

VTB Bank (Europe) SE

Statement of Financial Position

Assets and Liabilities	30.06.2021 EUR thousand
Assets	
Cash and short-term funds	2.232.070
Non-derivative financial assets held for trading	95.744
Derivative financial assets	136.302
Due from other banks	501.214
Loans and advances to customers	4.745.668
Investment financial assets	242.822
Investment securities held-to-maturity	158.767
Premises and equipment (IAS 16)	27.702
Intangible assets and goodwill	26.613
Deferred tax asset	11.566
Other assets	82.173
Total assets	8.260.641
Liabilities	
Due to other banks	1.408.805
Customer deposits	4.469.119
Derivative financial liabilities	79.708
Other borrowed funds	-
Other liabilities	126.307
Subordinated term debt	987.632
Total liabilities	7.071.572
Equity	
Share capital	66.468
Unrealized gain/loss on financial assets at FV through OCI	3.585
Retained earnings	1.119.017
Total equity	1.189.069
Total liabilities and equity	8.260.641

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Statement of Income

Expenses and Income	30.06.2021 EUR thousand
Interest income	123.836
Interest expense	- 20.272
Income due from liabilities with negative interest rates (NIR)	2.229
Expense due to assets with negative interest rates (NIR)	- 4.063
Net interest income	101.730
Payments to deposit insurance system	- 5.371
(Allowance)/Allowance recovery for impairment of debt financial assets	- 4.038
Net interest income after provision charge for impairment	92.320
Gains less losses arising from financial instruments at FVTPL	- 7.938
Gains less losses arising from sale of financial instruments at FVTOCI	1.701
Gains less losses on operations with commodities	-
Gains less losses on foreign exchange translation	16.448
Fee and commission income	14.710

Fee and commission expense	-	8.702
Provision charge for impairment of contingencies and credit related commitments		115
Expenses arising from non-banking activity	-	4
Other operating income		2.164
Net non-interest income		18.494
Operating income		110.814
Staff costs and administrative expenses	-	39.369
Profit before taxation		71.445
Tax expense	-	23.552
Net profit		47.894

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KPI's

	30.06.2021
ROE	8,3%
ROA	1,2%
CIR	34,2%