

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

Assets and Liabilities	31.03.2021 EUR thousand
<b>Assets</b>	
Cash and short-term funds	1.814.704
Non-derivative financial assets held for trading	100.012
Derivative financial assets	150.597
Due from other banks	366.535
Loans and advances to customers	4.893.794
Investment financial assets	216.107
Investment securities held-to-maturity	234.184
Premises and equipment (IAS 16)	27.976
Intangible assets and goodwill	26.801
Deferred tax asset	23.918
Other assets	96.636
<b>Total assets</b>	<b>7.951.263</b>
<b>Liabilities</b>	
Due to other banks	1.041.050
Customer deposits	4.529.201
Derivative financial liabilities	80.118
Other borrowed funds	-
Other liabilities	137.392
Subordinated term debt	993.983
<b>Total liabilities</b>	<b>6.781.744</b>
<b>Equity</b>	
Share capital	66.468
Unrealized gain/loss on financial assets at FV through OCI	6.152
Retained earnings	1.096.899
<b>Total equity</b>	<b>1.169.519</b>
<b>Total liabilities and equity</b>	<b>7.951.263</b>

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**Statement of Income**

Expenses and Income	31.03.2021 EUR thousand
Interest income	57.970
Interest expense	- 10.203
Income due from liabilities with negative interest rates (NIR)	1.243
Expense due to assets with negative interest rates (NIR)	- 2.219
<b>Net interest income</b>	<b>46.790</b>
Payments to deposit insurance system	- 1.916
(Allowance)/Allowance recovery for impairment of debt financial assets	1.126
<b>Net interest income after provision charge for impairment</b>	<b>46.000</b>
Gains less losses arising from financial instruments at FVTPL	1.129
Gains less losses arising from sale of financial instruments at FVTOCI	- 10
Gains less losses on operations with commodities	-
Gains less losses on foreign exchange translation	7.470
Fee and commission income	5.460
Fee and commission expense	- 4.437
Provision charge for impairment of contingencies and credit related commitments	220
Expenses arising from non-banking activity	- 3
Other operating income	234

<b>Net non-interest income</b>	<b>10.062</b>
<b>Operating income</b>	<b>56.062</b>
Staff costs and administrative expenses	- 17.154
<b>Profit before taxation</b>	<b>38.908</b>
Tax expense	- 11.108
<b>Net profit</b>	<b>27.800</b>

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### KPI's

	31.03.2021
ROE	9,8%
ROA	1,4%
CIR	31,3%