

profit and loss statement

2023 - IVth quarter

atb

	(manats in thousands)	
	31.12.2022	31.12.2023
1 Interest income:	35.253	62.517
1.1 Loans to customers	27.356	42.721
1.2 Interest income on loans to banks and other financial institutions	107	376
1.3 Interest income on deposits in banks and other financial institutions	3.767	13.672
1.4 Interest income on trading and investment securities	3.570	5.105
1.5 Other interest income	454	642
2 Interest expenses:	11.067	19.945
2.1 Interest on deposits	7.743	15.746
2.2 Interest expenses on liabilities to the central bank and state funds	0	0
2.3 Interest paid on borrowed loans	2.887	3.694
2.4 Interest paid on cash market instruments	0	0
2.5 Interest on securities	436	505
2.6 Other interest expenses	0	0
3 Net interest income (loss)	24.187	42.572

	(manats in thousands)	
	31.12.2022	31.12.2023
4 Non-interest income:	33.951	30.046
4.1 Commission income from account transactions	868	1.353
4.2 Profit/loss on foreign currency (including exchange rate fluctuations)	7.899	12.501
4.3 Profit/loss on sale and revaluation of securities	0	0
4.4 Commission income from other types of services	25.183	16.192
5 Non-interest expenses:	39.521	49.330
5.1 Expenses for salaries and other types of compensation	14.318	19.611
5.2 General and administrative expenses	16.661	19.910
5.3 Depreciation expenses	2.406	3.263
5.4 Other expenses	6.135	6.546
6 (Special reserves created for possible losses)	4.142	5.408
7 Profit (loss) before income tax	14.475	17.880
8 Income tax	3.455	3.839
9 Net profit for the period	11.020	14.041