
various quantitative and qualitative methods. A special place among the methods of image assessment is occupied by ratings, which allow stakeholders to obtain objective information about the market positions of commercial banks without in-depth analysis of their activities and make economically sound decisions about conducting transactions with them. The article discusses various approaches to the formation of ratings of commercial banks based on the assessment of both financial and non-financial indicators. The comparison of the credit ratings most often used in the practice of rating of commercial banks, which are based on the assessment of reliability in terms of asset volumes and growth rates, capital adequacy, liquidity, the share of deposits in liabilities, profitability and a number of other financial criteria, is carried out. It is noted that the image of a commercial bank is a multidimensional category, and therefore ratings are based not only on the financial results of its activities. The ratings of commercial banks based on service quality assessments, the degree of their social responsibility and prospects as an employer are considered. Special attention is paid to the consideration of CSR ratings, which began to be formed relatively recently. It is determined that significant differences in the positions of banks in different ratings are not always related only to the peculiarities of the methods of their compilation, but also to the policy of the management of banking institutions in the field of transparency of their activities. A small group of commercial banks — leaders of various ratings was identified, which allowed us to assert that their activities are oriented towards achieving sustainable development goals

Keywords: image, assessment, rating, commercial banks, corporate social responsibility, sustainable development, ESG index.

I. (Forbes)*

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*****	« » AAA	,
****	AA+, AA, -	,
***	+ , -	(),
**	B+, B -	,
*	2022 . 1	« »,

* [39]

- « » (earnings) — ()
- «L» (liquidity) — ,
- «S» (sensitivity) — [25].

[16].
Banki.ru [40] :
1) — .
« »
2) ;
101 , ()
123 ,
135

3) « »,

4) ((. .));

2 -10

2. -10

Banki.ru *

	— (01.10.2023 .)	- (01.02.2022 .)	« » (01.10.2023 .)
1	-		
2			
3			
4		(-)	
5		-	
6			
7			
8		« »	
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10			

* [40]

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PR,

2015

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100

ESG (Environmental—

, Social

, Governance—).

COVID-19.

« ».

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« »

[7].

COVID-19, « » 2020 .

(COVID-19, ESG 2021–2023 .—

20% .), 40%; . [11].

ESG

[4, . 23–28]

ESG-

[37, c. 77–95],

GRI,

GRI,

[36, c. 53–69].

A. .

78

2000–

2019 . [13, c. 87–100].

22 (), -
: ; -
[24, c. 113–116]. () , -
1000), 1000 (AccountAbility -
» (GRI), « 2000 .. -
: 1000, GRI, ISO 26000, ISO -
14 000, 1000SES, SA 8000, -
. [14; 19; 20; 21; 22; 26; 32; 35]. -
[1]. -
3. , -
((, ,),). -
3. *

1	2	3
CPI (Corporate Philanthropy Index) —	CPI 4 , 5, - - - -	- - -
SI (Social Index) —	, - 0 100. - 60, , , - -	- - - -

[1].

ESG (

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« (CPI, Social Index (

)

» [33, c. 25].

« », CorporateRegister.com (CR Reporting Awards) [17], CRRA,

(—) (). « —

» [3].

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1. « »

70 43

2. « »

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2021 » [41].

(—) [29],

Rate the Raters 2020 Sustain Ability

» [23].

20%

2000

[10].

« - »

: S&P Global Scores (SAM); Sustainalytics ESG Risk Rating; MSCI ESG Rating; CDP Climate, Water & Forest Scores» [43].

- « » [30];
- « » «ESG-» [42];
- 2020 « » [29];
- AK&M « ESG»: [31];
- « -100 » [27].
- «ESG- ESG- . 2023 — 114 2023» [12].
- 1.
- 320 800 » [12].

I уровень **Высокий, 460–800 баллов**

АФК «Система»	ДОМ.РФ	Райффайзен Банк	Совкомбанк
ВСК	Московский Кредитный Банк	СберБанк	
Газпромбанк	МТС Банк	«Сбербанк страхование жизни»	Тинькофф Банк

II уровень **Выше среднего, 340–459 баллов**

ГТЛК	«Сбербанк страхование»	СПБ Биржа	Docomo
НПФ Сбербанка		CORE.XP	QIWI Групп

. I. ESG- 2023

[12]

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