

## Abbreviations

The principal initialisms and abbreviations used in this 2020 Sustainability Report are listed in the table below.

| ABBREVIATED NAME      | FULL NAME  |
|-----------------------|--|
| Bank, VTB Bank        | VTB Bank (PJSC)  |
| CJSC                  | Closed joint-stock company   |
| CSR                   | Corporate social responsibility  |
| ESG                   | After the Eng. Environmental - ecology, Social - social development, Governance - corporate governance |
| FGUP                  | Federal state unitary enterprise   |
| GRI                   | Global Reporting Initiative  |
| GC                    | Group of Companies   |
| GUP                   | State Unitary Enterprise   |
| Housing & Utilities   | Housing and public utilities   |
| IFRS                  | International Financial Reporting Standards  |
| JSC                   | Joint-stock company  |
| LLC                   | Limited liability company  |
| MM                    | Mass Media   |
| OJSC                  | Open joint-stock company   |
| PJSC                  | Public joint-stock company   |
| RES                   | Renewable energy source  |
| Report                | 2020 VTB Group Sustainability Report   |
| RIA                   | Russian Implementation Agency  |
| RUIE                  | Russian Union of Industrialists and Entrepreneurs  |
| SME                   | Small and medium-sized enterprise  |
| Supervisory Council   | VTB Bank (PJSC) Supervisory Council  |
| UN                    | United Nations   |
| VTB Bank (Armenia)    | ZAOVTB Bank (Armenia) CJSC   |
| VTB Bank (Belarus)    | VTB Bank (Belarus) CJSC  |
| VTB Bank (Georgia)    | VTB Bank (Georgia) JSC   |
| VTB Bank (Kazakhstan) | VTB Bank (Kazakhstan) JSC branch office  |
| VTB Bank (Europe)     | VTB Bank (Europe) CE   |
| VTB Capital           | Holding VTB Capital JSC  |
| VTB Leasing           | VTB Leasing JSC  |
| VTB Pension Fund      | VTB Pension Fund JSC, non-state pension fund   |
| VTB Registrar         | VTB Registrar JSC  |
| VTB Factoring         | VTB Factoring LLC  |
| VTB, Group, VTB Group | VTB Group (within the scope of this Report)  |