

VTB Bank (Europe) SE
Statement of Financial Position

Assets and Liabilities	31.12.2020 EUR thousand
Assets	
Cash and short-term funds	2.197.122
Non-derivative financial assets held for trading	103.179
Derivative financial assets	161.581
Due from other banks	292.364
Loans and advances to customers	4.867.482
Investment financial assets	214.364
Investment securities held-to-maturity	169.404
Premises and equipment (IAS 16)	28.462
Intangible assets and goodwill	28.054
Deferred tax asset	20.755
Other assets	41.869
Total assets	8.124.635
Liabilities	
Due to other banks	1.067.339
Customer deposits	4.736.581
Derivative financial liabilities	103.552
Other borrowed funds	-
Other liabilities	106.977
Subordinated term debt	970.513
Total liabilities	6.984.961
Equity	
Share capital	66.468
Unrealized gain/loss on financial assets at FV through OCI	3.857
Retained earnings	1.069.350
Total equity	1.139.675
Total liabilities and equity	8.124.635

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Statement of Income

Expenses and Income	31.12.2020 EUR thousand
Interest income	273.764
Interest expense	- 73.666
Income due from liabilities with negative interest rates (NIR)	5.333
Expense due to assets with negative interest rates (NIR)	- 10.837
Net interest income	194.593
Payments to deposit insurance system	- 7.075
(Allowance)/Allowance recovery for impairment of debt financial assets	- 44.474
Net interest income after provision charge for impairment	143.044
Gains less losses arising from financial instruments at FVTPL	- 18.182
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	31.437
Fee and commission income	21.396
Fee and commission expense	- 21.964
Provision charge for impairment of contingencies and credit related commitments	- 69
Expenses arising from non-banking activity	- 182
Other operating income	1.769

Net non-interest income		14.949
Operating income		157.993
Staff costs and administrative expenses	-	89.329
Profit before taxation		68.664
Tax expense	-	19.239
Net profit		49.425

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KPI's

	31.12.2020
ROE	4,5%
ROA	0,6%
CIR	43,9%