

profit and loss statement

2024 - IIIrd quarter

atb

	(manats in thousands)	
	30.09.2023	30.09.2024
1 Interest income:	45.593	76.666
1.1 Loans to customers	30.954	51.610
1.2 Interest income on loans to banks and other financial institutions	252	544
1.3 Interest income on deposits in banks and other financial institutions	10.641	19.257
1.4 Interest income on trading and investment securities	3.298	4.690
1.5 Other interest income	447	564
2 Interest expenses:	15.088	32.624
2.1 Interest on deposits	12.374	29.401
2.2 Interest expenses on liabilities to the central bank and state funds	0	0
2.3 Interest paid on borrowed loans	2.713	3.198
2.4 Interest paid on cash market instruments	0	0
2.5 Interest on securities	0	0
2.6 Other interest expenses	0	25
3 Net interest income (loss)	30.505	44.042

	(manats in thousands)	
	30.09.2023	30.09.2024
4 Non-interest income:	22.068	29.801
4.1 Commission income from account transactions	918	975
4.2 Profit/loss on foreign currency (including exchange rate fluctuations)	10.732	12.648
4.3 Profit/loss on sale and revaluation of securities	0	0
4.4 Commission income from other types of services	10.419	16.178
5 Non-interest expenses:	35.830	46.919
5.1 Expenses for salaries and other types of compensation	14.202	19.939
5.2 General and administrative expenses	4.399	4.928
5.3 Depreciation expenses	2.342	3.330
5.4 Other expenses	14.887	18.722
6 (Special reserves created for possible losses)	3.744	3.930
7 Profit (loss) before income tax	12.999	22.994
8 Income tax	2.500	4.623
9 Net profit for the period	10.499	18.371