

«INTERPROGRESSBANK»

(Joint-Stock company)

www.ipb.ru

.ипб банк основан
в 1973 году

About Bank



MAIN BUSINESS DIRECTIONS

INTERPROGRESSBANK IS A UNIVERSAL BANK WITH 50 YEARS OF HISTORY PROVIDING CITIZENS AND LEGAL ENTITIES A WIDE RANGE OF FINANCIAL SERVICES AND PRODUCTS.

THE BANK STRIVES TO COMBINE THE BEST TRADITIONS OF THE BANKING SYSTEM AND NEW MANAGEMENT APPROACHES, OFFERING CLIENTS FLEXIBLE RATES AND MODERN PRODUCTS BASED ON DIGITAL TECHNOLOGIES.

SERVICES FOR CORPORATE CLIENTS

The bank serves both large and small companies. Clients are offered settlement and cash services and account management, placement of temporarily free funds on deposits, guarantees, loans and other types of financing, brokerage and depositary services, acquiring and collection services, money transfers in foreign currency, attractive conditions for payroll projects.

SERVICES FOR INDIVIDUALS

For individuals, including within the framework of payroll projects, the Bank offers: consumer and mortgage loans; maintenance of accounts and placement of funds in deposits in rubles and foreign currency; transfers in rubles and foreign currency, including instant transfers from card to card; letters of credit; depositary service; insurance of a wide range of risks; investment life insurance; services of responsible storage of valuables; electronic payments through the network of terminals and ATMs of the Bank.

INVESTMENT AND TRADING IN FINANCIAL ASSETS

The Bank invests its own funds and fulfills clients' orders to invest in securities of issuers with a high level of reliability and ratings from leading international rating agencies.

COMPETITIVE ADVANTAGES

- ❑ a wide range of financial services for legal entities and individuals
- ❑ focus on long-term relationships with customers and partners
- ❑ individual approach to serving strategically important loyal customers
- ❑ a line of extremely popular, effective products for small businesses
- ❑ strong position in the rapidly growing market of electronic payments
- ❑ high rates of renewal of products and services to maintain their competitiveness
- ❑ a mature, systematic, conservative approach to risk assessment and capital adequacy
- ❑ participation in the deposit insurance system

BASIC PRINCIPLES

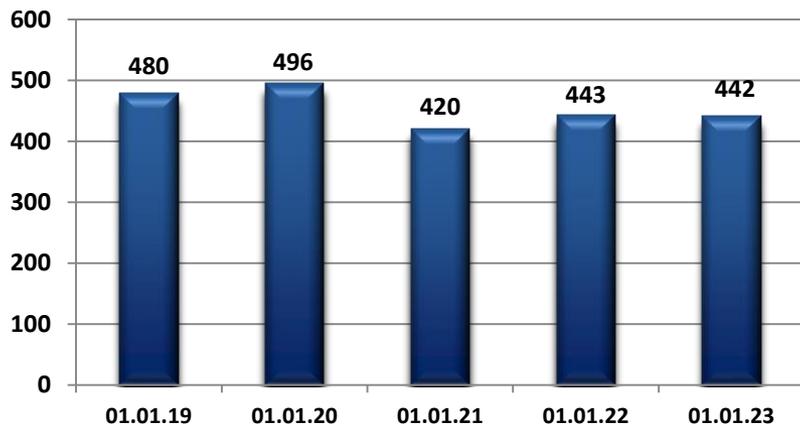
- ❑ HIGH EFFICIENCY
- ❑ CUSTOMER FOCUS
- ❑ TECHNOLOGY
- ❑ RELIABLE RISK CONTROL

HOW THE BANK ACHIEVES EFFICIENCY AND RELIABILITY GOALS

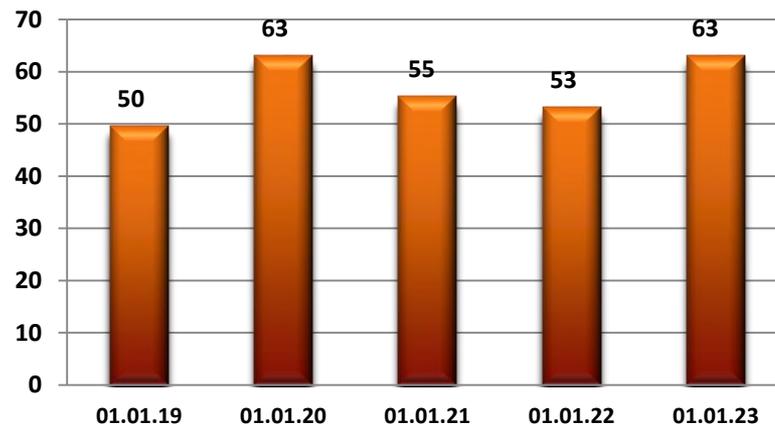
- ❑ ensures a stable balance sheet structure and capital adequacy;
- ❑ develops internal mechanisms for asset quality management;
- ❑ increases the efficiency of structural units, optimizes costs;
- ❑ generates new sources of income;
- ❑ introduces high-tech services and products demanded by customers.

Dynamics of key indicators

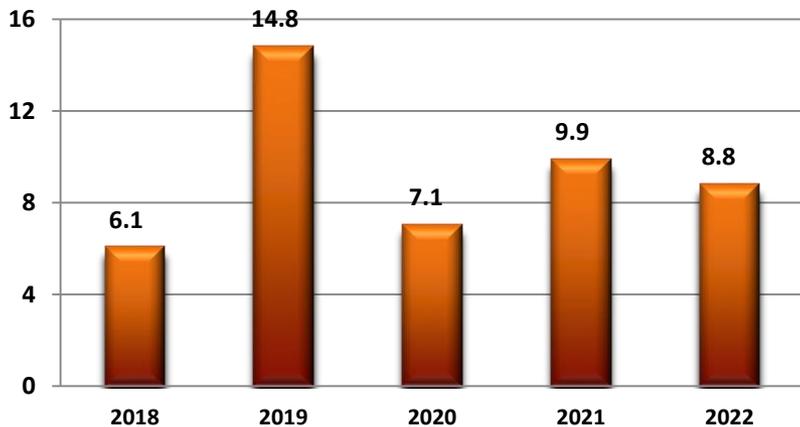
Assets, million EUR



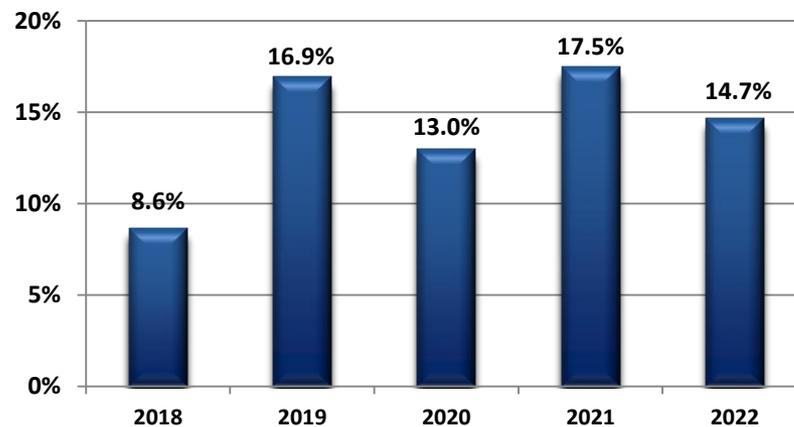
Capital, million EUR



Net Profit, million EUR



ROE (by regulatory capital)



Position on the market and ratings

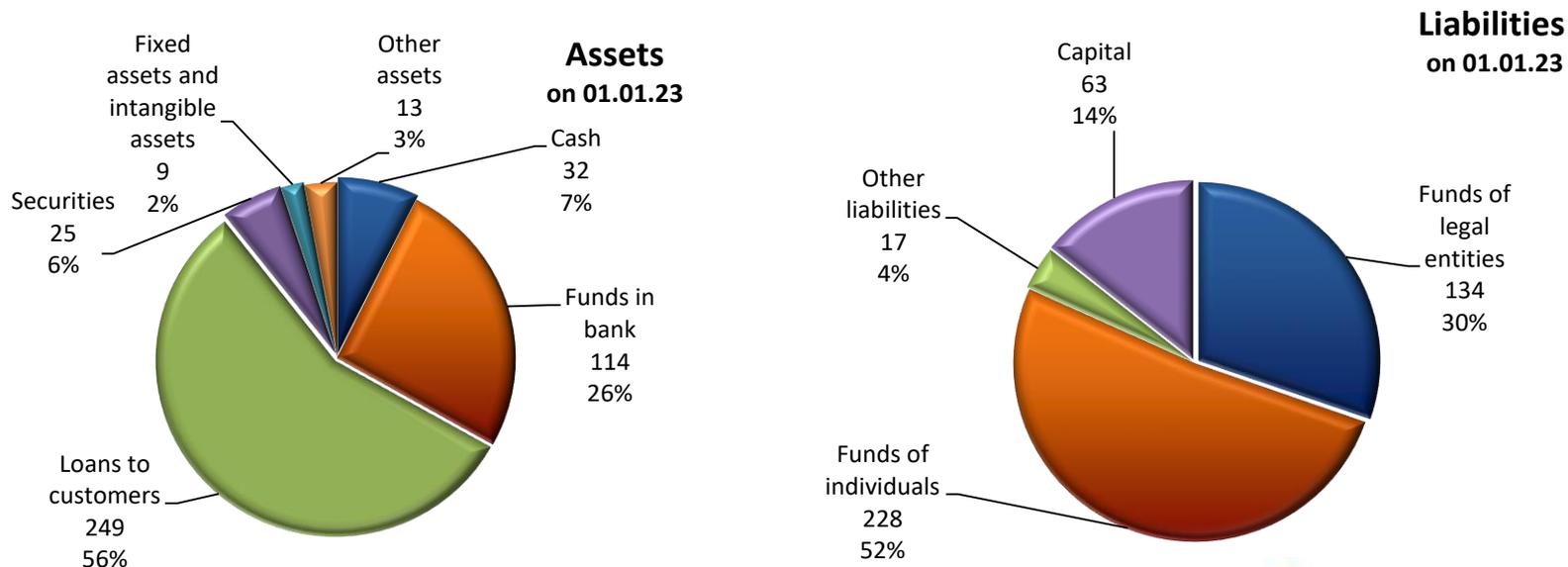
The banking system of Russia in 2023 has 360 credit institutions.

The Bank is among the TOP 110 credit institutions in Russia in terms of net assets and in the TOP 100 in terms of net profit, loans to legal entities, deposits of individuals and funds of legal entities.

The Bank effectively and successfully competes with the main Russian financial and credit institutions and retains its market place.

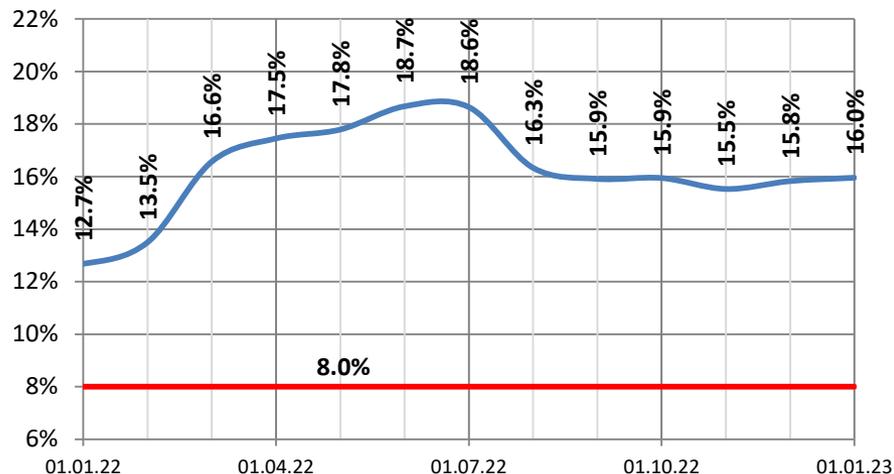
The Bank has been confirmed with a B+ rating (stable outlook) by the rating agency National Credit Ratings (NCR).

Structure of assets and liabilities (million EUR)

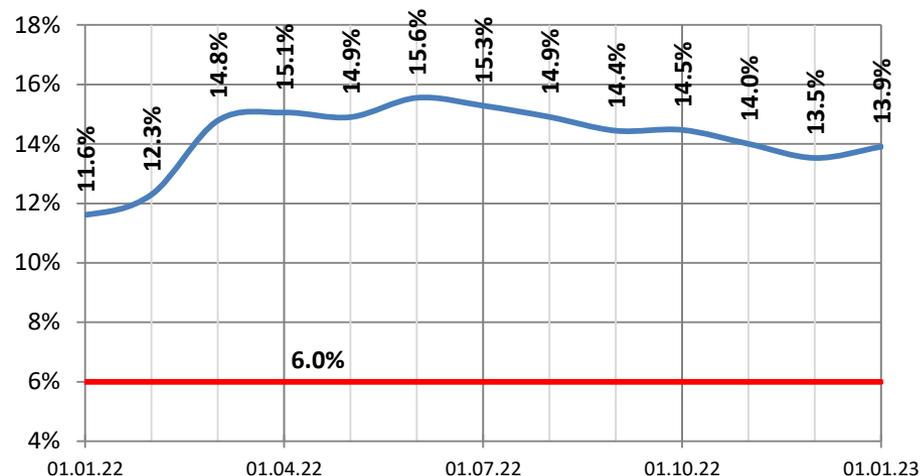


Capital adequacy ratios

H1.0 – capital adequacy

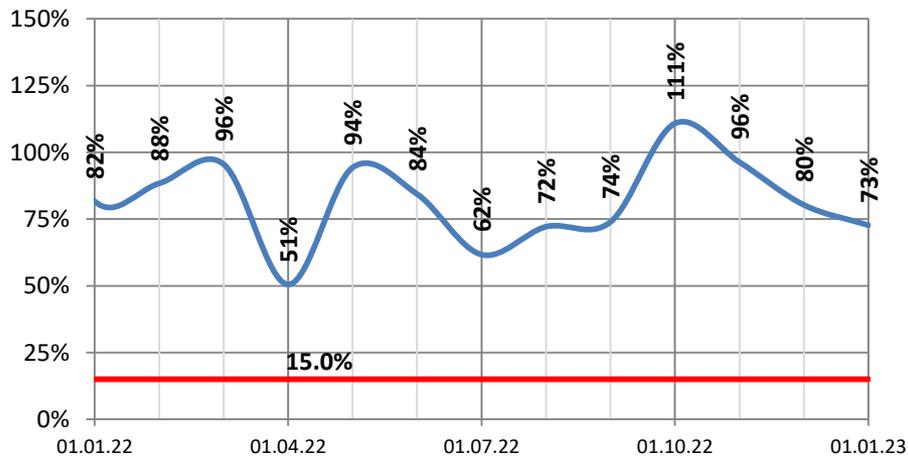


H1.2 – main capital adequacy

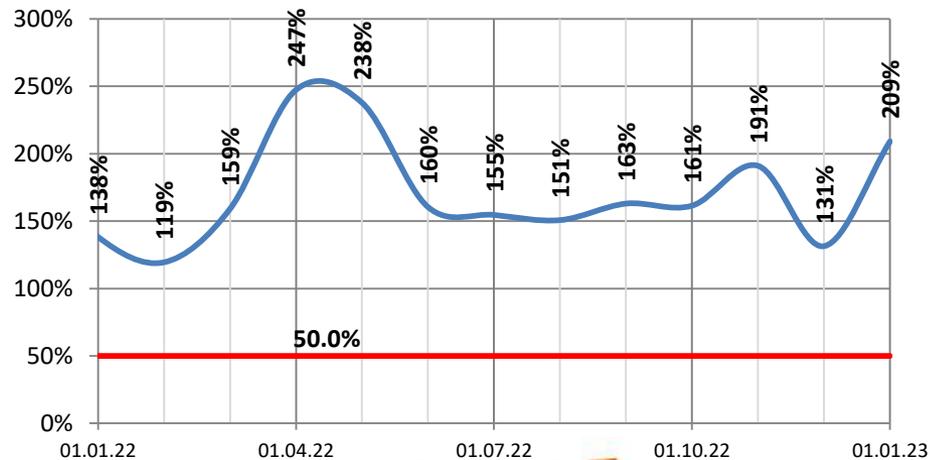


Liquidity ratio

H2 – instant liquidity ratio



H3 – current liquidity ratio



Corporate business



Corporate business

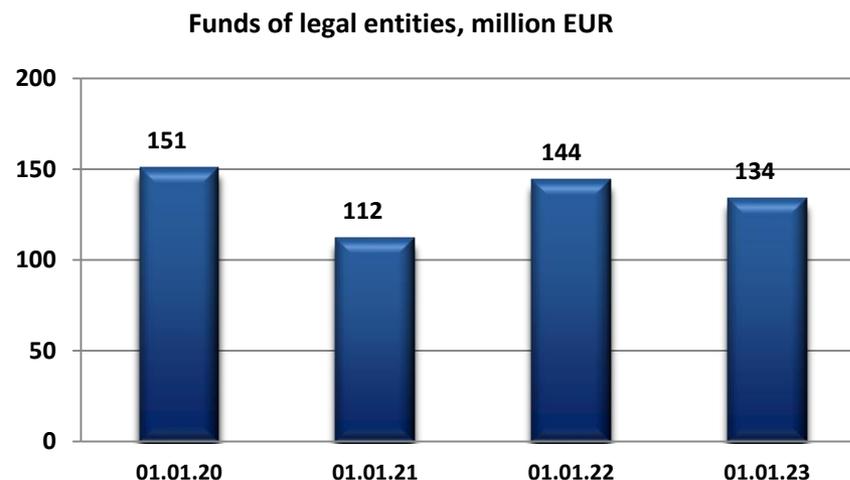
Servicing corporate clients - legal entities is traditionally a priority direction of Bank. The customer base has 2,000 active customers and consists of enterprises of the real sector of the economy. Clients are offered a wide range of banking products and services allowing to conduct effective activity. A comprehensive and individual approach to services, development of loyalty programs and increasing the efficiency of mutual cooperation distinguish the Bank in its work with corporate clients.

Settlement and cash services

Settlement and cash services are services rendered by the Bank on opening and maintaining accounts of legal entities and individual entrepreneurs, as well as on non-cash transactions, cash transactions in rubles and foreign currencies.

Placement of funds in deposits

Deposits of legal entities are a convenient way to save and increase funds. Interest rates depend on the amount and term of placement.



Corporate business

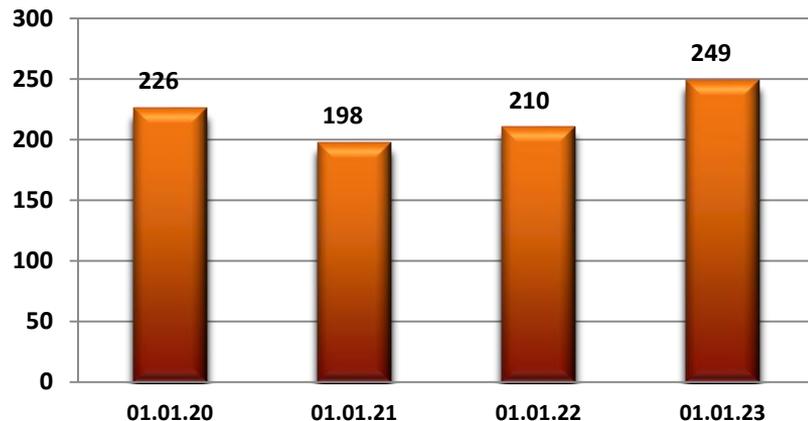
Credit accommodation

The bank provides a full range of credit products, including:

- working capital lending (working capital replenishment) in the form of a loan and a credit line
- overdraft
- provision of bank guarantees necessary for participation of organizations-principals in tenders held by various ministries and departments for the supply of products and services, guarantees of performance of obligations under contracts, etc.

The cost of credit products depends on the results of the analysis of economic activity of enterprises, and on indicators of the volume of business, the level of interaction with the Bank, as well as the complexity of the received banking services.

Corporate loans, million EUR



A significant amount of the loan portfolio falls on borrowers fulfilling contracts for the state monopoly Russian Railways. Over the course of many years of cooperation, these borrowers have established themselves as reliable partners who fulfill their obligations in a timely manner and in full, both to customers and to suppliers and creditors.

Corporate business

Management of bank accounts through the banking system RBS “Business-Online”

The RBS system “Business-Online” allows the client from any computer connected to the Internet to get secure access to information, operations on the accounts of client’s organization opened with the Bank. The system is simple and easy to use, provides high speed of calculations, guarantees information security.

Payroll projects

Payments of salary and other cash income to employees of enterprises are made to bank cards. Also, clients are given the opportunity to issue corporate cards to pay representation and business expenses. These banking products allow enterprises to reduce the costs of organizing settlements and issuing salaries, reduce the costs of accounting and processing current expenses.

Trade acquiring

The service enables businesses to accept bank cards as payment for goods and services. The use of trade acquiring will increase the economic efficiency of the business, simplify payments and expand the customer base. Cards of payment systems MIR and Visa Int., MasterCard Worldwide, which issued in Russia, are accepted for payment.

Internet acquiring

Allows you to accept payments via the Internet using bank cards of MIR and Visa, MasterCard payment systems, which issued in Russia. Legal entities and individual entrepreneurs can use the acquiring service. The Bank guarantees exceptional security of payment processing in accordance with international standards using 3-D SecureCode technology.

Corporate business

Cash collection

Cash collection services are provided at a convenient time for the client, with the involvement of our own cash collection service.

International settlements and currency control

For clients engaged in foreign economic activity, services for maintaining transaction passports are provided. Bank conducts international settlements in the forms accepted in international practice, in major world currencies. The use of the SWIFT system provides an instant exchange of information between the participating banks of settlements, satisfying the needs of clients in the prompt conduct of transactions, as well as in information support for international payments.

Operations in financial markets

The Bank actively participates in exchange trading and financial transactions in all market segments, carrying out activities on behalf of clients.

Custody services

The depository operates in accordance with the requirements set by the Bank of Russia for depositories, ensuring the safety of securities storage.

Retail business



Retail business

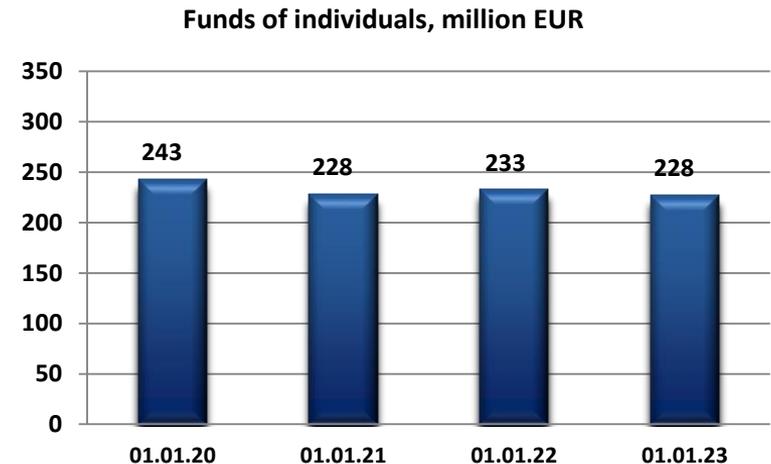
The Bank offers individuals a wide range of retail banking products and services, such as profitable savings deposits, optimal credit programs, bank cards, money transfers, etc. Retail products meet the demands of the modern market. The client base has 22,000 active customers.

Contributions

The Bank offers a universal system of deposits, which covers a variety of options for placing funds. Conditions for deposits depend on the term, type of currency, expected profitability and the possibility of conducting transactions with principal amounts and interest on the deposit.

Advantages

- favorable interest rates and capitalization of interest allow you to get the maximum income and minimize inflationary risks
- opening deposits online
- the possibility of replenishing deposits and making debit transactions
- withdrawal of interest monthly or at the end of the contract
- the possibility of transferring interest to the card account
- automatic prolongation



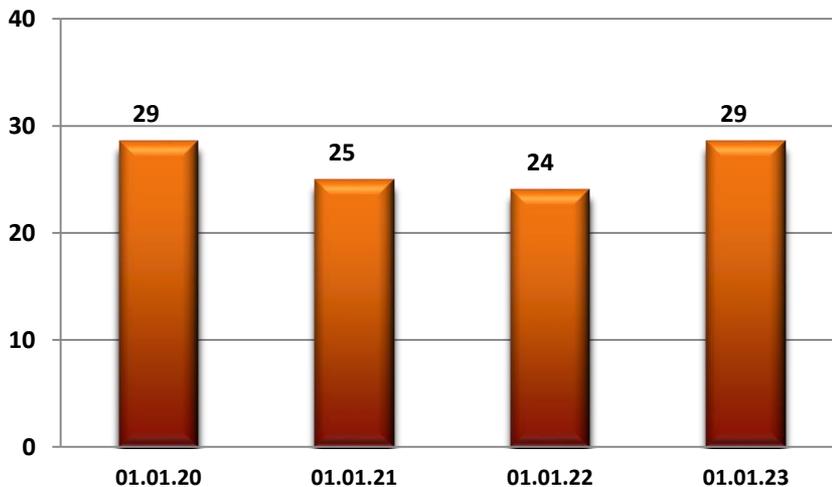
Retail business

Lending to individuals

Lending to private clients is one of the activities of the Bank, which is given significant attention. Various credit programs are available to clients, which offer mortgages, consumer loans, as well as credit cards with an interest-free repayment period.

The Bank regularly expands the range of credit products, the target audience of which are both private clients and employees of enterprises participating in payroll projects.

Loans to individuals, million EUR



Advantages

- attractive interest rates
- no loan fees
- early repayment of the loan without restrictions on amounts and terms

Retail business

Internet banking and mobile application "IPB-Online"

Clients can pay for utility bills, pay off a loan, open a deposit or a card, exchange currency through the Internet banking and the IPB-Online mobile application at any time, without visiting the Bank.

All operations are carried out in a secure mode and are confirmed by additional SMS passwords. Internet bank IPB-Online is available daily and around the clock. All payments are made without commission.

Bank cards

Bank provides a full range of services related to the issuance, issue and maintenance of bank cards. Own network of ATMs with preferential terms of service includes 40 devices.

Payment terminals

The Bank provides its own network of payment terminals for accepting money transfers to the budgets of various levels. Also, clients can pay for everyday services: utilities, services of mobile operators, Internet service providers. Payment terminals work around the clock, allow clients to pay in a convenient place and at a convenient time. The total number of payment terminals of the Bank is about 700 devices.

Retail business

Money transfers

Bank is a member of the money transfer system without opening an account “Zolotaya Korona”. The Bank's clients can conveniently, quickly and safely send money within Russia, to the CIS countries and far abroad.

Individual bank safe deposit boxes

The Bank offers its clients the rental of individual safe deposit boxes of various sizes and for various periods at the Head Office, as well as at five Additional Bank Offices to ensure reliable storage of valuables and documents.

Regional network of the Bank

As of January 01 2023, the regional network of the Bank includes 12 additional offices in the Moscow region and 1 additional office in St. Petersburg.

High-quality customer service, constant collection of feedback and prompt response to customer requests were aimed at building sustainable customer loyalty, increasing customer satisfaction and their willingness to recommend the Bank to their counterparties and partners.

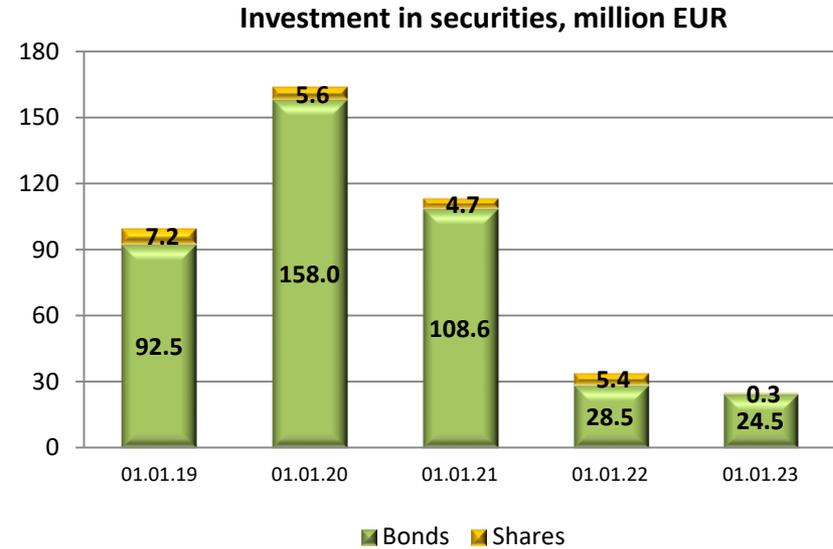
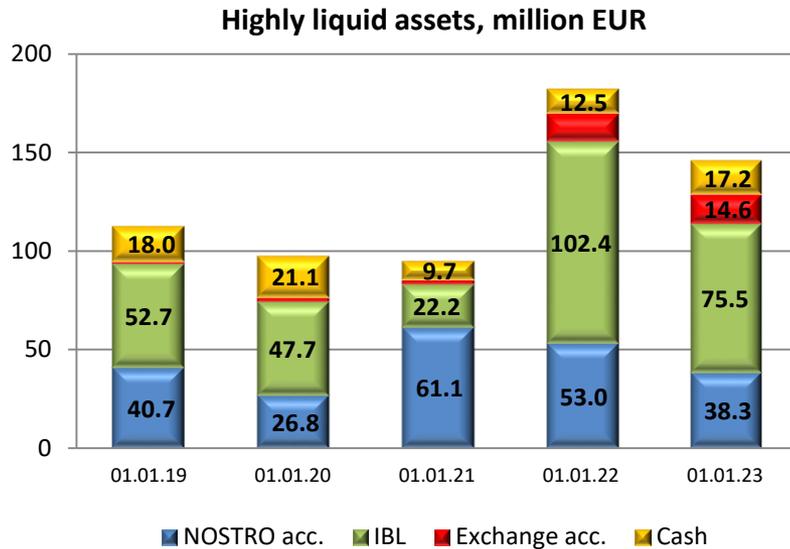
Operations in financial markets

Operations in financial markets

Optimally combining the task of maximizing profits and maintaining a predetermined and economically justified level of risks, following the needs of clients in obtaining the widest and most accessible range of investment financial services, the Bank conducts a full range of operations in financial markets:

- ❑ operations in the securities market aimed at optimizing and increasing the yield of the Bank's bond portfolio, consisting of reliable government and corporate bonds in rubles and in foreign currency
- ❑ participation in tender offers for the repurchase of shares of Russian issuers, providing an opportunity to extract maximum profitability at a relatively low level of risk
- ❑ direct and reverse REPO operations
- ❑ transactions in the derivatives market
- ❑ exchange and over-the-counter conversion operations, cash currency conversion operations
- ❑ deposit operations with the Central Bank of the Russian Federation and in the interbank lending market.

Operations in financial markets



All excess liquidity, including from arbitrage operations to raise funds, is placed on financial markets in bonds, deposits with the Central Bank of the Russian Federation, interbank loans, correspondent accounts for the purpose of obtaining interest income, in SWAP operations.

The trading portfolio of securities (stocks and bonds) is mainly formed from securities of issuers with a high level of reliability and ratings from leading international rating agencies at the level of the country rating of Russia.

Risk management



Risk management

- ❑ Risk management in Bank ensures the stability and reliability of the Bank, protection of the interests of its shareholders, customers and counterparties.
- ❑ The Bank's risk and capital management system corresponds to the scope of the Bank's activities and is aimed at accepting risks acceptable to the Bank.
- ❑ The Bank has a Risk Management Service, which is independent of the departments that carry out operations, transactions and bear the risk of losses.
- ❑ In accordance with the requirements for the risk and capital management system and the principles of the Basel Committee on Banking Supervision, the Bank has Internal Capital Adequacy Assessment Process (ICAAP).
- ❑ The Bank manages the following types of risks:
 - ✓ credit risk
 - ✓ market risk
 - ✓ operational risk
 - ✓ Liquidity risk
 - ✓ Interest risk in banking book
 - ✓ concentrational risk
 - ✓ reputational risk
 - ✓ country risk
 - ✓ residual risk
 - ✓ strategic risk

Risk management

The Bank's Board of Directors annually approves the main document of the ICAAP- the Risk and Capital Management Strategy.

The Risk and Capital Management Strategy sets risk appetite and planned risk levels based on the aggregate risk limit that the Bank is willing to accept based on its strategic objectives and taking into account stress situations.

Risk appetite is established in the form of quantitative and qualitative indicators for significant risks and for capital adequacy.

The Bank manages capital by planning the required amount of capital to cover each significant type of risk, and also allocates a capital reserve to cover other risks.

In order to determine the degree of the Bank's resilience to exceptional, but likely extraordinary events, as well as to assess the capital adequacy and liquidity of the Bank to compensate for possible losses, a **stress testing procedure** is carried out.

Stress testing is carried out in 2 scenarios: moderately negative and negative, taking into account the general state of the macroeconomic environment. The Bank also conducts reverse stress testing (search for a crisis scenario in which the Bank's capital adequacy ratios are violated).

The results of stress testing conducted in 2022 under moderately negative and negative scenarios did not lead to violation of capital adequacy ratios, liquidity ratios, or other standards.

The Bank complies with all indicators of risk appetite, their signal values and established limits. The amount of accepted risks corresponds to the level acceptable for the sustainable development of the Bank.

**Licenses,
Membership in associations and
organizations,
Addresses and phones**



LICENSES

- License for banking operations of individuals and legal entities with funds in rubles and foreign currency: **No. 600 dated September 18, 2015.**
- Certificate of inclusion of the Bank in the register of banks participating in the compulsory insurance system: **No. 700 dated February 24, 2005.**
- License of the Professional Participant of the Securities Market for Dealer Activities: **No. 177 - 02841 - 010000 dated November 16, 2000.**
- License of the Professional participant of the securities market for brokerage activities: **No. 177 - 02801 - 100000 dated November 16, 2000.**
- License of a Professional Participant of the Securities Market for carrying out depository activities (without limitation of validity period): **No. 177 - 03170 - 000100 dated 04.12.2000**
- FSB license for the development, production, distribution of encryption (cryptographic) tools, information systems and telecommunication systems: **No. LSZ 0006365 dated 10.08.2012**

Membership in associations and organizations

- Member of the Association of Russian Banks (ARB)
- Member of the Moscow Banking Union (MBS)
- Trading participant of the currency, stock and futures market of PJSC "Moscow Exchange"
- Professional participant of the securities market
- Associate Member of the Visa International Payment System
- Affiliated Member of the MasterCard International Payment System
- Indirect participant of the MIR Payment System
- Member of the deposit insurance system
- Member of the National Stock Association (SRO NFA)

Addresses and telephones

Bank head office

115201, Moscow, Russia, Starokashirskoye highway, 2, block 1, bld. 1
phone: +7 (495) 411 00 00 Fax: +7 (499) 613 92 09
e-mail: info@ipb.ru
<http://www.ipb.ru>

Additional offices

«Central»

129090, Moscow, Mira Ave, 24, building 1
phone: +7 (495) 411 00 00 (ext. 7151)

«University»

119311, Moscow, Lomonosovsky pr-t, 23
phone: +7 (495) 411 00 00 (ext. 3260)

«Leningradsky»

125284, Moscow, Leningradsky prospect, 33A
phone: +7 (495) 411 00 00 (ext. 3160)

«Maryino»

109652, Moscow, Novomaryinskaya st., 12/12,
bld. 1
phone: +7 (495) 411 00 00 (ext. 3100)

«Salute»

119571, Moscow, Leninsky pr-t, 158
phone: +7 (495) 411 00 00 (ext. 3180)

«Sirius Park»

115230, Moscow, Kashirskoe highway, 3, bld. 2,
block 9
phone: +7 (495) 411 00 00 (ext. 3140)

Addresses and telephones

Additional offices

«Lobnya»

141730, Moscow region, Lobnya,
st. Lenina, 16, office 1
phone: +7 (495) 411-00-00 (ext. 3351)

«Petersburg»

197022, St. Petersburg, Medikov Ave., 9, lit. B,
office 24N
phone: +7 (812) 382 11 22 (ext. 3600)

«MIPhI»

115409, Moscow, Kashirskoye sh., 31, building 26
phone: +7 (495) 411 00 00 (ext. 3340)

«Alfa»

105187, Moscow, Izmailovskoye highway., 71,
bld. A
phone: +7 (495) 411 00 00 (ext. 3025)

«Izmailovsky»

105187, Moscow, Izmailovskoye highway., 71,
bld. A
phone: +7 (495) 411 00 00 (ext. 3020)

«Gamma»

105613, Moscow, Izmailovskoe highway, 71, bld.
4G-D
phone: +7 (495) 411 00 00 (ext. 3040)

«Delta»

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Thank you for your attention!

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