

# statement of financial position

2024 - II<sup>nd</sup> quarter

atb

	(manats in thousands)	
	30.06.2023	30.06.2024
<b>1 Assets:</b>	<b>849.859</b>	<b>1.496.059</b>
1.1 Cash and cash equivalents, including blocked cash funds	83.535	226.021
1.2 Trade and investment securities	58.877	94.007
1.3 Deposits in banks and other financial institutions	245.263	373.215
1.4 Loans to banks and other financial institutions	5.119	8.500
1.5 Loans to Customers	406.834	751.594
1.5.1 a) consumer loans	207.927	267.945
1.5.2 b) business loans	44.260	298.288
1.5.3 c) real estate loans	154.647	185.361
1.5.4 d) other loans	0	0
1.5.2 (ECL for Stage 2 and Stage 3 Loans)	7.211	11.812
1.5.3 Loans to customers (net)	399.623	739.783
1.6 Property and Equipment	8.195	14.594
1.7 Intangible Assets	5.672	5.766
1.8 Deferred Tax Assets	0	0
1.9 ECL for Stage 2 and Stage 3 off balance assets	0	0
1.10 Other Assets	43.576	34.172

	(manats in thousands)	
	30.06.2023	30.06.2024
<b>2 Liabilities:</b>	<b>772.627</b>	<b>1.397.530</b>
2.1 Deposits	382.943	891.772
2.1.1 a) deposits of individuals	206.148	225.037
2.1.2 b) deposits of legal entities	176.794	666.735
2.2 Liabilities to the central bank and state funds	156.616	187.246
2.3 Liabilities to credit organizations and other financial institutions	192.181	244.818
2.4 Debt securities	0	30.000
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	40.889	43.695
<b>3 Equity</b>	<b>77.231</b>	<b>98.528</b>
3.1 Share capital	50.000	50.000
3.2 Income (loss) from changes in share price	0	0
3.3 Retained Earnings	22.558	43.017
3.4 General reserves:	4.673	5.512
3.4.1 a) common reserves to pay out possible losses on loans, leases, and other claims	4.279	5.018
3.4.2 b) common reserves from revaluation of fixed assets	0	0
3.4.3 c) other general reserves	394	494
<b>4 Total liabilities and equity</b>	<b>849.859</b>	<b>1.496.059</b>