

**Internal**

## Condensed Consolidated Interim Statement of Financial Position as at September 30, 2025

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[http://www.rns-pdf.londonstockexchange.com/rns/0124G\\_1-2025-11-3.pdf](http://www.rns-pdf.londonstockexchange.com/rns/0124G_1-2025-11-3.pdf)

	Notes	Sep. 30, 2025	Dec. 31, 2024
<b>Assets</b>			
Cash and balances at the central bank	10	21,886,031	136,531,020
Due from banks	11	227,409,917	270,829,834
Loans and advances to banks, net	13	26,914,884	9,555,410
Loans and advances to customers, net	14	455,719,759	343,542,674
Derivative financial instruments		1,222,908	819,711
<b>Financial investments</b>			
- Financial Assets at Fair Value through P&L	15	2,203,869	-
- Financial Assets at Fair Value through OCI	15	331,039,059	234,512,167
- Financial Assets at Amortized cost	15	230,685,849	168,118,219
Investments in associates	16	44,485	98,193
Other assets	17	50,063,317	44,282,773
Deferred tax assets		2,855,007	2,685,331
Property and equipment	18	5,533,749	3,997,929
<b>Total assets</b>		<b>1,355,578,834</b>	<b>1,214,973,261</b>
<b>Liabilities and equity</b>			
<b>Liabilities</b>			
Due to banks	19	7,452,244	2,034,885
Due to customers	20	1,047,463,990	972,595,958
Non-current liabilities held for sale		1,362	1,397
Derivative financial instruments		223,670	100,571
Current income tax liabilities		15,857,818	18,327,968
Other liabilities	21	27,009,254	21,441,169
Issued debt instruments	22	4,779,461	5,067,781
Other loans		30,249,278	23,962,389
Other provisions	23	14,495,239	18,621,822
<b>Total liabilities</b>		<b>1,147,532,316</b>	<b>1,062,153,940</b>
<b>Equity</b>			
Issued and paid capital		30,708,510	30,431,580
Reserves		105,653,930	63,544,579
Reserve for employee stock ownership plan (ESOP)		2,071,247	1,868,235
Retained earnings*		69,374,741	56,791,883
<b>Total equity and net profit for the period / year</b>		<b>207,808,428</b>	<b>152,636,277</b>
Non-Controlling Interest		238,090	183,044
<b>Total NCI, equity and net profit for the period / year</b>		<b>208,046,518</b>	<b>152,819,321</b>
<b>Total liabilities and equity</b>		<b>1,355,578,834</b>	<b>1,214,973,261</b>

The accompanying notes are an integral part of these financial statements.  
(Review report attached)

\* Including net profit for the period

## Condensed Consolidated Interim Income Statement for the period ended September 30, 2025

		Last 9 Months Sep. 30, 2025	Last 9 Months Sep. 30, 2024
	<b>Notes</b>		
Interest and similar income		158,400,209	130,999,623
Interest and similar expense		(79,746,672)	(65,316,717)
<b>Net interest income</b>		<b>78,653,537</b>	<b>65,682,906</b>
Fee and commission income		11,609,232	9,274,284
Fee and commission expense		(5,227,210)	(4,049,111)
<b>Net fee and commission income</b>		<b>6,382,022</b>	<b>5,225,173</b>
Dividend income		65,216	70,934
Net trading income	<b>6</b>	1,282,250	18,194,491
Profits (Losses) on financial investments	<b>15.1</b>	694,076	377,992
Administrative expenses		(12,432,780)	(9,180,646)
Other operating income (expenses)	<b>7</b>	668,432	(17,995,808)
Impairment release (charges) for credit losses	<b>9</b>	7,968,084	(3,745,003)
Bank's share in the profits / losses of associates		9,787	(8,533)
<b>Profit before income tax</b>		<b>83,290,624</b>	<b>58,621,506</b>
Income tax expense	<b>29</b>	(21,842,182)	(17,207,903)
Deferred tax assets (Liabilities)	<b>29</b>	651,822	934,295
<b>Net profit for the period</b>		<b>62,100,264</b>	<b>42,347,898</b>
Non-Controlling Interest		569	(45)
<b>Bank's shareholders</b>		<b>62,099,695</b>	<b>42,347,943</b>
<b>Earnings per share</b>	<b>8</b>		
Basic		18.54	12.50
Diluted		18.36	12.38

## Condensed Consolidated Interim statement of Comprehensive Income for the period ended September 30, 2025

	Last 9 Months Sep. 30, 2025	Last 9 Months Sep. 30, 2024
<b>Net profit for the period</b>	<b>62,100,264</b>	<b>42,347,898</b>

	02,100,204	42,341,030
Transferred to RE from financial assets at fair value through OCI	(110,995)	(370,224)
Net change on financial assets at fair value through comprehensive income after tax	7,306,189	8,272,930
Cumulative foreign currencies translation differences	(274,766)	883,684
Effect of ECL on debt instruments measured at fair value through OCI	(397,890)	623,199
<b>Total comprehensive income for the period</b>	<b>68,622,802</b>	<b>51,757,487</b>

**As follows:**

Bank's shareholders	68,508,336	51,757,532
Non-Controlling Interest	114,466	(45)
<b>Total comprehensive income for the period</b>	<b>68,622,802</b>	<b>51,757,487</b>

## Condensed Consolidated Interim Cash flows for the period ended September 30, 2025

	Notes	Sep. 30, 2025	Sep. 30, 2024
<b>Cash flow from operating activities</b>			
Profit before income tax		83,290,624	58,621,506
<b>Adjustments to reconcile profits to net cash provided by operating activities</b>			
Fixed assets depreciation	18	1,680,325	763,079
Impairment release/charge for credit losses (Loans and advances to customers and banks)	9	(7,969,627)	4,224,251
Net charged/released for other provisions	23	(4,072,083)	430,005
Impairment release/charge for credit losses (due from banks)	9	147,709	829
Impairment release/charge for credit losses (financial investments)	9	(146,166)	(480,077)
Impairment release/charge for other assets		105	(11,956)
Exchange revaluation differences for financial assets at fair value through OCI and AC		4,669,694	(18,536,183)
Revaluation differences impairment charge for Financial Assets at Fair value through OCI		(224,869)	1,193,810
Revaluation differences impairment charge for Financial Assets at Amortized cost		(16,709)	107,207
Revaluation differences impairment charge for due from banks		(7,894)	1,308
Net utilized/recovered for other provisions	23	(2,039)	(9,196)
Exchange revaluation differences of other provisions	23	(52,461)	3,962,591
Profits/losses from selling property and equipment		(8,006)	(2,254)
Profits/losses from selling financial investments at fair value through OCI	15.1	(416,668)	(377,992)
Profits/losses from selling investments in associates	15.1	(277,408)	-
Share-based payments		888,334	884,245

Share based payments		990,324	804,343
Bank's share in the profits / losses of associates		(9,787)	8,533
<b>Operating profits before changes in operating assets and liabilities</b>		<b>77,575,064</b>	<b>50,699,806</b>
<b>Net decrease / increase in assets and liabilities</b>			
Due from banks		159,740,470	(14,547,420)
Financial assets at fair value through P&L		(2,203,869)	(2,066,889)
Derivative financial instruments		(306,569)	(225,875)
Loans and advances to banks and customers		(121,599,501)	(75,774,541)
Other assets		(2,747,423)	(14,094,581)
Due to banks	19	5,417,359	(8,658,023)
Due to customers	20	74,868,032	223,729,483
Current income tax obligations paid		(5,984,364)	(2,938,397)
Non-current liabilities held for sale		(35)	1,327
Other liabilities		(12,910,605)	(5,488,554)
<b>Net cash generated from (used in) operating activities</b>		<b>171,848,559</b>	<b>150,636,336</b>
<b>Cash flow from investing activities</b>			
Proceeds from sale of investments in associates		339,920	11,956
Payments for purchases of property, equipment and branches construction		(6,216,697)	(2,401,070)
Proceeds from selling property and equipment	7	8,006	2,254
Proceeds from redemption of financial assets at amortized cost		21,382,288	1,226,638
Payments for purchases of financial assets at amortized cost		(84,177,641)	(106,105,142)
Payments for purchases of financial assets at fair value through OCI		(191,735,116)	(22,138,419)
Proceeds from selling financial assets at fair value through OCI		98,091,318	55,475,567
<b>Net cash generated from (used in) investing activities</b>		<b>(162,307,922)</b>	<b>(73,928,216)</b>

### Condensed Consolidated Interim Cash flows for the period ended September 30, 2025 (Cont.)

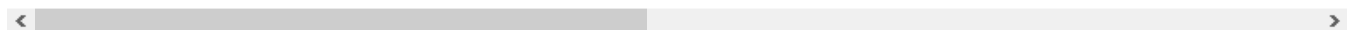
		Sep. 30, 2025	Sep. 30, 2024
<b>Cash flow from financing activities</b>			
Other loans		6,286,889	7,840,786
Dividends		(14,773,854)	(5,116,159)
Issued debt instruments		(288,320)	1,738,393
Capital increase		276,930	236,570
<b>Net cash generated from (used in) financing activities</b>		<b>(8,498,355)</b>	<b>4,699,590</b>
Net (decrease) increase in cash and cash equivalent during the period		1,042,282	81,407,710
Beginning balance of cash and cash equivalent		226,610,721	234,317,913
<b>Cash and cash equivalent at the end of the period</b>		<b>227,653,003</b>	<b>315,725,623</b>
<b>Cash and cash equivalent comprise:</b>			
Cash and balances at the central bank	10	21,886,031	94,568,773
Due from banks		227,553,557	305,240,021
Treasury bills and other governmental notes	12	141,529,607	82,174,775
Obligatory reserve balance with central bank		(2,865,828)	(76,360,420)
Due from banks with maturity more than three months		(19,202,757)	(19,125,420)
Treasury bills and other governmental notes with maturity more than three months		(141,247,607)	(70,772,106)
<b>Total cash and cash equivalent</b>		<b>227,653,003</b>	<b>315,725,623</b>

## Condensed Consolidated Interim statement of changes in shareholders' equity

Sep. 30, 2024	<u>Issued and paid capital</u>	<u>Legal reserve</u>	<u>General reserve</u>	<u>General risk reserve</u>	<u>Special reserve</u>	<u>Reserve for transactions under common control</u>	<u>Capital reserve</u>
Beginning balance	30,195,010	4,770,354	39,840,707	1,550,906	-	(670,972)	21,155
Capital increase	236,570	-	-	-	-	-	-
Transferred to reserves	-	1,438,320	22,582,085	-	-	-	1,663
Net profit for the period	-	-	-	-	-	-	-
Dividends paid	-	-	-	-	-	-	-
Transferred to RE from financial assets at fair value through OCI	-	-	-	-	-	-	-
Net change on financial assets at fair value through OCI after tax	-	-	-	-	-	-	-
Transferred (from) to banking risk reserve	-	-	-	-	-	-	-
Effect of ECL on debt instruments measured at fair value through OCI	-	-	-	-	-	-	-
Cost of employees stock ownership plan (ESOP)	-	-	-	-	-	-	-
Cumulative foreign currencies translation differences	-	-	-	-	-	-	-
<b>Ending balance</b>	<b>30,431,580</b>	<b>6,208,674</b>	<b>62,422,792</b>	<b>1,550,906</b>	<b>-</b>	<b>(670,972)</b>	<b>22,818</b>

Sep. 30, 2025	<u>Issued and paid capital</u>	<u>Legal reserve</u>	<u>General reserve</u>	<u>General risk reserve</u>	<u>Special reserve</u>	<u>Reserve for transactions under common control</u>	<u>Capital reserve</u>
	30,431,580	6,208,674	62,422,792	1,550,906	-	(670,972)	22,818
Capital increase	276,930	-	-	-	-	-	-
Transferred to reserves	-	2,771,284	19,758,610	-	-	-	2,246
Dividends paid	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	-	-
Transferred to RE from financial assets at fair value through OCI	-	-	-	-	-	-	-
Transferred from net profit to special reserve	-	-	-	-	13,145,012	-	-
Transferred to general risk reserve	-	-	-	26,186	-	-	-
Net change on financial assets at fair value through OCI after tax	-	-	-	-	-	-	-
Transferred (from) to banking risk reserve	-	-	-	-	-	-	-
Effect of ECL on debt instruments measured at fair value through OCI	-	-	-	-	-	-	-
Cost of employees							

stock ownership plan (ESOP)	-	-	-	-	-	-	-
Cumulative foreign currencies translation differences	-	-	-	-	-	-	-
Ending balance	30,708,510	8,979,958	82,181,402	1,577,092	13,145,012	(670,972)	25,064



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