

# statement of financial position

2026 - I quarter

atb

(manats in thousands)

	31.03.2025	31.03.2026
<b>1 Assets:</b>	<b>1,956,059</b>	<b>2,200,607</b>
1.1 Cash and cash equivalents, including blocked cash funds	316,891	239,299
1.2 Trade and investment securities	205,435	205,092
1.3 Deposits in banks and other financial institutions	561,357	879,965
1.4 Loans to banks and other financial institutions	6,776	17,250
1.5 Loans to Customers	806,441	814,700
1.5.1 a) consumer loans	301,216	328,600
1.5.2 b) business loans	304,712	276,406
1.5.3 c) real estate loans	200,513	209,694
1.5.4 d) other loans	0	0
1.5.2 (ECL for Stage 2 and Stage 3 Loans)	13,457	20,853
1.5.3 Loans to customers (net)	792,985	793,847
1.6 Property and Equipment	15,451	15,348
1.7 Intangible Assets	6,238	6,278
1.8 Deferred Tax Assets	0	0
1.9 ECL for Stage 2 and Stage 3 off balance assets	0	2
1.10 Other Assets	50,927	43,530

(manats in thousands)

	31.12.2024	31.12.2025
<b>2 Liabilities:</b>	<b>1,845,340</b>	<b>2,078,547</b>
2.1 Depozitlər	1,382,231	1,563,348
2.1.1 a) deposits of individuals	203,782	213,060
2.1.2 b) deposits of legal entities	1,178,448	1,350,288
2.2 Liabilities to the central bank and state funds	198,337	210,833
2.3 Liabilities to credit organizations and other financial institutions	206,851	262,922
2.4 Debt securities	3,000	10,868
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	54,921	30,576
<b>3 Equity</b>	<b>110,719</b>	<b>122,060</b>
3.1 Share capital	79,000	100,500
3.2 Income (loss) from changes in share price	0	0
3.3 Retained Earnings	25,597	14,924
3.4 General reserves:	6,122	6,637
3.4.1 a) common reserves to pay out possible losses on loans, leases, and other claims	5,692	6,270
3.4.2 b) common reserves from revaluation of fixed assets	0	0
3.4.3 c) other general reserves	430	366
<b>4 Total liabilities and equity</b>	<b>1,956,059</b>	<b>2,200,607</b>