

# RESPONSIBLE BANKING

VTB BELIEVES THAT RESPONSIBLE BANKING MEANS, FIRST AND FOREMOST, TAKING RESPONSIBLE CORPORATE DECISIONS THAT, IN THE LONG TERM, HAVE A POSITIVE IMPACT ON THE SOCIAL AND ECONOMIC DEVELOPMENT OF THE REGIONS OF OPERATION.



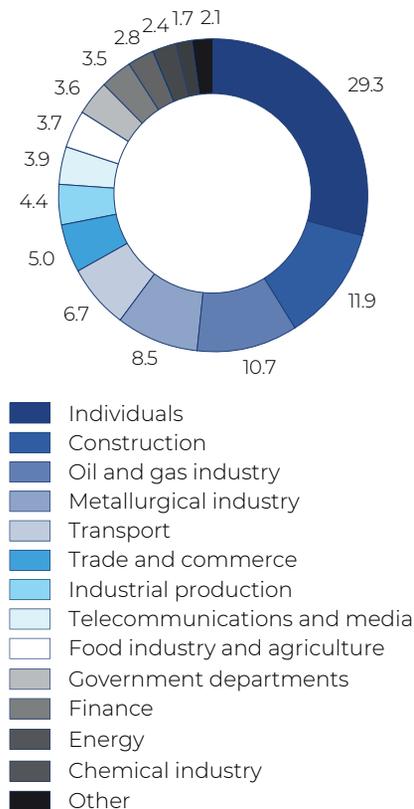
"In 2020, the Russian economy was hit by a "perfect storm", and VTB Group took an active part in the implementation of initiatives to support the economy. VTB's corporate and investment loan portfolio reached RUB 7.4 trillion during the year, and the total volume of restructuring organised by VTB for large businesses amounted to RUB 1.3 trillion, which helped our customers through the most difficult periods of the crisis".

**Yuri Soloviev**

*First Deputy President and Chairman of the Management Board, VTB Bank*

## Approach to Management and Key Results

DISTRIBUTION OF VTB GROUP'S LOAN PORTFOLIO, 31 DECEMBER 2020, %

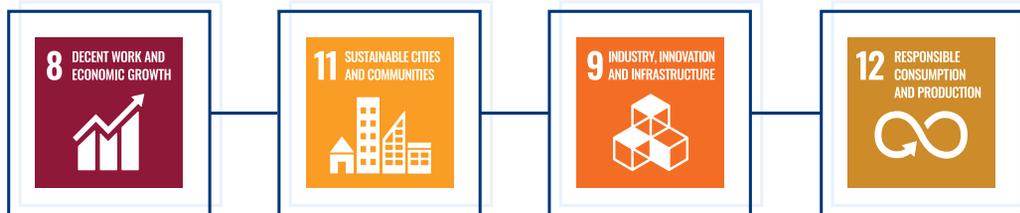


Following the principles of responsible banking, the Group provides financing to socially important industries, ensures the territorial and social accessibility of banking services, and increases the security of financial transactions.

### In 2020, VTB Group achieved significant operating results:

- Total loan portfolio growth: VTB Group's total loan portfolio increased by 14.8% to RUB 13,162.6 billion. Excluding the effect of currency revaluation, the growth of the total loan portfolio at year-end was 9.2%;
- Increase in customer funds: growth of 16.9%. The volume of the customer funds reached RUB 12,831 billion. Excluding currency revaluation, the increase was 10.5%;
- Customer support during the COVID-19 pandemic:
  - Preferential financing for 75 groups of companies of large businesses, the total volume of restructured loans amounted to RUB 1.3 trillion;
  - The volume of restructured loans to small and medium businesses amounted to about RUB 230 billion;
  - Repayment holidays were provided to 400 thousand retail customers, debt restructuring totaled more than RUB 300 billion.

# ANKING



VTB Group's retail loans portfolio grew rapidly during the reporting period, increasing by 14.6% to RUB 3.9 trillion. The share of retail loans in the structure of the aggregative loan portfolio remained practically unchanged and amounted to 29.3%.

The Group's corporate loan portfolio grew by 14.9% to RUR 9.3 trillion. In corporate lending, the Group continued to increase its loan portfolio across a number of industries, with growth demonstrated by such industries as construction, oil and gas, metallurgy and transportation.



## Bank of the Year 2020

VTB received the *Bank of the Year 2020* award from the British magazine *The Banker* as the best Russian bank

## Number of VTB Bank customers in 2020

CORPORATE AND INVESTMENT BUSINESS

1.9.9

thousand customers

of groups of companies

SMALL AND MEDIUM BUSINESS

636

thousand customers

active customers

RETAIL BUSINESS

14.3.3

million people

active customers