

profit and loss statement

2025 - 1st quarter

atb

	(manats in thousands)	
	31.03.2024	31.03.2025
1 Interest income:	23.176	32.302
1.1 Loans to customers	15.156	20.270
1.2 Interest income on loans to banks and other financial institutions	152	123
1.3 Interest income on deposits in banks and other financial institutions	6.466	9.363
1.4 Interest income on trading and investment securities	1.242	2.313
1.5 Other interest income	159	232
2 Interest expenses:	8.391	18.150
2.1 Interest on deposits	7.289	16.686
2.2 Interest expenses on liabilities to the central bank and state funds	0	0
2.3 Interest paid on borrowed loans	1.018	1.116
2.4 Interest paid on cash market instruments	0	
2.5 Interest on securities	85	349
2.6 Other interest expenses	0	0
3 Net interest income (loss)	14.785	14.152

	(manats in thousands)	
	31.03.2024	31.03.2025
4 Non-interest income:	8.414	8.479
4.1 Commission income from account transactions	320	209
4.2 Profit/loss on foreign currency (including exchange rate fluctuations)	3.755	3.368
4.3 Profit/loss on sale and revaluation of securities	0	0
4.4 Commission income from other types of services	4.339	4.902
5 Non-interest expenses:	13.828	15.960
5.1 Expenses for salaries and other types of compensation	6.002	7.299
5.2 General and administrative expenses	5.614	5.870
5.3 Depreciation expenses	1.016	1.353
5.4 Other expenses	1.196	1.438
6 (Special reserves created for possible losses)	759	2.043
7 Profit (loss) before income tax	8.612	4.628
8 Income tax	705	800
9 Net profit for the period	7.907	3.828