



STATEMENT OF CASH FLOWS

**2022 IV
quarter**

Cash flows from operating activities	10,849
Interest received	88,280
Interest paid	(10,619)
Net fees received	(37,351)
Realised gains less losses from dealing in foreign currencies	-
Personnel expenses paid	(17,565)
General and administrative expenses paid	(8,227)
Other operating received/(paid)	(3,667)
Cash flows from operating activities before changes in operating assets and liabilities	1,519,167
Trading securities	214,678
Amounts due from credit institutions	482,980
Loans to customers	(60,192)
Other assets	(10,456)
Amounts due to the Central Bank of the Republic of Azerbaijan, banks and government funds	-
Amounts due to customers	886,486
Investment securities	-
Amounts due to credit institutions	1,448
Other liabilities	4,223
Net cash from/(used in) operating activities before income tax	25,374
Income tax paid	(8,045)
Net cash from/(used in) operating activities	17,329
Cash flows from investing activities	-
Net cashflow from AFS	-
Net cashflow from PPE	-
Net cashflow from intangible	-
Net cash (used in)/from investing activities	-
Cash flows from financing activities	-
Dividends paid	-
Increase in share capital	-
Net cash from financing activities	-
Net increase/(decrease) in cash and cash equivalents	1,547,345
Cash and cash equivalents, beginning	1,473,562
Cash and cash equivalents, ending	3,020,907