

Table 2. Balance sheet (non-bank credit institutions*)

mln. manats

ASSETS	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021
1. Cash	2.4	2.2	2.9	2.7	2.5	2.3	2.1	2.1
2. Current accounts	38.6	39.5	30.4	27.6	24.7	23.6	15.5	20.4
3. Time deposits in banks	6.8	2.2	3.9	3.0	2.6	1.7	1.2	0.5
4. Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5. Investments	0.5	0.5	2.2	3.8	4.4	5.5	6.3	7.2
6. Loans to customers	268.8	284.7	277.0	275.4	263.4	270.6	288.4	302.4
6.1 Provision for loan impairment	30.4	38.5	40.9	40.2	39.3	40.9	47.9	44.3
6.2 Net value of customer loans	238.4	246.2	236.1	235.2	224.1	229.7	240.5	258.1
7. Loans to financial institutions	1.0	0.7	0.7	0.7	0.0	0.0	0.0	0.0
7.1. Net value of financial institutions loan	1.0	0.7	0.7	0.7	0.0	0.0	0.0	0.0
8. Fixed assets	23.4	23.6	23.6	23.6	23.2	22.8	22.6	22.7
9. Intangible assets	1.0	1.1	1.0	1.0	1.2	1.2	1.2	1.4
10. Other assets (excluding provision)	30.5	33.4	33.7	33.9	33.6	35.9	42.1	46.5
11. Total assets	342.6	349.4	334.5	331.5	316.3	322.7	331.5	358.9
LIABILITIES	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021
1. Borrowed funds	87.7	87.3	83.2	71.9	64.9	59.9	57.2	64.9
1.1 Bank loans	46.2	46.1	56.0	45.9	40.9	37.3	34.4	44.4
1.2 Loans from other financial institutions (excluding banks)	41.5	41.2	27.2	26.0	24.0	22.6	22.8	20.3
1.3 Pledged deposits	0.0	0.0	0.0	0.0	0.0	0.02	0.07	0.2
2. Securities	25.7	24.1	21.7	23.0	22.2	33.2	35.9	40.1
3. Funds of central government agencies	46.3	51.1	47.7	49.2	50.7	49.6	49.5	49.2
4. Other liabilities	41.7	45.9	43.1	41.2	37.1	36.6	48.4	54.7
5. Total liabilities	201.4	208.4	195.7	185.3	174.9	179.3	191.0	208.9
EQUITY	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021
6.1. Paid-in capital	110.2	113.8	114.8	119.1	120.3	124.4	128.2	130.4
6.2. Financial grants	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2
6.3. Retained earnings	9.0	22.5	19.8	21.0	16.7	13.2	6.9	14.8
7. Provision	-16.8	0.5	1.0	-0.9	0.8	-0.6	-0.2	0.4
8. Equity	141.2	141.0	138.8	146.2	141.4	143.4	140.5	150.0
9. Total liabilities and equity	342.6	349.4	334.5	331.5	316.3	322.7	331.5	358.9

* excluding "Aqrarkredit" CJSC

Table 3. Profit and loss statement (non-bank credit institutions*)

mln. manats

Profit and loss components	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021
1. Interest income	56.8	17.1	33.8	50.5	66.6	15.9	33.5	52.3
a) interest income on loans	56.5	17.0	33.6	50.3	66.3	15.8	33.3	52.1
2. Interest expence	11.9	3.1	6.2	8.9	11.4	2.5	5.0	7.9
a) interest expence on loans	11.9	3.1	6.2	8.9	11.4	2.5	5.0	7.9
3. Net interest income (or loss)	44.9	14.0	27.6	41.6	55.2	13.4	28.5	44.4
4. Non-interest incomes	11.4	6.3	7.6	9.7	11.6	2.1	5.9	9.6
5. Non-interest expenses	40.2	10.1	19.4	30.0	42.4	11.1	23.2	35.0
6. Operating profit	16.1	10.2	15.8	21.3	24.4	4.4	11.2	19.0
7. Provision expenses	-0.4	2.5	5.9	8.1	10.8	1.9	11.1	11.9
8. Profit or loss before taxes and unexpected expenses	16.5	7.7	9.9	13.2	13.6	2.5	0.1	7.1
9. Profit or loss from unexpected activities and changes in accounting during the period	1.0	-0.02	-0.01	-0.03	0.1	0.002	0.0	0.0
10. Net profit or loss before taxes	17.5	7.7	9.8	13.2	13.7	2.5	0.1	7.1
11. Taxes	2.7	1.7	1.5	2.7	3.8	0.4	0.8	1.5
12. Net profit or loss	14.8	6.0	8.3	10.5	9.9	2.1	-0.7	5.6

* excluding "Aqrarkredit" CJSC

Table 4. Balance sheet (credit unions)

mln. manats

ASSETS	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021
1. Cash and balance of current accounts	0.4	0.4	0.4	0.4	0.5	0.5	0.5	0.5
2. Total loans (excluding provision)	14.9	14.3	14.1	13.7	13.3	13.5	13.0	12.5
3. Fixed assets (excluding amortisation)	0.3	0.3	0.2	0.3	0.2	0.2	0.2	0.2
4. Accured interest on loans	0.9	0.9	1.0	1.0	1.0	0.9	0.9	0.8
5. Other assets	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2
6. Total assets	16.6	16.0	15.8	15.5	15.2	15.3	14.8	14.2
LIABILITIES	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021
1. Loans	6.3	6.0	5.9	5.6	5.7	5.6	5.5	4.7
2. Accured interest on liabilities	0.0	0.2	0.01	0.10	0.0	0.1	0.03	0.04
3. Other liabilities	0.2	0.2	0.1	0.1	0.1	0.2	0.2	0.3
4. Total liabilities	6.5	6.4	6.0	5.8	5.8	5.8	5.7	5.0
EQUITY	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021
6.1. Paid-in capital	8.5	8.3	8.3	8.3	8.1	8.2	7.9	7.5
6.2. Retained earnings	1.6	1.3	1.5	1.4	1.3	1.3	1.2	1.7
6.3. Equity reserves	0	0	0	0	0	0	0	0
6. Total equity	10.1	9.6	9.8	9.7	9.4	9.5	9.1	9.2
7. Total liability and equity	16.6	16.0	15.8	15.5	15.2	15.3	14.8	14.2

Table 5. Profit and loss statement (credit unions)

mln. manats

Profit and loss components	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021
1. Interest income	2.0	0.6	1.1	1.5	2.0	0.5	0.9	1.4
a) interest income on loans	2.0	0.6	1.1	1.5	2.0	0.5	0.9	1.4
2. Interest expence	0.1	0.02	0.03	0.04	0.10	0.01	0.01	0.03
a) interest expence on loans	0.1	0.02	0.03	0.04	0.10	0.01	0.01	0.03
3. Net interest income (or loss)	1.9	0.5	1.1	1.5	1.9	0.4	0.9	1.4
4. Non-interest incomes	0.4	0.2	0.2	0.2	0.3	0.2	0.2	0.5
5. Non-interest expenses	1.0	0.2	0.5	0.7	1.0	0.2	0.5	0.7
6. Operating profit	1.3	0.5	0.8	1.0	1.2	0.4	0.6	1.2
7. Provision expenses	1.9	1.1	1.1	1.1	1.3	1.0	1.1	1.2
8. Profit or loss before taxes and unexpected expenses	-0.6	-0.6	-0.3	-0.1	-0.1	-0.6	-0.5	0.0
9. Profit or loss from unexpected activities and changes in accounting during the period	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
10. Net profit or loss before taxes	-0.6	-0.6	-0.3	-0.1	-0.1	-0.6	-0.5	0.0
11. Taxes	0.1	0.0	0.0	0.0	0.0	0.0	0.01	0.01
12. Net profit or loss	-0.7	-0.6	-0.3	-0.1	-0.1	-0.6	-0.5	-0.01