

VTB Bank (Europe) SE  
**Statement of Financial Position**

Assets and Liabilities	31.12.2018 EUR thousand
<b>Assets</b>	
Cash and short-term funds	1.635.888
Non-derivative financial assets held for trading	153.840
Derivative financial assets	52.362
Due from other banks	258.893
Loans and advances to customers	5.265.559
Investment financial assets	383.394
Investment securities held-to-maturity	-
Premises and equipment (IAS 16)	3.601
Intangible assets and goodwill	15.053
Deferred tax asset	15.199
Other assets	19.053
<b>Total assets</b>	<b>7.802.843</b>
<b>Liabilities</b>	
Due to other banks	1.213.841
Customer deposits	4.418.714
Derivative financial liabilities	46.086
Other borrowed funds	10.000
Other liabilities	106.932
Subordinated term debt	923.222
<b>Total liabilities</b>	<b>6.718.794</b>
<b>Equity</b>	
Share capital	66.468
Unrealized gain/loss on financial assets at FV through OCI	3.223
Retained earnings	1.014.358
<b>Total equity</b>	<b>1.084.049</b>
<b>Total liabilities and equity</b>	<b>7.802.843</b>

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**Statement of Income**

Expenses and Income	31.12.2018 EUR thousand
Interest income	305.934
Interest expense	- 43.993
Income due from liabilities with negative interest rates (NIR)	3.429
Expense due to assets with negative interest rates (NIR)	- 5.094
<b>Net interest income</b>	<b>260.276</b>
Payments to deposit insurance system	- 5.329
(Allowance)/Allowance recovery for impairment of debt financial assets	- 15.408
<b>Net interest income after provision charge for impairment</b>	<b>239.539</b>
Gains less losses arising from financial instruments at FVTPL	- 13.676
Gains less losses arising from sale of financial instruments at FVTOCI	- 1.074
Gains less losses on operations with commodities	- 2
Gains less losses on foreign exchange translation	- 19.607
Fee and commission income	26.709
Fee and commission expense	- 38.019
Provision charge for impairment of contingencies and credit related commitments	4.063
Expenses arising from non-banking activity	- 0
Other operating income	1.346
<b>Net non-interest income</b>	<b>- 40.261</b>
<b>Operating income</b>	<b>199.278</b>
Staff costs and administrative expenses	- 73.659
<b>Profit before taxation</b>	<b>125.619</b>
Tax expense	- 40.807
<b>Net profit</b>	<b>84.812</b>

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**KPI's**

	31.12.2018
ROE	7,80%
ROA	1,10%
CIR	34,80%