

Meetings with Shareholders and Investors

One of the key elements of the roadmap to improve the Bank's image are meetings with shareholders and other interested parties (stakeholders).

Over the last eight years, VTB Bank has been organising events for its retail shareholders in more than 30 regions. There was a significant increase in public interest in such

events in 2018. A total of 2,247 people took part, not including the participants in the 2018 AGM and events for other groups of stakeholders. This was an increase of 13% compared to 2017.

In 2018, the Bank prepared and hosted 27 events for retail shareholders, including three Investor Days, eight Open Doors Days, 13 stock market seminars, a webcast of the AGM, a meeting with major shareholders, as well as a round table with large private investors.

Events for retail shareholders in 2018



The biggest events in 2018 were the Investor Days in Moscow (20 October 2018) and St. Petersburg (8 December 2018). In total, 1,158 people attended these events. The Investor Day event in Moscow received 635 visitors, an all-time record.

All these events included a consultation area, where products offered by VTB Group companies were presented. Consultations were provided by VTB Capital, VTB Registrar, VTB Pension Fund, VTB Insurance, experts from the retail unit and the Shareholder Relations Service of VTB Bank and members of the Shareholders Consultative Council. The most popular information stand was dedicated to discounted products and services for VTB shareholders. Visitors to Investor Days also had access to an interactive area using NFC authentication and other advanced information technologies.

In cities that are classified as priority regions in terms of developing relations with shareholders, VTB held seminars on the stock market with experts from Moscow Exchange.

Guests included VTB shareholders and Group customers, primarily those with brokerage accounts. Seminars were held in 13 cities during the reporting year: Samara, Tomsk, Sochi, Nizhny Novgorod, Kazan, Novosibirsk, Vladivostok, Chelyabinsk, Krasnoyarsk, Khabarovsk, Irkutsk, Krasnodar and Tyumen. A total of 654 people took part in the seminars. The most popular events were those in Kazan and Irkutsk.

As has traditionally been the case, Open Doors Days were the most popular events, which were held in eight different cities in 2018 at Bank branches and operational offices. At these meetings, shareholders were able to discuss their questions in detail with VTB experts and also take part in individual consultations.

In addition, in those cities where Investor Days and seminars for shareholders were held during the year, VTB Bank experts met with representatives of investment and brokerage companies, analysts and journalists. Maintaining contact with these stakeholder groups is included in the roadmap to improve the perception of VTB and to make its shares more

attractive to investors. During the meetings, topics discussed included the activities of VTB Group, as well as the concerns of private investors from investment companies and the readers of the regional business press. The meetings with journalists resulted in more than 55 publications in the media that showed VTB Group in a positive light.

As part of a programme to improve the financial literacy of existing and potential retail shareholders and also in order to develop business cooperation between Bank branches and regional universities, VTB has been organising workshops for students majoring in Finance and Economics at leading

Russian universities since 2013. In 2018, similar events were held in Irkutsk, Nizhny Novgorod and Tomsk. They were attended by over 450 students, who praised the quality of the presentations and the speakers, as well as the topics covered by the workshops.

In addition, in 2018, the Bank took part in 15 international investment conferences, during which 180 meetings with institutional investors were held. As part of the disclosure of the Group's IFRS financial results, four online audio conferences and question and answer sessions were held for investors and analysts.

Shareholders Consultative Council



The Shareholders Consultative Council (SCC) represents the interests of minority VTB shareholders in relations with the Bank's managing bodies. All SCC members are Bank shareholders. In Russian practice, such shareholder councils are very rare. At the same time, the Central Bank considers such councils to be effective and useful for increasing the activity and involvement of shareholders. VTB's Shareholders Consultative Council has been in operation for almost 10 years and has been actively involved in the development of not only the Bank but also the Group as a whole.

At the AGM in 2018, shareholders once again elected representatives of the SCC into the Bank's management and oversight bodies. The head of the Consultative Council, Igor Repin, was elected to the Bank's Supervisory Council, and Vadim Soskov became a member of the Bank's Statutory Audit Commission.