

VTB Bank (Europe) SE
Statement of Financial Position

Assets and Liabilities	30.06.2020 EUR thousand
Assets	
Cash and short-term funds	2.202.313
Non-derivative financial assets held for trading	88.019
Derivative financial assets	174.565
Due from other banks	272.460
Loans and advances to customers	5.208.870
Investment financial assets	332.153
Investment securities held-to-maturity	-
Premises and equipment (IAS 16)	28.896
Intangible assets and goodwill	21.728
Deferred tax asset	38.617
Other assets	20.691
Total assets	8.388.312
Liabilities	
Due to other banks	1.210.235
Customer deposits	4.819.065
Derivative financial liabilities	113.078
Other borrowed funds	-
Other liabilities	112.651
Subordinated term debt	1.037.064
Total liabilities	7.292.093
Equity	
Share capital	66.468
Unrealized gain/loss on financial assets at FV through OCI	- 3.048
Retained earnings	1.032.798
Total equity	1.096.218
Total liabilities and equity	8.388.312

VTB Bank (Europe) SE
Statement of Income

Expenses and Income	30.06.2020 EUR thousand
Interest income	141.222
Interest expense	- 39.875
Income due from liabilities with negative interest rates (NIR)	2.471
Expense due to assets with negative interest rates (NIR)	- 6.202
Net interest income	97.615
Payments to deposit insurance system	- 3.967
(Allowance)/Allowance recovery for impairment of debt financial assets	- 38.262
Net interest income after provision charge for impairment	55.386
Gains less losses arising from financial instruments at FVTPL	- 17.620
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	20.999
Fee and commission income	10.840
Fee and commission expense	- 11.577
Provision charge for impairment of contingencies and credit related commitments	61
Expenses arising from non-banking activity	- 3
Other operating income	1.266

Net non-interest income		4.711
Operating income		60.097
Staff costs and administrative expenses	-	42.093
Profit before taxation		18.005
Tax expense	-	5.722
Net profit		12.283

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KPI's

	30.06.2020
ROE	2,3%
ROA	0,3%
CIR	42,6%