

statement of financial position

2025 - IIIrd quarter

atb

	(manats in thousands)	
	30.09.2024	30.09.2025
1 Assets:	1,548,469	1,849,217
1.1 Cash and cash equivalents, including blocked cash funds	179,222	151,675
1.2 Trade and investment securities	116,849	186,435
1.3 Deposits in banks and other financial institutions	412,338	659,153
1.4 Loans to banks and other financial institutions	8,500	17,294
1.5 Loans to Customers	779,326	787,660
1.5.1 a) consumer loans	284,017	314,235
1.5.2 b) business loans	306,083	267,117
1.5.3 c) real estate loans	189,227	206,308
1.5.4 d) other loans	0	0
1.5.2 (ECL for Stage 2 and Stage 3 Loans)	13,212	17,218
1.5.3 Loans to customers (net)	766,115	770,442
1.6 Property and Equipment	15,698	16,983
1.7 Intangible Assets	5,771	5,874
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	43,977	41,360

	(manats in thousands)	
	30.09.2024	30.09.2025
2 Liabilities:	1,444,716	1,732,767
2.1 Deposits	928,393	1,187,937
2.1.1 a) deposits of individuals	207,208	203,508
2.1.2 b) deposits of legal entities	721,186	984,428
2.2 Liabilities to the central bank and state funds	189,880	207,631
2.3 Liabilities to credit organizations and other financial institutions	261,796	238,172
2.4 Debt securities	23,909	66,896
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	40,738	32,131
3 Equity	103,753	116,450
3.1 Share capital	50,000	79,000
3.2 Income (loss) from changes in share price	0	0
3.3 Retained Earnings	47,838	31,122
3.4 General reserves:	5,915	6,328
3.4.1 a) common reserves to pay out possible losses on loans, leases, and other claims	5,425	5,929
3.4.2 b) common reserves from revaluation of fixed assets	0	0
3.4.3 c) other general reserves	490	399
4 Total liabilities and equity	1,548,469	1,849,217