profit and loss statement

2025 - IIIrd quarter

atb

(manats in thousands)

	30.09.2024	30.09.2025
1 Interest income:	**76,666**	**97,410**
1.1 Loans to customers	51,610	61,262
1.2 Interest income on loans to banks and other financial institutions	544	510
1.3 Interest income on deposits in banks and other financial institutions	19,257	25,490
1.4 Interest income on trading and investment securities	4,690	9,511
1.5 Other interest income	564	637
2 Interest expenses:	**32,624**	**51,076**
2.1 Interest on deposits	29,401	45,689
2.2 Interest expenses on liabilities to the central bank and state funds	0	0
2.3 Interest paid on borrowed loans	3,198	3,562
2.4 Interest paid on cash market instruments	0	
2.5 Interest on securities	0	0
2.6 Other interest expenses	25	1,825
3 Net interest income (loss)	**44,042**	**46,334**

(manats in thousands)

	30.09.2024	30.09.2025
4 Non-interest income:	**29,801**	**27,915**
4.1 Commission income from account transactions	975	886
4.2 Profit/loss on foreign currency (including exchange rate fluctuations)	12,648	9,783
4.3 Profit/loss on sale and revaluation of securities	0	0
4.4 Commission income from other types of services	16,178	17,246
5 Non-interest expenses:	**46,919**	**56,652**
5.1 Expenses for salaries and other types of compensation	19,939	25,299
5.2 General and administrative expenses	4,928	5,237
5.3 Depreciation expenses	3,330	4,198
5.4 Other expenses	18,722	21,918
6 (Special reserves created for possible losses)	**3,930**	**5,901**
7 Profit (loss) before income tax	**22,994**	**11,696**
8 Income tax	**4,623**	**2,320**
9 Net profit for the period	**18,371**	**9,376**