

cash flow statement

2025 - IV quarter

atb

(manats in thousands)

Cash flow statement	2025 - IV th quarter	Previous reporting period
1 Operating cash flow	22.209	30.943
1.1 Interest received	126.018	105.795
1.2 Interest paid	-65.189	-46.068
1.3 Fees and commissions received	25.836	24.244
1.4 Fees and commissions paid	-19.274	-16.724
1.5 Net income from foreign currency transactions	11.503	14.746
1.6 Net realized income from derivative financial instruments in foreign currency	0	0
1.7 Paid wages and other compensations	-35.596	-28.835
1.8 Paid general and administrative expenses	-21.208	-22.242
1.9 Proceeds from bad debts	0	0
1.10 Received other operating income	119	29
1.11 Paid other operating expenses	0	0
2 Cash flow from banking activities before changes in operating assets and liabilities	22.209	30.943
2.1 Net increase/decrease in operating assets	-120.271	-870.831
2.1.1 Net increase (decrease) in loans and deposits to banks	-127.706	-522.263
2.1.2 Net increase (decrease) in loans to customers	13.278	-355.294
2.1.3 Net increase (decrease) in other assets	-5.843	6.726
2.2 Net increase/decrease in operating liabilities	93.772	1.062.543
2.2.1 Net increase (decrease) in deposits from banks and other financial institutions	-26.886	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	124.461	1.003.746
2.2.4 Net increase (decrease) in other liabilities	-3.803	-7.170

(manats in thousands)

Cash flow statement	2025 - IV th quarter	Previous reporting period
3 Cash flow from banking activities before income tax	-4.290	222.655
3.1 Profit tax paid	-3.766	-190
4 Net cash generated/used in operating activities	-8.056	222.466
5 Cash flows related to investment activities	-52.766	-89.493
5.1 Purchase of property and equipment and advance payments	-4.691	-6.415
5.2 Proceeds from selling property and equipment	0	0
5.3 Acquisition of intangible assets	-1.765	-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	-46.536	-81.407
5.7 Other	226	-108
6 Cash flow generated/used in investing activities	-60.823	132.972
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

(manats in thousands)

Cash flow statement	2025 - IV th quarter	Previous reporting period
8 Cash generated/used in connection to financing activities	-60.823	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	-60.042	133.189
11 Effect of exchange rate changes on cash and cash equivalents	781	217
11 Effect of exchange rate changes on cash and cash equivalents	151.681	211.722