

# cash flow statement

2023 - III<sup>rd</sup> quarter

atb

(manats in thousands)

Cash flow statement	2023 - III <sup>rd</sup> quarter	Previous reporting period
<b>1 Operating cash flow</b>	<b>16.174</b>	<b>18.590</b>
1.1 Interest received	44.045	35.235
1.2 Interest paid	-13.985	-9.711
1.3 Fees and commissions received	12.445	17.668
1.4 Fees and commissions paid	-8.717	-11.518
1.5 Net income from foreign currency transactions	9.636	15.952
1.6 Net realized income from derivative financial instruments in foreign currency	0	0
1.7 Paid wages and other compensations	-14.789	-14.644
1.8 Paid general and administrative expenses	-12.483	-14.408
1.9 Proceeds from bad debts	0	0
1.10 Received other operating income	21	17
1.11 Paid other operating expenses	0	0
<b>2 Cash flow from banking activities before changes in operating assets and liabilities</b>	<b>16.174</b>	<b>18.590</b>
2.1 Net increase/decrease in operating assets	-46.814	-373.091
2.1.1 Net increase (decrease) in loans and deposits to banks	22.312	-197.291
2.1.2 Net increase (decrease) in loans to customers	-112.308	-93.481
2.1.3 Net increase (decrease) in other assets	43.182	-82.319

(manats in thousands)

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2.2 Net increase/decrease in operating liabilities	-117.759	538.840
2.2.1 Net increase (decrease) in deposits from banks and other financial institutions	-148.010	367.407
2.2.2 Net increase (decrease) in Central Bank liabilities	0	0
2.2.3 Net increase (decrease) in customer deposits and current accounts	17.592	161.734
2.2.4 Net increase (decrease) in other liabilities	12.659	9.699
<b>3 Cash flow from banking activities before income tax</b>	<b>-148.399</b>	<b>184.340</b>
3.1 Profit tax paid	-2.342	3.019
<b>4 Net cash generated/used in operating activities</b>	<b>-150.741</b>	<b>187.358</b>
<b>5 Cash flows related to investment activities</b>	<b>-3.761</b>	<b>-4.497</b>
5.1 Purchase of property and equipment and advance payments	-3.384	-3.033
5.2 Proceeds from selling property and equipment	0	0
5.3 Acquisition of intangible assets	-377	-1.286
5.4 Proceeds from selling intangible assets	0	0
5.5 Dividends received	0	0
5.6 Sale and Redemption of Investment Securities Held for Sale	0	-178
5.7 Other	0	0
<b>6 Cash flow generated/used in investing activities</b>	<b>-154.502</b>	<b>182.861</b>

(manats in thousands)

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<b>7 Cash flow related to financing activities</b>	<b>0</b>	<b>0</b>
7.1 Acquisition of other debt obligations	0	0
7.2 Outpayment of other debt obligations	0	0
7.3 Acquisition of subordinated debts	0	0
7.4 Outpayment of subordinated debts	0	0
7.5 Proceeds from issuing of equity shares	0	0
7.6 Acquisition (outpayment) of other financial obligations	0	0
<b>8 Cash generated/used in connection to financing activities</b>	<b>-154.502</b>	<b>182.861</b>
<b>9 Cash and cash equivalents at the beginning of the period</b>	<b>287.660</b>	<b>100.229</b>
<b>10 Net increase/(decrease) in cash and cash equivalents</b>	<b>-154.536</b>	<b>187.431</b>
<b>11 Effect of exchange rate changes on cash and cash equivalents</b>	<b>-34</b>	<b>4.570</b>
<b>12 Cash and cash equivalents at the end of the period</b>	<b>133.124</b>	<b>287.660</b>