

STATEMENT OF FINANCIAL POSITION

31.12.2022

(Statement of financial position)

	Reporting period	End of the previous year
Assets:	14,038,886.30	11,483,857.38
Cash and cash equivalents, including blocked nostro accounts	3,933,916.15	6,411,938.25
Trade and investment securities	3,040,216.80	1,363,516.05
Time deposits with banks and other financial institutions	3,239,869.00	471,976.00
Loans to banks and other financial institutions	11,854.10	15,498.80
Loans to customers	3,530,582.24	3,099,446.88
a) consumer loans	972,708.19	778,613.83
b) business loans	1,637,937.29	1,587,248.22
c) mortgage loans	919,936.76	733,584.83
d) other loans	0.00	0.00
(Special provision for possible credit losses)	-292,841.01	-233,003.71
Net loans to customers	3,237,741.23	2,866,443.17
Fixed assets	184,245.02	184,651.90
Intangible assets	17,574.00	19,573.90
Deferred tax assets	0.00	0.00
Special provision for possible losses on off-balance sheet assets	-51,420.95	-114,145.60
Other assets	424,890.95	264,404.91
Liabilities:	12,405,965.00	10,046,112.39
Customer deposits	10,622,351.65	8,261,666.13
a) Deposits of individuals	1,907,078.98	1,282,974.71
b) Deposits of legal entities	8,715,272.67	6,978,691.42
Due to CBAR and government funds	78,800.00	115,000.00
Due to credit organizations and other financial institutions	226,234.68	213,285.95
Debt securities issued	520,962.80	769,049.40
Current tax liabilities	43,073.12	32,470.91
Deferred tax liabilities	15,826.05	16,077.53
Subordinated debts	0.00	0.00
Other liabilities	898,716.70	638,562.47
Equity:	1,632,921.30	1,437,744.99
Share capital	1,225,647.82	1,225,647.82
Gain (loss) from change of share price	0.00	0.00
Retained earnings	211,183.62	61,289.69
Total provisions:	196,089.86	150,807.48
a) provision on possible losses from loans, leases and other assets	78,893.27	52,281.88
b) provision on revaluation charge of fixed assets	31,213.41	32,733.34
c) other provisions	85,983.18	65,792.26
Total liabilities and equity	14,038,886.30	11,483,857.38