

profit and loss statement

2025 - IInd quarter

atb

	(manats in thousands)	
	30.06.2024	30.06.2025
1 Interest income:	49.085	66.164
1.1 Loans to customers	32.696	40.878
1.2 Interest income on loans to banks and other financial institutions	379	284
1.3 Interest income on deposits in banks and other financial institutions	12.118	18.068
1.4 Interest income on trading and investment securities	3.549	6.481
1.5 Other interest income	344	454
2 Interest expenses:	19.906	35.889
2.1 Interest on deposits	17.586	31.660
2.2 Interest expenses on liabilities to the central bank and state funds	0	0
2.3 Interest paid on borrowed loans	2.107	2.323
2.4 Interest paid on cash market instruments		
2.5 Interest on securities	213	654
2.6 Other interest expenses	0	1.252
3 Net interest income (loss)	29.179	30.274

(manats in thousands)

	30.06.2024	30.06.2025
4 Non-interest income:	18.887	18.320
4.1 Commission income from account transactions	553	546
4.2 Profit/loss on foreign currency (including exchange rate fluctuations)	7.847	7.052
4.3 Profit/loss on sale and revaluation of securities	0	0
4.4 Commission income from other types of services	10.488	10.722
5 Non-interest expenses:	30.009	36.727
5.1 Expenses for salaries and other types of compensation	12.790	16.665
5.2 General and administrative expenses	12.026	13.332
5.3 Depreciation expenses	2.106	2.762
5.4 Other expenses	3.087	3.968
6 (Special reserves created for possible losses)	2.012	3.393
7 Profit (loss) before income tax	16.046	8.474
8 Income tax	2.496	1.550
9 Net profit for the period	13.550	6.924