

cash flow statement

2024 - IVth quarter

atb

(manats in thousands)

Cash flow statement	2024 - IV th quarter	Previous reporting period
1 Operating cash flow	30.943	20.404
1.1 Interest received	105.795	60.372
1.2 Interest paid	-46.068	-20.126
1.3 Fees and commissions received	24.244	17.520
1.4 Fees and commissions paid	-16.724	-11.923
1.5 Net income from foreign currency transactions	14.746	12.524
1.6 Net realized income from derivative financial instruments in foreign currency	0	0
1.7 Paid wages and other compensations	-28.835	-20.179
1.8 Paid general and administrative expenses	-22.242	-17.810
1.9 Proceeds from bad debts	0	0
1.10 Received other operating income	29	26
1.11 Paid other operating expenses	0	0
2 Cash flow from banking activities before changes in operating assets and liabilities	30.943	20.404
2.1 Net increase/decrease in operating assets	-870.831	-289.086
2.1.1 Net increase (decrease) in loans and deposits to banks	-522.263	-147.260
2.1.2 Net increase (decrease) in loans to customers	-355.294	-124.930
2.1.3 Net increase (decrease) in other assets	6.726	-16.895

(manats in thousands)

Cash flow statement	2024 - IV th quarter	Previous reporting period
2.2 Net increase/decrease in operating liabilities	1,062,543	14,775
2.2.1 Net increase (decrease) in deposits from banks and other financial institutions	65,967	-90,506
2.2.2 Net increase (decrease) in Central Bank liabilities	0	0
2.2.3 Net increase (decrease) in customer deposits and current accounts	1,003,746	86,305
2.2.4 Net increase (decrease) in other liabilities	-7,170	18,977
3 Cash flow from banking activities before income tax	222,655	-253,906
3.1 Profit tax paid	-190	-3,287
4 Net cash generated/used in operating activities	222,465	-257,193
5 Cash flows related to investment activities	-89,493	48,090
5.1 Purchase of property and equipment and advance payments	-6,415	-7,878
5.2 Proceeds from selling property and equipment	0	0
5.3 Acquisition of intangible assets	-1,564	-1,236
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	-81,407	57,204
5.7 Other	-108	0
6 Cash flow generated/used in investing activities	132,972	-209,103

(manats in thousands)

Cash flow statement	2024 - 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	132.972	-209.103
9 Cash and cash equivalents at the beginning of the period	78.533	287.660
10 Net increase/(decrease) in cash and cash equivalents	133.189	-209.127
11 Effect of exchange rate changes on cash and cash equivalents	217	-23
12 Cash and cash equivalents at the end of the period	211.722	78.533