

profit and loss statement

2026 - II quarter

atb

(manats in thousands)

	30.06.2025	30.06.2026
1 Interest income:	66,164	69,812
1.1 Loans to customers	40,878	42,978
1.2 Interest income on loans to banks and other financial institutions	284	342
1.3 Interest income on deposits in banks and other financial institutions	18,068	19,256
1.4 Interest income on trading and investment securities	6,481	6,914
1.5 Other interest income	454	321
2 Interest expenses:	35,889	37,857
2.1 Interest on deposits	31,660	34,060
2.2 Interest expenses on liabilities to the central bank and state funds	0	0
2.3 Interest paid on borrowed loans	2,323	2,527
2.4 Interest paid on cash market instruments	0	0
2.5 Interest on securities	654	640
2.6 Other interest expenses	1,252	630
3 Net interest income (loss)	30,274	31,954

(manats in thousands)

	30.06.2025	30.06.2026
4 Non-interest income:	18,320	22,658
4.1 Commission income from account transactions	546	446
4.2 Profit/loss on foreign currency (including exchange rate fluctuations)	7,052	7,752
4.3 Profit/loss on sale and revaluation of securities	0	0
4.4 Commission income from other types of services	10,722	14,459
5 Non-interest expenses:	36,727	39,270
5.1 Expenses for salaries and other types of compensation	16,665	18,739
5.2 General and administrative expenses	13,332	14,995
5.3 Depreciation expenses	2,762	2,433
5.4 Other expenses	3,968	3,103
6 (Special reserves created for possible losses)	3,393	2,498
7 Profit (loss) before income tax	8,474	12,845
8 Income tax	1,550	2,569
9 Net profit for the period	6,924	10,276