

statement of financial position

2024 - IIIrd quarter

atb

	(manats in thousands)	
	30.09.2023	30.09.2024
1 Assets:	863.329	1.548.469
1.1 Cash and cash equivalents, including blocked cash funds	133.124	179.222
1.2 Trade and investment securities	61.194	116.849
1.3 Deposits in banks and other financial institutions	177.220	412.338
1.4 Loans to banks and other financial institutions	5.114	8.500
1.5 Loans to Customers	434.919	779.326
1.5.1 a) consumer loans	220.758	284.017
1.5.2 b) business loans	43.371	306.083
1.5.3 c) real estate loans	170.790	189.227
1.5.4 d) other loans	0	0
1.5.2 (ECL for Stage 2 and Stage 3 Loans)	8.851	13.212
1.5.3 Loans to customers (net)	426.068	766.115
1.6 Property and Equipment	9.749	15.698
1.7 Intangible Assets	5.375	5.771
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	45.484	43.977

	(manats in thousands)	
	30.09.2023	30.09.2024
2 Liabilities:	782.531	1.444.716
2.1 Deposits	421.971	928.393
2.1.1 a) deposits of individuals	201.838	207.208
2.1.2 b) deposits of legal entities	220.133	721.186
2.2 Liabilities to the central bank and state funds	169.535	189.880
2.3 Liabilities to credit organizations and other financial institutions	135.752	261.796
2.4 Debt securities	14.713	23.909
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	40.560	40.738
3 Equity	80.797	103.753
3.1 Share capital	50.000	50.000
3.2 Income (loss) from changes in share price	0	0
3.3 Retained Earnings	25.905	47.838
3.4 General reserves:	4.893	5.915
3.4.1 a) common reserves to pay out possible losses on loans, leases, and other claims	4.511	5.425
3.4.2 b) common reserves from revaluation of fixed assets	0	0
3.4.3 c) other general reserves	381	490
4 Total liabilities and equity	863.329	1.548.469