

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

Assets and Liabilities	30.09.2020 EUR thousand
<b>Assets</b>	
Cash and short-term funds	2.022.740
Non-derivative financial assets held for trading	104.489
Derivative financial assets	172.576
Due from other banks	458.868
Loans and advances to customers	5.170.398
Investment financial assets	357.610
Investment securities held-to-maturity	-
Premises and equipment (IAS 16)	28.556
Intangible assets and goodwill	23.228
Deferred tax asset	31.028
Other assets	28.392
<b>Total assets</b>	<b>8.397.884</b>
<b>Liabilities</b>	
Due to other banks	1.310.599
Customer deposits	4.780.369
Derivative financial liabilities	123.838
Other borrowed funds	-
Other liabilities	64.716
Subordinated term debt	1.011.432
<b>Total liabilities</b>	<b>7.290.954</b>
<b>Equity</b>	
Share capital	66.468
Unrealized gain/loss on financial assets at FV through OCI	- 984
Retained earnings	1.041.446
<b>Total equity</b>	<b>1.106.930</b>
<b>Total liabilities and equity</b>	<b>8.397.884</b>

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**Statement of Income**

Expenses and Income	30.09.2020 EUR thousand
Interest income	207.880
Interest expense	- 58.034
Income due from liabilities with negative interest rates (NIR)	3.481
Expense due to assets with negative interest rates (NIR)	- 8.368
<b>Net interest income</b>	<b>144.959</b>
Payments to deposit insurance system	- 5.965
(Allowance)/Allowance recovery for impairment of debt financial assets	- 49.069
<b>Net interest income after provision charge for impairment</b>	<b>89.925</b>
Gains less losses arising from financial instruments at FVTPL	- 23.100
Gains less losses arising from sale of financial instruments at FVTOCI	745
Gains less losses on operations with commodities	-
Gains less losses on foreign exchange translation	25.969
Fee and commission income	15.803
Fee and commission expense	- 16.927
Provision charge for impairment of contingencies and credit related commitments	176
Expenses arising from non-banking activity	- 3
Other operating income	1.396

<b>Net non-interest income</b>	<b>4.058</b>
<b>Operating income</b>	<b>93.983</b>
Staff costs and administrative expenses	- 64.826
<b>Profit before taxation</b>	<b>29.157</b>
Tax expense	- 8.494
<b>Net profit</b>	<b>20.663</b>

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### KPI's

	30.09.2020
ROE	2,5%
ROA	0,3%
CIR	45,2%