

cash flow statement

2023 - IVth quarter

atb

(manats in thousands)

Cash flow statement	2023 - IV th quarter	Previous reporting period
1 Operating cash flow	20.404	18.590
1.1 Interest received	60.372	35.235
1.2 Interest paid	-20.126	-9.711
1.3 Fees and commissions received	17.520	17.668
1.4 Fees and commissions paid	-11.923	-11.518
1.5 Net income from foreign currency transactions	12.524	15.952
1.6 Net realized income from derivative financial instruments in foreign currency	0	0
1.7 Paid wages and other compensations	-20.179	-14.644
1.8 Paid general and administrative expenses	-17.810	-14.408
1.9 Proceeds from bad debts	0	0
1.10 Received other operating income	26	17
1.11 Paid other operating expenses	0	0
2 Cash flow from banking activities before changes in operating assets and liabilities	20.404	18.590
2.1 Net increase/decrease in operating assets	-289.086	-373.091
2.1.1 Net increase (decrease) in loans and deposits to banks	-147.260	-197.291
2.1.2 Net increase (decrease) in loans to customers	-124.930	-93.481
2.1.3 Net increase (decrease) in other assets	-16.895	-82.319

(manats in thousands)

Cash flow statement	2023 - IV th quarter	Previous reporting period
2.2 Net increase/decrease in operating liabilities	14.775	538.840
2.2.1 Net increase (decrease) in deposits from banks and other financial institutions	-90.506	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	86.305	161.734
2.2.4 Net increase (decrease) in other liabilities	18.977	9.699
3 Cash flow from banking activities before income tax	-253.906	184.340
3.1 Profit tax paid	-3.287	3.019
4 Net cash generated/used in operating activities	-257.193	187.358
5 Cash flows related to investment activities	48.090	-4.497
5.1 Purchase of property and equipment and advance payments	-7878	-3.033
5.2 Proceeds from selling property and equipment	0	0
5.3 Acquisition of intangible assets	-1.236	-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	57.204	-178
5.7 Other	0	0
6 Cash flow generated/used in investing activities	-209.103	182.861

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Cash flow statement	2023 - IV th quarter	Previous reporting period
7 Cash flow related to financing activities	0	0
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
8 Cash generated/used in connection to financing activities	-209.103	182.861
9 Cash and cash equivalents at the beginning of the period	287.660	100.229
10 Net increase/(decrease) in cash and cash equivalents	-209.127	187.431
11 Effect of exchange rate changes on cash and cash equivalents	-23	4.570
12 Cash and cash equivalents at the end of the period	78.533	287.660