

VTB Bank (Europe) SE
Statement of Financial Position

Assets and Liabilities	31.03.2019 EUR thousand
Assets	
Cash and short-term funds	2.222.493
Non-derivative financial assets held for trading	84.653
Derivative financial assets	97.174
Due from other banks	416.241
Loans and advances to customers	5.492.537
Investment financial assets	401.532
Investment securities held-to-maturity	-
Premises and equipment (IAS 16)	30.587
Intangible assets and goodwill	14.625
Deferred tax asset	10.710
Other assets	21.323
Total assets	8.791.875
Liabilities	
Due to other banks	1.779.978
Customer deposits	4.713.747
Derivative financial liabilities	109.426
Other borrowed funds	10.000
Other liabilities	121.366
Subordinated term debt	935.188
Total liabilities	7.669.705
Equity	
Share capital	66.468
Unrealized gain/loss on financial assets at FV through OCI	4.966
Retained earnings	1.050.737
Total equity	1.122.171
Total liabilities and equity	8.791.875

VTB Bank (Europe) SE
Statement of Income

Expenses and Income	31.03.2019 EUR thousand
Interest income	79.879
Interest expense	- 11.701
Income due from liabilities with negative interest rates (NIR)	1.089
Expense due to assets with negative interest rates (NIR)	- 1.784
Net interest income	67.484
Payments to deposit insurance system	- 1.757
(Allowance)/Allowance recovery for impairment of debt financial assets	- 832
Net interest income after provision charge for impairment	64.896
Gains less losses arising from financial instruments at FVTPL	1.943
Gains less losses arising from sale of financial instruments at FVTOCI	559
Gains less losses on operations with commodities	- 0
Gains less losses on foreign exchange translation	- 1.944
Fee and commission income	5.569
Fee and commission expense	- 7.121
Provision charge for impairment of contingencies and credit related commitments	699
Expenses arising from non-banking activity	- 0
Other operating income	210
Net non-interest income	- 86
Operating income	64.810
Staff costs and administrative expenses	- 17.870
Profit before taxation	46.940
Tax expense	- 10.561
Net profit	36.379

VTB Bank (Europe) SE
KPI's

	31.03.2019
ROE	7,80%
ROA	1,10%
CIR	34,80%