

# profit and loss statement

2025 - IV quarter

atb

(manats in thousands)

	31.12.2024	31.12.2025
<b>1 Interest income:</b>	<b>107.221</b>	<b>126.760</b>
1.1 Loans to customers	71.314	81.543
1.2 Interest income on loans to banks and other financial institutions	715	719
1.3 Interest income on deposits in banks and other financial institutions	26.489	31.009
1.4 Interest income on trading and investment securities	7.866	12.652
1.5 Other interest income	837	837
<b>2 Interest expenses:</b>	<b>47.746</b>	<b>64.855</b>
2.1 Interest on deposits	42.344	55.871
2.2 Interest expenses on liabilities to the central bank and state funds	0	0
2.3 Interest paid on borrowed loans	4.315	4.819
2.4 Interest paid on cash market instruments	0	0
2.5 Interest on securities	1.087	1.987
2.6 Other interest expenses	0	2.177
<b>3 Net interest income (loss)</b>	<b>59.475</b>	<b>61.905</b>

(manats in thousands)

	31.12.2024	31.12.2025
<b>4 Non-interest income:</b>	<b>39.244</b>	<b>38.329</b>
4.1 Commission income from account transactions	1.213	1.124
4.2 Profit/loss on foreign currency (including exchange rate fluctuations)	15.967	13.198
4.3 Profit/loss on sale and revaluation of securities	0	0
4.4 Commission income from other types of services	22.064	24.007
<b>5 Non-interest expenses:</b>	<b>66.600</b>	<b>78.329</b>
5.1 Expenses for salaries and other types of compensation	28.835	35.596
5.2 General and administrative expenses	25.730	29.048
5.3 Depreciation expenses	4.692	5.659
5.4 Other expenses	7.343	8.025
<b>6 (Special reserves created for possible losses)</b>	<b>5.018</b>	<b>8.285</b>
<b>7 Profit (loss) before income tax</b>	<b>27.101</b>	<b>13.621</b>
<b>8 Income tax</b>	<b>5.793</b>	<b>3.490</b>
<b>9 Net profit for the period</b>	<b>21.308</b>	<b>10.131</b>