

Balance sheet

	31.03.2023	30.06.2023	30.09.2023	31.12.2023
ASSETS				
Cash	50 569 787	57 990 894	56 288 214	93 554 102
Accounts in NBT	12 367 945	17 142 920	27 909 074	78 793 325
Accounts in credit organizations	30 872 038	54 205 845	117 862 450	136 248 657
Provided loans	979 631 470	1 040 853 735	1 137 548 936	1 143 306 360
Fixed assets and intangible assets	33 600 008	28 200 162	30 825 236	37 718 470
Others assets	117 194 258	84 173 838	105 079 071	122 191 312
Total assets	1 224 235 505	1 282 567 394	1 475 512 981	1 611 812 226
LIABILITIES AND CAPITAL				
Customer accounts	263 107 205	264 652 545	289 400 835	355 597 149
Attracted loans	640 100 838	677 032 584	756 393 225	778 786 494
Others Liability	116 488 740	104 589 237	175 696 839	206 804 955
Total Liabilities	1 019 696 783	1 046 274 366	1 221 490 899	1 341 188 598
Share capital	85 578 000	99 002 000	99 002 000	99 002 000
Reserves	25 004 553	42 482 735	42 482 735	42 406 918
Retained earnings	83 042 569	86 077 093	105 962 427	122 640 450
Classified subordinated loans	10 913 600	8 731 200	6 574 920	6 574 260
Total capital	204 538 722	236 293 028	254 022 082	270 623 628
Total of Liabilities and capital	1 224 235 505	1 282 567 394	1 475 512 981	1 611 812 226

Income Statement

	31.03.2023	30.06.2023	30.09.2023	31.12.2023
Interest income	74 885 823	159 746 703	252 033 245	348 719 735
Interest expense	31 939 247	69 263 273	110 097 977	155 638 117
NET INTEREST INCOME	42 946 576	90 483 430	141 935 269	193 081 618
Provisoin for loan losses	3 857 524	5 499 781	9 041 321	13 559 418
Net income after Provisoin for loan	39 089 052	84 983 649	132 893 947	179 522 200
Net Income on foreign exchange operations	5 333 467	10 145 824	16 561 171	20 506 753
Commission income from banking services	5 236 959	13 573 319	18 569 682	27 664 076
Other income/(expenses)	2 757 421	4 220 935	10 100 844	16 398 377
Net non-interest income	13 327 848	27 940 078	45 231 697	64 569 206
Operating expenses	32 466 833	70 626 682	110 896 629	155 236 310
Profit/losses before income tax	19 950 067	42 297 045	67 229 015	88 855 095
Profit tax	3 990 013	9 053 133	14 099 769	19 123 643
Net profit/losses	15 960 054	33 243 912	53 129 246	69 731 452

Prudential norms

Capital adequacy ratio, K1-1	17.00%	18.23%	16.39%	16.59%
Capital adequacy ratio, K1-2	15.97%	17.17%	15.58%	14.64%
Capital adequacy ratio, K1-3	8.50%	15.30%	13.21%	12.80%
Current liquidity ratio	70.99%	79.50%	133.74%	127.49%