



UĞURLA BİRLİKDƏYİK!

Cash and Cash Equivalents	30/09/2019
Cash on hand	70 750.13
Balances with the CBA (Central Bank of Azerbaijan)	43 575.95
Correspondent acc with local banks	2 457.33
Correspondent acc with foreign banks	161 092.50
Securities available for sale	114 637.57
Gold	17 295.34
Total	409 808.83
Cash flow from operating activities	
Interest received	7 506.54
Interest paid	(1 659.92)
Fees and commissions received	691.11
Fees and commissions paid	(162.66)
Other operating income received	117.87
Other operating expenses paid	(1 458.39)
Income received on FCY trading (including foreign currency revaluation)	(650.06)
Staff costs paid	(1 801.51)
Total	2 582.98
Cash flow before changes in operating assets and liabilities	
Net change in due from banks	(126.06)
Net change in due from NBA (14 days deposit)	3 624.68
Net change in loans to customers	(32 815.59)
Net change in other assets	(2 686.04)
Net change in customer accounts	(350.25)
Net change in due to other banks and other non bank fin inst	3 103.84
Net change in due to NBA and other government agencies (Mortgage Fond, ANFES)	4 596.88
Net change in other liabilities	556.76
Net cash provided from operating activities	(24 095.80)

Cash flow from investing activities	
Acquisition of associates	
Acquisition (disposal) of investments held-to-maturity	0.04
Acquisition (disposal) of investments available for sale	61.03
Acquisition of fixed assets	(526.38)
Acquisition of non material assets	-
Proceeds from sale of interest in associates	
Proceeds from sale of premises and equipment	
Net cash used in investing activities	(465.30)
Cash flow from financing activities	
Long term funds borrowed	
Long term funds borrowed from NBA	-
Proceeds from stock issuing	
Net cash used in investing activities	-
Taxes	(586.95)
Fixed assets and bad loans / non paid bad interests charge off	32.68
	(0.00)

* CBA exchange rate 1USD

30/09/2019

1.7000AZN