



UĞURLA BİRLİKDƏYİK!

Cash flow report	October-December 2022
<b>Cash flows from operating activities:</b>	
Interest received	34 606 508.59
Interest paid	(7 106 199.99)
Fees and commissions received	5 398 506.40
Fees and commissions paid	(3 155 742.26)
Net income / expenses from foreign currency and gold dealing operations	2 238 970.67
Other operating income received	660 470.71
Expenses paid to employees	(8 336 470.26)
Other operating expenses paid	(7 571 197.07)
<b>Net cash received / used in operating activities prior to changes in operating assets and liabilities</b>	<b>16 734 846.79</b>
<b>Net increase / decrease in operating assets</b>	
Net increase / decrease in funds to be received from banks and other financial institutions	105 249 317.79
Loans to customers	(161 243 885.75)
Net increase/decrease on other assets	22 410 580.73
Net increase/decrease on operating liabilities	
Net increase/decrease on funds to be paid to banks	13 967 141.07
Net increase/decrease on customer accounts	38 260 522.97
Other liabilities	8 346 975.74
<b>Net cash received from operating funds</b>	<b>43 725 499.34</b>
<b>Cash flow from investing activities</b>	
Investments to subsidiaries	-
Net change in marketable investment securities	(34 370 885.39)
Purchase / sale of fixed assets	(11 052 307.32)
<b>Net cash directed to investment activities</b>	<b>(45 423 192.71)</b>
Cash received from financial activities	
The amendments to shareholder's capital	(63 012.00)
Income/decrease from subordinated debt obligations	
<b>Net cash received from financing activities</b>	<b>(63 012.00)</b>

Yerləşdirilib: 18.01.2023

<b>Net increase / decrease in cash and cash equivalents</b>	<b>(1 760 705.37)</b>
<b>Impact of exchange rates' changes on cash and cash equivalents</b>	<b>3 312 875.18</b>
<b>Cash and cash equivalents at the beginning of the period</b>	<b>374 645 412.83</b>
<b>Cash and cash equivalents at the end of the period</b>	<b>376 197 582.64</b>