

Consolidated statement of financial position of Bank BelVEB OJSC**As at 30 June 2021***(Thousands of Belarusian rubles)*

| | 30.06.2021 (unaudited) | 31.12.2020 |
|--|----------------------------------|-------------------|
| Assets | | |
| Cash and cash equivalents | 719,005 | 836,947 |
| Precious metals | 5 | 21 |
| Financial assets at fair value through profit or loss | 4,664 | - |
| Amounts due from credit institutions | 46,712 | 53,957 |
| Derivative financial assets | 4,576 | 32 |
| Loans to customers | 3,193,476 | 3,543,672 |
| Investment securities | 591,073 | 518,687 |
| Investments in associates and jointly controlled entities | 915 | 2,546 |
| Property and equipment | 56,190 | 53,599 |
| Right-of-use assets | 14,189 | 10,405 |
| Intangible assets | 42,352 | 40,520 |
| Current income tax assets | 962 | 436 |
| Other assets | 47,888 | 32,232 |
| Total assets | 4,722,007 | 5,093,054 |
| Liabilities | | |
| Amounts due to credit institutions | 1,313,799 | 1,408,298 |
| Amounts due to the National Bank of the Republic of Belarus | 20,763 | 26 |
| Derivative financial liabilities | 990 | 7,860 |
| Amounts due to customers | 2,322,999 | 2,600,298 |
| Debt securities issued | 67,866 | 78,457 |
| Lease liabilities | 13,869 | 11,853 |
| Current income tax liabilities | 1,350 | 155 |
| Deferred income tax liabilities | 28,185 | 16,918 |
| Other liabilities and provisions | 53,034 | 57,956 |
| Subordinated loans | 257,395 | 257,467 |
| Total liabilities | 4,080,250 | 4,439,288 |
| Equity | | |
| Share capital | 473,057 | 473,057 |
| Share premium | 458 | 458 |
| Additional paid-in capital | 5,485 | 5,485 |
| Revaluation reserve for buildings | 2,467 | 2,479 |
| Revaluation reserve for securities | (72,777) | (2,732) |
| Retained earnings | 233,067 | 175,019 |
| Total equity attributable to shareholders of the Bank | 641,757 | 653,766 |
| Total equity | 641,757 | 653,766 |
| Total equity and liabilities | 4,722,007 | 5,093,054 |

Vasil Matsiusheuski



Olga Turbina



25 August 2021

Chairman of the Management Board

Chief Accountant -
Head of the Accounting and Taxation Department