

Consolidated statement of financial position of Bank BelVEB OJSC

As at 30 June 2026

(Thousands of Belarusian rubles)

	30.06.2026 (unaudited)	31.12.2025
Assets		
Cash and cash equivalents	1,348,679	1,396,980
Trading securities	5,394	5,114
Amounts due from credit institutions	73,734	59,525
Derivative financial assets	15	805
Loans to customers	3,546,367	3,191,978
Investment securities	1,531,246	1,755,420
Property and equipment	69,596	72,101
Right-of-use assets	9,438	8,621
Intangible assets	108,918	100,346
Current income tax assets	2,187	2,774
Other assets	21,172	24,244
Total assets	6,716,746	6,617,908
Liabilities		
Amounts due to credit institutions	626,141	591,618
Amounts due to the National Bank of the Republic of Belarus	9,266	9,290
Derivative financial liabilities	1,274	254
Amounts due to customers	4,343,746	4,392,723
Debt securities issued	338,065	293,251
Lease liabilities	8,626	7,728
Current income tax liabilities	3,827	1,922
Deferred income tax liabilities	14,514	27,858
Other liabilities and provisions	119,856	95,132
Subordinated loan	129,713	128,775
Total liabilities	5,595,028	5,548,551
Equity		
Share capital	473,057	473,057
Share premium	458	458
Additional paid-in capital	5,997	6,133
Revaluation reserve for buildings	2,313	2,328
Revaluation reserve for securities	9,871	5,334
Foreign currency translation reserve	(32)	(33)
Retained earnings	630,054	582,080
Total equity attributable to shareholders of the Bank	1,121,718	1,069,357
Total equity	1,121,718	1,069,357
Total equity and liabilities	6,716,746	6,617,908

Vasil S. Matsiusheuski



Chairman of the Management Board of the Bank

Olga S. Turbina



Chief Accountant,
Head of the Accounting and Taxation Department

6 August 2026