

AIYL BANK OJSC

Statement of Financial position as at 31 October, 2025 (including)

(in thousand KGS)

	31.10.2025	31.10.2024	31.12.2024
ASSETS:			
Cash and cash equivalents	71 068 369	77 178 542	73 303 664
Loans and advances to banks and other financial institutions	2 716 623	3 502 136	10 131 328
Loans to customers less depreciation reserve	73 626 901	44 993 824	47 389 592
Loans to customers	75 663 513	47 238 649	49 773 253
Depreciation reserve	(2 036 612)	(2 244 825)	(2 383 661)
Funds provided to clients under Islamic principles of financing less depreciation reserve	6 615 879	1 870 630	2 454 372
Funds provided to clients under Islamic principles of financing	6 667 333	1 897 618	2 487 415
Depreciation reserves under Islamic principles of financing	(51 454)	(26 988)	(33 043)
Investments in securities	24 696 905	20 430 059	20 214 666
Property and equipment, Intangible assets and Right-of-use asset	2 573 302	1 902 370	1 964 359
Income tax prepayments	-	-	-
Other assets	3 151 994	5 006 765	2 722 825
Other assets under Islamic principles of financing	69 385	14 810	9 900
TOTAL ASSETS	184 519 358	154 899 136	158 190 706
LIABILITIES AND EQUITY			
LIABILITIES:			
Deposits and balances from banks and other financial institutions	1 521 282	212 187	361 275
Current accounts and deposits from clients	138 232 411	114 127 644	119 185 138
Client funds, according to Islamic principles of financing	725 172	18 093	22 580
Amounts due to the Ministry of Finance of the Kyrgyz Republic	5 938 881	5 472 280	5 447 111
Government grant	4 065	113 604	115 110
Other borrowed funds	4 079 209	4 112 958	4 048 600
Derivative financial liabilities	173 681	262 509	578 452
Funds received from a shareholder	125 722	206 827	6
Income tax liability	215 749	328 566	139 752
Deferred profit according to Islamic principles of finance	2 516 826	687 624	909 289
Deferred income tax liabilities	385 288	156 740	185 925
Lease liabilities	364 472	197 530	185 617
Other liabilities	1 858 963	4 947 539	1 770 535
Other liabilities under Islamic principles of financing	43 489	35	-
TOTAL LIABILITIES	156 185 210	130 844 136	132 949 390
EQUITY			
Share capital	19 767 480	16 467 480	16 467 480
Additional paid-in capital	91 822	90 706	90 958
General reserves	189 696	189 696	189 696
Revaluation reserve for securities measured at fair value through other comprehensive income	15 074	14 964	12 369
Retained earnings	8 270 076	7 292 154	8 480 813
TOTAL EQUITY	28 334 148	24 055 000	25 241 316
TOTAL LIABILITIES AND EQUITY	184 519 358	154 899 136	158 190 706

Chairman of the Management Board

T.Alimdzhanoov

Chief Accountant

A.Sadrulieva

For reference:

The amount of LLP according to regulatory reporting is 6 100 893,13 thousand soums.

