

statement of financial position

2025 - IV quarter

atb

(manats in thousands)

	31.12.2024	31.12.2025
1 Assets:	2.084.327	2.188.501
1.1 Cash and cash equivalents, including blocked cash funds	211.722	151.681
1.2 Trade and investment securities	141.018	189.781
1.3 Deposits in banks and other financial institutions	865.694	984.598
1.4 Loans to banks and other financial institutions	8.500	17.302
1.5 Loans to Customers	799.893	787.352
1.5.1 a) consumer loans	295.434	328.247
1.5.2 b) business loans	311.817	252.503
1.5.3 c) real estate loans	192.642	206.602
1.5.4 d) other loans	0	0
1.5.2 (ECL for Stage 2 and Stage 3 Loans)	11.522	19.427
1.5.3 Loans to customers (net)	788.371	767.925
1.6 Property and Equipment	15.737	16.318
1.7 Intangible Assets	6.435	6.656
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	46.850	54.241

(manats in thousands)

	31.12.2024	31.12.2025
2 Liabilities:	1.977.557	2.071.053
2.1 Depozitlər	1.459.966	1.554.180
2.1.1 a) deposits of individuals	213.127	232.007
2.1.2 b) deposits of legal entities	1.246.839	1.322.173
2.2 Liabilities to the central bank and state funds	191.541	205.958
2.3 Liabilities to credit organizations and other financial institutions	283.394	243.891
2.4 Debt securities	1.800	0
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	40.856	67.025
3 Equity	106.770	117.448
3.1 Share capital	50.000	100.500
3.2 Income (loss) from changes in share price	0	0
3.3 Retained Earnings	50.769	10.377
3.4 General reserves:	6.001	6.571
3.4.1 a) common reserves to pay out possible losses on loans, leases, and other claims	5.570	6.108
3.4.2 b) common reserves from revaluation of fixed assets	0	0
3.4.3 c) other general reserves	430	463
4 Total liabilities and equity	2.084.327	2.188.501