

# profit and loss statement

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

atb

	(manats in thousands)	
	30.09.2022	30.09.2023
<b>1 Interest income:</b>	<b>23.443</b>	<b>45.593</b>
1.1 Loans to customers	19.251	30.954
1.2 Interest income on loans to banks and other financial institutions	54	252
1.3 Interest income on deposits in banks and other financial institutions	1.309	10.641
1.4 Interest income on trading and investment securities	2.538	3.298
1.5 Other interest income	291	447
<b>2 Interest expenses:</b>	<b>7.296</b>	<b>15.088</b>
2.1 Interest on deposits	5.025	12.374
2.2 Interest expenses on liabilities to the central bank and state funds	0	0
2.3 Interest paid on borrowed loans	2.027	2.713
2.4 Interest paid on cash market instruments	0	0
2.5 Interest on securities	244	0
2.6 Other interest expenses	0	0
<b>3 Net interest income (loss)</b>	<b>16.147</b>	<b>30.505</b>

	(manats in thousands)	
	30.09.2022	30.09.2023
<b>4 Non-interest income:</b>	<b>21.058</b>	<b>22.068</b>
4.1 Commission income from account transactions	624	918
4.2 Profit/loss on foreign currency (including exchange rate fluctuations)	5.942	10.732
4.3 Profit/loss on sale and revaluation of securities	0	0
4.4 Commission income from other types of services	14.493	10.419
<b>5 Non-interest expenses:</b>	<b>29.629</b>	<b>35.830</b>
5.1 Expenses for salaries and other types of compensation	10.484	14.202
5.2 General and administrative expenses	12.947	4.399
5.3 Depreciation expenses	1.642	2.342
5.4 Other expenses	4.555	14.887
<b>6 (Special reserves created for possible losses)</b>	<b>3.797</b>	<b>3.744</b>
<b>7 Profit (loss) before income tax</b>	<b>3.779</b>	<b>12.999</b>
<b>8 Income tax</b>	<b>700</b>	<b>2.500</b>
<b>9 Net profit for the period</b>	<b>3.079</b>	<b>10.499</b>