



QUARTERLY REPORT 2018

3RD QUARTER

VTB Bank (Europe) SE

STATEMENT OF FINANCIAL POSITION

Assets

Assets	30.09.2018 EUR thousand
Cash and short-term funds	818.905
Financial assets at fair value through profit or loss	326.859
Financial assets pledged under repurchase agreements and loaned financial assets	-
Due from other banks	241.720
Loans and advances to customers	5.143.010
Financial assets available-for-sale	437.190
Investment securities held-to-maturity	-
Premises and equipment (IAS 16)	3.180
Intangible assets and goodwill	14.263
Deferred tax asset	25.126
Other assets	37.245
Total assets	7.047.498

STATEMENT OF FINANCIAL POSITION

Liabilities & Equity

Liabilities	30.09.2018 EUR thousand
Due to other banks	926.956
Customer deposits	3.955.717
Other borrowed funds	10.000
Financial liabilities at fair value through profit or loss	33.614
Other liabilities	132.905
Subordinated term debt	916.451
Total liabilities	5.975.643
Equity	30.09.2018 EUR thousand
Share capital	66.468
Unrealized gain on financial assets available-for-sale and cash flow hedge	- 707
Retained earnings	929.546
Profit (Loss) for the period (of parent)	76.548
Total equity	1.071.855
Total liabilities and equity	7.047.498

STATEMENT OF FINANCIAL POSITION

Expenses & Income

Expenses and Income	30.09.2018 EUR thousand
Interest income	217.236
Interest expense	- 32.443
Income due from liabilities with negative interest rates (NIR)	2.122
Expense due to assets with negative interest rates (NIR)	- 3.972
Net interest income	182.943
Payments to deposit insurance system	- 3.951
(Allowance) / Allowance recovery for impairment of debt financial assets	- 12.979
Net interest income after provision charge for impairment	166.013
Gains less losses from trading financial assets mandatorily measured at FV	667
Gains less losses from Loans and advances at FV through PL - Legal Entities	861
Gains less losses / (losses net of gains) from available-for-sale financial assets	12.131
Gains less losses on sale of investment assets (debt) at FV through OCI	826
Gains less losses on operation with commodities - Derivative fin. Instruments	71
Gains less losses on FOREX translation	- 5.852
Fee and commission income	19.623
Fee and commission expense	- 18.857
Provision charge for impairment of contingencies and credit related commitments	3.307
Expenses arising from non-banking activity	- 0
Other operating income	546
Operating expenses - Others	- 6.387
Net non-interest income	6.936
Operating income	172.949
Staff costs and administrative expenses	- 58.110
Profit before taxation	114.839
Tax expense	- 38.291
Net profit	76.548



THANK YOU!