

6. SUSTAINABLE DEVELOPMENT

In its activities, VTB Group is guided by the principles of corporate social responsibility. VTB works not only for the benefit of its customers and shareholders, but it also contributes to improvements in the welfare of society and various sectors of the economy.

Since 2008, the Bank has been issuing annual social reports on VTB's interaction with stakeholders.

This section of the report presents VTB Group's main results and achievements in 2018 in the field of personnel development, the implementation of social projects and resource management.

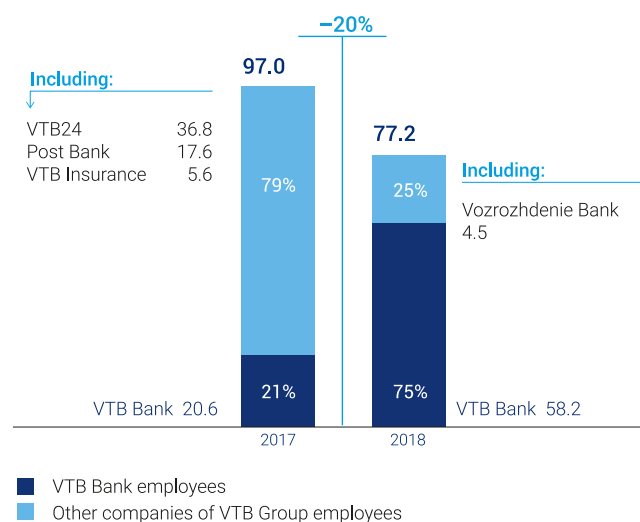
More detailed information can be found in VTB Group's 2018 Sustainable Development Report on the Bank's website at <https://www.vtb.com/akcionery-i-investory/raskrytie-informacii/godovoj-i-socialnyj-otchet/>

Personnel

In 2018, as part of the implementation of VTB Group's strategy for 2017–2019, work continued in all key areas of personnel management and on various strategic initiatives in the field of HR. A great deal of attention was paid to the construction of a single universal bank following the merger of VTB Bank and VTB24, as well as the merger of the Bank's corporate and retail networks into a single regional network.

77,211

employees work in VTB Group



Number of employees, thousand

VTB Group employees

35 average age

73% women

27% men

6 year average work experience within VTB Group

84% of employees have higher education