

Consolidated statement of financial position of Bank BelVEB OJSC**As at 30 June 2020***(Thousands of Belarusian rubles)*

	30.06.2020 (unaudited)	31.12.2019
Assets		
Cash and cash equivalents	748,565	809,633
Precious metals	92	158
Amounts due from credit institutions	61,721	65,423
Derivative financial assets	406	73
Loans to customers	3,583,979	3,410,592
Investment securities that are revalued through other comprehensive income	515,464	415,390
Trading securities and other assets at fair value through profit or loss	213	-
Investments in associates and jointly controlled entities	5,192	5,257
Property and equipment	51,343	51,761
Right-of-use assets	6,056	4,559
Intangible assets	39,937	41,620
Current income tax assets	27	654
Deferred income tax assets	-	-
Other assets	31,584	30,852
Total assets	5,044,579	4,835,972
Liabilities		
Amounts due to credit institutions	1,310,587	1,293,375
Amounts due to the National Bank of the Republic of Belarus	100,024	21
Derivative financial liabilities	1,429	1,258
Amounts due to customers	2,553,612	2,541,000
Debt securities issued	109,279	46,767
Lease liabilities	6,325	4,195
Current income tax liabilities	409	3,643
Deferred income tax liabilities	21,460	18,304
Other liabilities and provisions	45,532	55,918
Subordinated loans	245,558	212,600
Total liabilities	4,394,215	4,177,081
Equity		
Share capital	473,057	473,057
Share premium	458	458
Additional paid-in capital	5,485	5,485
Revaluation reserve for buildings	2,491	2,502
Revaluation reserve for securities	(6,182)	15,617
Retained earnings	175,055	161,772
Total equity attributable to shareholders of the Bank	650,364	658,891
Non-controlling interests	-	-
Total equity	650,364	658,891
Total equity and liabilities	5,044,579	4,835,972

Vasil Matsiusheuski

Olga Turbina

Chairman of the Management Board

Chief Accountant

25 August 2020