

Balance sheet

	31.03.2024	30.06.2024	30.09.2024	31.12.2024
ASSETS				
Cash	95,681,927	66,529,817		
Accounts in NBT	53,215,257	75,512,975		
Accounts in credit organizations	99,055,420	110,850,451		
Provided loans	1,178,745,708	1,248,619,360		
Fixed assets and intangible assets	38,437,728	37,967,587		
Others assets	128,741,366	155,063,404		
Total assets	1,593,877,406	1,694,543,594	0	0
LIABILITIES AND CAPITAL				
Customer accounts	344,981,410	397,979,098		
Attracted loans	754,735,689	750,686,099		
Others Liability	206,175,754	251,457,947		
Total Liabilities	1,305,892,853	1,400,123,144	0	0
Share capital	99,002,000	99,002,000		
Reserves	42,406,918	42,406,918		
Retained earnings	142,195,195	148,746,012		
Classified subordinated loans	4,380,440	4,265,520		
Total capital	287,984,553	294,420,450	0	0
Total of Liabilities and capital	1,593,877,406	1,694,543,594	0	0

Income Statement

	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Interest income	97,813,023	198,789,255		
Interest expense	45,766,392	92,434,364		
NET INTEREST INCOME	52,046,631	106,354,891	0	0
Provisoin for loan losses	3,032,635	7,111,367		
Net income after Provisoin for loan	49,013,996	99,243,524	0	0
Net Income on foreign exchange operations	5,783,347	12,370,195		
Commission income from banking services	9,699,554	21,565,677		
Other income/(expenses)	4,113,525	8,515,842		
Net non-interest income	19,596,426	42,451,714	0	0
Operating expenses	42,908,364	90,400,964		
Profit/losses before income tax	25,702,058	51,294,274	0	0
Profit tax	5,140,412	10,258,855		
Net profit/losses	20,561,646	41,035,419	0	0

Prudential norms				
Capital adequacy ratio, K1-1	19.09%	17.73%		
Capital adequacy ratio, K1-2	17.35%	16.20%		
Capital adequacy ratio, K1-3	12.48%	15.22%		
Current liquidity ratio	113.85%	95.84%		