cash flow statement

2025 - III[rd] quarter

atb

(manats in thousands)

Cash flow statement	2025 - IIIrd quarter	Previous reporting period
1 Operating cash flow	**19,730**	**30,943**
1.1 Interest received	97,059	105,795
1.2 Interest paid	-50,461	-46,068
1.3 Fees and commissions received	18,731	24,244
1.4 Fees and commissions paid	-14,095	-16,724
1.5 Net income from foreign currency transactions	9,068	14,746
1.6 Net realized income from derivative financial instruments in foreign currency	0	0
1.7 Paid wages and other compensations	-26,164	-28,835
1.8 Paid general and administrative expenses	-14,434	-22,242
1.9 Proceeds from bad debts	0	0
1.10 Received other operating income	25	29
1.11 Paid other operating expenses	0	0
2 Cash flow from banking activities before changes in operating assets and liabilities	**19,730**	**30,943**
2.1 Net increase/decrease in operating assets	216,599	-870,831
2.1.1 Net increase (decrease) in loans and deposits to banks	197,837	-522,263
2.1.2 Net increase (decrease) in loans to customers	12,732	-355,294
2.1.3 Net increase (decrease) in other assets	6,030	6,726

(manats in thousands)

Cash flow statement	2025 - IIIrd quarter	Previous reporting period
2.2 Net increase/decrease in operating liabilities	-244,294	1,062,543
2.2.1 Net increase (decrease) in deposits from banks and other financial institutions	35,964	65,967
2.2.2 Net increase (decrease) in Central Bank liabilities	0	0
2.2.3 Net increase (decrease) in customer deposits and current accounts	-269,985	1,003,746
2.2.4 Net increase (decrease) in other liabilities	-10,274	-7,170
3 Cash flow from banking activities before income tax	**-7,964**	**222,655**
3.1 Profit tax paid	-3,461	-190
4 Net cash generated/used in operating activities	**-11,426**	**222,466**
5 Cash flows related to investment activities	**-48,531**	**-89,493**
5.1 Purchase of property and equipment and advance payments	-3,846	-6,415
5.2 Proceeds from selling property and equipment	0	0
5.3 Acquisition of intangible assets	-1,032	-1,564
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	-43,771	-81,407
5.7 Other	118	-108
6 Cash flow generated/used in investing activities	**-59,957**	**132,972**

(manats in thousands)

Cash flow statement	2025 - III^rd 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	**-59,957**	**132,972**
9 Cash and cash equivalents at the beginning of the period	**211,722**	**78,533**
10 Net increase/(decrease) in cash and cash equivalents	**-60,047**	**133,189**
11 Effect of exchange rate changes on cash and cash equivalents	**-90**	**217**
12 Cash and cash equivalents at the end of the period	**151,675**	**211,722**