

<b>Cash and Cash Equivalents</b>	<b>30/09/2018</b>
Cash on hand	40 866.78
Balances with the CBA (Central Bank of Azerbaijan)	89 968.12
Correspondent acc with local banks	2 474.88
Correspondent acc with foreign banks	172 707.20
Securities available for sale	183 023.20
Gold	13 956.38
<b>Total</b>	<b>502 996.56</b>
<b>Net increase in cash and cash equivalents</b>	<b>20 381.86</b>
<b>Cash flow from operating activities</b>	
Interest received	9 447.70
Interest paid	(2 031.92)
Fees and commissions received	383.90
Fees and commissions paid	(333.19)
Other operating income received	62.50
Other operating expenses paid	(1 236.85)
Income received on FCY trading (including foreign currency revaluation)	(518.50)
Staff costs paid	(1 694.94)
<b>Total</b>	<b>4 078.69</b>
<b>Cash flow before changes in operating assets and liabilities</b>	
Net change in due from banks	(72.16)
Net change in due from NBA (14 days deposit)	(64 221.97)
Net change in loans to customers	182 051.20
Net change in other assets	(1 635.34)
Net change in customer accounts	(94 451.29)
Net change in due to other banks and other non bank fin inst	1 234.79
Net change in due to NBA and other government agencies (Mortgage Fond, ANFES)	(853.74)
Net change in other liabilities	631.95
<b>Net cash provided from operating activities</b>	<b>22 683.43</b>
<b>Cash flow from investing activities</b>	
Acquisition of associates	
Acquisition (disposal) of investments held-to-maturity	0.01
Acquisition (disposal) of investments available for sale	57.80
Acquisition of fixed assets	(27.00)
Acquisition of non material assets	-
Proceeds from sale of interest in associates	
Proceeds from sale of premises and equipment	
<b>Net cash used in investing activities</b>	<b>30.81</b>
<b>Cash flow from financing activities</b>	
Long term funds borrowed	

Long term funds borrowed from NBA	-
Proceeds from stock issuing	
<b>Net cash used in investing activities</b>	
Taxes	(260.75)
Fixed assets and bad loans / non paid bad interests charge off	(6 150.33)
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**30/09/2018**

1.7000

AZN

\* CBA exchange rate 1USD