

Balance sheet

	31.03.2024	30.06.2024	30.09.2024	31.12.2024
ASSETS				
Cash	95,681,927	66,529,817	86,179,898	
Accounts in NBT	53,215,257	75,512,975	48,639,180	
Accounts in credit organizations	99,055,420	110,850,451	81,604,783	
Provided loans	1,178,745,708	1,248,619,360	1,377,985,294	
Fixed assets and intangible assets	38,437,728	37,967,587	37,180,906	
Others assets	128,741,366	155,063,404	148,483,472	
Total assets	1,593,877,406	1,694,543,594	1,780,073,533	0
LIABILITIES AND CAPITAL				
Customer accounts	344,981,410	397,979,098	442,826,399	
Attracted loans	754,735,689	750,686,099	812,073,556	
Others Liability	206,175,754	251,457,947	208,535,009	
Total Liabilities	1,305,892,853	1,400,123,144	1,463,434,964	0
Share capital	99,002,000	99,002,000	99,002,000	
Reserves	42,406,918	42,406,918	42,406,918	
Retained earnings	142,195,195	148,746,012	173,099,531	
Classified subordinated loans	4,380,440	4,265,520	2,130,120	
Total capital	287,984,553	294,420,450	316,638,569	0
Total of Liabilities and capital	1,593,877,406	1,694,543,594	1,780,073,533	0

Income Statement

	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Interest income	97,813,023	198,789,255	307,927,200	
Interest expense	45,766,392	92,434,364	142,653,257	
NET INTEREST INCOME	52,046,631	106,354,891	165,273,944	0
Provisoin for loan losses	3,032,635	7,111,367	11,074,641	
Net income after Provisoin for loan	49,013,996	99,243,524	154,199,303	0
Net Income on foreign exchange operations	5,783,347	12,370,195	20,564,138	
Commission income from banking services	9,699,554	21,565,677	35,692,286	
Other income/(expenses)	4,113,525	8,515,842	13,260,160	
Net non-interest income	19,596,426	42,451,714	69,516,585	0
Operating expenses	42,908,364	90,400,964	141,979,715	
Profit/losses before income tax	25,702,058	51,294,274	81,736,173	0
Profit tax	5,140,412	10,258,855	16,347,235	
Net profit/losses	20,561,646	41,035,419	65,388,938	0

Prudential norms				
Capital adequacy ratio, K1-1	19.09%	17.73%	17.55%	
Capital adequacy ratio, K1-2	17.35%	16.20%	16.11%	
Capital adequacy ratio, K1-3	12.48%	15.22%	14.41%	
Current liquidity ratio	113.85%	95.84%	94.16%	