

# profit and loss statement

2026 - I quarter

atb

(manats in thousands)

	31.03.2025	31.03.2026
<b>1 Interest income:</b>	<b>32,302</b>	<b>36,336</b>
1.1 Loans to customers	20,270	21,019
1.2 Interest income on loans to banks and other financial institutions	123	193
1.3 Interest income on deposits in banks and other financial institutions	9,363	11,644
1.4 Interest income on trading and investment securities	2,313	3,320
1.5 Other interest income	232	161
<b>2 Interest expenses:</b>	<b>18,150</b>	<b>19,940</b>
2.1 Interest on deposits	16,686	18,141
2.2 Interest expenses on liabilities to the central bank and state funds	0	0
2.3 Interest paid on borrowed loans	1,116	1,263
2.4 Interest paid on cash market instruments	0	0
2.5 Interest on securities	349	236
2.6 Other interest expenses	0	300
<b>3 Net interest income (loss)</b>	<b>14,152</b>	<b>16,396</b>

(manats in thousands)

	31.03.2025	31.03.2026
<b>4 Non-interest income:</b>	<b>8,479</b>	<b>10,232</b>
4.1 Commission income from account transactions	209	191
4.2 Profit/loss on foreign currency (including exchange rate fluctuations)	3,368	3,954
4.3 Profit/loss on sale and revaluation of securities	0	0
4.4 Commission income from other types of services	4,902	6,087
<b>5 Non-interest expenses:</b>	<b>15,960</b>	<b>19,463</b>
5.1 Expenses for salaries and other types of compensation	7,299	9,247
5.2 General and administrative expenses	5,870	7,159
5.3 Depreciation expenses	1,353	1,457
5.4 Other expenses	1,438	1,601
<b>6 (Special reserves created for possible losses)</b>	<b>2,043</b>	<b>1,651</b>
<b>7 Profit (loss) before income tax</b>	<b>4,628</b>	<b>5,513</b>
<b>8 Income tax</b>	<b>800</b>	<b>967</b>
<b>9 Net profit for the period</b>	<b>3,828</b>	<b>4,546</b>