

Consolidated statement of financial position of Bank BelVEB OJSC**As at 31 March 2020***(Thousands of Belarusian rubles)*

	31.03.2020 (unaudited)	31.12.2019
Assets		
Cash and cash equivalents	896,263	809,633
Precious metals	7	158
Amounts due from credit institutions	61,455	65,423
Derivative financial assets	5,289	73
Loans to customers	3,835,637	3,410,592
Investment securities	587,592	415,390
Investments in associates and jointly controlled entities	5,210	5,257
Property and equipment	52,364	51,761
Right-of-use assets	5,011	4,559
Intangible assets	38,793	41,620
Current income tax assets	-	654
Deferred income tax assets	-	-
Other assets	29,498	30,852
Total assets	5,517,119	4,835,972
Liabilities		
Amounts due to credit institutions	1,569,596	1,293,375
Amounts due to the National Bank of the Republic of Belarus	26	21
Derivative financial liabilities	8,186	1,258
Amounts due to customers	2,936,658	2,541,000
Debt securities issued	50,343	46,767
Lease liabilities	5,606	4,195
Current income tax liabilities	12	3,643
Deferred income tax liabilities	15,950	18,304
Other liabilities and provisions	35,839	55,918
Subordinated loans	265,041	212,600
Total liabilities	4,887,257	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	2,497	2,502
Revaluation reserve for securities	(12,397)	15,617
Retained earnings	160,762	161,772
Total equity attributable to shareholders of the Bank	629,862	658,891
Non-controlling interests	-	-
Total equity	629,862	658,891
Total equity and liabilities	5,517,119	4,835,972

Vasil Matsiusheuski

Olga Turbina

25 May 2020



Chairman of the Management Board

Chief Accountant