

statement of financial position

2026 - II quarter

atb

(manats in thousands)

	30.06.2025	30.06.2026
1 Assets:	1,918,414	2,048,267
1.1 Cash and cash equivalents, including blocked cash funds	475,138	217,400
1.2 Trade and investment securities	202,500	207,078
1.3 Deposits in banks and other financial institutions	366,635	730,269
1.4 Loans to banks and other financial institutions	17,294	8,500
1.5 Loans to Customers	806,467	828,184
1.5.1 a) consumer loans	307,958	351,285
1.5.2 b) business loans	295,814	263,186
1.5.3 c) real estate loans	202,694	213,713
1.5.4 d) other loans	0	0
1.5.2 (ECL for Stage 2 and Stage 3 Loans)	14,707	15,344
1.5.3 Loans to customers (net)	791,760	812,840
1.6 Property and Equipment	16,725	15,657
1.7 Intangible Assets	6,114	6,071
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	42,249	50,453

(manats in thousands)

	30.06.2025	30.06.2026
2 Liabilities:	1,804,495	1,919,816
2.1 Deposits	1,144,650	1,489,575
2.1.1 a) deposits of individuals	210,708	220,480
2.1.2 b) deposits of legal entities	933,942	1,269,094
2.2 Liabilities to the central bank and state funds	203,645	215,973
2.3 Liabilities to credit organizations and other financial institutions	357,035	174,960
2.4 Debt securities	43,999	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	55,166	39,309
3 Equity	113,919	128,452
3.1 Share capital	79,000	100,500
3.2 Income (loss) from changes in share price	0	0
3.3 Retained Earnings	28,694	20,653
3.4 General reserves:	6,226	7,299
3.4.1 a) common reserves to pay out possible losses on loans, leases, and other claims	5,802	6,967
3.4.2 b) common reserves from revaluation of fixed assets	0	0
3.4.3 c) other general reserves	424	332
4 Total liabilities and equity	1,918,414	2,048,267