

statement of financial position

2023 - IVth quarter

atb

(manats in thousands)

	31.12.2022	31.12.2023
1 Assets:	965.157	995.536
1.1 Cash and cash equivalents, including blocked cash funds	287.660	78.533
1.2 Trade and investment securities	120.982	63.522
1.3 Deposits in banks and other financial institutions	201.173	345.140
1.4 Loans to banks and other financial institutions	3.474	6.800
1.5 Loans to Customers	321.723	447.399
1.5.1 a) consumer loans	143.475	229.304
1.5.2 b) business loans	35.236	43.490
1.5.3 c) real estate loans	143.012	174.605
1.5.4 d) other loans 0 0 1.5.2 (ECL for Stage 2 and Stage 3 Loans)	0	0
1.5.3 Loans to customers (net)	5.800	10.339
1.6 Property and Equipment	315.923	437.060
1.7 Intangible Assets	7.070	12.864
1.8 Deferred Tax Assets	5.889	5.947
1.9 ECL for Stage 2 and Stage 3 off balance assets	0	0
1.10 Other Assets	0	0
1.10 Digər aktivlər	22.985	45.669

	(manats in thousands)	
	31.12.2022	31.12.2023
2 Liabilities:	895.983	911.032
2.1 Deposits	385.008	484.586
2.1.1 a) deposits of individuals	201.195	214.432
2.1.2 b) deposits of legal entities	183.813	270.154
2.2 Liabilities to the central bank and state funds	143.901	173.391
2.3 Liabilities to credit organizations and other financial institutions	322.643	201.069
2.4 Debt securities	20.837	8.542
2.5 Current tax liabilities	0	0
2.6 Deferred tax liability	0	0
2.7 Subordinated debt liabilities	0	0
2.8 Other liabilities	23.593	43.444
3 Equity	69.174	84.504
3.1 Share capital	50.000	50.000
3.2 Income (loss) from changes in share price	0	0
3.3 Retained Earnings	15.406	29.467
3.4 General reserves:	3.768	5.037
3.4.1 a) common reserves to pay out possible losses on loans, leases, and other claims	3.273	4.612
3.4.2 b) common reserves from revaluation of fixed assets	0	0
3.4.3 c) other general reserves	495	425
4 Total liabilities and equity	965.157	995.536