

**Consolidated statement of financial position of Bank BelVEB OJSC****As at 30 June 2025***(Thousands of Belarusian rubles)*

|  | <b>30.06.2025</b><br>(unaudited) | <b>31.12.2024</b> |
|--|----------------------------------|-------------------|
| <b>Assets</b>  |                                  |                   |
| Cash and cash equivalents                                    | 1,181,835                        | 1,165,653         |
| Trading securities   | 4,947                            | 5,500             |
| Amounts due from credit institutions                         | 55,336                           | 51,125            |
| Derivative financial assets                                  | 425                              | 93                |
| Loans to customers   | 3,040,624                        | 3,156,376         |
| Investment securities  | 1,496,985                        | 1,371,841         |
| Property and equipment                                       | 59,581                           | 61,628            |
| Right-of-use assets  | 7,702                            | 7,806             |
| Intangible assets  | 86,391                           | 77,739            |
| Current income tax assets                                    | 1,179                            | 6,085             |
| Other assets   | 25,163                           | 62,935            |
| <b>Total assets</b>  | <b>5,960,168</b>                 | <b>5,966,781</b>  |
| <b>Liabilities</b>   |                                  |                   |
| Amounts due to credit institutions                           | 694,591                          | 693,510           |
| Amounts due to the National Bank of the Republic of Belarus  | 9,328                            | 9,567             |
| Derivative financial liabilities                             | 93                               | -                 |
| Amounts due to customers                                     | 3,849,896                        | 3,794,179         |
| Debt securities issued                                       | 181,046                          | 196,795           |
| Lease liabilities  | 7,017                            | 7,255             |
| Current income tax liabilities                               | 6,956                            | 2                 |
| Deferred income tax liabilities                              | 25,651                           | 30,881            |
| Other liabilities and provisions                             | 81,789                           | 76,659            |
| Subordinated loan  | 132,786                          | 155,587           |
| <b>Total liabilities</b>                                     | <b>4,989,153</b>                 | <b>4,964,435</b>  |
| <b>Equity</b>  |                                  |                   |
| Share capital  | 473,057                          | 473,057           |
| Share premium  | 458                              | 458               |
| Additional paid-in capital                                   | 6,585                            | 6,877             |
| Revaluation reserve for buildings                            | 2,658                            | 2,673             |
| Revaluation reserve for securities                           | (13,306)                         | 38,707            |
| Foreign currency translation reserve                         | (29)                             | (87)              |
| Retained earnings  | 501,592                          | 480,661           |
| <b>Total equity attributable to shareholders of the Bank</b> | <b>971,015</b>                   | <b>1,002,346</b>  |
| <b>Total equity</b>  | <b>971,015</b>                   | <b>1,002,346</b>  |
| <b>Total equity and liabilities</b>                          | <b>5,960,168</b>                 | <b>5,966,781</b>  |

Vasil S. Matsiusheuski

Olga S. Turbina

07 August 2025

Chairman of the Management Board of the Bank

Chief Accountant,  
Head of the Accounting and Taxation Department