

**Consolidated statement of financial position of Bank BelVEB OJSC****As of 30 June 2016***(Millions of Belarusian rubles)*

	30.06.2016 (unaudited)	31.12.2015
<b>Assets</b>		
Cash and cash equivalents	3 443 902	3 468 082
Precious metals	5 413	4 976
Derivative financial assets	-	766
Amounts due from credit institutions	440 239	477 887
Loans to customers	24 618 696	21 630 626
Investment securities available for sale	7 051 613	5 110 684
Investment in associate	37 708	39 182
Property and equipment	1 518 479	1 464 915
Assets constructed for sale	157 083	184 852
Investment property	47 087	41 454
Intangible assets	311 877	304 535
Current income tax asset	18 826	39 783
Deferred income tax assets	-	44 275
Other assets	508 214	514 107
<b>Total assets</b>	<b>38 159 137</b>	<b>33 326 124</b>
<b>Liabilities</b>		
Amounts due to credit institutions	15 396 052	12 642 126
Amounts due to the National Bank of the Republic of Belarus	6 483	61 734
Derivative financial liabilities	-	128
Amounts due to customers	16 018 552	14 465 732
Debt securities issued	28 301	27 520
Current income tax liabilities	33 799	2 252
Deferred income tax liabilities	25 975	9 318
Other liabilities	237 208	253 813
Subordinated debt	2 024 342	1 845 276
<b>Total liabilities</b>	<b>33 770 712</b>	<b>29 307 899</b>
<b>Equity</b>		
Share capital	4 730 571	4 730 571
Share premium	4 579	4 579
Additional paid-in capital	54 853	54 853
Revaluation reserve for buildings	239 141	240 964
Accumulated deficit	(730 046)	(1 100 606)
<b>Total equity attributable to shareholders of the Bank</b>	<b>4 299 098</b>	<b>3 930 361</b>
Non-controlling interests	89 327	87 864
<b>Total equity</b>	<b>4 388 425</b>	<b>4 018 225</b>
<b>Total equity and liabilities</b>	<b>38 159 137</b>	<b>33 326 124</b>

Mikalai Luzgin

Liudmila Filipava

Chairman of the Board

Chief Accountant

8 August 2016