

# profit and loss statement

2024 - IV<sup>th</sup> quarter

atb

|   | (manats in thousands) |                |
|---|-----------------------|----------------|
|   | 31.12.2023            | 31.12.2024     |
| <b>1 Interest income:</b>   | <b>62.517</b>         | <b>107.221</b> |
| 1.1 Loans to customers  | 42.721                | 71.314         |
| 1.2 Interest income on loans to banks and other financial institutions    | 376                   | 715            |
| 1.3 Interest income on deposits in banks and other financial institutions | 13.672                | 26.489         |
| 1.4 Interest income on trading and investment securities                  | 5.105                 | 7.866          |
| 1.5 Other interest income   | 642                   | 837            |
| <b>2 Interest expenses:</b>   | <b>19.945</b>         | <b>47.746</b>  |
| 2.1 Interest on deposits  | 15.746                | 42.345         |
| 2.2 Interest expenses on liabilities to the central bank and state funds  | 0                     | 0              |
| 2.3 Interest paid on borrowed loans                                       | 3.694                 | 4.315          |
| 2.4 Interest paid on cash market instruments                              | 0                     | 0              |
| 2.5 Interest on securities  | 505                   | 1.087          |
| 2.6 Other interest expenses   | 0                     | 0              |
| <b>3 Net interest income (loss)</b>                                       | <b>42.572</b>         | <b>59.475</b>  |

|  | (manats in thousands) |               |
|--|-----------------------|---------------|
|  | 31.12.2023            | 31.12.2024    |
| <b>4 Non-interest income:</b>  | <b>30.046</b>         | <b>39.244</b> |
| 4.1 Commission income from account transactions                            | 1.353                 | 1.213         |
| 4.2 Profit/loss on foreign currency (including exchange rate fluctuations) | 12.501                | 15.967        |
| 4.3 Profit/loss on sale and revaluation of securities                      | 0                     | 0             |
| 4.4 Commission income from other types of services                         | 16.192                | 22.064        |
| <b>5 Non-interest expenses:</b>  | <b>49.330</b>         | <b>66.600</b> |
| 5.1 Expenses for salaries and other types of compensation                  | 19.611                | 28.835        |
| 5.2 General and administrative expenses                                    | 19.910                | 25.730        |
| 5.3 Depreciation expenses  | 3.263                 | 4.692         |
| 5.4 Other expenses   | 6.546                 | 7.343         |
| <b>6 (Special reserves created for possible losses)</b>                    | <b>5.408</b>          | <b>5.018</b>  |
| <b>7 Profit (loss) before income tax</b>                                   | <b>17.880</b>         | <b>27.101</b> |
| <b>8 Income tax</b>  | <b>3.839</b>          | <b>5.793</b>  |
| <b>9 Net profit for the period</b>   | <b>14.041</b>         | <b>21.308</b> |