



VTB Bank (Europe) SE
Statement of Financial Position

Assets and Liabilities	30-06-19 EUR thousand
Assets	
Cash and short-term funds	2,498,468
Non-derivative financial assets held for trading	100,178
Derivative financial assets	97,458
Due from other banks	473,382
Loans and advances to customers	5,564,931
Investment financial assets	250,985
Investment securities held-to-maturity	-
Premises and equipment (IAS 16)	30,887
Intangible assets and goodwill	14,672
Deferred tax asset	26,342
Other assets	59,603
Total assets	9,116,906
Liabilities	
Due to other banks	1,876,704
Customer deposits	4,918,803
Derivative financial liabilities	106,957
Other borrowed funds	10,000
Other liabilities	153,125
Subordinated term debt	928,397
Total liabilities	7,993,986
Equity	
Share capital	66,468
Unrealized gain/loss on financial assets at FV through OCI	1,285
Retained earnings	1,055,167
Total equity	1,122,921
Total liabilities and equity	9,116,906

VTB Bank (Europe) SE
Statement of Income

Expenses and Income	30-06-19 EUR thousand
Interest income	162,261
Interest expense	- 24,588
Income due from liabilities with negative interest rates (NIR)	2,516
Expense due to assets with negative interest rates (NIR)	- 3,678
Net interest income	136,512
Payments to deposit insurance system	- 3,893
(Allowance)/Allowance recovery for impairment of debt financial assets	- 13,023
Net interest income after provision charge for impairment	119,596
Gains less losses arising from financial instruments at FVTPL	- 4,034
Gains less losses arising from sale of financial instruments at FVTOCI	6,496
Gains less losses on operations with commodities	- 0
Gains less losses on foreign exchange translation	- 3,830
Fee and commission income	15,650
Fee and commission expense	- 14,388
Provision charge for impairment of contingencies and credit related commitments	161
Expenses arising from non-banking activity	- 4
Other operating income	1,183
Net non-interest income	1,234
Operating income	120,830
Staff costs and administrative expenses	- 41,252
Profit before taxation	79,578
Tax expense	- 11,852
Net profit	67,726

VTB Bank (Europe) SE
KPI's

	30-06-19
ROE	11.00%
ROA	1.40%
CIR	34.10%