

Balance sheet

	31.03.2021	30.06.2021	30.09.2021	31.12.2021
ASSETS				
Cash	30 071 595	34 446 457	57 744 041	46 355 826
Accounts in NBT	13 094 166	19 617 216	45 861 116	29 792 234
Accounts in credit organizations	33 222 703	33 234 162	25 556 512	37 186 289
Provided loans	559 863 043	620 714 277	650 119 537	663 566 230
LLR	- 10 631 670	- 10 358 940	- 8 313 195	- 7 172 722
Investments	94 740	94 740	94 740	94 740
Fixed assets	18 072 939	18 668 969	18 506 784	21 423 738
Intangible assets	3 478 163	3 308 962	3 101 451	2 893 940
Others assets	52 523 036	56 814 249	58 525 292	66 226 076
Total assets	699 788 715	776 540 092	851 196 278	860 366 351
LIABILITIES AND CAPITAL				
Accounts payable NBT	7 525 600	8 028 400	9 523 800	-
Accounts payable to credit organizations	12 046 333	10 118 317	34 220 750	40 384 877
Received loans	344 469 634	414 465 085	432 667 329	420 119 439
Deposits	160 192 762	168 600 931	169 482 954	189 756 345
Subordinated Loans	35 409 314	37 670 638	40 126 369	48 590 000
Others Liability	42 241 536	38 177 999	53 042 108	51 751 404
Total Liabilities	601 885 179	677 061 370	739 063 310	750 602 065
Authorized capital	17 522 000	17 522 000	17 522 000	17 522 000
Others reserves	27 805 951	27 805 951	27 805 951	31 066 100
Retained earnings of the current year	25 757 899	29 555 909	33 419 636	36 316 186
Classified subordinated loans	26 817 686	24 594 862	33 385 381	24 860 000
Total capital	97 903 536	99 478 722	112 132 968	109 764 286
Total of Liabilities and capital	699 788 715	776 540 092	851 196 278	860 366 351

Income Statement

	31.03.2021	30.06.2021	30.09.2021	31.12.2021
INCOME				
Interest income	41 498 373	87 664 201	138 118 299	189 542 869
Income from fee	1 351 029	3 086 990	4 835 542	6 977 593
Income from banking services	1 263 513	2 719 224	3 273 810	4 374 662
Income from FX transaction	3 156 385	6 530 487	10 213 046	14 711 966
Other income	581 219	1 132 799	1 702 421	2 215 858
Income recovery of reserves	2 211 814	3 567 854	4 562 520	4 967 842
Total income	50 062 333	104 701 555	162 705 638	222 790 790
EXPENSES				
Interest expense	18 281 013	36 751 593	56 867 269	78 213 824
Total financial and other expenses	2 480 516	5 606 353	9 245 867	11 936 031
Expenses from FX transaction	4 243 859	9 671 049	15 793 188	22 160 734
Salary and bonuses	12 133 293	25 983 374	40 224 818	55 048 603
Payments for professional services	412 702	917 885	1 370 989	2 417 648
Penalties	136 995	202 890	202 890	207 990
Taxes and licenses	650 260	1 321 014	2 076 092	2 840 480
Depretiation	2 311 407	4 801 059	7 432 840	9 982 951
LLR expenses	3 042 893	3 773 246	4 580 321	5 772 032
Other expenses	3 034 118	6 960 483	10 782 082	15 101 767
Total expenses	46 727 056	95 988 946	148 576 356	203 682 060
Profit/losses before income tax	3 335 277	8 712 609	14 129 282	19 108 730
Profit tax	1 272 723	2 852 045	4 404 991	6 487 889
Net profit/losses	2 062 554	5 860 564	9 724 291	12 620 841

Prudential norms

Capital adequacy ratio, K1-1	14.50%	13.22%	13.99%	13.00%
Capital adequacy ratio, K1-2	13.80%	12.34%	12.50%	11.95%
Current liquidity ratio	71.42%	90.55%	130.33%	108.52%