

## GRI Standards Reference Table

INDICATOR	DEFINITION	REPORT SECTION / NOTE	PAGE OF REPORT	EXTERNAL ASSURANCE
<b>GENERAL DISCLOSURES</b>				
102-1	Name of the organisation	About this Report Contact information	156 171	
102-2	Primary brands, products and services	Business model and market presence Events and results of the year	24-25 26-27	
102-3	Location of headquarters	Contact information	171	
102-4	Location of operations	Business model and market presence Events and results of the year About this Report	24-25 26-27 156	
102-5	Ownership and legal forms	About the report	156	
102-6	Markets served	Business model and market presence	24-25	
102-7	Scale of the organisation	Key Sustainable Development Indicators Business model and market presence Events and results of the year About this Report Accessibility of retail banking services	6-7 24-25 26-27 156 87	+ number of sales offices
102-8	Information on employees and other workers	Key Sustainable Development Indicators VTB team The headcount of VTB Group employees in 2020 was 75,748 (22,695 males and 53,053 females) The average headcount of VTB Group employees in 2020 was 68,726 people The number of full-time VTB Group employees in 2020 was 75,155 (22,515 males and 52,640 females) The number of VTB Group employees working part-time in 2020 was 593 (178 males and 415 females)	6-7 116-117	+ average headcount, headcount by gender and employee category
102-9	Supply chain	Responsible procurement approach	51-52	
102-10	Significant changes to the organisation and of its supply chain	About this Report	156-159	

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102-11	Precautionary principle or approach	The Group does not explicitly utilise 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	Appendix. Membership of business associations	162-163	
102-14	Statements from Chairman of the Board of Directors and Chairman of the Management Board	Statement from Andrey Kostin, President and Chairman of the Management Board	2-5	
102-15	Key impacts, risks, and opportunities	Statement from Andrey Kostin, President and Chairman of the Management Board Business model and market presence Sustainability management Sustainability risk management	2-5 24-25 38-39 46-47	
102-16	Values, principles, standard and norms of behaviour	VTB's mission, vision and strategy <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>	28-29	
102-18	Governance structure	Corporate governance <a href="http://www.vtb.ru">www.vtb.ru</a>	40-45	
102-35	Remuneration policies for the highest governance body and senior executives	<a href="http://www.vtb.ru">www.vtb.ru</a>		
102-40	List of stakeholder groups	Stakeholder Engagement	53-63	
102-41	Collective bargaining agreements	No collective bargaining agreements in place		
102-42	Identifying and selecting stakeholders	Stakeholder Engagement	53-63	
102-43	Approach to stakeholder engagement	Stakeholder Engagement About this Report	53-63 157-158	
102-44	Key topics and highlighted concerns	Stakeholder Engagement About this Report	53-63 157-158	
102-45	Entities included within the consolidated financial statements	About this Report	156	
102-46	Defining Report content and topic boundaries	About this Report	157-158	
102-47	A list of the material topics identified in the process for defining Report content	About this Report	157-158	

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102-48	Restatements of information and reasons for the changes	Methods for calculating greenhouse gas emissions was updated in 2020. Thermal energy has also been taken into account regarding calculating indirect energy greenhouse gas emissions (Scope 2). Data for previous reporting periods were recalculated in accordance with the updated methodology		
102-49	Changes in reporting	The data disclosed in this Report has been gathered according to an updated scope. In particular, the environmental indicators include data on the following companies: Hals Development and UK Dinamo. These companies were not included in the scope of environmental indicators disclosed in the Sustainability Report 2019		
102-50	Reporting period	About this Report	156	
102-51	Date of the most recent report	About this Report	156	
102-52	Reporting cycle	About this Report	156	
102-53	Point of contact for questions regarding the report	Contact information	171	
102-54	Claims of reporting in accordance with the GRI Standards	About this Report	157	
102-55	Table of GRI indicators	GRI Standards reference table	165-170	
102-56	External assurance	Independent practitioner's assurance report	160-161	
<b>MANAGEMENT APPROACH</b>				
103-1	Explanation of material topics and their boundaries	About this Report	157-158	
103-2	Management approaches and their components	Corporate governance Sustainability management Sustainability risk management Responsible banking Environmental impact management VTB team Promoting social development	40-45 38-39 46-47 66-69 102, 108-109 116-118 138-139	
103-3	The evaluation of management approach	Corporate governance Sustainability management Sustainability risk management Responsible banking Environmental impact management VTB team Promoting social development	40-45 38-39 46-47 66-69 102, 108-109 116-118 138-139	

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<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 2020: pp. 13-14		
201-3	Defined benefit plan obligations and other retirement plans	VTB Group's consolidated financial statements together with the independent auditor's report for 2020: p. 68		
<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 via pro bono engagement	VTB's response to the COVID-19 pandemic	12-17	
		Responsible investments	96-99	
		Promoting social development in the regions of operation	138-155	
203-2	Significant indirect economic impacts, including the extent of said impacts	Responsible banking	66-93	
		Green financing	103-107	
<b>PROCUREMENT ACTIVITIES</b>				
103-1	Explanation of aspect materiality and the description of management approach	Responsible procurement approach	51-52	
302-1	Percentage of procurement from local suppliers	Responsible procurement approach	51-52	
<b>ENVIRONMENTAL CATEGORY</b>				
<b>MATERIALS</b>				
301-1	Materials used by weight/volume	Improving inherent environmental performance	108-111	+ amount of paper consumed

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<b>ENERGY</b>				
302-1	Energy consumption within the organisation	Improving inherent environmental performance	108-111	+ electricity and fuel consumed
302-4	Reduction of energy consumption	Improving inherent environmental performance	108-111	
<b>EMISSIONS</b>				
305-1	Direct GHG emissions (Scope 1)	Improving inherent environmental performance	111	+ direct GHG emissions
305-2	Energy indirect GHG emissions (Scope 2)	Improving inherent environmental performance	111	+ indirect GHG emissions
<b>SOCIAL CATEGORY</b>				
<b>EMPLOYMENT</b>				
401-1	Total number and rates of new employee hires and employee turnover by specific age group, gender and region	Key Sustainable Development Indicators VTB team	6-7 116-117, 120	+ employee turnover (outflow of staff)
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Motivation and remuneration	129	
<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 and the countries of operation and are strictly observed by all Group companies		
<b>OCCUPATIONAL HEALTH AND SAFETY</b>				
403-6	Promotion of employee health	Ensuring employee safety due to the COVID-19 pandemic Ensuring work safety Motivation and remuneration	119 134-135 129	
403-9	Workplace-related injuries	Ensuring work safety	134-135	+ accident frequency rate
<b>TRAINING AND EDUCATION</b>				
404-1	Average hours of training per year per employee, gender and employee category	Human rights, gender equality and inclusion Training and development	118 124-127	+ average hours of training per Group employee per annum
<b>DIVERSITY AND EQUAL OPPORTUNITIES</b>				
405-1	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group and other indicators of diversity	VTB team <a href="http://www.vtb.ru/group/management/">http://www.vtb.ru/group/management/</a>	116-118	

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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 related to anti-corruption policies and procedures	Business ethics and anti-corruption	50-51	
<b>MATERIAL TOPICS AND INDICATORS OUTSIDE THE GRI STANDARDS</b>				
FS5	Interaction with customers, investors, and business partners regarding environmental and social risks and opportunities	Responsible banking	66-93	
		Responsible investments	96-99	
		Environmental impact management	102-113	
		Promoting social development	138-155	
FS6	Percentage of the portfolio for business lines by specific region, size, and sector	Responsible banking	66-67	
FS7	The monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	Responsible financing	68-79	
		Accessibility of financial services	80-89	
FS13	Access points in low population or economically disadvantaged areas by type	Accessibility of financial services	87	
FS14	Initiatives to improve access to financial services for the disadvantaged	Accessibility of financial services	87-88	
C&S	Charity and sponsorship	Promoting social development	138-139	+ charity expenses