



АУУЛА БАНК



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MISSION OF "AIYL BANK"



PROMOTING THE DEVELOPMENT OF THE AGRICULTURAL SECTOR AND IMPROVING THE WELFARE OF THE POPULATION BY PROVIDING AFFORDABLE, HIGH-QUALITY BANKING PRODUCTS BASED ON MODERN TECHNOLOGIES.

VALUES OF "AIYL BANK"



**ETHICS AND
PROFESSIONAL BEHAVIOR**

**ADHERENCE TO THE
PRINCIPLES OF
TRANSPARENCY AND
OPENNESS**

**RESPONSIBILITY AND
DECENCY**

**HIGH-QUALITY CLIENT
SERVICE**

**INVOLVEMENT OF THE TEAM
IN THE IMPLEMENTATION OF
COMMON TASKS**

COHESION AND CREATIVITY

HISTORY OF "AIYL BANK"

1

1996-2001

- The Kyrgyz Agricultural Finance Corporation (KAFC) was established;
- Received a license of the National Bank of KR to conduct loan operations;
- Loan portfolio - KGS 637,9 mln.

2

2002-2007

- KAFC was included into the TOP 10 of the best WB projects worldwide;
- KAFC was transformed into "Aiyl Bank" OJSC in 2006;
- 100 offices of Aiyl Bank were opened in KR.

3

2008-2013

- Launching of a local money transfer system "Bereke";
- Launching of internet banking;
- The Bank started the first leasing operations, issued 1803 agricultural machines;
- Assets of the Bank reached KGS 3 bln.

4

2014-2020

- Launching of Master Card;
- Integration through "Tunduk" system;
- Received a license of the National Bank of KR to conduct operations with precious metals;
- Loan portfolio reached KGS 24,3 bln, assets KGS 31,7 bln (as for 01.01.2021)

Success where the goal is achieved.

"AIYL BANK" IN FIGURES



CLIENT BASE
330 THOUSAND



POS TERMINALS
325



ASSETS
KGS 31,7 BLN



PAYMENT TERMINALS
249



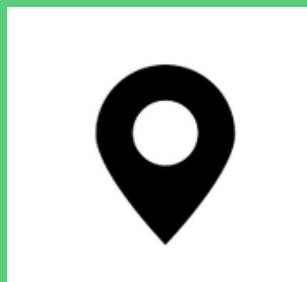
LOAN PORTFOLIO
KGS 24,3 BLN



BANK CARDS
225 462



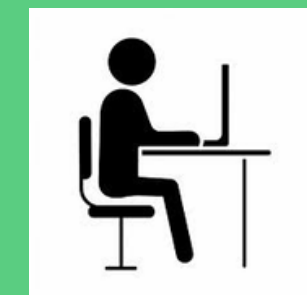
DEPOSIT PORTFOLIO
KGS 16,1 BLN



BANK OFFICES
167



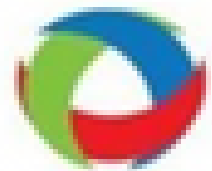
LEASING
KGS 1,7 BLN



EMPLOYEES
1520

AWARDS OF THE BANK

THE BANK WAS TWICE RATED "A" BY THE INTERNATIONAL RATING AGENCY «MICROFINANZA RATING»



РОССИЙСКО-КЫРГЫЗСКИЙ
ФОНД РАЗВИТИЯ

The best bank 2018
according to the
RKFR for
the highest number of
loans disbursed



The best
bank 2019
according
to the GF



Interbank Processing Center

The best bank 2019
according to the
IPC for the
emission and number
of Elcart Mobile
operations



Appreciation
Letter of
Mr. Wolfenson,
President of the
World Bank



The best bank
for the highest
number of mortgage
loans disbursed

FINANCIAL EFFICIENCY OF THE BANK



EBITDA

KGS 120,6 MLN



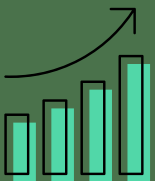
NET PROFIT

KGS 96,7 MLN



CAPITAL

KGS 4 BLN



TOTAL ASSETS

KGS 31,7 MLN

*Aiyl Bank remains credibility of
the partners during 25 years*

BANK FINANCIAL SOUNDNESS RATIOS



01/01/2019



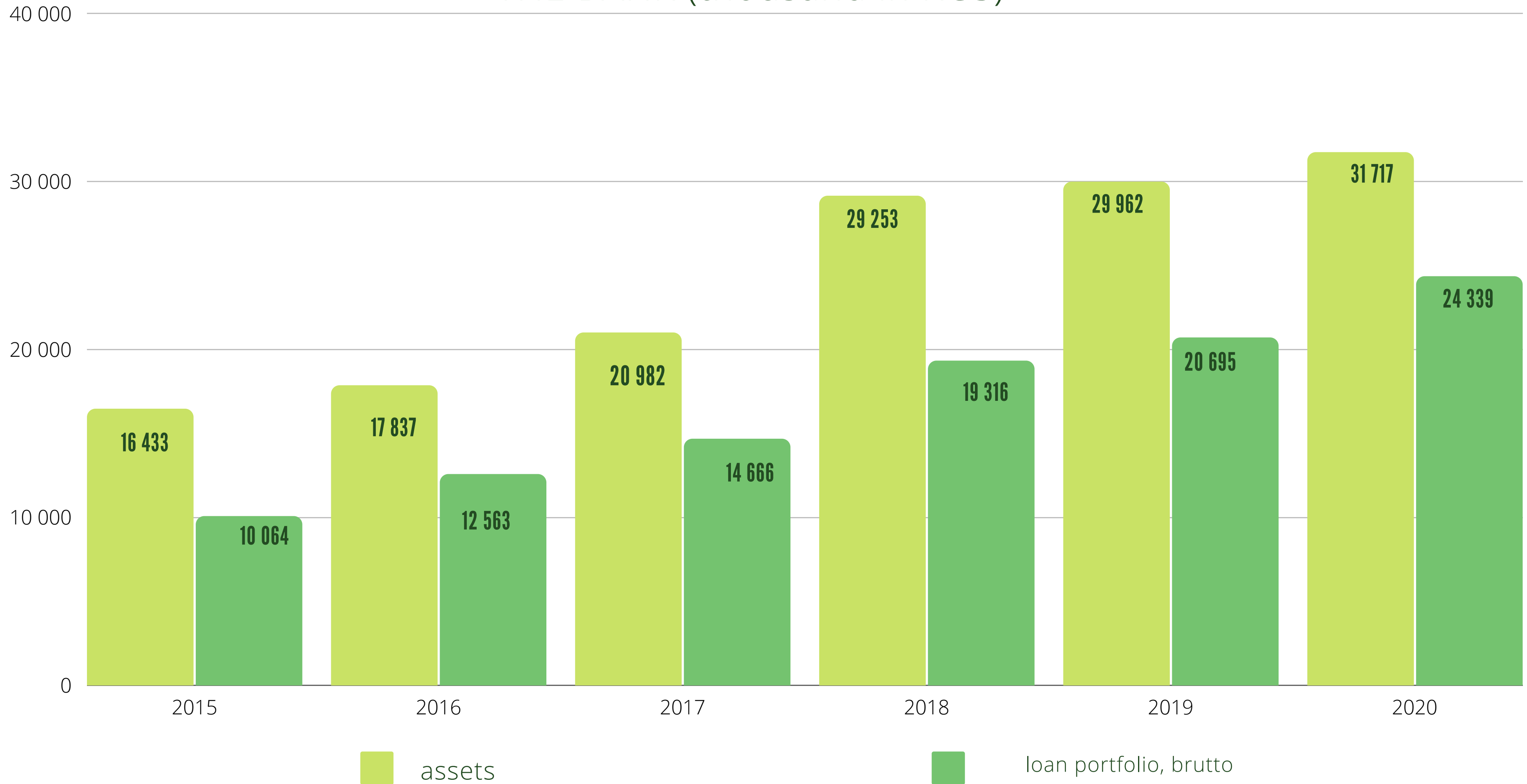
01/01/2020



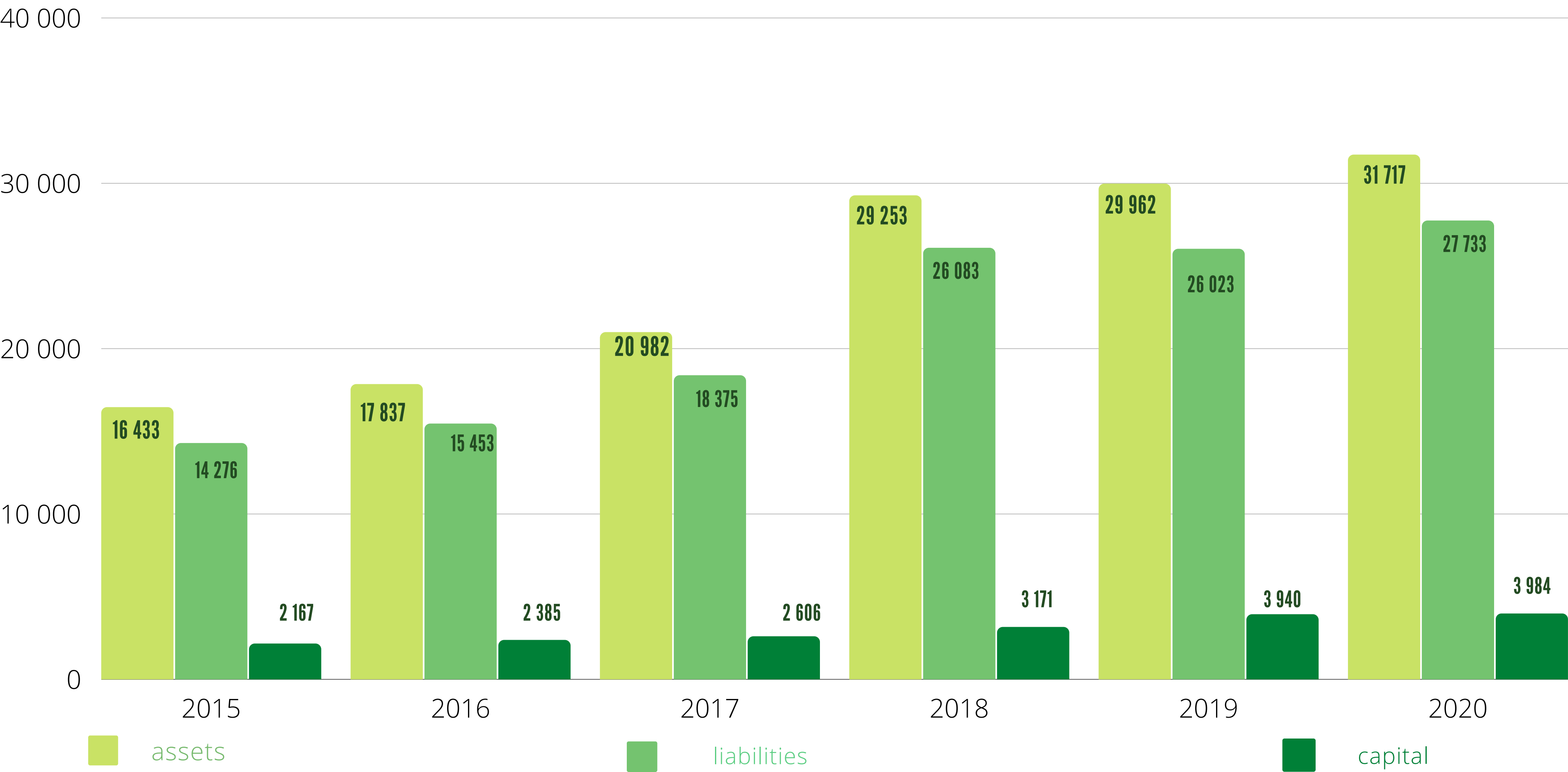
01/01/2021

✓	ROA (%)	1,43%	0,53%	0,32%
✓	ROE (%)	14,02%	4,08%	2,50%
✓	CAPITAL ADEQUACY	22,2%	23,8%	22,5%
✓	PAR 30+	1,48%	11,28%	18,48%

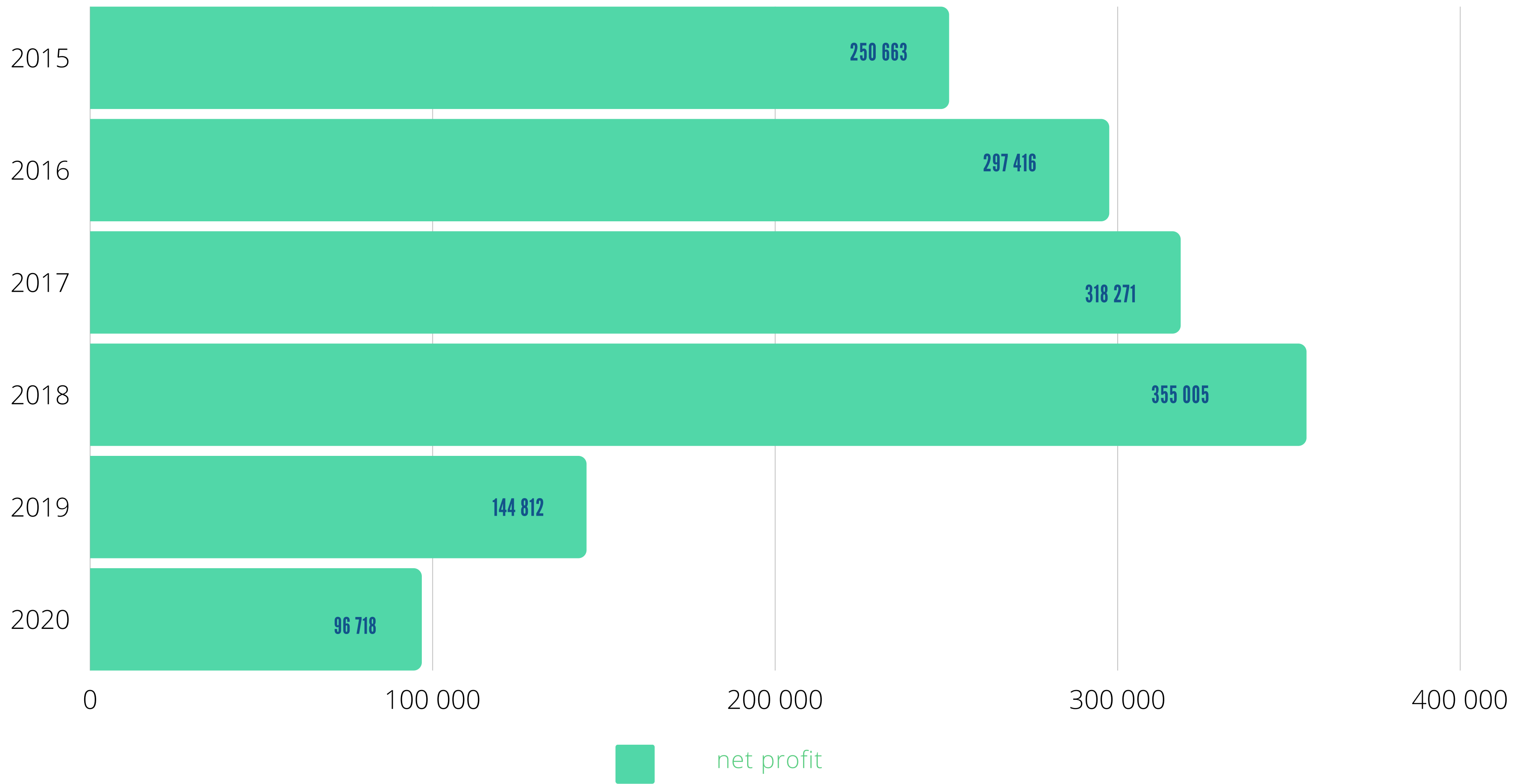
KEY INDICATORS OF THE FINANCIAL SITUATION OF THE BANK (thousand in KGS)



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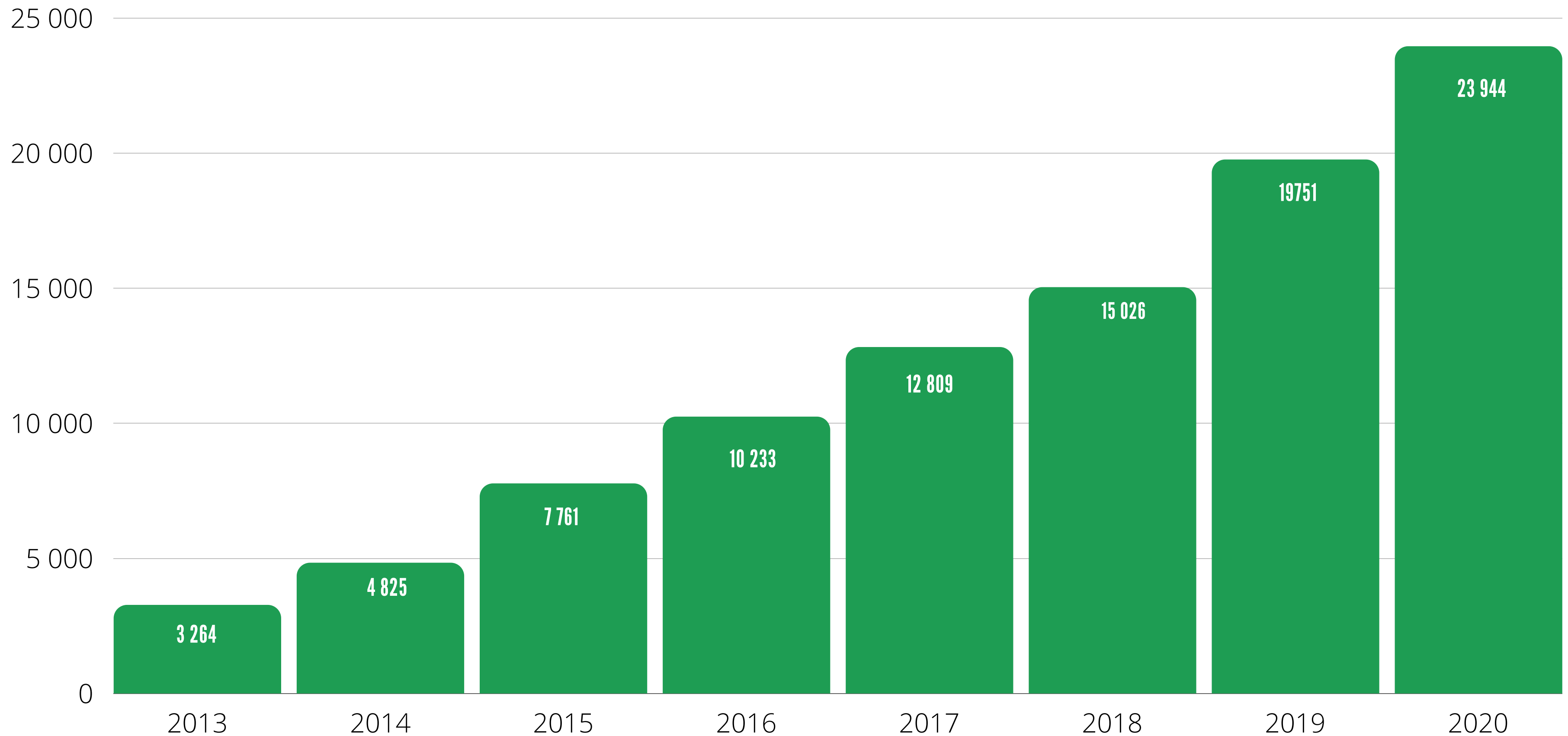


KEY INDICATORS OF THE FINANCIAL SITUATION OF THE BANK (thousand in KGS)



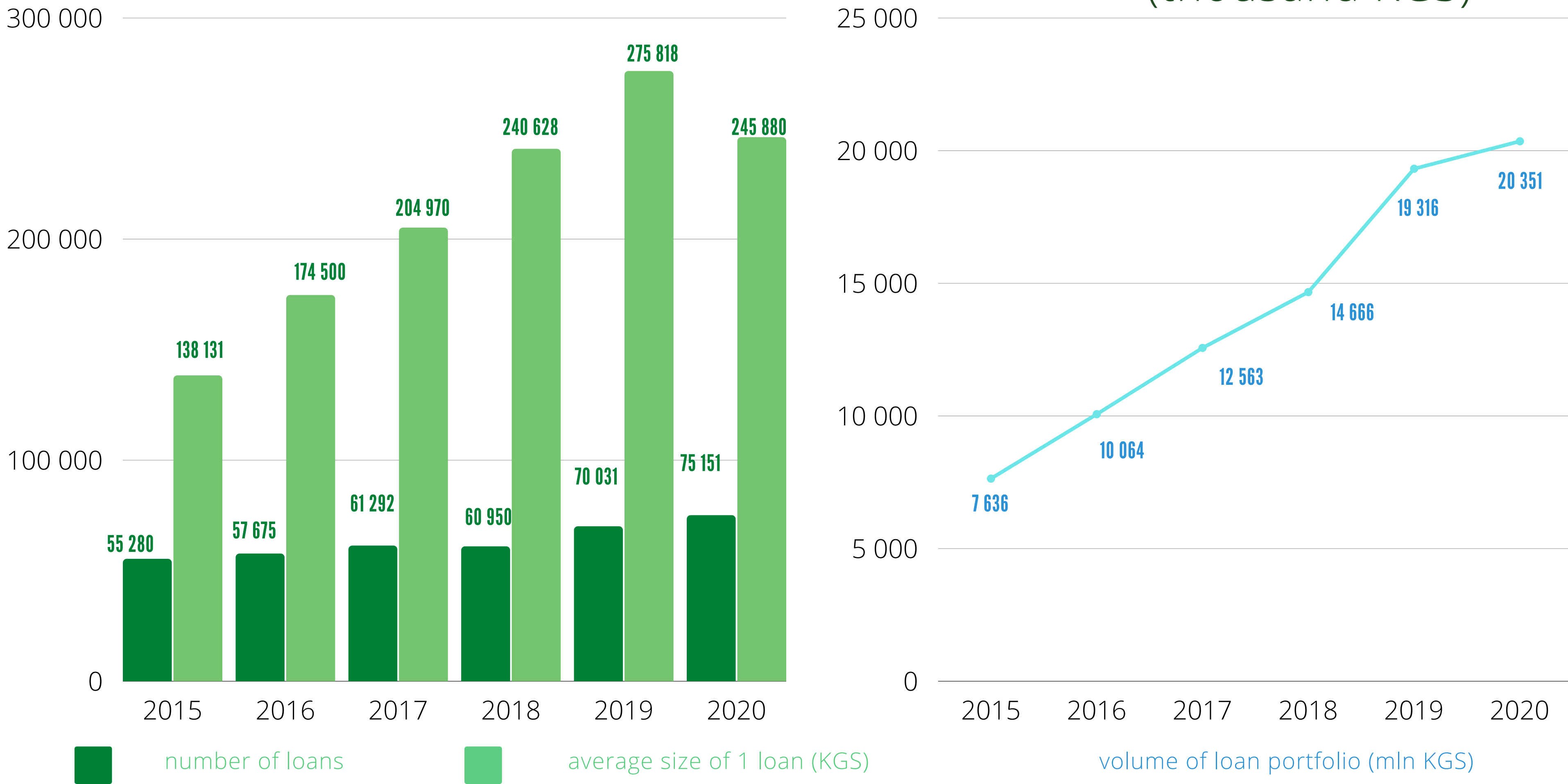
RELIABLE QUALITY OF THE LOAN PORTFOLIO

(by IFRS, thousand KGS)



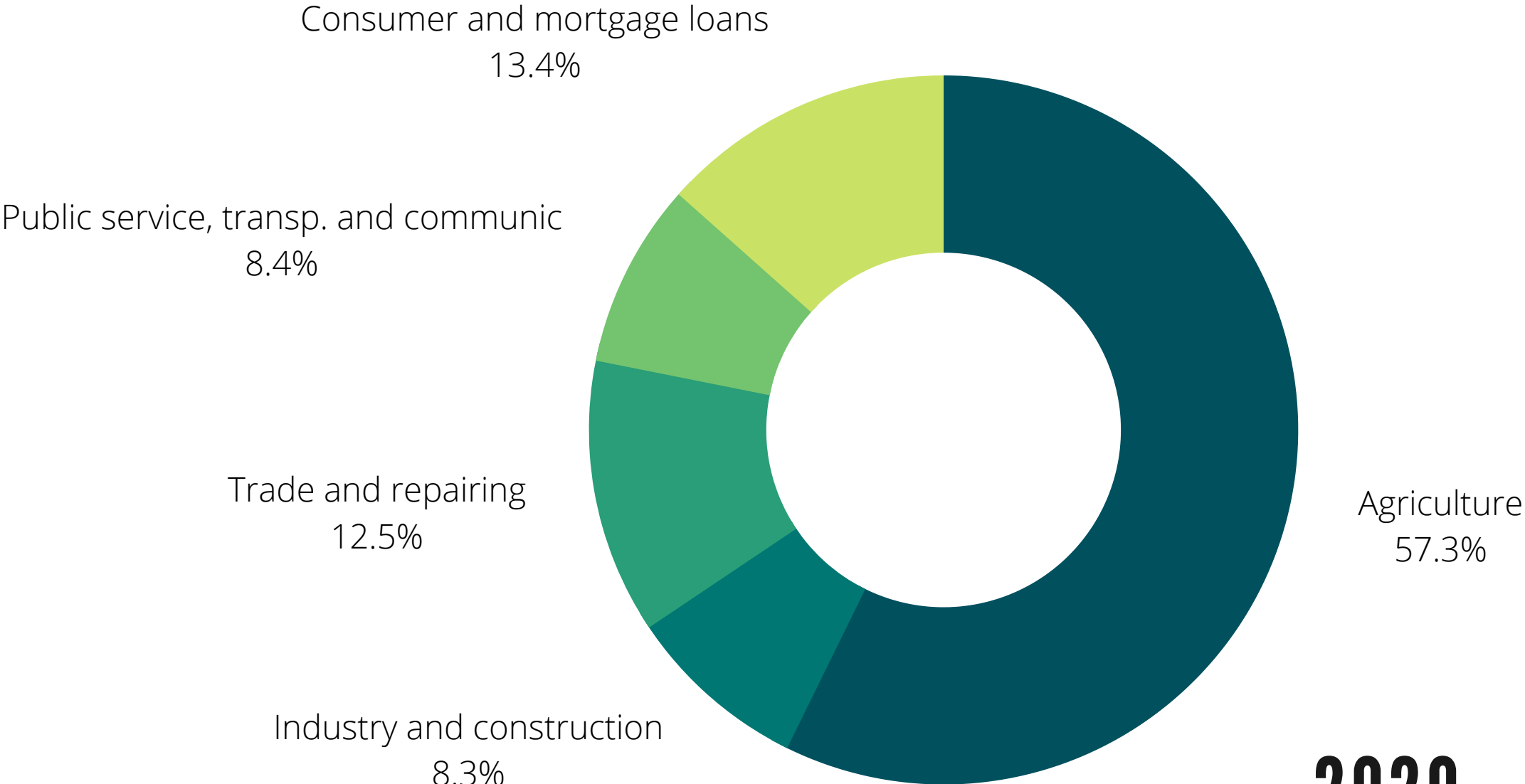
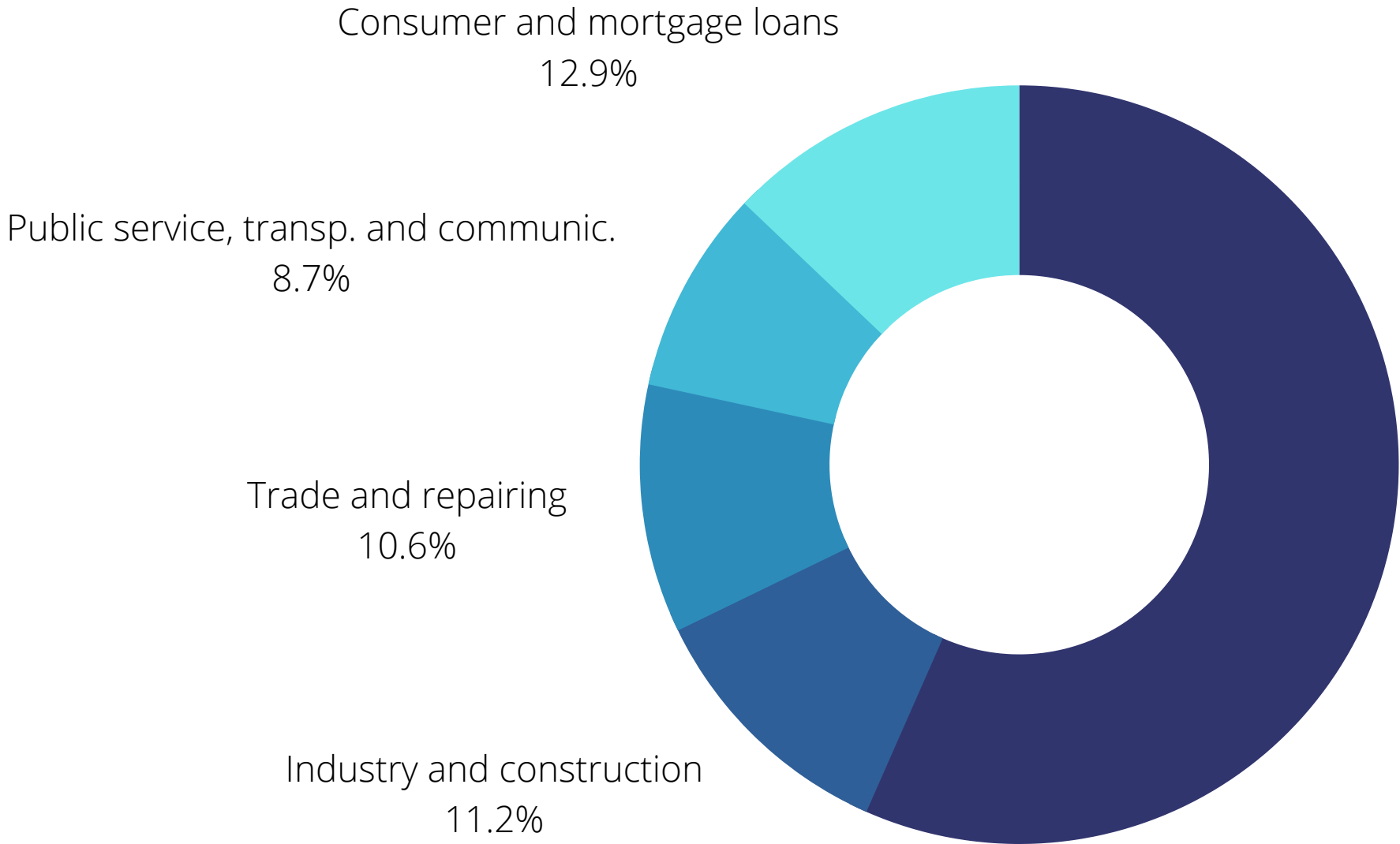
RELIABLE QUALITY OF THE LOAN PORTFOLIO

(thousand KGS)



STRUCTURE OF THE LOAN PORTFOLIO BY INDUSTRY

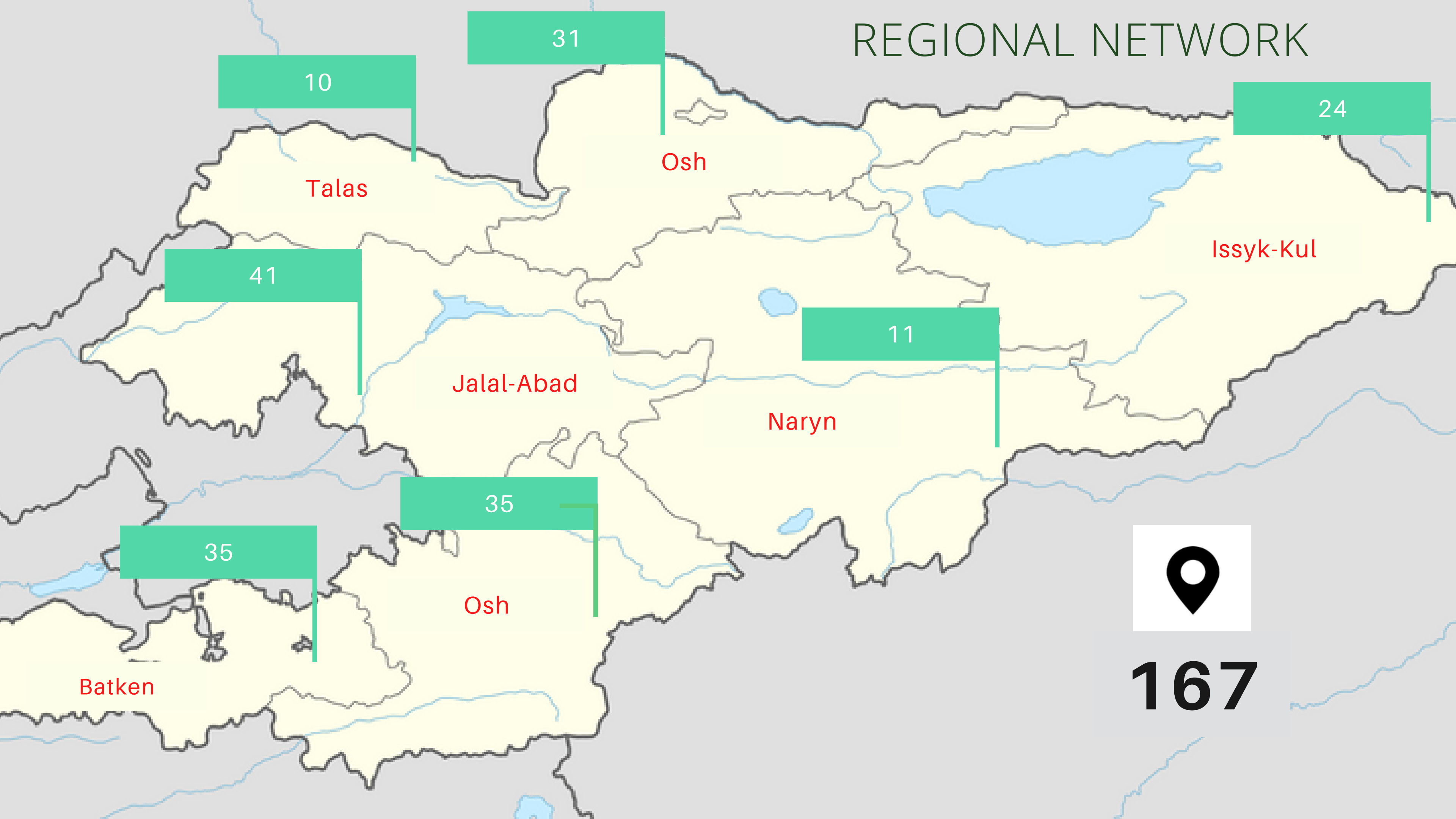
2019



2020



REGIONAL NETWORK



167

PARTNERS OF THE BANK

No one can tell you better than the names of your partners. (David Ogilvy)

INVESTORS



Asian Development Bank



Евразийский Банк Развития



РОССИЙСКО-КЫРГЫЗСКИЙ
ФОНД РАЗВИТИЯ



symbiotics



CORRESPONDENT BANKS



КЭБ ЭйчЭнБи Банк
KEB Hana Bank
KEB 하나은행



CENTERCREDIT



Asakabank



SANOAT QURILISH BANK

KB Kookmin Bank

BY "BEREKE" MONEY FINANCIAL TRANSFER SYSTEM



Евразийский
Сберегательный
Банк

DOS CREDOBANK



KYRGYZKOMMERTS



ИНКОМ
микрофинансовая компания



Банк Азиз

HANKORBANK

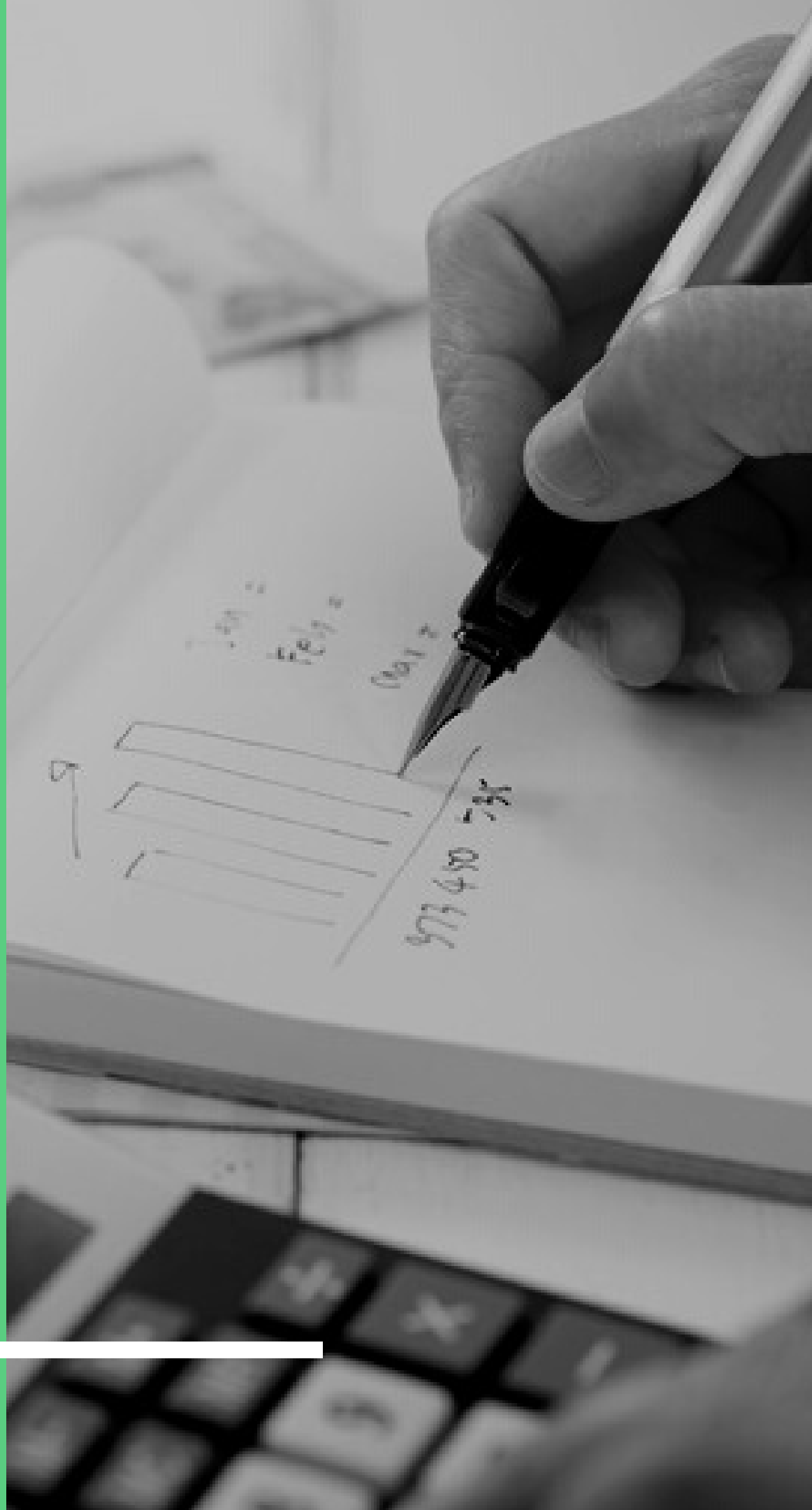


ФинансКредитБанк

BANK PRODUCTS

- LOANS
- LEASING
- DEPOSITS

**AIYL BANK SOUGHTS TO EACH CLIENT
AND HIS NEEDS**



The loan portfolio of the Bank was KGS
24,3 bln or **75151** loans as of
01.01.2021

LOANS

AGRO LOANS

11662 laons were
issued, totalling
KGS **6 bln 58 mln**

BUSINESS LOANS

1451 loans were
issued, totalling
KGS **2 bln 9 mln**

CONSUMER LOANS

5033 loans were
issued, totalling KGS
712 mln

SOCIAL LOAN PRODUCTS

33209 loans were
issued , totalling
KGS **2 bln 37 mln**

Loan recovery - 91,07%

LEASING

140 TRACTORS

amounting to KGS
245 110 thousand

22 HARVESTERS

amounting to KGS
152 625 thousand

70 ATTACHMENTS, TRAILED DEVICES

amounting to KGS
142 693 thousand

111 SPECIAL EQUIPMENT AND VEHICLE

amounting to KGS **391**
568 thousand

1 864 LEASING

Leasing portfolio of the Bank
was KGS **1 bln 726 mln** as of
01.01.2021

110 CATTLE

amounting to KGS **17**
974 thousand

DEPOSITS

DEPOSITS AND CURRENT
ACCOUNTS OF CLIENTS - **KGS**
16,1 BLN

LEGAL PERSONS

24,5% OF TERM
DEPOSIT MARKET
SHARE

PHYSICAL PERSONS

9% OF TERM DEPOSIT
MARKET SHARE



STRATEGIC OBJECTIVES OF THE BANK FOR 2020 -2025

1

IMPROVING PEOPLE'S ACCESS TO BANKING SERVICES

Implement programmes to support and sustainably develop enterprises and agricultural cooperation, as well as to increase the population's access to financial resources and financial literacy.

2

BECOME MORE THAN JUST A BANK

In addition to developing direct banking functions, the Bank will focus on transforming itself into a financial technology company, and on other horizons, creating partnerships and an ecosystem around those services, where there is potential for human well-being and digital literacy.

3

BECOME A PREFERRED BANK FOR A WIDE RANGE OF FINANCIAL AND NON-FINANCIAL PURPOSES

- For clients - as an assistant and as a guarantee of business safety and growth.
- For partners - reliable partner interested in mutually beneficial long-term cooperation.

DIGITAL TRANSFORMATION

Simplifying and
optimizing business
processes

Automate Uniform
Repetitive Processes

implementation of
Agile

Improving the literacy
of Bank staff and
clients

Development of information
systems in use

Continuous
development of the
Bank's integration
services

Move to electronic
workflow

Introduction of artificial
intelligence and machinery
technologies

SOCIAL RESPONSIBILITY

Getting closer to people, we want to show the client our special attitude and warmth.

"Aiyl Bank" OJSC actively participates in:

- Support for the agricultural sector and women's entrepreneurship;
- Training young people in financial literacy;
- Sponsorship of international events;
- Charity;
- Keeping the environment clean.



THANK YOU
FOR YOUR
ATTENTION!

INVESTMENT RELATIONS DEPARTMENT "AIYL BANK" OJSC
+996 312 68 00 00
EMAIL: OFFICE@AB.KG

BISHKEK 2021