

# Appendices

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## MEMBERSHIP IN BUSINESS ASSOCIATIONS

VTB Group company	Business association
VTB Bank	American Chamber of Commerce in Russia (AmCham) Asia-Pacific Economic Cooperation Business Advisory Council SME Corporation London Bullion Market Association International Capital Market Association International Chamber of Commerce National Council on Corporate Governance Russian Union of Industrialists and Entrepreneurs Climate Partnership of Russia National Securities Market Association CIS Financial and Banking Council) Russian Managers Association Association of Banks of Russia Association of Corporate Treasurers
Vozrozhdenie Bank	Opora Russia (Moscow region and Volgograd region offices) Moscow region Chamber of Commerce and Industry National Association of Securities Market Participants National Finance Association
Zapsibkombank	Association of Banks of Russia Association of Tyumen region Lending Institutions National Finance Association Regional Association of Tyumen region Employers Yamalo-Nenets Autonomous district Chamber of Commerce and Industry
VTB Factoring	Association of Factoring Companies Factors Chain International

<b>VTB Group company</b>	<b>Business association</b>
VTB Pension Fund	National Association of Non-Governmental Pension Funds
VTB Capital	American Chamber of Commerce in Russia (AmCham) National Association of Securities Market Participants Association of Corporate Lawyers Russian National SWIFT Association Russo-British Chamber of Commerce British Bankers Association Association of Foreign Banks Association for Financial Markets German-Bulgarian Industrial and Commercial Chamber International Capital Markets Association The Association of Banks in Singapore Financial Industry Disputes Resolution Centre (Singapore) Singapore Business Federation
VTB Registrar	National Securities Market Association National Settlement Depository
VTB Specialised Depository	National Association of Securities Market Participants
VTB Bank (Kazakhstan)	Kazakhstan Taxpayers Association Financial Institutions' Association of Kazakhstan Kazakhstan Stock Exchange Kazakhstan Deposit Insurance Fund Society for Worldwide Interbank Financial Telecommunication (S.W.I.F.T. SCRL) Council of Representatives of Banking Ombudsman Damu Entrepreneurship Development Fund
VTB Bank (Azerbaijan)	Azerbaijan Banks Association National Confederation of Entrepreneurs of Azerbaijan Republic Azerbaijani-Russian Chamber of Business Cooperation United States-Azerbaijan Chamber of Commerce
VTB Bank (Armenia)	Union of Banks of Armenia
VTB Bank (Belarus)	Association of Belarusian Banks Association of Securities Market Participants of the Republic of Belarus
VTB Bank (Georgia)	Association of Banks of Georgia
VTB Bank (Europe)	International Capital Market Association

## ABBREVIATIONS

The principal initialisms and abbreviated names used in this 2019 Sustainability Report are listed in the table below.

Abbreviation	Full name / meaning
Bank, VTB Bank	VTB Bank PJSC
CJSC	Closed joint-stock company
CSR	Corporate social responsibility
FGUP	Federal state unitary enterprise
GHG	Greenhouse gas
GRI	Global Reporting Initiative
GUP	State Unitary Enterprise
IFRS	International Financial Reporting Standards
JSC	Joint-stock company
LLC	Limited liability company
OJSC	Open joint-stock company
PJSC	Public joint-stock company
Report	2019 VTB Group Sustainability Report
RES	Renewable energy source
SME	Small and medium-sized enterprise
Supervisory Council	VTB Bank Supervisory Council
UN	United Nations
VTB Bank (Armenia)	VTB Bank (Armenia) CJSC
VTB Bank (Belarus)	VTB Bank (Belarus) CJSC
VTB Bank (Europe)	VTB Bank (Europe) CE
VTB Bank (Georgia)	VTB Bank (Georgia) JSC
VTB Bank (Kazakhstan)	VTB Bank (Kazakhstan) JSCbranch office
VTB Capital	Holding VTB Capital JSC
VTB Factoring	VTB Factoring LLC
VTB Leasing	VTB Leasing JSC
VTB Pension Fund	VTB Pension Fund JSC, non-state pension fund
VTB Registrar	VTB Registrar JSC
VTB, Group, VTB Group	VTB Group (within the scope of this Report)
WMD	Weapons of mass destruction

## GRI STANDARDS REFERENCE TABLE

Indicator	Definition	Report section / notes	Page of Report	External assurance
<b>GENERAL DISCLOSURES</b>				
102-1	Name of the organisation	Section 6. About the Report Contact information	116-119 130	
102-2	Primary brands, products, and services	Section 2. VTB for clients	36-61	
102-3	Location of headquarters	Contact information	130	
102-4	Location of operations	Section 1. About VTB Group Section 2. VTB for clients Section 6. About the Report	10, 14 116-119	
102-5	Ownership and legal form	Section 1. About VTB Group	14, 117	
102-6	Markets served	Section 2. VTB for clients Section 6. About the Report	36-61 116-119	
102-7	Scale of the organisation	Section 1. About VTB Group Section 2. VTB for clients Section 6. About the Report	10 36-61 116-119	+ (number of sales offices)
102-8	Information on employees and other workers	Section 3. VTB for employees	65	+ (average headcount, headcount by gender and employee category)
102-9	Supply chain	The Group's procurement policy is available at <a href="https://www.vtb.ru/o-banke/bank-vtb/zakypki/zakupki/">https://www.vtb.ru/o-banke/bank-vtb/zakypki/zakupki/</a> . Procurement records for local suppliers are not maintained		
102-10	Significant changes to the organisation and its supply chain	Statement of Andrey Kostin, President and Chairman of the Management Board Section 6. About the Report	4-7 116-119	
102-11	Precautionary principle or approach	The Group does not explicitly use the precautionary principle		
102-12	External initiatives	The VTB Group endorses the Banks Against Money Laundering Declaration and the Russian Anti-Corruption Charter for Business		
102-13	Membership of associations	Appendices. Membership in business associations	122-123	
102-14	Statement from senior decision-maker	Statement of Andrey Kostin, President and Chairman of the Management Board	4-7	
102-15	Key impacts, risks, and opportunities	Statement of Andrey Kostin, President and Chairman of the Management Board Section 1. About VTB Group	4-7 14-33	
102-16	Values, principles, standards, and norms of behaviour	Section 1. About VTB Group <a href="https://www.vtb.ru/o-banke/gruppa-vtb/missiya-i-cennosti/">https://www.vtb.ru/o-banke/gruppa-vtb/missiya-i-cennosti/</a>	14-33	

Indicator	Definition	Report section / notes	Page of Report	External assurance
102-18	Governance structure	Section 1. About VTB Group www.vtb.com	18-20	
102-35	Remuneration policies for the highest governance body and senior executives	www.vtb.ru		
102-40	List of stakeholder groups	Section 1. About VTB Group	30-33	
102-41	Collective bargaining agreements	No collective bargaining agreement in place		
102-42	Identifying and selecting stakeholders	Section 1. About VTB Group Section 6. About the Report	30-33 116-119	
102-43	Approach to stakeholder engagement	Section 1. About VTB Group Section 2. VTB for clients Section 3. VTB for employees Section 6. About the Report	30-33 36-61 64-79 116-119	
102-44	Key topics and concerns raised	Section 1. About VTB Group Section 2. VTB for clients Section 3. VTB for employees	30-33 36-61 64-79	
102-45	Entities included in the consolidated financial statements	Section 6. About the Report	116-119	
102-46	Defining Report content and topic boundaries	Section 6. About the Report	116-119	
102-47	A list of the material topics identified in the process for defining report content	Section 6. About the Report	116-119	
102-48	Restatements of information and reasons for the changes	Section 6. About the Report	116-119	
102-49	Changes in reporting	Section 6. About the Report	116-119	
102-50	Reporting period	Section 6. About the Report	116-119	
102-51	Date of most recent report	Section 6. About the Report	116-119	
102-52	Reporting cycle	Section 6. About the Report	116-119	
102-53	Contact point for questions regarding the report	Contact information	130	
102-54	Claims of reporting in accordance with the GRI Standards	Section 6. About the Report	116-119	
102-55	GRI Standards reference table	Appendices. GRI Standards reference table	125-129	
102-56	External assurance	Section 6. About the Report	120-121	

Indicator	Definition	Report section / notes	Page of Report	External assurance
<b>Management approach</b>				
103-1	Explanation of material topics and their boundaries	Section 1. About VTB Group Section 6. About the Report	30-33 116-119	
103-2	The management approach and its components	Section 1. About VTB Group Section 2. VTB for clients Section 3. VTB for employees Section 4. VTB for the environment Section 5. VTB for society	14-33 36-61 64-79 82-93 96-115	
103-3	Evaluation of the management approach	Statement of Andrey Kostin, President and Chairman of the Management Board Section 1. About VTB Group	4-7 14-33	
<b>MATERIAL TOPICS</b>				
<b>Economic category</b>				
<b>Economic performance</b>				
201-1	Direct economic value generated and distributed	VTB Group's consolidated financial statements together with the independent auditor's report for the year ended 31 December 2019: p. 11-12		
201-3	Defined benefit plan obligations and other retirement plans	Section 3. VTB for employees VTB Group's consolidated financial statements together with the independent auditor's report for the year ended 31 December 2019: p. 58	74-75	
<b>Indirect economic impacts</b>				
203-1	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement	Section 2. VTB for clients Section 5. VTB for society	36-61 96-115	
203-2	Significant indirect economic impacts, including the extent of impacts	Section 2. VTB for clients Section 5. VTB for society	36-61 96-115	
<b>Environmental category</b>				
<b>Materials</b>				
301-1	Materials used by weight or volume	Section 4. VTB for the environment	92	+ (paper consumed)
<b>Energy</b>				
302-1	Energy consumption within the organisation	Section 4. VTB for the environment	92	+ (electricity and fuel consumed)
302-4	Reduction of energy consumption	Section 4. VTB for the environment	88-92	

Indicator	Definition	Report section / notes	Page of Report	External assurance
<b>Emissions</b>				
305-1	Direct GHG emissions (Scope 1)	Section 4. VTB for the environment	92	+ (direct GHG emissions)
305-2	Energy indirect GHG emissions (Scope 2)	Section 4. VTB for the environment	92	+ (indirect GHG emissions)
<b>Social category</b>				
<b>Employment</b>				
401-1	Total number and rates of new employee hires and employee turnover by age group, gender, and region	Section 3. VTB for employees	64-66	+ (total employee turnover [employee churn])
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Section 3. VTB for employees	74-75	
<b>Labour/management relations</b>				
402-1	Minimum notice periods regarding operational changes, including whether these are specified in collective agreements	The minimum notice period is defined by the applicable laws of the countries of operation and is strictly observed by all Group companies		
<b>Occupational health and safety</b>				
403-9	Work-related injuries	Section 3. VTB for employees	79	+ (accident frequency rate)
<b>Training and education</b>				
404-1	Average hours of training per year per employee by gender and employee category	Section 3. VTB for employees	68-72	+ (average annual hours of training per Group employee)
<b>Diversity and equal opportunity</b>				
405-1	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity	Section 3. VTB for employees <a href="http://www.vtb.ru/group/management/">http://www.vtb.ru/group/management/</a>	64-67	

Indicator	Definition	Report section / notes	Page of Report	External assurance
<b>Society</b>				
<b>Local communities</b>				
413-1	Percentage of operations with implemented local-community engagement, impact assessment, and development programmes	Not applicable to Group financial companies		
<b>Anti-corruption</b>				
205-2	Communication and training about anti-corruption policies and procedures	Section 1. About VTB Group	21-22	
<b>Financial service indicators</b>				
FS5	Interactions with clients, investees, and business partners regarding environmental and social risks and opportunities	Section 1. About VTB Group Section 2. VTB for clients Section 3. VTB for employees Section 4. VTB for the environment Section 5. VTB for society	26-33 40-59 64-79 96-115	
FS6	Percentage of the portfolio for business lines by specific region, size, and sector	Section 2. VTB for clients	36-61	
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	Section 2. VTB for clients	40-61	
FS13	Access points in low population or economically disadvantaged areas by type	Section 2. VTB for clients	58-59	
FS14	Initiatives to improve access to financial services for disadvantaged people	Section 2. VTB for clients	58-59	
	Charity and sponsorship	Section 5. VTB for society	96-115	