

<b>Cash flow report</b>	
<b>Cash flows from operating activities:</b>	<b>October-December 2023</b>
Interest received	45 745 206.00
Interest paid	- 9 095 956.00
Fees and commissions received	6 680 887.00
Fees and commissions paid	- 5 329 321.00
Net income / expenses from foreign currency and gold dealing operations	530 877.00
Other operating income received	247 994.00
Expenses paid to employees	- 12 014 315.00
Other operating expenses paid	- 17 096 295.00
<b>Net cash received / used in operating activities prior to changes in operating assets and liabilities</b>	<b>9 669 077.00</b>
<b>Net increase / decrease in operating assets</b>	
Net increase / decrease in funds to be received from banks and other financial institutions	- 45 092 079.00
Loans to customers	13 527 076.00
Net increase/decrease on other assets	- 24 750 035.00
Net increase/decrease on operating liabilities	-
Net increase/decrease on funds to be paid to banks	51 348 420.00
Net increase/decrease on customer accounts	19 573 995.00
Other liabilities	13 355 351.00
<b>Net cash received from operating funds</b>	<b>37 631 805.00</b>
<b>Cash flow from investing activities</b>	
Investments to subsidiaries	-
Net change in marketable investment securities	35 593 502.00
Purchase / sale of fixed assets	- 2 371 657.00
<b>Net cash directed to investment activities</b>	<b>33 221 845.00</b>
Cash received from financial activities	
The amendments to shareholder's capital	-
Income/decrease from subordinated debt obligations	- 13 853.00
Net cash received from financing activities	- 13 853.00
<b>Net increase / decrease in cash and cash equivalents</b>	<b>70 912 512.00</b>

Yerləşdirilib: 11.01.2024

<b>Impact of exchange rates' changes on cash and cash equivalents</b>	<b>4 943 678.00</b>
<b>Cash and cash equivalents at the beginning of the period</b>	<b>427 817 342.68</b>
<b>Cash and cash equivalents at the end of the period</b>	<b>343 154 243.68</b>

Responsible person: Pasha Konul

+994 12 404-43-43 (ext. 4006)

kepasha@xalqbank.az