

Balance sheet

	31.03.2024	30.06.2024	30.09.2024	31.12.2024
ASSETS				
Cash	95 681 927			
Accounts in NBT	53 215 257			
Accounts in credit organizations	99 055 420			
Provided loans	1 178 745 708			
Fixed assets and intangible assets	38 437 728			
Others assets	128 741 366			
Total assets	1 593 877 406	0	0	0
LIABILITIES AND CAPITAL				
Customer accounts	344 981 410			
Attracted loans	754 735 689			
Others Liability	206 175 754			
Total Liabilities	1 305 892 853	0	0	0
Share capital	99 002 000			
Reserves	42 406 918			
Retained earnings	142 195 195			
Classified subordinated loans	4 380 440			
Total capital	287 984 553	0	0	0
Total of Liabilities and capital	1 593 877 406	0	0	0

Income Statement

	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Interest income	97 813 023			
Interest expense	45 766 392			
NET INTEREST INCOME	52 046 631	0	0	0
Provisoin for loan losses	3 032 635			
Net income after Provisoin for loan	49 013 997	0	0	0
Net Income on foreign exchange operations	5 783 347			
Commission income from banking services	9 699 554			
Other income/(expenses)	4 113 525			
Net non-interest income	19 596 425	0	0	0
Operating expenses	42 908 364			
Profit/losses before income tax	25 702 058	0	0	0
Profit tax	5 140 412			
Net profit/losses	20 561 646	0	0	0

Prudential norms

Capital adequacy ratio, K1-1	19.09%			
Capital adequacy ratio, K1-2	17.35%			
Capital adequacy ratio, K1-3	12.48%			
Current liquidity ratio	113.85%			