





**Closed joint-stock company «BTA Bank»** (hereinafter the Bank) was established in 2002 .

The Bank is a subsidiary organisation of JSC «**BTA Bank**» (Republic of Kazakhstan), share of participation in authorised capital of the Bank is 99,93 %.  
*The Bank has no subsidiaries and affiliated legal entities.*

BTA Bank offers a wide range of banking services to businesses and individuals based on the operating licenses.

### **License for banking activities:**

- Accepting deposits from individuals and legal entities
- Placement of aforesaid funds in the own name and at the own (cost and) expense
- Accounts management for individuals and legal entities
- Settlement and cash services for individuals and legal entities, including correspondent banks
- Currency-exchange transactions
- Bank guarantees issue
- Trust management of funds, according to the agreement
- Payment cards issue
- Securities issue
- Factoring
- Lending of special premises or safe deposit boxes to individuals and legal entities for the bank storage of documents and valuables

License for cryptographic information protection

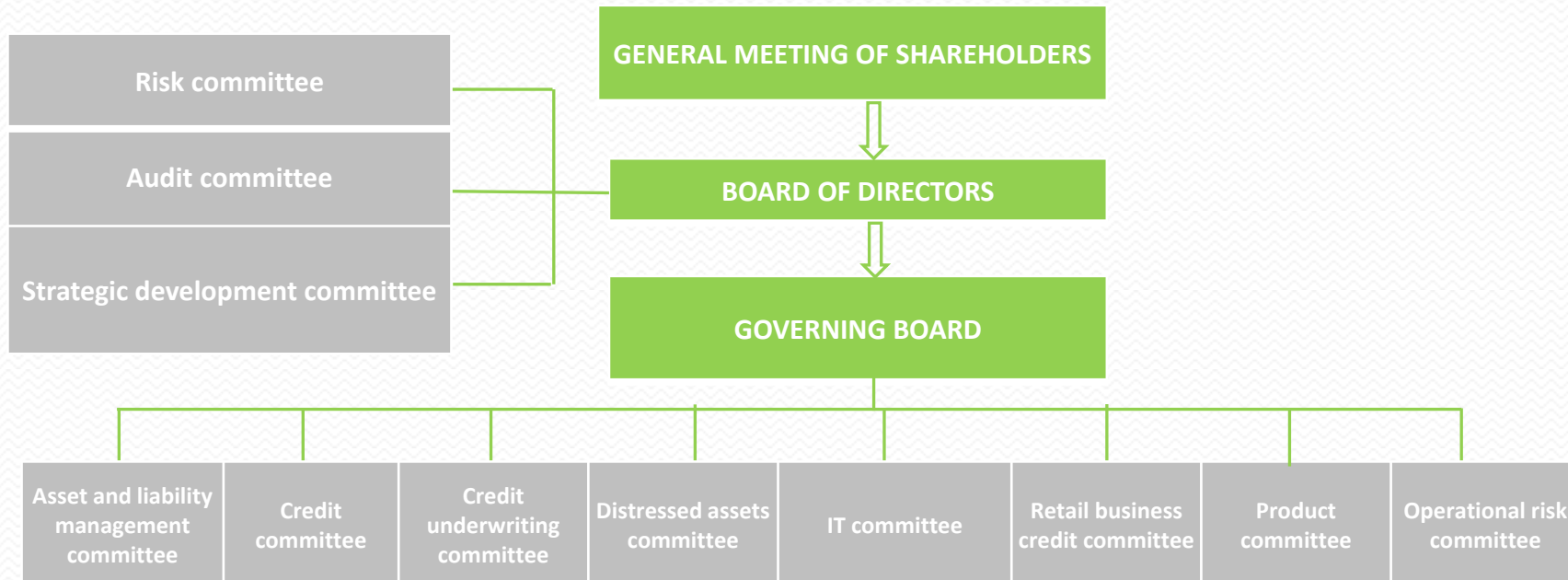
License for professional activities with securities on stock exchange.

# HISTORY AND DEVELOPMENT



2002 - 2004	2005 - 2008	2009 - 2011	2012 - 2017	2018 - 2019	2020 - 2021
Creation of JSC «BTA Bank» (formerly «AstanaEximBank») by residents of the Republic of Kazakhstan, representing Kazakhstan`s Grain Union	Participation in the EBRD micro-lending program	<b>2009:</b> Regional expansion: bank offices in Minsk, Brest, Mogilev, and Vitebsk	<b>2012:</b> The growth of regulatory capital for 6.5 bln Br (\$0.8M) due to retained profits.	Joined the international money transfer system RIA, Unistream, and KoronaPay	First issue of transparent Visa Classic card in Belarus
Office purchase in the center of Minsk	The Bank became the «Best entrepreneur» laureate. Nominated for «The Best Bank providing services to entrepreneurs» on municipal (2005) and republican (2006) and republican (2006) competitions.	Regulatory capital was increased to \$25.5M	<b>2014:</b> New bank office in Gomel	Launch of the real estate lending for individuals;	New cards with MoneyBack based on Visa Classic
JSC «TuranAlem» became one of the Bank`s shareholders	Joined VISA	<b>2010:</b> Upgrade of long-term IDR to «B-»	<b>2016:</b> Increase of the authorized capital for 186 bln Br. (\$8.8M)	“Consumer Experience-2019” project won the first place in the “Currency Exchange-2019” nomination	Regulatory capital increase from 57,9 mln BYN to 64,4 mln BYN . It will be provided at expense of subordinated debt extension from JSC «BTA Bank» for 6M \$
	Regional expansion: bank offices in Minsk and Mogilev	Obtained a license to issue Visa Classic and Visa Gold bank cards	Attraction of subordinated loan from JSC “Kazkommertsbank” in the amount of \$6M for 7 years	Expansion of mobile banking opportunities for PI — opening of online deposits	Establishing of new correspondent relations with Moldindconbank S.A. BC (Moldova)
	<b>2008:</b> BTA`s share was increased to 99.71%. Rebranding.	<b>2011:</b> Decrease of regulatory capital from 28.1M Euro to 13.2M Euro caused by the devaluation of the Belarusian ruble	2017: New sub-office in Grodno	Agreement on the support program for legal entities with Development Bank of Belarus	Partnership with «A100» company in the field of real estate lending for individuals
	FitchRatings has assigned and long-term IDR		Migration to the new accounting system for Retail	New correspondent accounts opened with AlfaBank (Russia), Bank of Georgia	«BTA Bank» is included in the list of authorized banks for the payment of pensions and benefits of the “Social Protection Fund”.
			Launched Visa Platinum		

# STRUCTURE OF ADMINISTRATION



### Strategic goals:

- **Increase of profitability.**
- **Sustainability of operation.**
- **Expanding of the Bank.**

#### Corporate segment

Maintaining and developing of the client base  
Retail business support  
Maintaining of the export-import process flows between Republic of Belarus and Kazakhstan

#### Retail segment

Competitive position enhancement on the credit market for individuals  
Client number increase of the Retail segment

#### Treasury management

Correspondent network development  
Liquidity control  
Increase of the currency-exchange transactions

**Deloitte** company submitted positive audit report, which confirmed the accuracy of financial statements and the Bank's financial position in all material respects, according to the results of BTA Bank's activity as of 31.12.2020.

Indicators by IFRS, mln BYN	01.01.2017 (confirmed)	01.01.2018 (confirmed)	01.01.2019 (confirmed)	01.01.2020 (confirmed)	01.01.2021 (confirmed)	01.09.2021
<b>Assets</b>	124.3	139.4	203.6	351.2	437.0	389.0
<b>Equity</b>	41.5	43.8	44.7	47.7	51.1	52.6
<b>Share capital (national standards)</b>	24.7	24.7	24.7	24.7	24.7	24.7
<b>Credit portfolio</b>	58.1	70.4	133.8	203.9	259.4	244.0
<b>Deposit portfolio</b>	51.0	70.9	104.4	233.8	297.5	269.8
<b>Net profit</b>	4.6	1.9	1.3	2.8	2.3	1.3

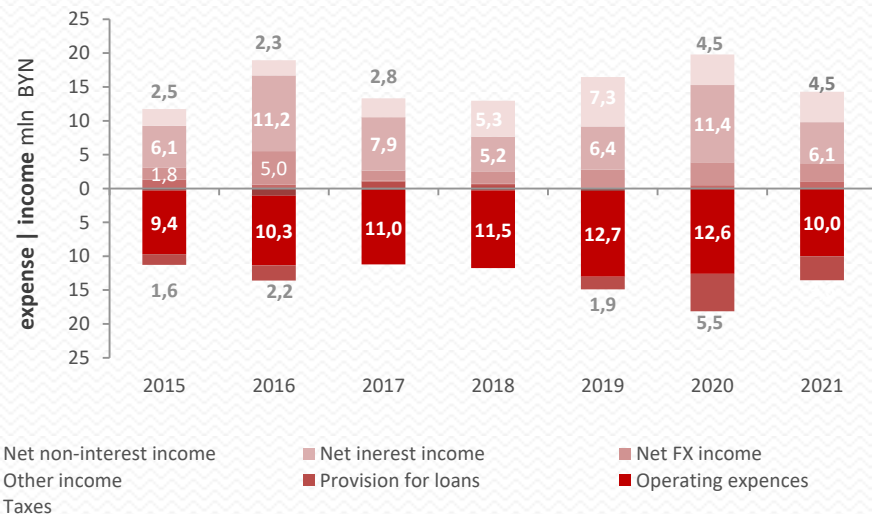
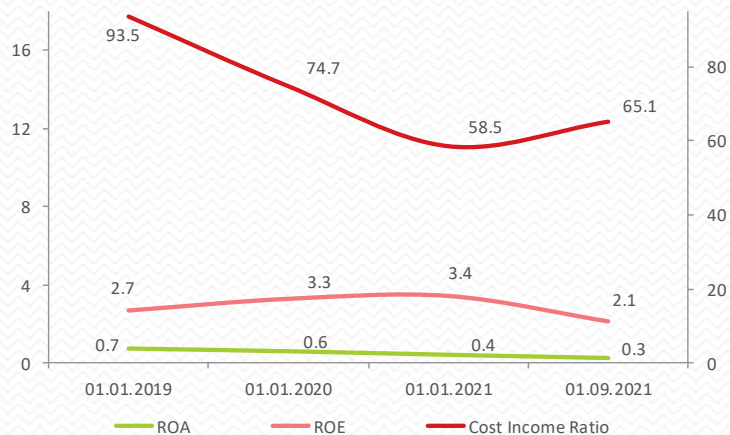


**Deloitte** company completed the Report on Assets Quality Review with positive conclusion in the first half of 2017.

BTA Bank Annual Reports by IFRS have been continuously confirmed by **Deloitte** and **EY** (formerly Ernst & Young) accounting firms since 2004

# BANK PERFORMANCE (NFRS)

Indicators by NFRS	01.01.14	01.01.15	01.01.16	01.01.17	01.01.18	01.01.19	01.01.20	01.01.21	01.09.21
Assets mln BYN	95.2	113.7	87.7	125.0	141.1	205.0	352.5	435.6	386.0
Equity, mln BYN	14.0	15.1	17.3	41.8	44.4	45.7	48.5	51.0	51.8
Credit portfolio, mln BYN	60.6	71.4	57.8	58.1	70.9	136.0	204.2	258.5	241.1
Deposit portfolio, mln BYN	60.0	71.0	50.4	51.4	78.2	105.2	236.2	299.4	270.0
Regulatory capital, mln BYN	15.2	17.2	18.9	52.6	55.3	57.0	57.9	66.9	67.3
Rankings (loans), place	19	17	17	16	18	17	16	17	16



## RANKINGS

**1 place** – assets growth rate for 2019

**3 place** – overdue debts share

**4 place** – assets growth rate for 2020

Main indicators on the market	place From 24 banks	Market share, %
Assets	16	0.44
Credits SME segment	15	0.55
Credits Retail segment	16	0.39
Deposit portfolio	17	0.51
Securities	14	0.35
Statutory fund	19	0.38

## Nominations





Bank has serviced as of 01.09.2021:



**5 213** clients of SME segment

The number of clients has been increased by 2.1% for the first 8 months of 2021

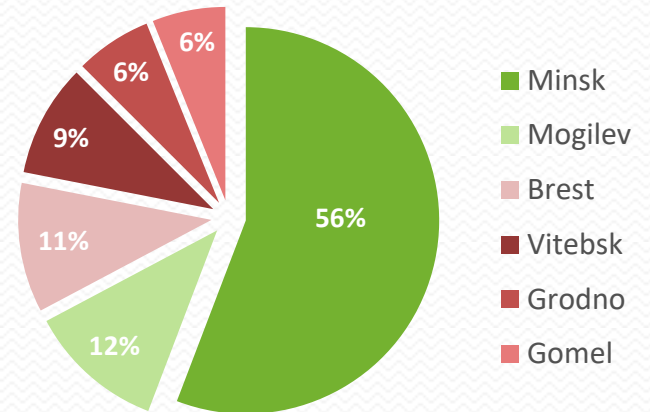
**1 699** use cash and settlement services



**50 628** clients of the Retail segment

**2 792** of them use two or more banking products (credit, deposit or card)

SME segment clients

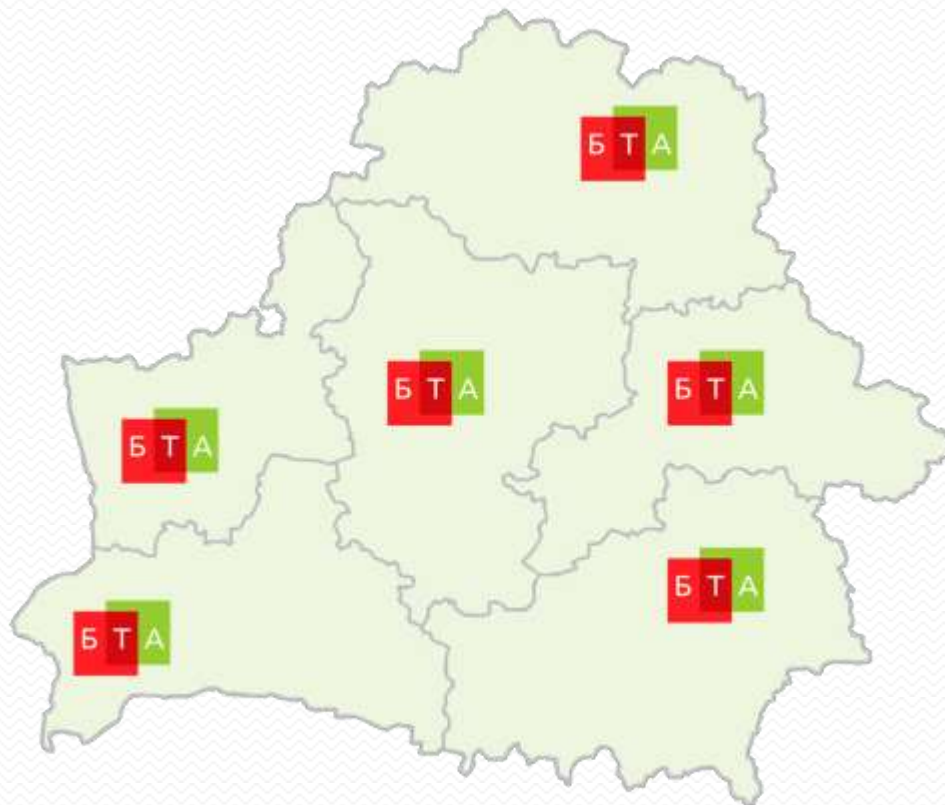




BTA Bank is present in all regional centres

### Property owned:

- Main office  
Minsk, V. Khoruzhey Str., 20-2 - 2 985,6 m<sup>2</sup>



Measures	Requirement set	Actual
		As of 01.09.2021
<b>Minimum amount of capital</b>		
Regulatory capital	Min. 66.0 mln BYN	67.3
Regulatory capital adequacy	Min. 10.0% (12.5%*)	25.509%
Tier I capital adequacy	Min. 7.0%	14.487%
Tier I common capital adequacy	Min. 4.5% (7.0%*)	13.732%
leverage	Min. 3.0%	10.4%

<b>Liquidity ratios</b>		
Liquidity coverage ratio	Min. 100.0% (in the second half of 2021 - min 90.0%)	183.0%
Net stable funding ratio	Min. 100.0%	129.0%
<b>Total amount of the credit risks</b>	No more than six-fold of the regulatory capital	1.1
<b>Total amount of credit risks on insiders and related persons</b>	Min. 50% of the regulatory capital	0.0%

\* Requirement with addition of a conservation buffer



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Thank you for your attention!



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