

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	96,609,482
Accounts in NBT	53,215,257	75,512,975	48,639,180	55,541,304
Accounts in credit organizations	99,055,420	110,850,451	81,604,783	85,989,036
Provided loans	1,178,745,708	1,248,619,360	1,377,985,294	1,513,257,158
Fixed assets and intangible assets	38,437,728	37,967,587	37,180,906	42,922,457
Others assets	128,741,366	155,063,404	148,483,472	153,977,967
Total assets	1,593,877,406	1,694,543,594	1,780,073,533	1,948,297,404
LIABILITIES AND CAPITAL				
Customer accounts	344,981,410	397,979,098	442,826,399	532,989,473
Attracted loans	754,735,689	750,686,099	812,073,556	842,348,540
Others Liability	206,175,754	251,457,947	208,535,009	230,247,380
Total Liabilities	1,305,892,853	1,400,123,144	1,463,434,964	1,605,585,393
Share capital	99,002,000	99,002,000	99,002,000	99,002,000
Reserves	42,406,918	42,406,918	42,406,918	42,331,101
Retained earnings	142,195,195	148,746,012	173,099,531	199,192,410
Classified subordinated loans	4,380,440	4,265,520	2,130,120	2,186,500
Total capital	287,984,553	294,420,450	316,638,569	342,712,011
Total of Liabilities and capital	1,593,877,406	1,694,543,594	1,780,073,533	1,948,297,404

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	429,025,767
Interest expense	45,766,392	92,434,364	142,653,257	197,501,421
NET INTEREST INCOME	52,046,631	106,354,891	165,273,944	231,524,346
Provisoin for loan losses	3,032,635	7,111,367	11,074,641	15,717,909
Net income after Provisoin for loan	49,013,996	99,243,524	154,199,303	215,806,437
Net Income on foreign exchange operations	5,783,347	12,370,195	20,564,138	28,236,655
Commission income from banking services	9,699,554	21,565,677	35,692,286	51,271,688
Other income/(expenses)	4,113,525	8,515,842	13,260,160	18,404,113
Net non-interest income	19,596,426	42,451,714	69,516,585	97,912,456
Operating expenses	42,908,364	90,400,964	141,979,715	198,858,460
Profit/losses before income tax	25,702,058	51,294,274	81,736,173	114,860,433
Profit tax	5,140,412	10,258,855	16,347,235	23,454,433
Net profit/losses	20,561,646	41,035,419	65,388,938	91,406,000

Prudential norms				
Capital adequacy ratio, K1-1	19.09%	17.73%	17.55%	16.65%
Capital adequacy ratio, K1-2	17.35%	16.20%	16.11%	15.29%
Capital adequacy ratio, K1-3	12.48%	15.22%	14.41%	12.91%
Current liquidity ratio	113.85%	95.84%	94.16%	84.93%