

statement of financial position

2024 - IVth quarter

atb

	(manats in thousands)	
	31.12.2023	31.12.2024
1 Assets:	995.536	2.084.327
1.1 Cash and cash equivalents, including blocked cash funds	78.533	211.722
1.2 Trade and investment securities	63.522	141.018
1.3 Deposits in banks and other financial institutions	345.140	865.694
1.4 Loans to banks and other financial institutions	6.800	8.500
1.5 Loans to Customers	447.399	799.893
1.5.1 a) consumer loans	229.304	295.434
1.5.2 b) business loans	43.490	311.817
1.5.3 c) real estate loans	174.605	192.642
1.5.4 d) other loans	0	0
1.5.2 (ECL for Stage 2 and Stage 3 Loans)	10.339	11.522
1.5.3 Loans to customers (net)	437.060	788.371
1.6 Property and Equipment	12.864	15.737
1.7 Intangible Assets	5.947	6.435
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	45.669	46.850

	(manats in thousands)	
	31.12.2023	31.12.2024
2 Liabilities:	911.032	1.977.557
2.1 Deposits	484.586	1.459.966
2.1.1 a) deposits of individuals	214.432	213.127
2.1.2 b) deposits of legal entities	270.154	1.246.839
2.2 Liabilities to the central bank and state funds	173.391	191.541
2.3 Liabilities to credit organizations and other financial institutions	201.069	283.394
2.4 Debt securities	8.542	1.800
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	43.444	40.856
3 Equity	84.504	106.770
3.1 Share capital	50.000	50.000
3.2 Income (loss) from changes in share price	0	0
3.3 Retained Earnings	29.467	50.769
3.4 General reserves:	5.037	6.001
3.4.1 a) common reserves to pay out possible losses on loans, leases, and other claims	4.612	5.570
3.4.2 b) common reserves from revaluation of fixed assets	0	0
3.4.3 c) other general reserves	425	430
4 Total liabilities and equity	995.535	2.084.327