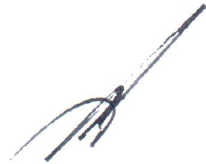


**Consolidated statement of financial position of Bank BelVEB OJSC****As of 30 September 2018***(Thousands of Belarusian rubles)*

	30.09.2018 (unaudited)	31.12.2017
<b>Assets</b>		
Cash and cash equivalents	687,949	720,387
Precious metals	311	504
Amounts due from credit institutions	62,344	59,207
Loans to customers	2,667,532	2,586,356
Investment financial assets measured at fair value through other comprehensive income	577,086	537,413
Investments in associates	3,929	3,891
Property and equipment	137,661	147,372
Assets constructed for sale	-	7,848
Investment property	-	4,295
Intangible assets	40,217	36,096
Current income tax asset	33	2,757
Deferred income tax assets	2,760	15,385
Other assets	36,335	31,906
<b>Total assets</b>	<b>4,216,157</b>	<b>4,153,417</b>
<b>Liabilities</b>		
Amounts due to credit institutions	968,839	1,050,670
Amounts due to the National Bank of the Republic of Belarus	21	5,009
Amounts due to customers	2,241,179	2,341,774
Debt securities issued	16,603	4,507
Current income tax liabilities	3,676	8,215
Deferred income tax liabilities	437	988
Other liabilities and provisions	208,395	33,112
Subordinated debt	217,940	199,340
<b>Total liabilities</b>	<b>3,657,090</b>	<b>3,643,615</b>
<b>Equity</b>		
Share capital	473,057	473,057
Share premium	458	458
Additional paid-in capital	5,485	5,485
Revaluation reserve for buildings	22,492	22,771
Income on investment securities measured at fair value through other comprehensive income	10,413	16,606
Retained earnings / (accumulated deficit)	47,162	(17,756)
<b>Total equity attributable to shareholders of the Bank</b>	<b>559,067</b>	<b>500,621</b>
Non-controlling interests	-	9,181
<b>Total equity</b>	<b>559,067</b>	<b>509,802</b>
<b>Total equity and liabilities</b>	<b>4,216,157</b>	<b>4,153,417</b>

Vasil Matsiusheuski



Chairman of the Board

Irina Merzliakova



Chief Accountant

21 November 2018