

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

	30.09.2020 (unaudited)	31.12.2019
Assets		
Cash and cash equivalents	1,069,836	809,633
Precious metals	5	158
Amounts due from credit institutions	52,152	65,423
Derivative financial assets	3,649	73
Loans to customers	3,644,211	3,410,592
Investment securities that are revalued through other comprehensive income	614,396	415,390
Trading securities and other assets at fair value through profit or loss	239	-
Investments in associates and jointly controlled entities	5,345	5,257
Property and equipment	50,399	51,761
Right-of-use assets	8,147	4,559
Intangible assets	38,967	41,620
Current income tax assets	423	654
Deferred income tax assets	-	-
Other assets	34,176	30,852
Total assets	5,521,945	4,835,972
Liabilities		
Amounts due to credit institutions	1,399,508	1,293,375
Amounts due to the National Bank of the Republic of Belarus	100,026	21
Derivative financial liabilities	3,240	1,258
Amounts due to customers	2,648,172	2,541,000
Debt securities issued	93,519	46,767
Lease liabilities	9,324	4,195
Current income tax liabilities	68	3,643
Deferred income tax liabilities	32,992	18,304
Other liabilities and provisions	282,947	55,918
Subordinated loans	266,481	212,600
Total liabilities	4,836,277	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	2,485	2,502
Revaluation reserve for securities	(15,104)	15,617
Retained earnings	219,287	161,772
Total equity attributable to shareholders of the Bank	685,668	658,891
Non-controlling interests	-	-
Total equity	685,668	658,891
Total equity and liabilities	5,521,945	4,835,972

Vasil Matsiusheuski

Olga Turbina



Chairman of the Management Board

Chief Accountant

20 November 2020