Balance sheet

	31.03.2020	30.06.2020	30.09.2020	31.12.2020
ASSETS				
Cash	32 208 840	32 405 302	38 655 199	25 326 951
Accounts in NBT	9 677 964	9 370 521	7 650 956	32 322 541
Accounts in credit organizations	35 848 046	54 199 183	53 646 367	62 280 288
Provided loans	531 407 695	471 166 770	501 069 557	519 279 647
LLR	- 4 723 698	- 7 101 478	- 9 888 255	- 11 267 614
Investments	6 096 532	23 100 969	94 740	94 740
Fixed assets	17 776 990	17 582 863	18 377 807	24 908 505
Intangile assets	2 923 635	2 772 166	3 074 885	3 621 549
Others assets	42 382 145	30 991 969	34 476 786	43 372 464
Total assets	**673 598 149**	**634 488 265**	**647 158 042**	**699 939 071**
LIABILITIES AND CAPITAL				
Accounts payable NBT	4 080 000	4 123 360	4 131 680	4 520 000
Accounts payable to credit organizations	5 889 862	4 817 553	5 701 880	13 229 640
Received loans	370 081 070	346 966 002	344 219 080	372 412 317
Deposits	134 261 748	121 083 505	128 943 830	146 299 503
Subordinated Loans	23 800 007	26 114 620	28 233 154	33 154 800
Others Liability	37 878 457	34 928 747	40 765 894	32 306 960
Total Liabilities	**575 991 144**	**538 033 787**	**551 995 518**	**601 923 220**
Authorized capital	17 522 000	17 522 000	17 522 000	17 522 000
Others reserves	46 008 199	22 477 285	27 805 951	27 805 951
Retained earnings of the current year	1 776 813	25 873 613	21 257 127	23 692 700
Classified subordinated loans	32 299 993	30 581 580	28 577 446	28 995 200
Total capital	**97 607 005**	**96 454 478**	**95 162 524**	**98 015 851**
Total of Liabilities and capital	**673 598 149**	**634 488 265**	**647 158 042**	**699 939 071**

Income Statement

	31.03.2020	30.06.2020	30.09.2020	31.12.2020
INCOME				
Interest income	38 469 216	76 542 075	114 086 227	154 083 505
Income from fee	936 402	2 278 535	4 650 611	6 678 729
Income from banking services	880 667	1 944 609	3 137 612	4 237 557
Income from FX transaction	5 843 332	9 957 649	13 060 061	19 633 670
Other income	444 290	675 000	1 131 831	1 767 313
Income recovery of reserves	648 051	771 542	1 030 517	1 552 541
Total income	**47 221 958**	**92 169 410**	**137 096 859**	**187 953 315**
EXPENSES				
Interest expense	18 117 723	37 007 922	54 567 745	73 834 166
Total financial and other expenses	1 191 509	2 612 809	4 824 287	7 553 631
Expenses from FX transaction	6 289 627	10 923 492	13 998 183	20 625 801
Salary and bonuses	10 876 908	19 758 849	30 501 333	42 348 390
Payments for professional services	394 456	580 422	989 971	1 574 341
Penalties	77 451	77 451	77 451	77 567
Taxes and licenses	633 103	1 200 157	1 780 486	2 412 206
Depretiation	1 021 986	2 134 578	3 263 737	8 723 425
LLR expenses	1 645 408	4 835 427	8 217 315	10 223 376
Other expenses	4 181 586	8 237 953	12 152 999	12 572 391
Total expenses	**44 429 757**	**87 369 060**	**130 373 507**	**179 945 294**
Profit/losses before income tax	**2 792 201**	**4 800 350**	**6 723 352**	**8 008 021**
Profit tax	1 015 388	2 457 651	3 668 473	2 517 569
Net profit/losses	**1 776 813**	**2 342 699**	**3 054 879**	**5 490 452**