

An important area in which the system of relations with minority shareholders is being improved is the development of digital communication channels. Given that more and more young people are becoming shareholders, the demand for electronic forms of communication is constantly growing. For example, the *VTB Shareholder* mobile application is very popular.

Users of the application have access to recommendations from leading analysts in VTB Group, real-time information on stock prices, the ability to maintain records of their investment portfolio and to stay up to date on important news and events for shareholders. The application enables users to see all existing privileges for VTB Bank shareholders. In addition, clients can use the feature of filtering the available privileges. To do this, a user only needs to specify the number of shares they own. For active investors, a function was added that allows investors to connect to the trading system in the *VTB My Investments* application.

Starting in 2019, specially for large events, such as the General Meeting of Shareholders and *Investor Days*, a section has been available in the *VTB Shareholder* mobile application where users can find detailed programmes and information about participants, download interactive maps, ask speakers questions and learn about special offers for VTB shareholders.

Through the mobile application, any shareholder, regardless of where they live or are currently located, has access to news about the activities of the Bank and VTB Group as a whole, and can take part in the management of the Bank by voting at general meetings, receive announcements about events for shareholders and investors and register to participate in them.

The VTB Shareholders Consultative Council now has *Facebook* and *Twitter* accounts for VTB shareholders. The number of followers of these accounts increased by 20 % during the year. Social networks make it possible to quickly convey important information to shareholders, to use a format that is convenient for a young audience, and to continue developing electronic communication channels. In addition, social networks make it possible to host a wide range of additional media materials, such as videos and interviews, photo reports and live broadcasts.

The Bank issues a specialised news digest for shareholders; in 2019, 10 issues of the newsletter for shareholders were shared, and more than 200 news items were published on the Shareholders Consultative Council's *Facebook* page and through the mobile application.

### MEETINGS WITH SHAREHOLDERS AND INVESTORS

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

Any person interested in the activities of VTB Group can take part in events, including current and potential shareholders, customers and employees of VTB Group, representatives of the media and investment companies, professional investors and students. In 2019, there was a marked increase in interest in events organised by VTB for its shareholders and stakeholders, which led to a significant increase in the number of participants.

In total, 62 events of various formats were held in 2019.

In particular, in 2019, the Bank prepared and held three *Investor Days*, eight *Open Doors Days*, 14 stock market seminars, a webcast of the AGM and a round table with large private investors.

All these events aroused a great deal of interest among the Bank's current and potential shareholders. The programme was updated to meet participants' information needs and expectations; speakers from the *Moscow Exchange* and the *National Settlement Depository*, analysts and stock market experts from Bank's subsidiaries were invited, as were members of VTB Bank's Supervisory Council and the Statutory Audit Commission.

There was a significant increase in the number of participants taking part in events for shareholders in 2019. In total, 2,844 people (up 27 % from 2018) took part in such events, not including those who took part in General Meetings, webcasts and events for other stakeholder groups. The biggest events in 2019 were the *Investor Days* in Moscow (19 October 2019) and St. Petersburg (7 December 2019). In total, 1,426 people attended these events. The *Investor Day* event in Moscow received 829 visitors, an all-time record.



**VTB Shareholder application**

**30,395**  
installations

**13,611**  
active users

**86**  
news and events publications in the application during the year

Participants had the opportunity to ask speakers questions in an informal setting or to consult with them in one of eight consultation areas: *Shareholder Proposals, Insurance Products, VTB Pension Fund, Virtual Reality* (Bank services that use VR technologies) *VTB Registrar, Investment Products, Shareholder Relations and 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 offered by VTB Bank.

In a number of cities that are home to more than a thousand Bank shareholders, VTB held seminars on the stock market in cooperation with experts from *Moscow Exchange*. Guests included VTB shareholders and the Group's customers. During the year, seminars were held in 14 cities: Sochi, Rostov-on-Don, Samara, Nizhny Novgorod, Kazan, Novosibirsk, Khabarovsk, Vladivostok, Stavropol, Tomsk, Irkutsk, Krasnoyarsk, Lipetsk and Ufa. A total of 782 people took part in the seminars. The most popular events were those in Kazan, Ufa and Irkutsk. The average rating for workshops based on a survey of participants in 2019 was 4.6 out of 5.

As has traditionally been the case, the *Open Doors Days* were the most popular events, which were held in eight different cities in 2019 at Bank branches and operational offices. At these meetings, shareholders are able to discuss their questions in detail with VTB experts and also receive individual consultations.

During the year, VTB experts also met with representatives of investment and brokerage companies, analysts and journalists. Maintaining contact with these stakeholder groups is one of the priorities of the road map to improve the perception of the Bank among minority shareholders and to make the Bank's 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. An effort was made to create a favourable investment image for VTB shares. In total, 19 events were held during the reporting period involving 152 representatives of the media and investment and brokerage companies.

As part of a programme to improve the financial literacy of existing and potential individual shareholders and also 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 2019, similar events were held in Irkutsk, Novosibirsk, Moscow, Tomsk, Rostov-on-Don and Nizhny Novgorod. The workshops were attended by more than 700 students, who together with experts studied how to form and keep a personal financial plan, trade on exchange, assess qualitative assets' investment attractiveness. The workshops participants appreciated quality, programme and organisation of the events.

In addition, in 2019, the Bank held more than 300 meetings with institutional investors in Russia, Europe and the United States, while also participating in 18 international investment conferences.

The number of investors who attended meetings with VTB Bank doubled compared to 2018. 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. In May 2019, as part of the announcement of VTB Group's new Development Strategy for 2019–2022, a strategic session was held for analysts from leading international investment banks with the participation of VTB Group's executives. Twenty-six analysts from major Russian and foreign brokerage companies attended the event.