

profit and loss statement

2024 - 1st quarter

atb

	(manats in thousands)	
	31.03.2023	31.03.2024
1 Interest income:	14.168	23.176
1.1 Loans to customers	9.060	15.156
1.2 Interest income on loans to banks and other financial institutions	62	152
1.3 Interest income on deposits in banks and other financial institutions	3.515	6.466
1.4 Interest income on trading and investment securities	1.378	1.242
1.5 Other interest income	154	159
2 Interest expenses:	4.733	8.391
2.1 Interest on deposits	3.748	7.289
2.2 Interest expenses on liabilities to the central bank and state funds	0	0
2.3 Interest paid on borrowed loans	901	1.018
2.4 Interest paid on cash market instruments	0	0
2.5 Interest on securities	84	85
2.6 Other interest expenses	0	0
3 Net interest income (loss)	9.435	14.785

	(manats in thousands)	
	31.03.2023	31.03.2024
4 Non-interest income:	6.695	8.414
4.1 Commission income from account transactions	205	320
4.2 Profit/loss on foreign currency (including exchange rate fluctuations)	3.515	3.755
4.3 Profit/loss on sale and revaluation of securities	0	0
4.4 Commission income from other types of services	2.974	4.339
5 Non-interest expenses:	11.284	13.828
5.1 Expenses for salaries and other types of compensation	4.325	6.002
5.2 General and administrative expenses	3.798	5.614
5.3 Depreciation expenses	732	1.016
5.4 Other expenses	2.429	1.196
6 (Special reserves created for possible losses)	966	759
7 Profit (loss) before income tax	3.879	8.612
8 Income tax	800	705
9 Net profit for the period	3.079	7.907