

Cash flow report	
Cash flows from operating activities:	Quarter 2 2025
Interest received	52 904 843.00
Interest paid	(17 915 533.00)
Fees and commissions received	8 592 953.00
Fees and commissions paid	(5 750 992.00)
Net income / expenses from foreign currency and gold dealing operations	1 312 635.00
Other operating income received	5 071 303.00
Expenses paid to employees	(13 715 000.00)
Other operating expenses paid	(10 195 761.00)
Net cash received / used in operating activities prior to changes in operating assets and liabilities	20 304 448.00
Net increase / decrease in operating assets	
Net increase / decrease in funds to be received from banks and other financial institutions	53 367 987.00
Loans to customers	(1 311 245.00)
Net increase/decrease on other assets	3 637 392.00
Net increase/decrease on operating liabilities	-
Net increase/decrease on funds to be paid to banks	(174 400 461.00)
Net increase/decrease on customer accounts	539 256 089.00
Other liabilities	(189 766.00)
Net cash received from operating funds	440 664 444.00
Cash flow from investing activities	
Investments to subsidiaries	-
Net change in marketable investment securities	66 480 930.00
Purchase / sale of fixed assets	(548 958.00)
Net cash directed to investment activities	65 931 972.00
Cash received from financial activities	
The amendments to shareholder's capital	-
Income/decrease from subordinated debt obligations	(1,646,003.00)
Net cash received from financing activities	(1,646,003.00)
Net increase / decrease in cash and cash equivalents	(7,405,333.00)

Yerləşdirilib: 14.07.2025

Impact of exchange rates' changes on cash and cash equivalents	5,710,238.00
Cash and cash equivalents at the beginning of the period	624,785,776.68
Cash and cash equivalents at the end of the period	623,090,681.68

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