

VTB Bank (Europe) SE
Statement of Financial Position

Assets and Liabilities	30.09.2021 EUR thousand
Assets	
Cash and short-term funds	1.637.945
Non-derivative financial assets held for trading	103.635
Derivative financial assets	116.132
Due from other banks	435.210
Loans and advances to customers	5.106.278
Investment financial assets	238.072
Investment securities held-to-maturity	156.564
Premises and equipment (IAS 16)	27.209
Intangible assets and goodwill	25.880
Deferred tax asset	26.291
Other assets	75.633
Total assets	7.948.848
Liabilities	
Due to other banks	1.186.485
Customer deposits	4.354.422
Derivative financial liabilities	72.140
Other borrowed funds	-
Other liabilities	137.156
Subordinated term debt	1.004.725
Total liabilities	6.754.928
Equity	
Share capital	66.468
Unrealized gain/loss on financial assets at FV through OCI	4.553
Retained earnings	1.122.899
Total equity	1.193.919
Total liabilities and equity	7.948.848

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Statement of Income

Expenses and Income	30.09.2021 EUR thousand
Interest income	187.120
Interest expense	- 29.976
Income due from liabilities with negative interest rates (NIR)	3.637
Expense due to assets with negative interest rates (NIR)	- 6.032
Net interest income	154.749
Payments to deposit insurance system	- 8.322
(Allowance)/Allowance recovery for impairment of debt financial assets	- 33.316
Net interest income after provision charge for impairment	113.110
Gains less losses arising from financial instruments at FVTPL	- 13.474
Gains less losses arising from sale of financial instruments at FVTOCI	3.341
Gains less losses on operations with commodities	-
Gains less losses on foreign exchange translation	21.085
Fee and commission income	22.089
Fee and commission expense	- 14.712
Provision charge for impairment of contingencies and credit related commitments	- 164
Expenses arising from non-banking activity	-
Other operating income	2.648
Net non-interest income	20.814
Operating income	133.924

Staff costs and administrative expenses	- 59.407
Profit before taxation	74.516
Tax expense	- 22.553
Net profit	51.964

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KPI's

	30.09.2021
ROE	5,9%
ROA	0,9%
CIR	35,3%