

## 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	

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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	

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<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	

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<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	

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<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	