

AIYL BANK OJSC

Statement of Financial position as at 31 January, 2026 (including)

(in thousand KGS)

	31.01.2026	31.01.2025	31.12.2025
ASSETS:			
Cash and cash equivalents	88 722 816	78 444 643	72 829 251
Loans and advances to banks and other financial institutions	6 676 930	1 570 396	12 821 092
Loans to customers less depreciation reserve	78 588 585	47 940 160	78 115 165
<i>Loans to customers</i>	80 534 987	50 296 906	80 163 598
<i>Depreciation reserve</i>	(1 946 402)	(2 356 746)	(2 048 433)
Funds provided to clients under Islamic principles of financing less depreciation reserve	7 932 159	2 622 458	7 748 710
<i>Funds provided to clients under Islamic principles of financing</i>	7 979 851	2 648 434	7 781 870
<i>Depreciation reserves under Islamic principles of financing</i>	(47 692)	(25 976)	(33 160)
Investments in securities	24 823 776	20 407 576	25 407 929
Property and equipment, Intangible assets and Right-of-use asset	3 311 070	1 980 265	3 194 407
Other assets	6 175 674	7 017 123	3 510 443
Other assets under Islamic principles of financing	81 381	3 200	64 062
TOTAL ASSETS	216 312 391	159 985 821	203 691 059
LIABILITIES AND EQUITY			
LIABILITIES:			
Deposits and balances from banks and other financial institutions	619 157	337 346	658 366
Current accounts and deposits from clients	168 053 404	120 878 343	154 936 955
Client funds, according to Islamic principles of financing	948 480	39 432	928 041
Amounts due to the Ministry of Finance of the Kyrgyz Republic	5 772 401	5 649 679	5 776 090
Government grant	89 568	(109 151)	91 205
Other borrowed funds	4 002 292	4 028 396	4 116 656
Derivative financial liabilities	103 269	435 647	203 194
Funds received from a shareholder	651 997	125 722	153 183
Bonds issued by the bank	101 236	-	-
Income tax liability	246 276	194 716	219 284
Deferred profit according to Islamic principles of finance	3 014 299	966 741	2 947 701
Deferred income tax liabilities	405 755	140 087	370 752
Lease liabilities	303 899	188 900	312 364
Other liabilities	1 488 943	1 308 110	3 095 726
Other liabilities under Islamic principles of financing	57 142	6	7 649
TOTAL LIABILITIES	185 858 118	134 183 974	173 817 166
EQUITY			
Share capital	19 767 480	16 467 480	19 767 480
Additional paid-in capital	92 075	90 958	92 075
General reserves	189 696	189 696	189 696
Revaluation reserve for securities measured at fair value through other comprehensive income	32 442	12 369	15 754
Retained earnings	10 372 580	9 041 344	9 808 888
TOTAL EQUITY	30 454 273	25 801 847	29 873 893
TOTAL LIABILITIES AND EQUITY	216 312 391	159 985 821	203 691 059

Acting chairman of the Management Board

U.Borombaev

Chief Accountant

K.Mamatbekova

For reference:

The amount of LLP according to regulatory reporting is 6 036 667,83 thousand soms

