Yerləşdirilib: 14.10.2025

XalqBank
UĞURLA BİRLİKDƏYİK!

Cash flow report	
Cash flows from operating activities:	Quarter 3 2025
Interest received	63 574 727.00
Interest paid	(31 541 539.00)
Fees and commissions received	8 020 526.00
Fees and commissions paid	(7 081 823.00)
Net income / expenses from foreign currency and gold dealing operations	1 265 959.00
Other operating income received	2 151 049.00
Expenses paid to employees	(13 961 430.00)
Other operating expenses paid	(10 543 794.00)
Net cash received / used in operating activities prior to changes in operating assets and liabilities	**11 883 675.00**
Net increase / decrease in operating assets	
Net increase / decrease in funds to be received from banks and other financial institutions	(42 781 224.00)
Loans to customers	21 483 583.00
Net increase/decrease on other assets	4 403 361.00
Net increase/decrease on operating liabilities	-
Net increase/decrease on funds to be paid to banks	(17 688 346.00)
Net increase/decrease on customer accounts	199 438 844.00
Other liabilities	3 211 325.00
Net cash received from operating funds	**179 951 218.00**
Cash flow from investing activities	
Investments to subsidiaries	9 920.00
Net change in marketable investment securities	7 421 763.00
Purchase / sale of fixed assets	(2 692 077.00)
Net cash directed to investment activities	**4 739 606.00**
Cash received from financial activities	
The amendments to shareholder's capital	31 002 762.00
Income/decrease from subordinated debt obligations	(56 015 529.00)
Net cash received from financing activities	**(25 012 767.00)**
Net increase / decrease in cash and cash equivalents	**159 678 057.00**

Impact of exchange rates' changes on cash and cash equivalents	***(1 169 583.00)***
Cash and cash equivalents at the beginning of the period	**1 138 543 802.68**
Cash and cash equivalents at the end of the period	**1 297 052 276.68**

Responsible person: Pasha Konul

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