

Agenda



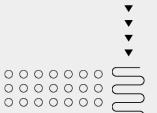
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- Best practices of ESG-strategies
 About A101
- CEO's statement on ESG-transformation
- The architecture of A101's ESG and sustainability activities
- The purpose and values of A101
- Business model of A101
- Key ESG & SD principles for A101
- Integration of current SDGs for A101
- ESG framework, key ESG targets and timeline (2021-2025)
- Categorized stakeholders map and prioritization
- Assessing the materiality of the product
- Impact assessment and management
- Category 1, 2- and 3-volume emissions estimates
- Organisational structure for implementing ESG-transformation
- Commitment to disclosure and reporting
- Engagement in Russian and international SD and ESG initiatives
- Participation in Russian and international ESG-rankings
- Roadmap for implementing the ESG-strategy (2021-2025)





Best practices of ESG-strategies

Top 10 largest developers in Russia

Only 2/10 has Sustainability report and ESG-strategy, 2/10 have values and plan to make an ESG strategy

Place	Company	Year of establishment	Headquarters	CEO	Revenue, billions RUB	ESG strategy/ documentation/ values
1	PIK Group	1994	Moscow	Sergey Gordeev	233,3	Annual and Sustainability Report
2	Setl Group	1994	St. Petersburg	Jan Isak	98,1	no information available
3	FGC Group	2005	Moscow	Vladimir Voronin	113,2	Declared qualities: social responsibility, environmental protection, etc., but no sustainability documents
4	LSR Group	1993	St. Petersburg	Andrey Molchanov	81,5	Annual and Sustainability Report
5	Granel Group	1992	Moscow	Ilshat Nigmatullin	97,3	no information available
6	Etalon Group	1987	St. Petersburg	Gennady Shcherbina	73,4	no information available
7	Ingrad Group	2012	Moscow	Pavel Poselenov	56,8	no information available
8	Samolet Group	2012	Moscow	Anton Elistratov	51,2	Planning to structure ESG-principles
9	RG-Development	2013	Moscow	Tatiana Tikhonova	36,9	no information available
10	A101	2011	Moscow	Ignatius Danilidi	37,9	no information available

[&]quot;The practice of ESG in the construction industry is almost non-existent in Russia"

According to a mini-interview with Victor SH (construction company manager)



O O O Forbes rating: 20 largest real estate developers in Russia

[&]quot;Most companies do not keep records of water and electricity use"

[&]quot;Companies operate under Russian legislation and only a small number of companies have diversity and inclusion policies"

Best practices of ESG-strategies

	PIK Group	LSR Group	Samolet Group		
The company's contribution to sustainable development	Ensuring efficient use of resources, making a positive contribution to social and economic development and following high standards of environmental and industrial safety, corporate governance and social responsibility, compliance with requirements for protection against threats of natural and manmade nature.	Business develops not only for profit, but also for the well-being of society as a whole. It is important for a company to create value not only for shareholders in the form of dividends, but also for the country and its people.	Development of an effective and transparent corporate social responsibility management system. The Company strives to take into account the current sustainable development agenda, which provides for the active participation of business in the harmonious development of the economic, environmental and social spheres of society.		
Stakeholder engagement	Engage in an open dialogue with all stakeholders, taking into account and maintaining a balance of interests of different stakeholder groups through effective interaction mechanisms. The Company seeks to keep stakeholders better informed of its operations and to ensure that the information it provides to them is accurate, substantial, up-to-date, and relevant.	A focus on mutually beneficial and long-term relationships with both company employees and shareholders, customers, communities, authorities, partners, media and public organizations. The approach is based on trust, respect, transparency and commitment.	Planning the implementation approach to ESG compliance is more organized and structured, as investors and a wide range of other stakeholders are actively interested in the topic.		
Key areas for action in the area of sustainable development	Improving the company's approach to managing sustainability aspects; Developing and updating internal regulatory documents in this area; Increasing the transparency of its activities through public disclosure of information	1. Ensuring decent and safe working conditions (occupational health and safety, personnel); 2. Ethics and anti-corruption; 3. Contributing to the development of the regions of operations; 4. Environmental protection.	1. Contributing to the development of the regions where the company operates; 2. Implementation of innovation; 3. Occupational Health and Safety; 4. High level of social protection; 5. Motivation and staff engagement.		
▼ ▼ ▼ The following of SD-goals	SDG'S PIK 3 deplication 4 departy 11 inclinations 12 concepts 12 concepts 13 departy 14 departy 15 departy 16 departy 17 internations 18 departy 18 departy 19 metry months 11 inclinations 12 concepts 13 departy 14 departy 15 departy 16 departy 17 internations 17 internations 17 internations 17 internations 18 departy 18 departy 19 metry 10 departy 10 departy 10 departy 11 inclinations 12 departy 13 departy 14 departy 15 departy 16 departy 17 internations 17 internations 18 departy 18 departy 19 metry 10 departy 10 departy 10 departy 10 departy 11 inclinations 12 departy 13 departy 14 departy 15 departy 16 departy 17 internations 17 internations 18 departy 18 departy 19 departy 10 departy 11 departy 12 departy 13 departy 14 departy 15 departy 16 departy 17 departy 17 departy 18 departy 18 departy 19 departy 10 depar	SDG's LSR 8 DECENTION AND DEC	The plans for 2021 are to systematize sustainability activities and introduce them into the Company's management practices. Implementation of ESG compliance approaches towards more organized and structured, annual expansion of the range of non-financial indicators		

Best practices of ESG-strategies

	PIK Group	LSR Group	Samolet Group
The use of «green» technology in building construction	Modular construction technology help to make the construction process greener by: • reducing the volume of construction debris to almost zero; • cutting CO2 emissions; • reducing the number of injuries and deaths of employees working at construction sites (modular construction involves production in safe and comfortable conditions of a plant).	LSR Group received the status of honorary member of the Association for the Promotion of Green Building Regulations: implementation and adherence to green construction and building materials production regulations and environmental protection.	Development of a new product line based on the world's best urban planning practices in house construction and neighbourhood planning. The concept of the renewed residential neighbourhood includes target parameters and design standards which are based on the organisation of a comfortable, modern and safe living environment.
Sustainable development risk management	Environmental risks; HR management risks; Regulatory risks; Ethics and corruption risks; Occupational health and safety risks; Risks associated with maintaining financial stability; IT and information security risks; Risks associated with suppliers and contractors.	 Risks related to occupational health and safety; Risks related to changes in legislation; Risks related to personnel management; Risks related to ethics and corrupt practices; Risks related to environmental protection; Risks related to climate change; Risks related to customer relations; Risks related to interactions with suppliers and contractors. 	Legislative risks; Regional risks; Corporate governance risks; Human resource policy risks; Environmental risks The company takes into account all environmental requirements in construction, strictly observing during the design of the project and the execution of the works.
ESG ▼ achievements ▼ and awards ▼	Expert RA Rating Agency: ESG rating of PIK Group at ESG-II - a very high level of compliance with sustainability interests in making key decisions; 44th ESG rating according to RAEX-Europe (status on 16.09.2021)	LSR has 33rd ESG ranking according to RAEX-Europe (status as on 16.09.2021); LSR Group's ESG rating is 'BBB' according to MSCI ESG Research (updated August 2021)	-





About A101

nvestment and construction ing company, one of the st developers in Moscow

among developers in the TNAO

by volume of housing commissioned in Moscow "

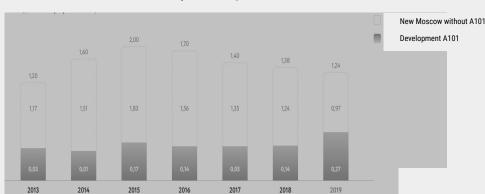


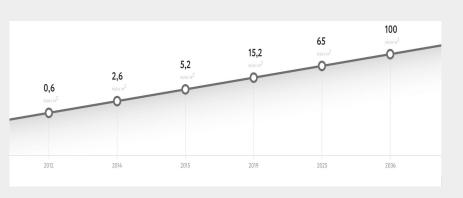
non-financial company credit rating ***

Developer of the year

residential properties ****

Volume of multi-family housing commissioned, million m²





The approved master plan for the development of the TiNAO until 2035 is more than 100 million m² of real estate

*Metrium **ERZ

****PROESTATE&TOBY Awards 2019 A101.



Industry

Real estate

Headquarters

Moscow, Russia

Founded

2011

CEO

Danilidi Ignatius

Founder

Balamer holdings limited

Revenue

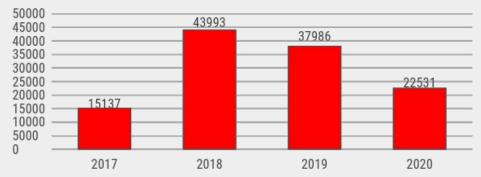
22,53 billion roubles

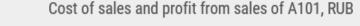
Number of employees

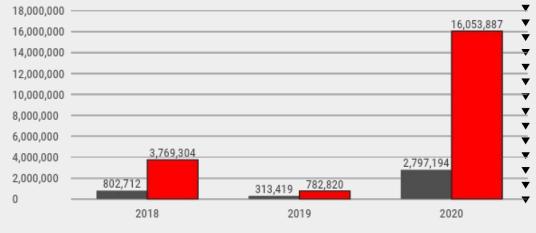
536 workers

About A101





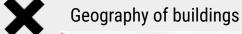




Cost of sales Profit from sales

About A101





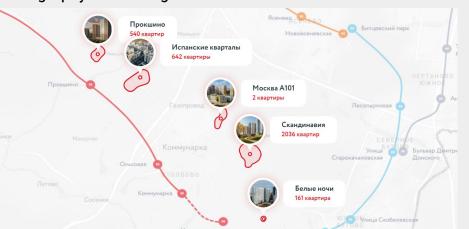
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A101



A101 creates park and urban public spaces in the style of each neighborhood, preserving and taking advantage of the natural landscape. For example, the company paves bicycle and pedestrian routes for walks in parks, sports, and convenient, safe access to metro stations.







Dear shareholders, colleagues, partners!

A101 Group has prepared a preliminary plan of the Sustainability Report in accordance with the Global Reporting Initiative Standards.

Our company plans to implement sustainability standards, paying attention to openness and transparency of information in terms of corporate governance. A101 aims to implement TCFD's recommendations for voluntary financial disclosure.

In addition to operational and financial performance, sustainability achievements play a special role. A101 values its clients and strives to realize construction of high quality and safe houses, using proven and sustainable materials. Even today we pay attention to social infrastructure and landscaping, ensuring safety and taking care of the population and the environment.

Of course, the year 2020 has brought changes in personnel management processes, employee and customer health care due to the spread of the

COVID-19 coronavirus infection. We have to respond quickly to structural changes in the market, changes in legislation and changes in business technology. Already now we have done a set of measures to develop the online service for residential and commercial sales, providing a remote format of work. Today, we must continue to do everything we can to ensure the stability of the company's operations and the security of all stakeholders.



Danilidi Ignatius,General Director of A101 Group of Companies



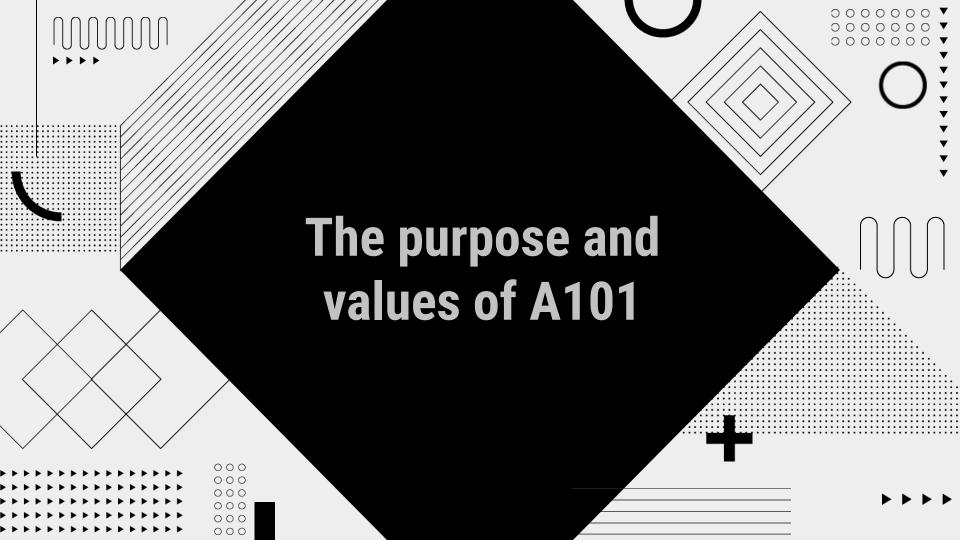


A101's ESG and sustainability activities



- Purpose and values Business model
- ESG & SD principles
- SDGs
- ESG framework, key ESG targets and timeline
 Roadmap for implementing the ESG-strategy





The purpose and values of A101





The primary purpose of A101's ESG and sustainability activities is to become the ESG leader in the urban development industry in the Russian and global markets.

SMART - goals

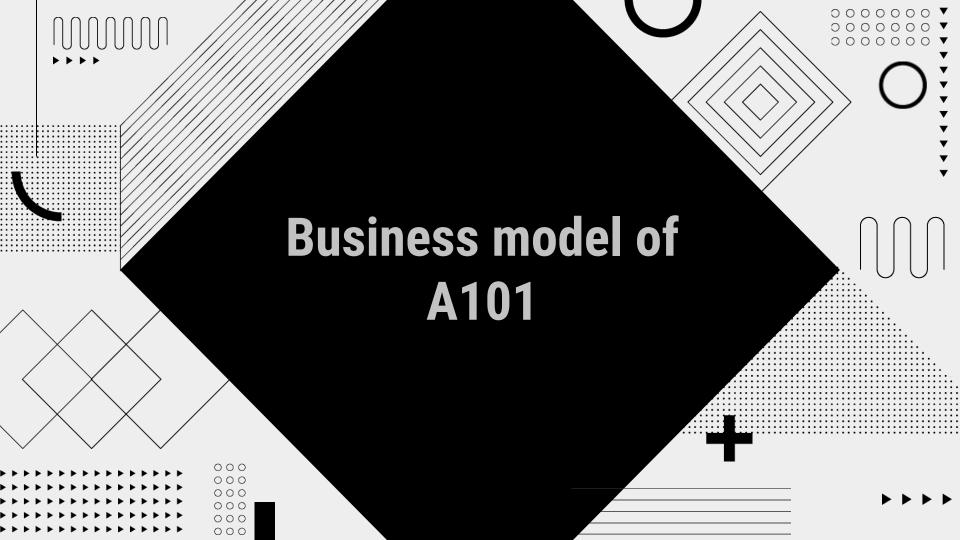
- To be in Top-100 RAEX Europe ranking in the upcoming 5 years
- To decrease the amount of material waste and the level of noise in the process of construction by 10% by 2025 year
- To follow 3 modern technologies which help to implement the global standards of green construction in the upcoming 5 years



A101 is focused on realizing the company's **5 values**:

- Preserving the planet,
- Responsible construction,
- Promoting health and safety,
- Developing local infrastructure,
- Ensuring decent working conditions.





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Business model of A101

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KEY PANTHERS

- Suppliers of materials and raw materials for construction
- Network companies for infrastructure improvement
- Corporate clients of the company
- 4. Investors in the business community
- 5. Banking pathners
- ESG partners (companies in the field of "green building")

KEY ACTIVITIES

- 1. Construction:
- · Residential estate
- · Commercial real estate
- 2. Construction of infrastructure facilities
- 3. Improvement of public areas
- Development of ESG strategies (employee training, cooperation with ecopartnerships, etc.)

KEY RESOURSES

- Revenue and profit (financial resources)
- Machinery and materials (material resources)
- Construction and administrative staff (labor resources)

VALUE PROPOSITION

- Building the facilities in new districts of Moscow
- Construction of convenient housing and commercial real estate (creation of integrated infrastructure)
- Improvement of public areas
- 4. Adherence to ESGstrategies in the implementation of projects

CUSTOMER RELATIONSHIP

Attractive conditions for the purchase of real estate:

- Installments under 0%
- Mortgages with minimum repayment
- Home owners exchange programs
- Adherence to the principles of social responsibility and community support according to ESG-strategies

CHANNELS

- Official website of the company
 Advertising on federal
- channels
- 3. A101 social networks

CUSTOMER SEGMENT

All people who have a need to buy:

- Residential estate (young people, families with children, retirees, and so on)
- Commercial real estate (business)

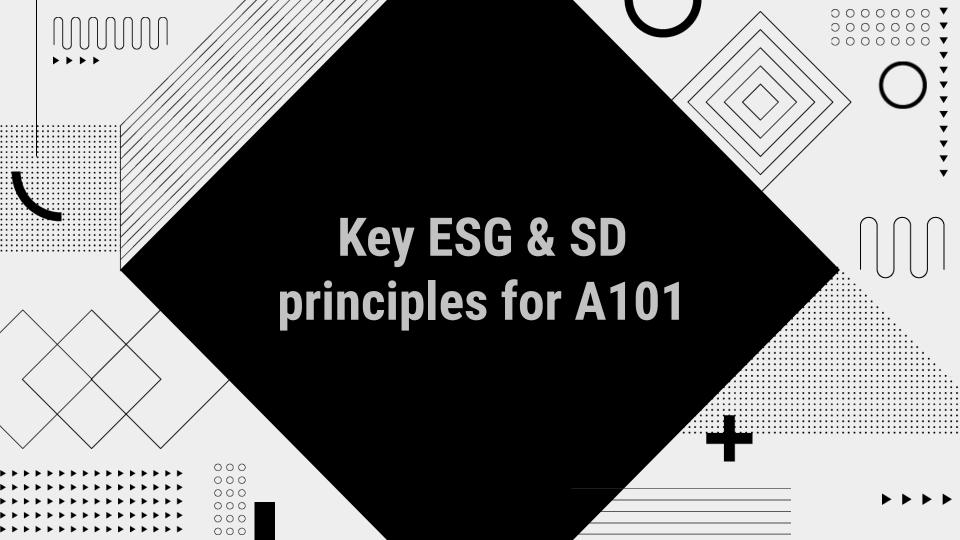
COST STRUCTURE

- 1. Expenses on construction of real estate
- 2. Expenses for servicing loans and credits
- 3. Expenses for development and implementation of ESG strategy
- 4. Administrative and commercial expenses

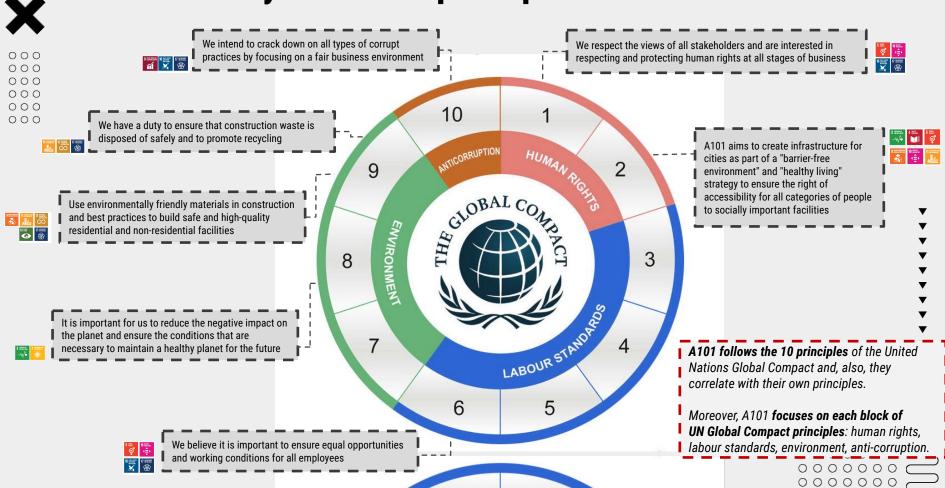
REVENUE STREAMS

- 1. Revenue from the sale of residential estate
- 2. Revenue from the sale of commercial estate





Key ESG & SD principles for A101





SUSTAINABLE GALS DEVELOPMENT GALS





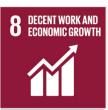








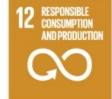






























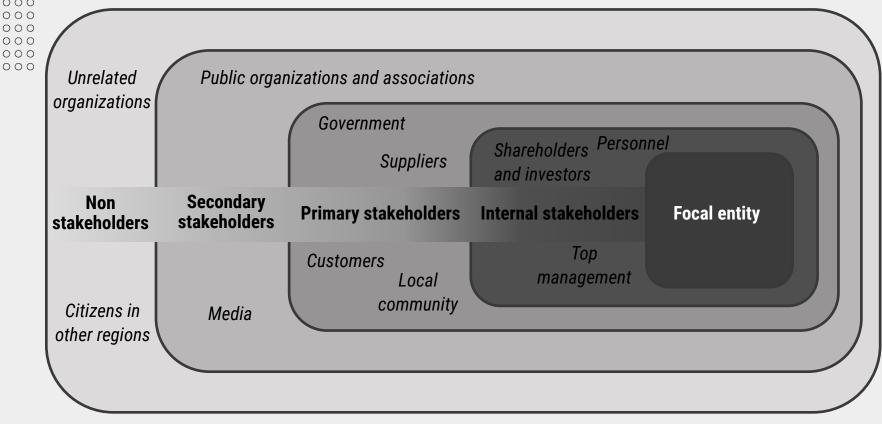
The implementation of A-101's ESG strategy contains 19 objectives, most of which focus on social relevance

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ESG	ESG indicator	Proposed goals	Managerial indicator	Target	Time-limit	Priority
000	11 SETIMANICOTES 13 RAMIE	Minimize environmental impact	Reduction of CO2 emissions by	20%	2022-202	
000			Share of revenue to implement ESG protection measures	2%	2 022-202	
F	12 REPORTER 9 MAINTENANTH NAVATEM NAVATEM NAVATEM NAVATEMENT NA		Reduce noise levels during construction, by	10%	2 022-202	
_	CO &		Proportion of suppliers that meet LEED, BREEAM standards	15%	2 022-202	
(Environment)		Use environmentally friendly materials in construction	Proportion of materials that meet LEED, BREEAM standards	25%	2 022-202	
	17 INCHESIONS 7 APPROXIMATION CONTINUES AND	Improve the quality of the facilities delivered	Percentage of purchasers satisfied with the property bought	85%	2 022-202	
	6	Ensure the safe disposal of waste	Proportion of waste safely disposed of or sent for recycling	30%	2 022-202	
		Create equal opportunities for work and development	Share of woman in management positions	40%	2 023-202	
	3 GOOD HEALTH TO REPORTE MODIFIES	Improve the working conditions of employees	Employees covered by the collective agreement	85%	2022-202	
	3 ADMINISTRACE 10 RECORDS ADMINISTRACE 10 RECORDS	Increase in the cost of social ins	Increase in the cost of social insurance by	15%	2022-202	
	Raise the level of know	Raise the level of knowledge of staff	Percentage of employees who have successfully completed		3	
C	4 SHARIN 16 PARK JUTIER STATES		the mandatory training programme, including in the	90%	2022-202	
3	Ensure a safe working environment		environmental field		4	
(Casial)		Ensure a safe working environment	Number of accidents	0	2022-202	
(Social)			Share of automated hazardous work	35%	2023-202	
	9 MODERNY MONITOR TO PRODUCESSING TO THE COLUCY	Assist the city in building social infrastructure	Share of social projects in the company's project portfolio	10%	2023-202	
	<u></u>	Build competence in construction innovation	Share of revenue invested in R&D	4%	£ 020-202	
		Improve the quality of the social facilities created	Percentage of residents satisfied with the social environment of the residential complex	90%	3 2022-202 4	•••
	8 DECENTAGE AND THE ADDITION OF THE ADDITION O	Establish close contact with stakeholders	Number of open discussions with stakeholders, per annum	100	2022-202	
G	8 CONTROL CONT	Develop risk management practices	Percentage of management personnel receiving risk management training	100%	3 2023-202 4	•••
(Government)	17 PREVIOUS TO THE CASE	Develop a commitment to disclosure	CDP Score	В	2023-202	
(557.2		Comply with business standards	Number of departments undergoing internal audits	100%	2 022-202	
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Categorized stakeholders map

According to the categorized stakeholders map 9 stakeholders were identified







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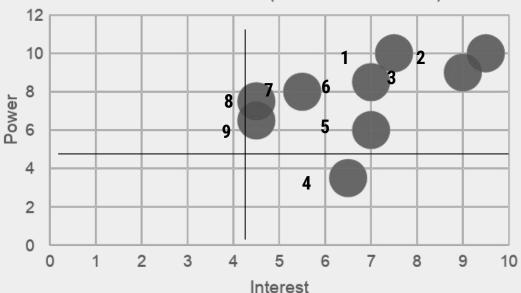
Stakeholders prioritization

Stakeholders 1,2,3,5,6,7: high interest – high power: that we should focus on interaction with them

Stakeholders 8,9: low interest – high power: satisfy their interests, understand how they influence A101

Stakeholder 4: low interest – low power: respond to requests

Stakeholders matrix (Mendelow matrix)



Nō	Stakeholder	Interest	Power	
1	Government	7,5	10	
2	Shareholders and investors	9,5	10	
3	Top management	9	9	
4	Personnel	6,5	3,5	
5	Customers	7	6	
6	Suppliers	7	8,5	
7	Public organizations and associations	5,5	8	
8	Local communities	4,5	6,5	
9	Media	4,5	7,5	



Stakeholders' assessment

Interest assessment

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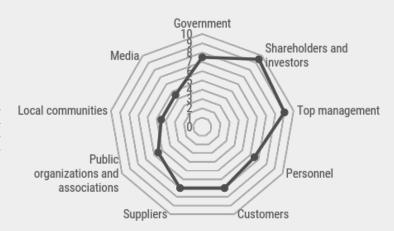
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Stakeholder	Member №1	Member №2	Member №3	Member №4	Median
Government	8	7	8	7	7,5
Shareholders and investors	10	10	9	8	9,5
Top management	9	10	9	9	9
Personnel	6	8	6	7	6,5
Customers	8	8	6	6	7
Suppliers	7	6	8	7	7
Public organizations and associations	6	6	5	5	5,5
Local communities	4	5	4	5	4,5
Media	5	4	3	5	4,5

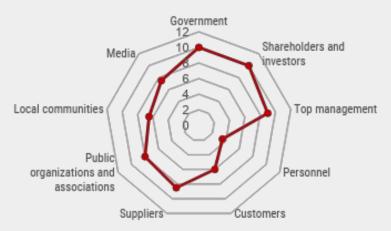
Power assessment

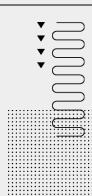
Stakeholder	Member №1	Member №2	Member №3	Member №4	Median
Government	10	9	10	10	10
Shareholders and investors	10	10	9	10	10
Top management	9	10	9	9	9
Personnel	3	4	3	4	3,5
Customers	7	8	5	5	6
Suppliers	8	8	9	9	8,5
Public organizations and associations	8	7	8	8	8
Local communities	6	7	6	7	6,5
Media	7	7	8	9	7,5

Interest



Power

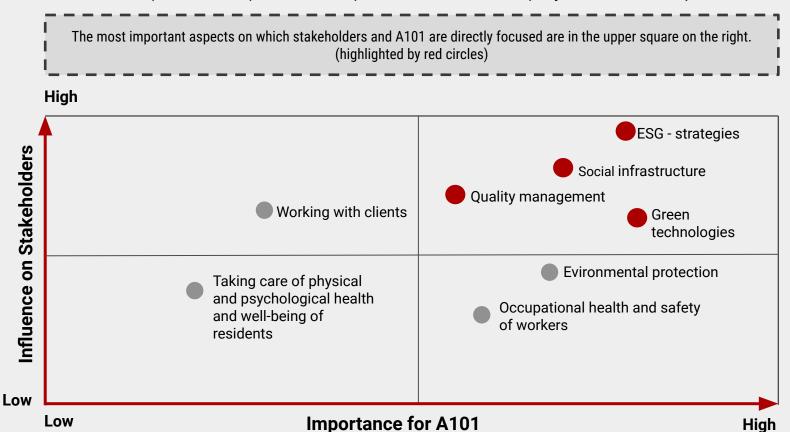






Assessing the materiality of the product

(the shared importance of a specific issue to both company and stakeholders)



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Impact assessment and management in A101

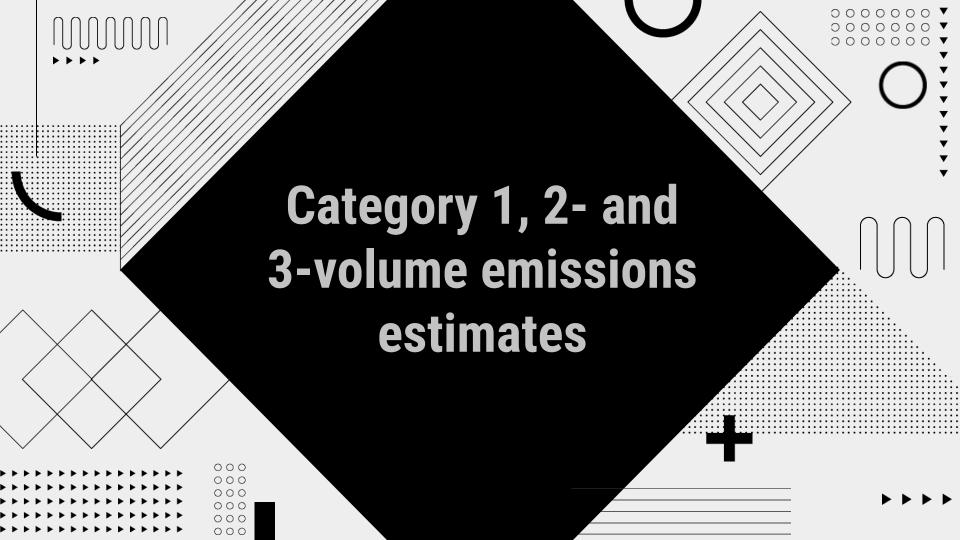
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ESG	ESG indicator	AS-IS	TO-BE	
E (Environment)	12 Willeam Towns 12 William Towns 13 William Towns 14 William Towns 15 Comment State 17 Comment State 18 William State 18 Wil	At this point in time, A101 should pay the most attention to the consumption of water resources, energy, waste management and landscaping areas. A101 does not keep records of these parameters.	Establish a system of metering for water, energy, waste management and landscaping areas in order to follow an environmental strategy.	
S (Social)	1 POTETT 3 SOND MAIN ANNICLEURS TYPETT 4 COLUMN 10 CONTROL 10 CONTROL 17 PRICE 17 PRICE 18 PRICE 1	A101 is a very socially oriented company, as it sells affordable housing, creates parks, kindergartens, schools and other infrastructure. The principles of labor protection have not yet been developed for employees.	Continue to develop social infrastructure and improve its quality. Plus, develop principles of work protection for employees.	
G (Government)	9 MONTH MONTHS 11 RETINANCE OFFI MODERATE STATE 17 INSLANCE PROPERTY PR	The company builds houses and commercial properties, considering the development of nearby infrastructure.	Infrastructure development, considering the construction of green building standards.	

In general, it should be noted that the greatest attention for the management of new ESG-strategies should be paid in the field of environment, since no mechanisms for monitoring these processes have yet been created. In the social field and government, it is necessary to continue to move in the same direction, improving the quality of the provided product in accordance with the principles of ESG.





Category 1,2 and 3 volume emissions estimates



 According to the Decree of the Government of the Russian Federation dated 31.12.2020 No. 2398, from January 1, 2021, the construction of capital facilities lasting more than six months belongs to the **III category of emissions.**

Category	Type of emission		
I	Very significant environmental impact		
II	Significant environmental impact		
III	Moderate environmental impact		
IV	Minimal environmental impact		

Ranking of emissions by significance according to the legislation of the Russian Federation.

Why the III category of emission?

There are 3 key stages of construction work:

- **1. Preparatory stage** (preparation of the site for construction, equipment, communications, etc.)
- **2.** The main stage of work (underground works, building construction above ground, etc.)
- 3. The final stage (greening, landscaping zones, etc.)

Most of the emissions fall on **the main stage of work,** because occurs :

- the emission of carbon monoxide and nitrogen
- increased water and electricity consumption
- production and consumption wastes are formed

Real estate construction takes 1-2 years on average. Experts believe that during such a period, minor damage to the environment is caused. If we take, for example, the nuclear industry, then its emissions are much more dangerous for nature.

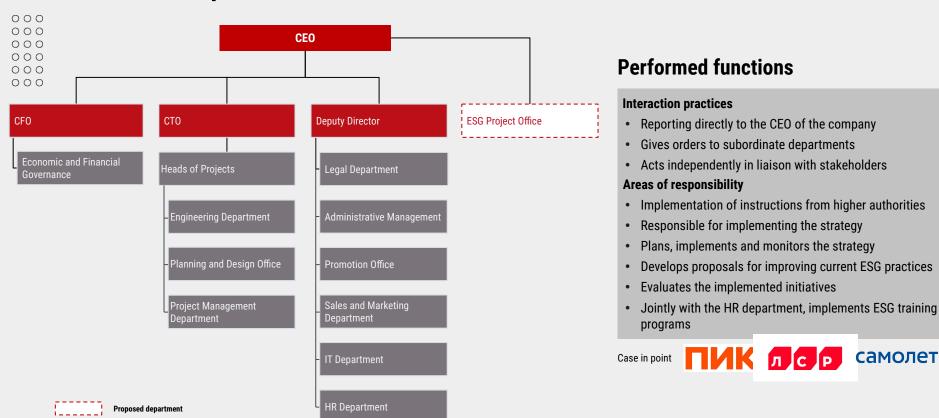
Conclusion: The construction business is not so dangerous for the environment. Nevertheless, A101 in the future should choose more environmentally friendly alternatives to the material and raw materials in order to minimize the release of harmful substances into the atmosphere.







To implement the ESG strategy of the A-101 Group, a separate project office for the implementation of ESG initiatives should be established





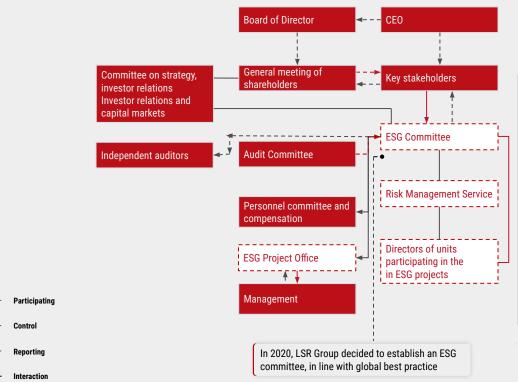
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In order to fully transform SC A-101, it is also necessary to create authorised bodies in the upper management



Objectives of the new governing bodies

- Setting goals and objectives
- · Maintaining a sustainable development policy
- · Proposing measures for the development of ESG
- Allocation of the budget for the implementation of initiatives
- Deciding on rewards for the achievement of ESG KPIs
- Preparation of reporting documents
- Organising departmental communication processes in order to integrate practices
- Analysis of best practices on the market in the field of ESG
- Implementation of risk management related to environmental damage

Case in point







Proposed department





Developing a commitment to disclosure should be done through 3 operational changes and the introduction of 14 new reports and policies



Current situation



Information to be disclosed

Available

Newly introduced



Operational changes

A-101 has not developed public disclosure practices:

- A-101 Group publishes reports in a summary of the company's project documentation and annual results
- There is no information on sustainability and direction of the industry on the company's website
- There is no information section for investors.



Project information

Construction permit

Project declarations

Insurance

Company development news

Information on the company's activities

IFSR reporting

A developmental approach

Improving the quality of current documents

Introduction of 14 new reporting documents and policies

- 1. Policy on sustainable development
- 2. Sustainability report
- 3. Guide to non-financial indicators
- 4. Consolidated annual report
- 5. Health, safety and fire policy.
- 6. ESG news
- 7. Report on the work of the board of directors
- 8. Environmental policy
- 9. Code of Ethics
- 10. Human Rights Policy
- 11. Anti-Corruption Policy
- 12. Risk Management Policy
- 13. Regulation on Procurement
- 14. Instruction on Hazardous Waste Management

In order to develop a commitment to disclosure, 3 key transformations need to be made:



Allocation of a responsible group of people to prepare the report

2

Integration of KPIs related to the level of disclosure into the management incentive system

3

Integration of internal information exchange and reporting on proposed disclosures







Engagement in SD and ESG initiatives

For future development A101 need to be involved in **Russian and international SD and ESG initiatives**





- Partnership with EcoPartners Group's EcoTechnology team
 - installation of fandomats for accepting packaging for recycling
 - creation of environment for ecoliteracy



- Partnership with Russian "AMT" and international "ICON" companies, who specialize in 3D-printing of houses
 - creation of more ecological housing
 - development of new more ecological technologies for 3D printing

Exchange of experience

Education

Technologies



- Taking part in educational conferences about ESG
 - knowledge exchange between organizations in different industries
 - education of their current employees about what company do in terms of ESG



- Starting cooperation with HSE Masters program "Environmental Economics and Sustainable Development"
 - find future specialist in ESG
 - get some ideas for the future directions in ESG strategy









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Participation in Russian and international ESG-rankings

Rating	Rating The company creating the rating		Place in the rating for A101
RAEX-Europe	RAEX-Europe (Rating-Agentur Expert RA GmbH) is the first officially recognized rating agency with Russian roots in Europe (ESMA accreditation and ECAI status).	Russian	Goal: enter the top 100 among Russian companies for 5 years.
MSCI	An American financial company headquartered in New York City, serving as a global provider of		Goal: get an average rating in category A, BBB, BB for 5 years. (average resilience to long-term, industry material ESG risks)
Sustainalytics	Sustainalytics is one of the global leaders in ESG research and ratings, that supports hundreds of the world's foremost investors who incorporate ESG insights into their investment processes.	International	Goal: achieve medium ESG risk for 5 years.



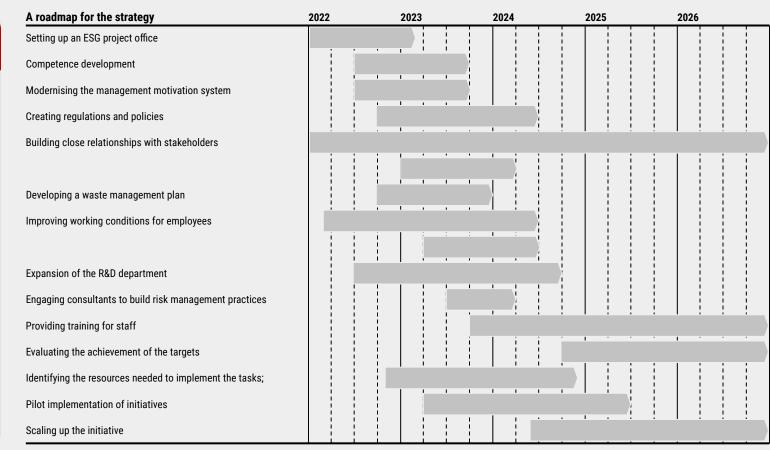


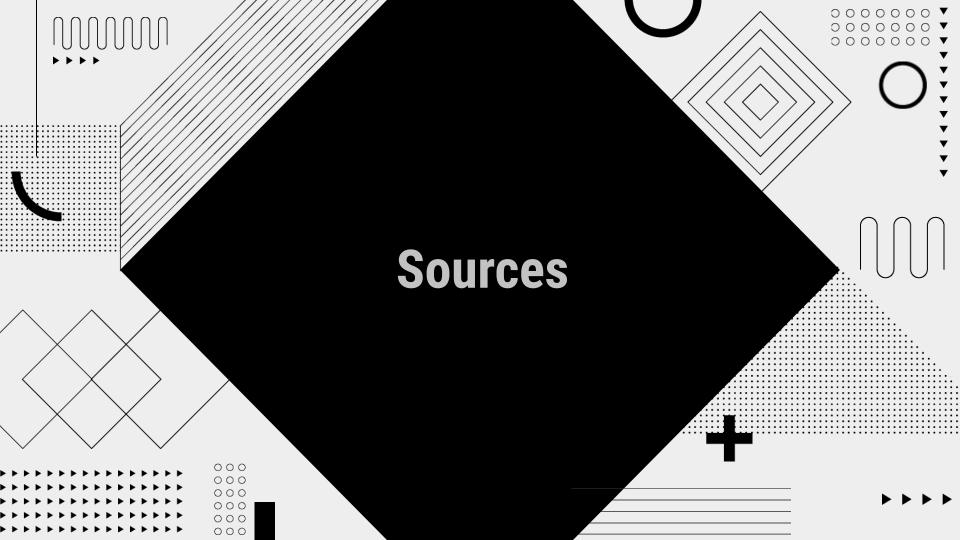


Prerequisites for implementation

- First of all, there should be a separate body responsible for the implementation of the ESG initiative
- The ESG competencies of staff and management members should then be created
- A detailed plan of initiatives to achieve the objectives and their funding should then be worked out
- Consideration of stakeholder interests
- Pilot launch of the proposed initiatives and its evaluation
- 6. Scaling up initiatives and improving the company's ESG practices

Proposed roadmap for implementing the ESG strategy of the A-101 Group





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