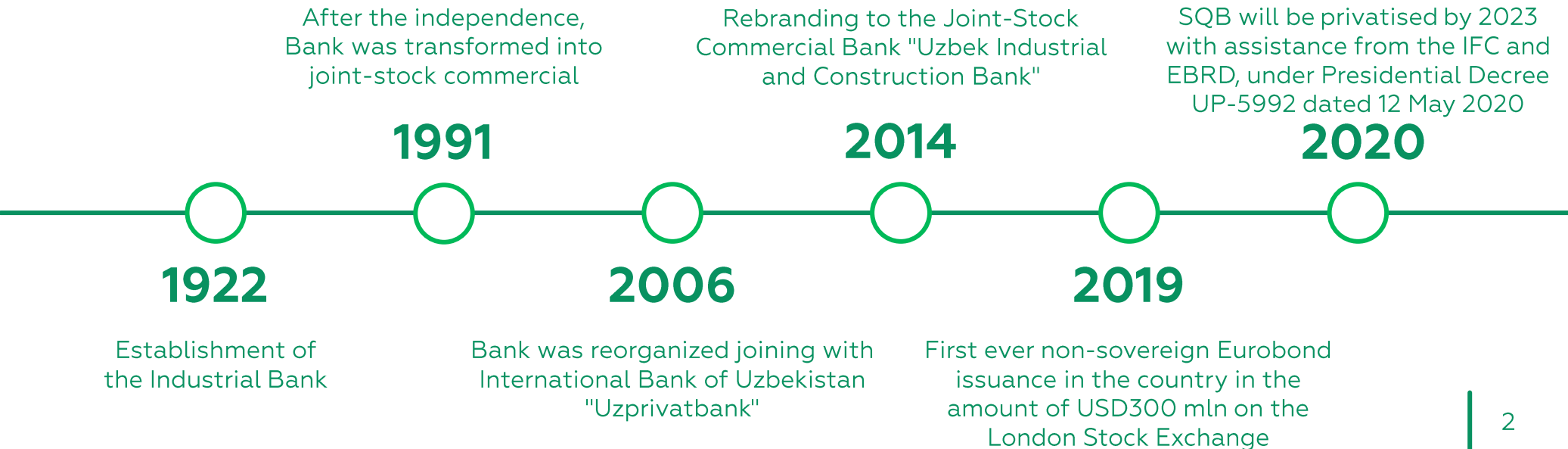
- **# 1** among Uzbek banks who established Green Banking and eco-friendly business initiatives
- **# 2** largest bank in terms of assets, loan portfolio and deposits

- Rating overview
- **Fitch**
BB- / Stable
 - **S&P**
BB- / Stable
 - **AhborReyting**
uzA+ / Stable

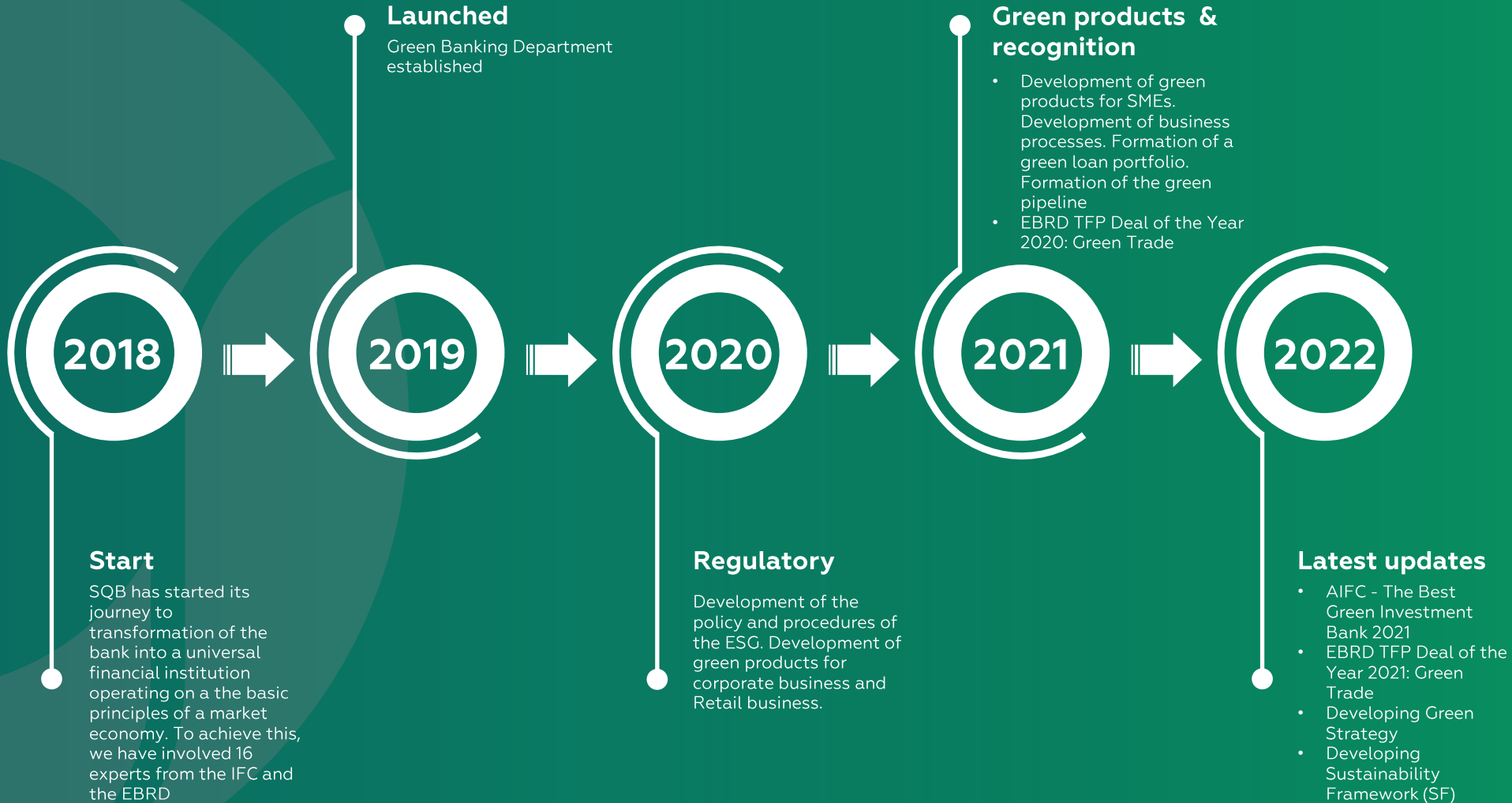
- country-wide presence with **44** branches
- number of employees more than **3.8K**
- providing a broad range of services to more than **one and half million** clients

- **Strategic goal** - transform into a competitive, customer-oriented, market-driven bank that is attractive to investors and clients

Key milestones: A Long Journey starting from 1922



Green Development Timeline



EBRD
TFP
Awards

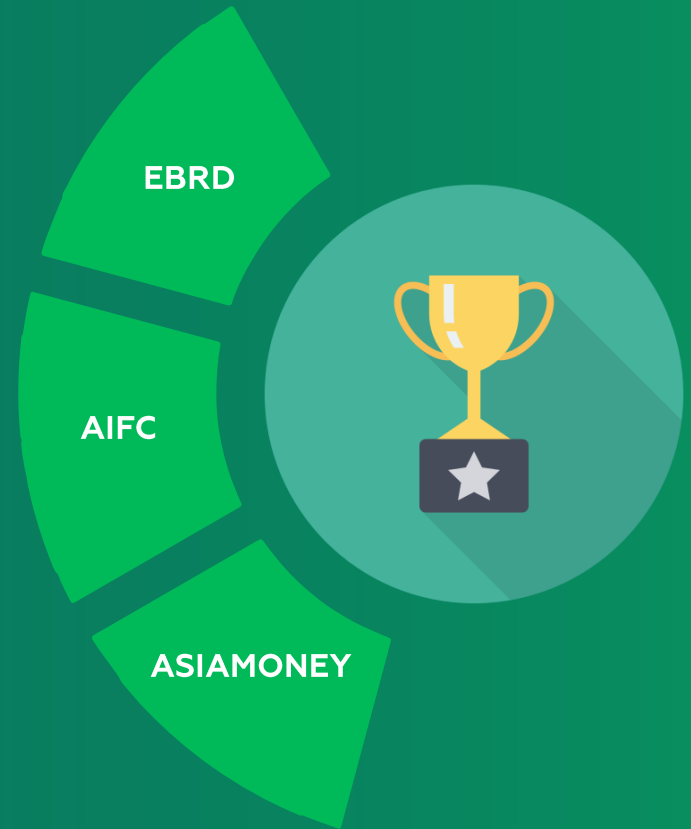
**Deal of the Year – Green Trade
2020, 2021**

AIFC
Green
Finance
Awards

Best Green Bank by the end of 2020

2022
Asiamoney
Awards

**Best Bank for Environmental, Social,
and Governance (ESG)**



For corporate clients:
Corporate Green Loan

For business:
SME Green Loan

For individuals:
- **Green consumer loan**
- **Green Mortgage**

 Eligibility Check



Climate Assessment for
Financial Institutions
(**CAFI**) platform from IFC



Green Technology Selector
(**GTS**) platform
from EBRD GEFF

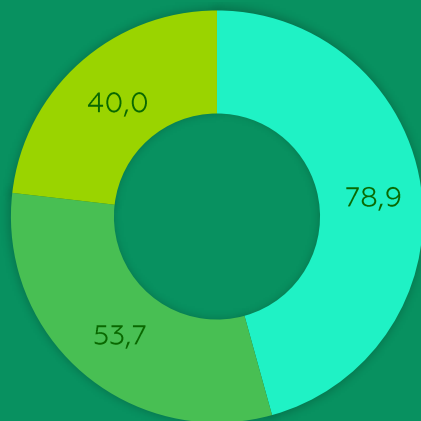
By using these tools, SQB verify whether a project meets internationally agreed-upon criteria for green finance

Green portfolio

172,6 USD mln
SQB's green portfolio,
as of Jul-1, 2022

4,3%
Share of green
portfolio,
as of Jul-1, 2022

152
Number of projects,
+2464 green mortgage



Green performance by segment, USD mln

- 46%, Corporate
- 31%, SME
- 23%, Individuals

Green portfolio results and forecasts by the end of the year, %



2020



2021



2022



2023

Roadmap to Sustainability



Executed

- Multiple Awards and Recognition towards Green and Sustainable Initiatives
- Multiple Green Financing Instruments Offerings

SQB is promoting green office strategies and the construction of new environmentally friendly buildings



Pending

- Introduce SQB's Sustainability Framework
- Get a Second Party Opinion
- Issue ESG instrument

SQB has done most of the ground-work required but now needs a formal Framework and an ESG rating to successfully tap the ESG financing market

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