



VTB Bank (Europe) SE

Statement of Financial Position

| Assets and Liabilities | 30.09.2019 EUR thousand |
|--|----------------------------|
| Assets | |
| Cash and short-term funds | 3.079.206 |
| Non-derivative financial assets held for trading | 54.895 |
| Derivative financial assets | 107.406 |
| Due from other banks | 418.769 |
| Loans and advances to customers | 5.573.670 |
| Investment financial assets | 178.227 |
| Investment securities held-to-maturity | - |
| Premises and equipment (IAS 16) | 30.069 |
| Intangible assets and goodwill | 14.563 |
| Deferred tax asset | 20.166 |
| Other assets | 24.577 |
| Total assets | 9.501.547 |
| Liabilities | |
| Due to other banks | 2.074.091 |
| Customer deposits | 5.133.543 |
| Derivative financial liabilities | 116.266 |
| Other borrowed funds | 10.000 |
| Other liabilities | 128.235 |
| Subordinated term debt | 971.107 |
| Total liabilities | 8.433.242 |
| Equity | |
| Share capital | 66.468 |
| Unrealized gain/loss on financial assets at FV through OCI | 864 |
| Retained earnings | 1.000.973 |
| Total equity | 1.068.305 |
| Total liabilities and equity | 9.501.547 |

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Statement of Income

| Expenses and Income | 30.09.2019 EUR thousand |
|---|----------------------------|
| Interest income | 242.304 |
| Interest expense | - 54.978 |
| Income due from liabilities with negative interest rates (NIR) | 3.688 |
| Expense due to assets with negative interest rates (NIR) | - 6.590 |
| Net interest income | 184.424 |
| Payments to deposit insurance system | - 5.519 |
| (Allowance)/Allowance recovery for impairment of debt financial assets | - 20.959 |
| Net interest income after provision charge for impairment | 157.946 |
| Gains less losses arising from financial instruments at FVTPL | 423 |
| Gains less losses arising from sale of financial instruments at FVTOCI | 6.382 |
| Gains less losses on operations with commodities | - 0 |
| Gains less losses on foreign exchange translation | - 4.429 |
| Fee and commission income | 25.349 |
| Fee and commission expense | - 20.991 |
| Provision charge for impairment of contingencies and credit related commitments | 647 |
| Expenses arising from non-banking activity | - 4 |
| Other operating income | 3.940 |
| Net non-interest income | 11.316 |
| Operating income | 169.262 |
| Staff costs and administrative expenses | - 63.431 |
| Profit before taxation | 105.831 |
| Tax expense | - 18.768 |
| Net profit | 87.063 |

VTB Bank (Europe) SE

KPI's

| | 30.09.2019 |
|-----|------------|
| ROE | 10,8% |
| ROA | 1,3% |
| CIR | 36,6% |