Consolidated statement of profit or loss of Bank BelVEB OJSC
For the nine months ended 30 September 2026
(Thousands of Belarusian rubles)

	For the nine months ended 30.09.2026 (unaudited)	For the nine months ended 30.09.2025 (unaudited)
Interest revenue calculated using the effective interest rate		
Loans to customers	289,977	296,346
Investment securities	129,825	107,609
Amounts due from credit institutions	33,652	29,883
	453,454	**433,838**
Other interest revenue	**2,134**	**2,300**
Interest expenses calculated using the effective interest rate		
Amounts due to customers	(161,846)	(165,978)
Amounts due to credit institutions	(18,242)	(52,766)
Debt securities issued	(24,002)	(25,889)
Subordinated loan	(8,260)	(7,701)
	(212,350)	**(252,334)**
Other interest expenses		
Interest expense under leases	(636)	(496)
Expenses on mandatory contributions to the reserve of the Agency of Deposit Compensation	(8,002)	(5,069)
	(8,638)	**(5,565)**
Net interest income	**234,600**	**178,239**
Charge of allowances for credit losses	(74,970)	(4,195)
Effect of modification of financial instruments	(495)	3,500
Net losses from initial recognition of interest-bearing financial instruments	(4,101)	(6,164)
Net interest income after charge of allowances for credit losses	**155,034**	**171,380**
Net fee and commission income	42,135	41,668
Net gains/(losses) from loans to customers at fair value through profit or loss	675	(69)
Net gains from trading securities	176	468
Net gains from investment securities at fair value through other comprehensive income	5,793	8,233
Net (losses)/gains from derecognition of financial instruments	(929)	1,822
Net gains/(losses) from foreign currencies:		
- dealing	20,502	27,951
- transactions with currency derivative financial instruments	(375)	3,654
- translation differences	10,400	1,128
Reversal of other provisions	49	106
Other income	36,673	38,267
Non-interest income	**115,099**	**123,228**
Personnel expenses	(91,374)	(78,444)
Other operating expenses	(74,235)	(66,449)
Depreciation and amortization	(20,998)	(16,140)
Taxes other than income tax	(7,728)	(6,821)
Charge of allowances for credit losses on other financial assets and credit-related contingencies	(34,366)	(17,826)
Non-interest expense	**(228,701)**	**(185,680)**
Profit before income tax	**41,432**	**108,928**
Income tax benefit/(expense)	18,233	(5,108)
Profit for the reporting period	**59,665**	**103,820**
Attributable to:		
- shareholders of the Bank	59,665	103,820

Dmitry Golukhov — Acting Chairman of the Management Board of the Bank

Olga Turbina — Chief Accountant, Head of the Accounting and Taxation Department

4 November 2026