

profit and loss statement

2023 - 1nd quarter

atb

	(manats in thousands)	
	31.03.2022	31.03.2023
1 Interest income:	6.591	14.168
1.1 Loans to customers	5.550	9.060
1.2 Interest income on loans to banks and other financial institutions	4	62
1.3 Interest income on deposits in banks and other financial institutions	111	3.515
1.4 Interest income on trading and investment securities	823	1.378
1.5 Other interest income	102	154
2 Interest expenses:	2.123	4.733
2.1 Interest on deposits	1.222	3.748
2.2 Interest expenses on liabilities to the central bank and state funds	0	0
2.3 Interest paid on borrowed loans	609	901
2.4 Interest paid on cash market instruments	0	0
2.5 Interest on securities	36	84
2.6 Other interest expenses	255	0
3 Net interest income (loss)	4.467	9.435

	(manats in thousands)	
	31.03.2022	31.03.2023
4 Non-interest income:	3.104	6.695
4.1 Commission income from account transactions	191	205
4.2 Profit/loss on foreign currency (including exchange rate fluctuations)	640	3.515
4.3 Profit/loss on sale and revaluation of securities	0	0
4.4 Commission income from other types of services	2.273	2.974
5 Non-interest expenses:	7.675	11.284
5.1 Expenses for salaries and other types of compensation	2.086	4.325
5.2 General and administrative expenses	3.785	3.798
5.3 Depreciation expenses	504	732
5.4 Other expenses	1.300	2.429
6 (Special reserves created for possible losses)	-330	966
7 Profit (loss) before income tax	226	3.879
8 Income tax	0	800
9 Net profit for the period	226	3.079