

VTB Bank (Europe) SE

Statement of Financial Position

Assets and Liabilities	31.12.2019 EUR thousand
Assets	
Cash and short-term funds	5.576.535
Non-derivative financial assets held for trading	66.522
Derivative financial assets	100.003
Due from other banks	495.942
Loans and advances to customers	5.421.752
Investment financial assets	183.623
Investment securities held-to-maturity	-
Premises and equipment (IAS 16)	29.660
Intangible assets and goodwill	19.405
Deferred tax asset	30.743
Other assets	18.257
Total assets	11.942.441
Liabilities	
Due to other banks	4.432.045
Customer deposits	5.194.506
Derivative financial liabilities	109.064
Other borrowed funds	10.000
Other liabilities	150.723
Subordinated term debt	956.522
Total liabilities	10.852.859
Equity	
Share capital	66.468
Unrealized gain/loss on financial assets at FV through OCI	2.138
Retained earnings	1.020.975
Total equity	1.089.582
Total liabilities and equity	11.942.441

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Statement of Income

Expenses and Income	31.12.2019 EUR thousand
Interest income	322.212
Interest expense	- 77.268
Income due from liabilities with negative interest rates (NIR)	4.971
Expense due to assets with negative interest rates (NIR)	- 9.640
Net interest income	240.275
Payments to deposit insurance system	- 7.259
(Allowance)/Allowance recovery for impairment of debt financial assets	- 17.742
Net interest income after provision charge for impairment	215.275
Gains less losses arising from financial instruments at FVTPL	3.296
Gains less losses arising from sale of financial instruments at FVTOCI	6.382
Gains less losses on operations with commodities	- 0
Gains less losses on foreign exchange translation	- 6.536
Fee and commission income	32.042
Fee and commission expense	- 28.805
Provision charge for impairment of contingencies and credit related commitments	1.031
Expenses arising from non-banking activity	- 4
Other operating income	8.525
Net non-interest income	15.932
Operating income	231.207
Staff costs and administrative expenses	- 82.814
Profit before taxation	148.393
Tax expense	- 37.130
Net profit	111.263

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KPI's

	31.12.2019
ROE	10,2%
ROA	1,1%
CIR	35,8%