

VTB GROUP AT A GLANCE

VTB GROUP IS ONE OF THE LARGEST FINANCIAL GROUPS IN THE RUSSIAN FEDERATION AND ONE OF THE LEADERS IN THE GLOBAL FINANCIAL SERVICES MARKET. THE GROUP INCLUDES OVER 20 RUSSIAN AND FOREIGN COMMERCIAL BANKS AND FINANCIAL COMPANIES OPERATING IN ALL KEY SEGMENTS OF THE FINANCIAL MARKET.

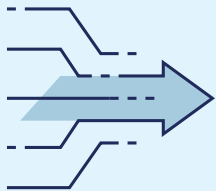
VTB Group is built on the principle of a strategic holding company



A SINGLE BRAND



**CENTRALISED FINANCIAL
MANAGEMENT AND RISK
MANAGEMENT**



**A SINGLE DEVELOPMENT
STRATEGY FOR THE GROUP'S
COMPANIES**



**UNIFIED CONTROL
SYSTEMS**

AT A GLANCE

Our values



WE VALUE OUR CUSTOMERS

We put our customer needs first. We trust our customers and strive to earn their trust. We listen to our customers and act upon their feedback.



WE WORK AS A TEAM

We respect and trust each other. We support each other and help our colleagues grow. We achieve common goals.



WE ARE RESPONSIBLE FOR OUR RESULTS

We are result-oriented, not process-oriented. Each of us is responsible for our contribution to the common goals. We openly discuss our successes and failures.



WE ARE PROACTIVE

We are not indifferent to what we are doing. We contribute proactively when dealing with shared tasks. We go beyond our formal duties.



WE CONTINUOUSLY IMPROVE OUR PERFORMANCE

We are open to change. We start change with ourselves. We are not afraid to experiment.

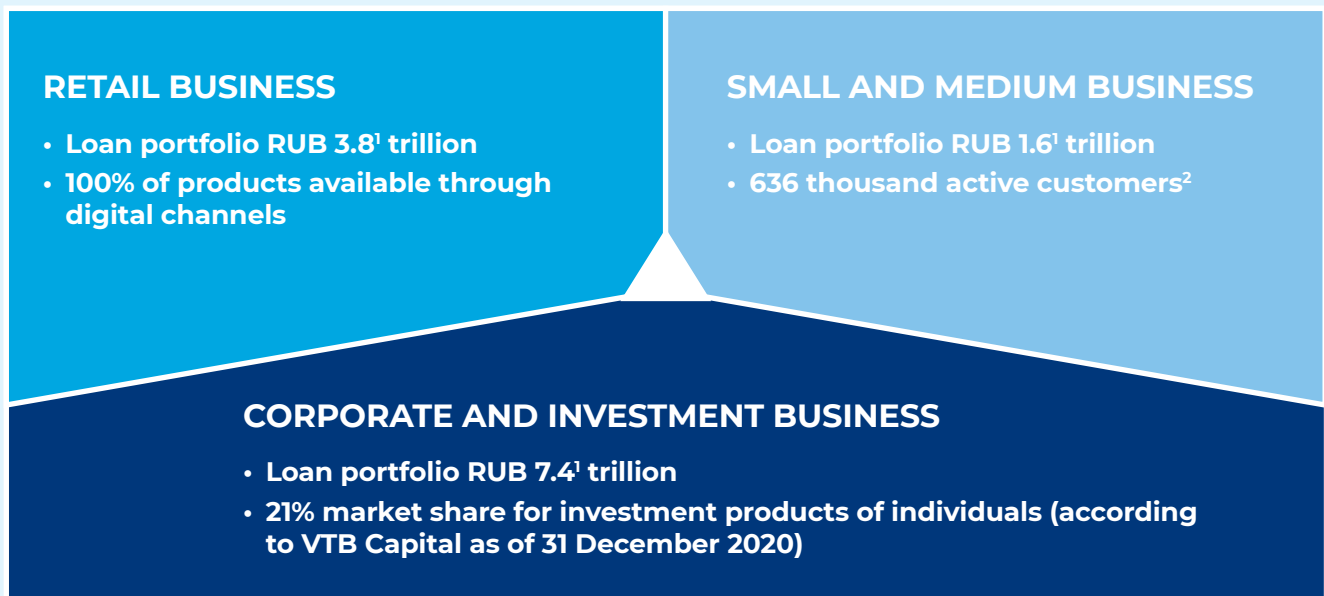
BUSINESS MODEL AND MARKET PRESENCE

The Group operates in all key segments of the financial market. Corporate and Investment Business Medium and Small Business, and Retail Business represent the Group's global business lines, specialising in servicing different customer segments.

The Group has a network that is unique for Russian banks. The Group operates outside Russia through subsidiaries and associated banks that are located in a number of countries in the CIS, Europe, and Asia, which supports the development of international cooperation and the promotion

of Russian companies in global markets. At the end of 2020, the Group's banking and investment banking business was active in 18 countries around the world.

The Group's integrated diversified business



Strategic development priorities 2019-2022



¹ Before provisions for loan impairment.

² Active SME customers are existing customers that have either non-zero net operating income over 12 months before the reporting date or have active salary project cards as of the reporting date.

The Group operates outside Russia through subsidiary banks located in Germany, the UK, Georgia, the Republics of Armenia, Belarus, Kazakhstan, Azerbaijan and Angola, and through representative offices located in Italy and China, as well as through VTB branches in China and India, VTB Bank (Europe) in Austria and VTB Capital branch in Singapore. The Group investment banking division also performs securities trading and financial advisory in Hong Kong, as well as investment banking operations

in Bulgaria and commodity finance services in Switzerland. In addition, the Group has an associate bank in Cyprus. In Vietnam, VTB established the Vietnam-Russia Joint Venture Bank in partnership with a local lending institution.

Stakeholder impact results in 2020

63
>63
thousand families

received RUB 198 billion in preferential mortgages under the government support programme since its launch

76
76
socially significant funds

in seven federal districts of the Russian Federation under the management of VTB Capital Asset Management JSC

No.1
No.1

on energy service factoring

354
>354
thousand families

improved their housing conditions with the support of VTB

50
>50
billion RUB

lending for environmental projects, including renewable energy

15.8
15.8.8
billion RUB

VTB was the organizer of the first Russian Green Eurobonds (issued by Russian Railways OJSC)

749
749
offices

(55% of the network) are equipped with access and service infrastructure for disabled people

33.6
33.6.6
billion RUB

volume of purchases from small and medium businesses