



**BANK
DABRABYT**

Honestly. Properly. Carefully.

Presentation for Financial Institutions

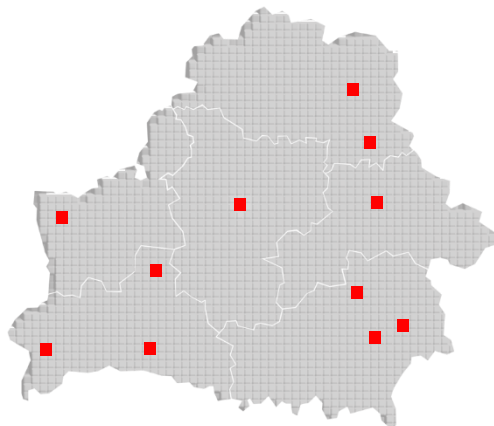
July 2020

BANK AT A GLANCE

Key facts

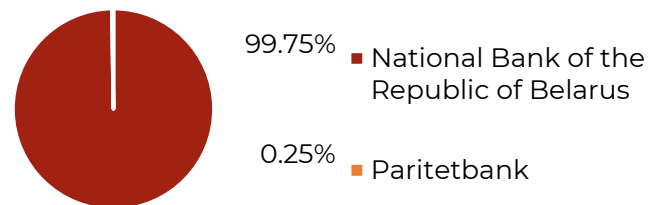
- Founded in 2000, in 2007 reorganized in Joint Stock Company, from 28.01.2019 Bank Moscow-Minsk was renamed to Bank Dabrabyt
- In 2014 purchased by National Bank of the Republic of Belarus
- > 10 000 corporate clients
- > 200 000 retail clients

Local presence, as of 01.07.2020



Head office	1
Offices	10
Regional Divisions	5
Banking Centers	5
ATMs	49
Staff	725

Ownership structure



Ratings of the Republic of Belarus*

	Long-term	Short-term	Forecast	Valid as of
S&P Global	B	B	Stable	03.04.2020
FitchRatings	B	B	Stable	15.05.2020

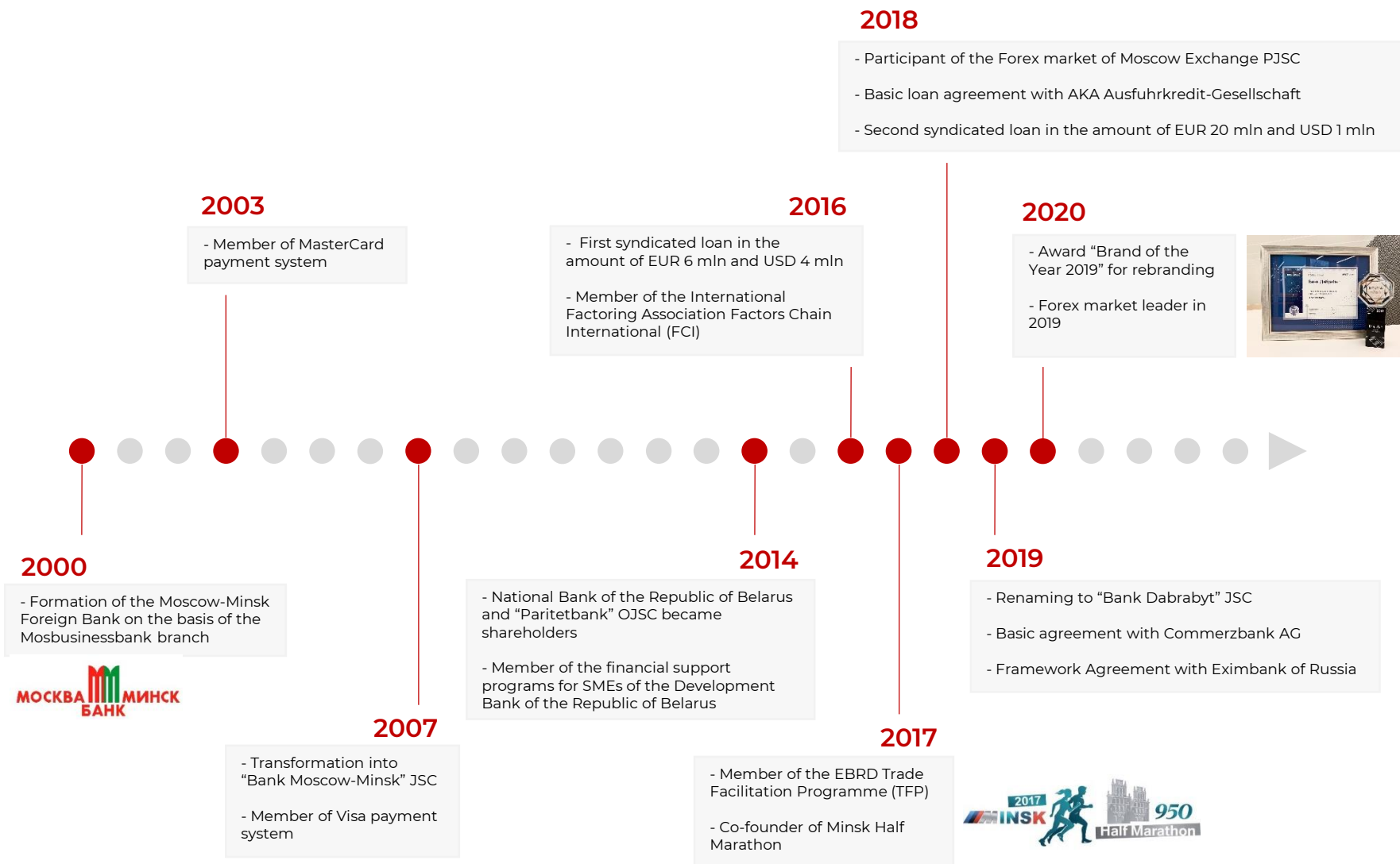
*Source: Ministry of Finance of the Republic of Belarus

Country risk classification by OECD



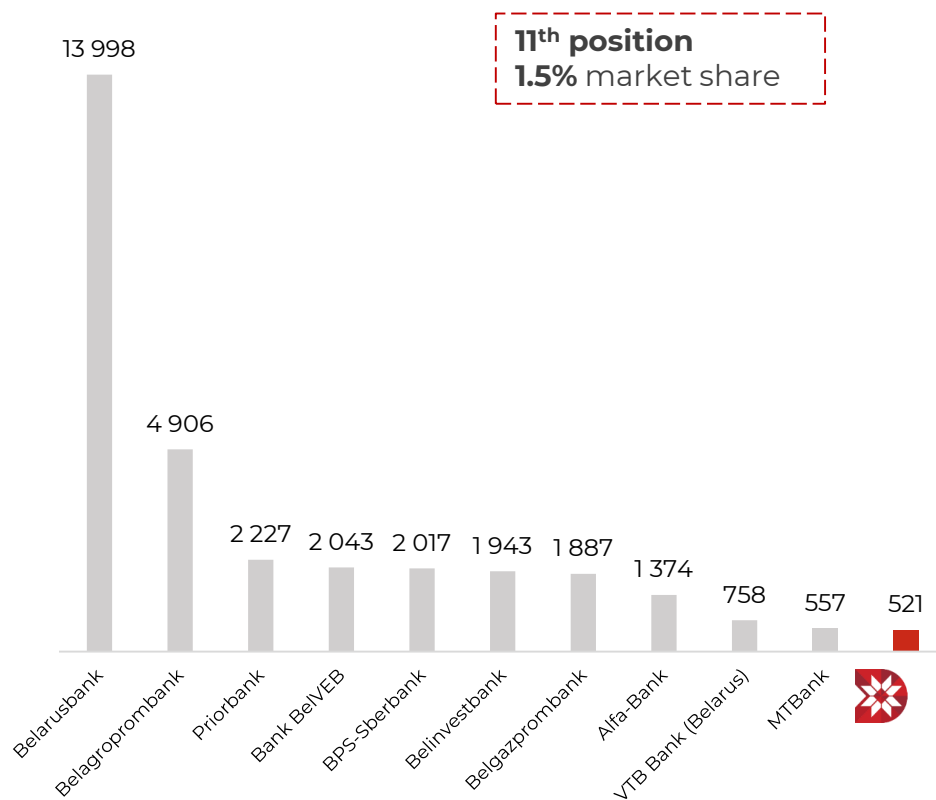
26.01.2018 – upgraded from 7th to 6th
25.05.2020 – confirmed

BANK DABRABYT JSC MILESTONES

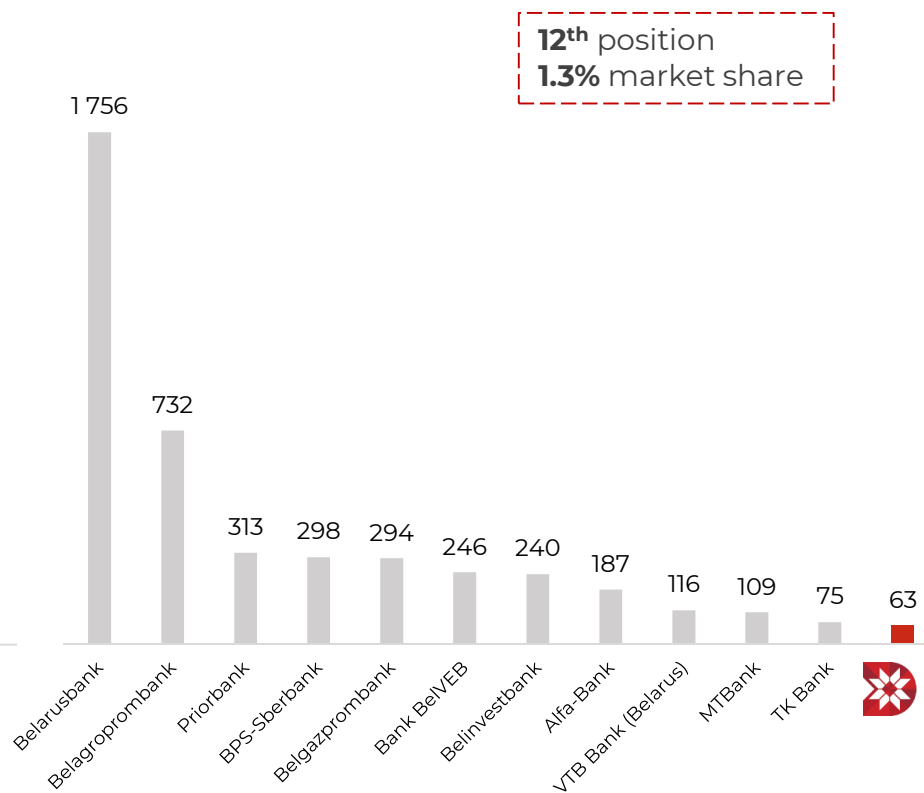


LOCAL MARKET POSITIONS, under NAS

Ranking by assets, USD mln eq, as of 01.07.2020



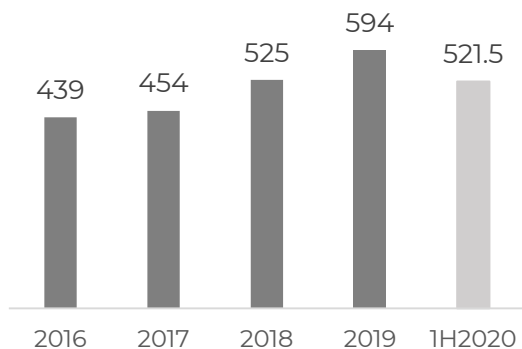
Ranking by equity, USD mln eq, as of 01.07.2020



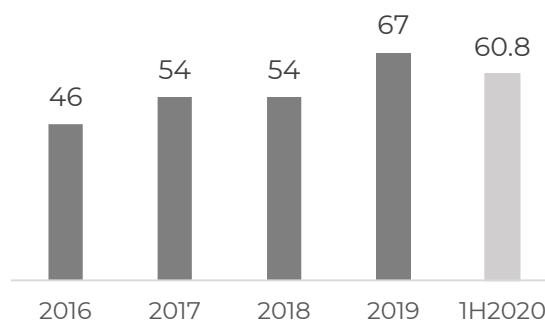
FINANCIAL RESULTS under IFRS

mIn USD in equivalent	2016	2017	2018	2019	1H 2020
Assets	439	454	525	594	521.5
Loans to customers	267	265	266	270	262.7
Amounts due to customers	296	381	410	445	395.4
Equity	46	54	54	67	60.8
Net profit	1.6	9.5	9.6	14.4	4.8
CAR	11.7%	12.9%	11.5%	13.4%	12.5%
USD / BYN	1.9585	1.9727	2.1598	2.1036	2.4008

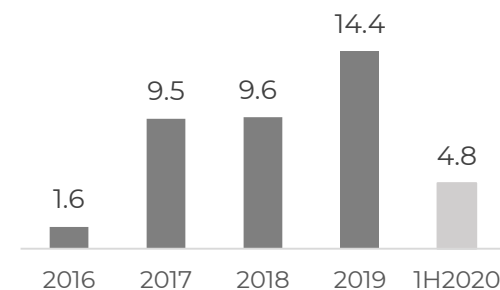
■ Assets dynamics, mIn USD in eq.



■ Equity dynamics, mIn USD in eq.

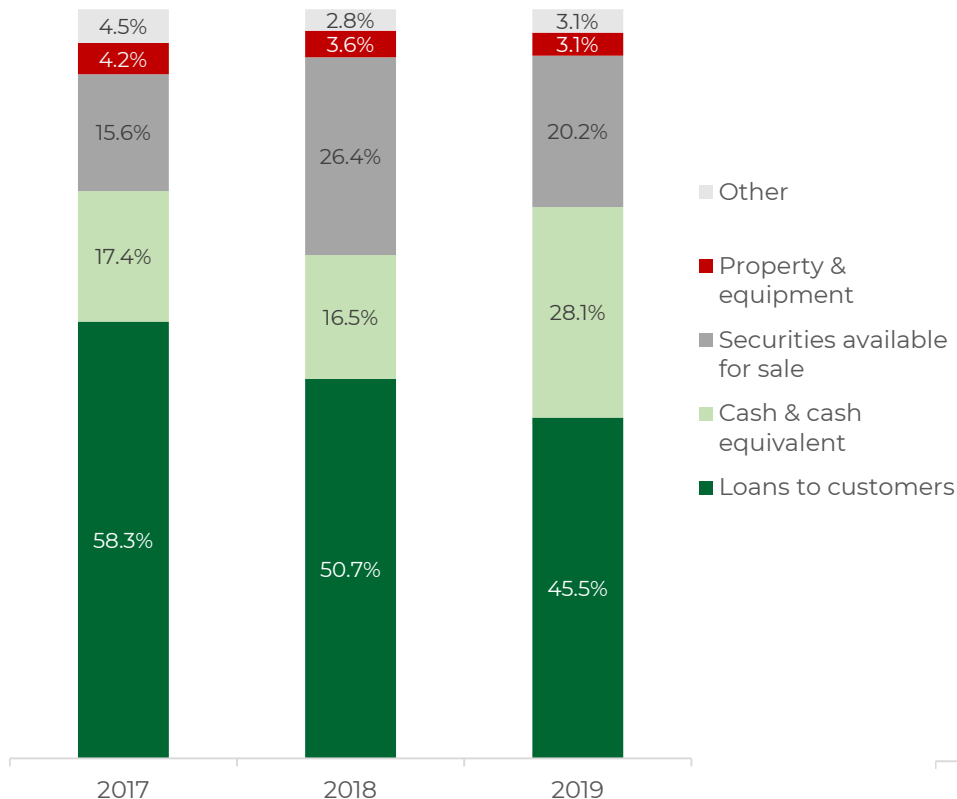


■ Net profit, mIn USD in eq.

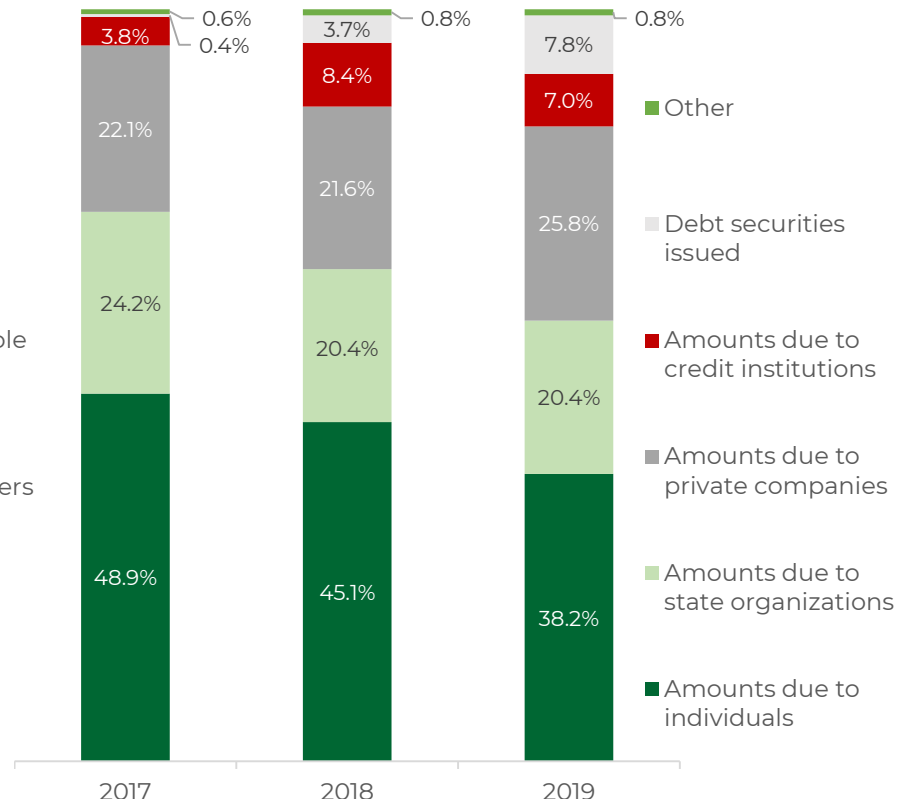


FINANCIAL RESULTS under IFRS

Assets structure

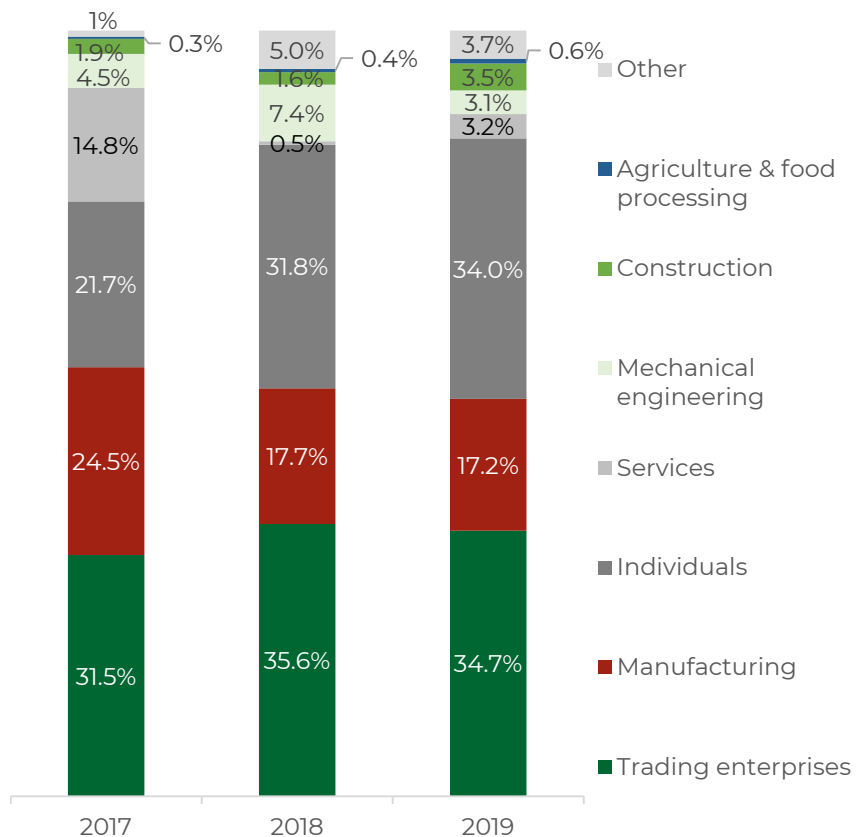


Liabilities structure

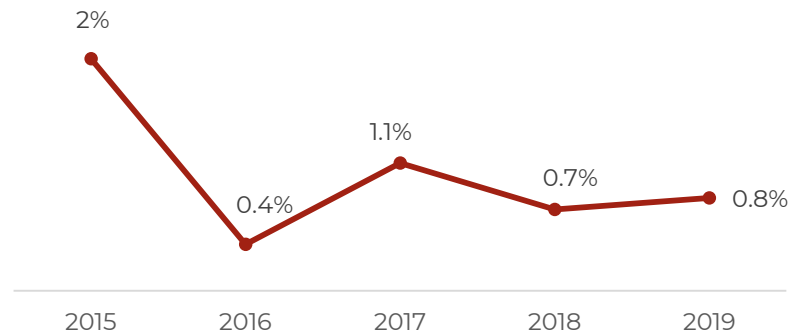


LOAN PORTFOLIO under IFRS

Breakdown by sectors of economy



NPL 90+ dynamics (corporate & retail portfolio)



INTERNATIONAL BUSINESS

Syndications

 Arranger Facility agent	  Lead arranger Facility agent
  	     
EUR 6 mln & USD 4 mln syndicated loan	EUR 20 mln & USD 1 mln syndicated loan
November 2016	March 2018








Documentary Business (including trade finance)

USD **23** mln
 in equivalent
volume of deals
 as of 01.07.2020

USD **53.4** mln
 in equivalent
volume of TF lines
 as of 01.07.2020

Correspondent banking main partners

COOPERATION with EBRD

September 2016

Memorandum of Understanding between EBRD and the National Bank of the Republic of Belarus



November 2017

First deal under Trade Facilitation Program



August 2019

Trade Facilitation Program limit increase from EUR 10 mln to EUR 20 mln



June 2017

Issuing Bank Agreement with guarantees up to EUR 10 mln (Trade Facilitation Program)



December 2018

Technical assistants in developing MSME line finished their mission



December 2019

Loan Agreement
BYN 11 mln
Support of MSMEs

SOME ACHIEVEMENTS



STP Excellence Award
2006, 2007, 2008, 2009,
2010, 2011, 2012, 2013, 2014



USD Operational
Excellence Award
2017, 2018



Quick Start
2018



STP Award
2010, 2015, 2016, 2017, 2018



STP Award
2010, 2011, 2013



Most Innovative Bank in Belarus
2017



BCSE
Б Б Ф Б
Market Maker
Certificate
2017



BCSE
Б Б Ф Б
First place
in the FX market
2018, 2019



BCSE
Б Б Ф Б
Most Innovative Bank
2019

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