

Contributing to the UN Sustainable Development Goals

VTB's strategy up to 2022 and the development of the Group's responsible banking practices are integrated into the context of achieving the UN Sustainable Development Goals (SDGs).

VTB's mission, values and vision are aligned with the implementation of all 17 UN Sustainable Development Goals. In 2020, as part of preparations for the development of the VTB Group's Sustainable Development Strategy, a comprehensive analysis of various aspects of VTB's activities and their contribution to the UN SDGs was conducted. As part of this analysis, it was decided to reduce the number of priority goals from 8 to 6 in order to improve the tracking of results for the achievement of these goals and the development of target indicators for the VTB Sustainability Strategy.



THE GROUP CONTRIBUTES TO THE ACHIEVEMENT OF THE SIX PRIORITY GOALS IN THE COURSE OF ITS CORE ACTIVITIES, INCLUDING BY SUPPORTING AND PARTICIPATING IN VARIOUS PROJECTS AND INITIATIVES AIMED AT IMPROVING THE QUALITY OF LIFE IN THE REGIONS WHERE IT OPERATES, PROMOTING HEALTHCARE, SCIENCE, EDUCATION AND CULTURE, AND PROTECTING THE ENVIRONMENT.

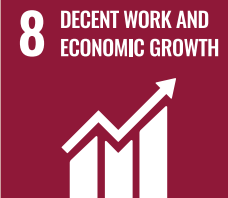
Goal 4:
QUALITY OF EDUCATION

Objective:
4.4



Goal 8:
DECENT WORK AND ECONOMIC GROWTH

Objectives:
8.2 8.3 8.4
8.5 8.10



Goal 9:
INDUSTRY, INNOVATION, AND INFRASTRUCTURE

Objectives:
9.1 9.3 9.4



Goal 11:
SUSTAINABLE CITIES AND COMMUNITIES

Objectives:
11.1 11.4



Goal 12:
RATIONAL CONSUMPTION AND PRODUCTION PATTERNS

Objectives:
12.5 12.6 12.7



Goal 15:
TERRESTRIAL ECOSYSTEMS

Objectives:
15.5





**Goal 4:
QUALITY OF
EDUCATION**

Objective 4.4

Substantially increase the number of youth and adults with marketable skills for employment, decent jobs, and entrepreneurship

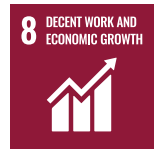
- Partnering with the Graduate School of Management at St. Petersburg State University (GSOM SPbSU);
- VTB's system of internships and grants for gifted students;
- Financial literacy and skills development programmes.

2000
higher educational establishments

in the regions of VTB's operation receive comprehensive support

654
million RUB

the scope of the *An Educated Country* global target programme



**Goal 8:
DECENT WORK AND
ECONOMIC GROWTH**

Objective 8.2

Achieve higher economic productivity through diversification, technical modernisation and innovative activities

Financing socially important industries:

- Housing construction;
- Transport infrastructure;
- Healthcare;
- Agriculture.

Modernisation and innovation in the banking sector:

- Implementation of the target technology layer of a single omnichannel platform for customers;
- Implementation of robotised solutions and machine learning technologies in digital services;
- Creation of a retail loan pipeline.

Objective 8.3

Facilitate development-oriented policies that promote productive activities, decent jobs, entrepreneurship, creativity, and innovative activities, and encourage formal recognition and development of micro, small, and medium enterprises, including by providing them access to financial services

- Active participation in the implementation of government programmes to support small and medium businesses;
- Special conditions for financing small and medium businesses;
- Development of special financial services for small and medium businesses in order to make it easier for them to operate;
- Restructuring of deals for large employers.

Objective 8.4

Ensure that economic growth is not accompanied by environmental degradation

- Responsible investing;
- Financing green industries;
- Funding for energy efficiency projects;
- Making environmental claims in project financing;
- Environmental initiatives for retail customers.

Objective 8.5

Ensure full and productive employment and decent work for all women and men, including young people and people with disabilities, and equal pay for work of equal value

- Programmes for gender equality and inclusion in the workplace;
- Working with students and young professionals;
- Ensuring decent working conditions and social benefits for employees in all regions of operation.

Objective 8.10

Strengthen the ability of national financial institutions to promote and expand access to banking, insurance and financial services for all

- Territorial accessibility of financial services and digitalisation of banking processes;
- Making financial services accessible to people with health limitations;
- Financial literacy programmes for the population;
- Specialised products and services for socially vulnerable categories of population.

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



Goal 9: INDUSTRY, INNOVATION, AND INFRASTRUCTURE

Objective 9.1

Develop qualitative, reliable, sustainable and resilient infrastructure to support economic development and people's well-being, with a focus on affordable and equitable access for all

- Financing socially important infrastructure development projects (transport, energy supply, information and communication technologies) in the regions of operation;
- Developing and implementing support for innovation in the financial sector, digitalisation of business;
- Including VTB Group in the list of the founders of Data Economy ANO.

Objective 9.4

Upgrade infrastructure and re-equip industrial establishments, making them sustainable through increased resource efficiency and the increased use of clean and environmentally friendly technologies

- Financing projects that increase the energy efficiency of production;
- Financing the construction of renewable energy sources;
- Supervising the implementation of environmental projects in the Arctic zone of the Russian Federation;
- Making environmental claims when financing major infrastructure projects.

Objective 9.3

Increase access of small industrial and other enterprises to financial services, including low-cost loans, and strengthen their integration into value chains and markets

- Specialised products and services for small and medium businesses;
- Facilitate a state support programme for small and medium businesses.

11 SUSTAINABLE CITIES AND COMMUNITIES



Goal 11: SUSTAINABLE CITIES AND COMMUNITIES

Objective 11.1

Ensure universal access to adequate, safe and affordable housing and basic 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 (cooperation with regional and municipal authorities);
- Developing the regional network (creating jobs, investing in regional programmes).

Objective 11.4

Enhance efforts to protect and preserve the world's cultural and natural heritage

3,368
million RUB

large-scale target programme
Patriotism and a Country of Traditions



Goal 12: RATIONAL CONSUMPTION AND PRODUCTION PATTERNS

Objective 12.5

Significantly reduce the volume of waste through prevention, reduction, recycling and reuse measures

- Implementing a paperless document flow system, drastically reduce consumption of paper media;
- Optimising waste management.

Objective 12.6

Apply sustainable production practices and report information about far-sighted use of resources

- Reducing our own environmental footprint: reducing resource consumption, introducing energy-saving technologies;
- Reporting according to the GRI standard and independent certification of a number of environmental indicators.

Objective 12.7

Promote sustainable public procurement practices in line with national strategies and priorities

- Taking a responsible approach to procurement;
- Anti-corruption programmes and compliance system.



Goal 15: TERRESTRIAL ECOSYSTEMS

Objective 15.5

Restrain the degradation of natural habitats, halt biodiversity loss, ensure conservation and prevent extinction of endangered species

- Participating in the Ecology National Project;
- Functioning as the Russian Executive Agency for the Arctic Council Project Support Instrument for Arctic nature conservation;
- Financial support for the World Wildlife Fund (WWF) programme for the conservation of rare species of big cats and the Amur Tiger Centre;
- Green financing;
- Environmental initiatives for VTB's retail customers.