

profit and loss statement

2024 - IIIrd quarter

atb

	(manats in thousands)	
	30.06.2023	30.06.2024
1 Interest income:	29.162	49.085
1.1 Loans to customers	19.556	32.696
1.2 Interest income on loans to banks and other financial institutions	135	379
1.3 Interest income on deposits in banks and other financial institutions	6.756	12.118
1.4 Interest income on trading and investment securities	2.414	3.549
1.5 Other interest income	301	344
2 Interest expenses:	9.725	19.906
2.1 Interest on deposits	7.733	17.586
2.2 Interest expenses on liabilities to the central bank and state funds	0	0
2.3 Interest paid on borrowed loans	1.804	2.107
2.4 Interest paid on cash market instruments	0	0
2.5 Interest on securities	189	213
2.6 Other interest expenses	0	0
3 Net interest income (loss)	19.436	29.179

	(manats in thousands)	
	30.06.2023	30.06.2024
4 Non-interest income:	14.424	18.887
4.1 Commission income from account transactions	456	553
4.2 Profit/loss on foreign currency (including exchange rate fluctuations)	7.407	7.847
4.3 Profit/loss on sale and revaluation of securities	0	0
4.4 Commission income from other types of services	6.561	10.488
5 Non-interest expenses:	23.330	30.009
5.1 Expenses for salaries and other types of compensation	9.028	12.790
5.2 General and administrative expenses	8.405	12.026
5.3 Depreciation expenses	1.501	2.106
5.4 Other expenses	4.397	3.087
6 (Special reserves created for possible losses)	1.778	2.012
7 Profit (loss) before income tax	8.752	16.046
8 Income tax	1.600	2.496
9 Net profit for the period	7.152	13.550