

VTB Bank (Europe) SE
Statement of Financial Position

Assets and Liabilities	31.03.2020 EUR thousand
Assets	
Cash and short-term funds	2.840.360
Non-derivative financial assets held for trading	95.865
Derivative financial assets	235.976
Due from other banks	416.539
Loans and advances to customers	5.219.836
Investment financial assets	217.472
Investment securities held-to-maturity	-
Premises and equipment (IAS 16)	29.193
Intangible assets and goodwill	19.419
Deferred tax asset	47.001
Other assets	30.088
Total assets	9.151.747
Liabilities	
Due to other banks	1.529.671
Customer deposits	5.131.694
Derivative financial liabilities	199.791
Other borrowed funds	10.000
Other liabilities	143.012
Subordinated term debt	1.048.363
Total liabilities	8.062.531
Equity	
Share capital	66.468
Unrealized gain/loss on financial assets at FV through OCI	- 8.638
Retained earnings	1.031.386
Total equity	1.089.216
Total liabilities and equity	9.151.747

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Statement of Income

Expenses and Income	31.03.2020 EUR thousand
Interest income	71.956
Interest expense	- 20.773
Income due from liabilities with negative interest rates (NIR)	1.111
Expense due to assets with negative interest rates (NIR)	- 3.490
Net interest income	48.803
Payments to deposit insurance system	- 2.045
(Allowance)/Allowance recovery for impairment of debt financial assets	- 794
Net interest income after provision charge for impairment	45.964
Gains less losses arising from financial instruments at FVTPL	- 20.577
Gains less losses arising from sale of financial instruments at FVTOCI	785
Gains less losses on operations with commodities	-
Gains less losses on foreign exchange translation	102
Fee and commission income	6.267
Fee and commission expense	- 5.916
Provision charge for impairment of contingencies and credit related commitments	242
Expenses arising from non-banking activity	- 3
Other operating income	7.534

Net non-interest income	-	11.567
Operating income		34.397
Staff costs and administrative expenses	-	18.698
Profit before taxation		15.699
Tax expense	-	5.344
Net profit		10.356

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KPI's

	31.12.2019
ROE	3,8%
ROA	0,4%
CIR	53,8%