

# statement of financial position

2025 - II<sup>nd</sup> quarter

atb

(manats in thousands)

	30.06.2024	30.06.2025
<b>1 Assets:</b>	<b>1.496.059</b>	<b>1.918.414</b>
1.1 Cash and cash equivalents, including blocked cash funds	226.021	475.138
1.2 Trade and investment securities	94.007	202.500
1.3 Deposits in banks and other financial institutions	373.215	366.635
1.4 Loans to banks and other financial institutions	8.500	17.294
1.5 Loans to Customers	751.594	806.467
1.5.1 a) consumer loans	267.945	307.958
1.5.2 b) business loans	298.288	295.814
1.5.3 c) real estate loans	185.361	202.694
1.5.4 d) other loans	0	0
1.5.2 (ECL for Stage 2 and Stage 3 Loans)	11.812	14.707
1.5.3 Loans to customers (net)	739.783	791.760
1.6 Property and Equipment	14.594	16.725
1.7 Intangible Assets	5.766	6.114
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	34.172	42.249

	(manats in thousands)	
	30.06.2024	30.06.2025
<b>2 Liabilities:</b>	<b>1.397.530</b>	<b>1.804.495</b>
2.1 Deposits	891.772	1.144.650
2.1.1 a) deposits of individuals	225.037	210.708
2.1.2 b) deposits of legal entities	666.735	933.942
2.2 Liabilities to the central bank and state funds	187.246	203.645
2.3 Liabilities to credit organizations and other financial institutions	244.818	357.035
2.4 Debt securities	30.000	43.999
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	43.695	55.166
<b>3 Equity</b>	<b>98.528</b>	<b>113.919</b>
3.1 Share capital	50.000	79.000
3.2 Income (loss) from changes in share price	0	0
3.3 Retained Earnings	43.017	28.694
3.4 General reserves:	5.512	6.226
3.4.1 a) common reserves to pay out possible losses on loans, leases, and other claims	5.018	5.802
3.4.2 b) common reserves from revaluation of fixed assets	0	0
3.4.3 c) other general reserves	494	424
<b>4 Total liabilities and equity</b>	<b>1.496.059</b>	<b>1.918.414</b>