

CONTRIBUTING TO THE UN SUSTAINABLE DEVELOPMENT GOALS

The VTB Group continues to disclose information about how the Group's activities relate to the UN Sustainable Development Goals (SDGs).

On 25 September 2015, 193 countries adopted the 2030 Agenda for Sustainable Development, which introduces 17 SDGs to address global social, environmental, and economic challenges.

The VTB Group's strategy, mission, and strategic focus are in line with SDG and contribute to achievement of all 17 goals. The VTB Group focused on eight priority goals with global best practices in mind. The Group intends to contribute to achieving them as it pursues its primary activities, including by taking part in and supporting various projects and initiatives to improve the quality of life in the regions where the VTB Group operates and to develop the healthcare industry, science, education, culture, and environmental protection.

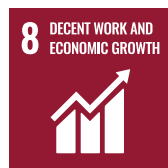
VTB's sustainable development goals



VTB GROUP'S INITIATIVES AIMED AT ACHIEVING PRIORITY SDGS IN 2019



- Development of professional and personal competencies of employees
- Working with higher education institutions in the regions of operation (VTB Bank provided support to 180 higher education institutions in 2019)
- VTB Bank specialised department at the Financial University under the Government of the Russian Federation
- Working with *St. Petersburg University's Graduate School of Management*, including managing the business school, updating and implementing its development strategy, and working together to develop educational projects
- Implementing charitable projects aimed at supporting education in the regions and countries of operation



- Ensuring employment and a suitable working environment in the regions of operation (19,900 new jobs created across VTB Group in 2019)
- Support for SMEs: joining a renewed programme of the Russian Ministry of Economic Development (offering attractive loans with an 8.5% interest rate) and several dedicated services to simplify the operations of SMEs
- Financing socially important industries
- Increasing the availability of financial services in the regions of operation
- Anti-corruption, prevention of money laundering and financing of terrorism
- Organising special promotions to attract potential employees, participation in The Best Employer competition



- Financing of socially important infrastructure development projects (transport, irrigation systems, energy supply, information and communication technologies) in the regions of operation
- Developing and implementing support for innovation in the financial sector: 29 pilot projects in cooperation with tech startups as part of the VTB corporate accelerator
- Inclusion of the VTB Group in the list of the founders of *Data Economy ANO*



- Implementing charitable projects and corporate volunteering initiatives aimed at reducing inequality and providing help to people in need
- Equal employment opportunities and equal remuneration for men and women
- Hiring people with disabilities
- Increasing financial literacy among various groups of people
- Contributing to the provision of equal and simplified access to healthcare, education, and financial services



- Financing projects aimed at providing cities of operation with new opportunities, access to various services, and sufficient power supply, housing, public transport, sports and social infrastructure
- Extending the regional network (creating jobs, investing in regional programmes)



- Reducing resource consumption, implementing energy-saving technologies
- Green financing
- Organising employee trainings in responsible consumption
- Gradually phasing out of paper-based media
- Working to ensure energy efficiency and optimisation of waste disposal



- Supporting the World Wild Fund for Nature (WWF) programme for protection of rare big cat species by VTB Bank
- Supporting the Amur Tiger Centre by VTB Bank
- Functioning as the Russian Executive Agency for the Arctic Council Project Support Instrument for Arctic nature conservation
- Participating in the Ecology National Project
- Implementing environmental protection initiatives in countries of operation



- Participating in and organising business forums, conferences, and business events
- Entering into agreements with federal, regional, and municipal authorities for cooperation aimed at improving the social and economic wellbeing of people residing in regions of operation
- Implementing entrepreneurship (SMEs, startups) support programmes