Aiyl bank OJSC

Statement of Cash flows for the year, ended 30 June, 2024 (in thousand KGS)

CASH FLOWS FROM OPERATING ACTIVITIES	30.06.2024	31.12.2023
CASH LOW TROW OF ENABLING ACTIVITIES		
Interest receipts	5 483 248	8 558 162
Interest payments	(1 769 419)	(2 441 585)
Fee and commission receipts	561 279	1 106 895
Fee and commission payments	(879 763)	(854 823)
Islamic finance income received	(212 136)	(65 438)
Islamic finance expenses paid Net receipts from foreign exchange	(2)	-
Other income receipts	2 089 494 39 307	2 488 437 90 402
Operating expenses payments	(1 702 119)	(2 594 782)
Cash flows from operating activities before changes in operating assets and liabilities	3 609 889	6 287 268
(Increase)/decrease in operating assets		
Loans and advances to banks and other financial institutions	8 324 177	(8 753 167)
Loans to customers	(4 521 364)	(7 636 568)
Funds provided to clients under Islamic principles of financing	(373 210)	(251 111)
Investments in securities	(273 530)	1 735 362
Other assets (Increase)/decrease in operating liabilities	(12 311 331)	(628 847)
Deposits and balances from banks	29 323	74 809
Current accounts and deposits from customers	38 021 934	19 767 402
Derivative financial liabilities		384 113
Other liabilities	572 063	186 306
Net cash (used in)/from operating activities before income tax paid	33 077 951	11 165 567
Income tax paid	(354 980)	(234 494)
Net cash (used in)/from operating activities	32 722 971	10 931 073
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of investments in securities at amortized cost	(4 841 255)	(10 631 046)
Redemption of investments in securities at amortized cost	384 756	4 545 192
Proceeds from sale of property and equipment and intangible assets	524	2 636
Purchases of property and equipment and intangible assets	(108 913)	(527 270)
Net cash from investing activities	(4 564 888)	(6 610 488)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts of amounts due to the Ministry of Finance of the Kyrgyz Republic	497 182	2 113 327
Repayment of amounts due to the Ministry of Finance of the Kyrgyz Republic	(316 362)	(792 252)
Receipts of other borrowed funds	42 047	381 212
Repayments of other borrowed funds	(555 490)	(623 778)
Contribution from shareholder	4 169 077	4 677 200
Dividends paid Payment of lease liabilities	(5 426 077)	(4 236 279)
Net cash used in financing activities	(45 851)	(79 010)
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Effect of changes in exchange rates on cash and cash equivalents	437 081	154 920
Net (decrease)/increase in cash and cash equivalents	26 959 690	5 915 925
CASH AND CASH EQUIVALENTS, beginning of the year	43 616 821	37 708 049
Effect of change in ECL on cash and cash equivalents	(54 775)	(7 153)
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CASH AND CASH EQUIVALENTS, end of the sar w. AM 5/4 6	70 521 736	43 616 821
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Chairman of the Management Board

Chief Accountant's assistant

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T.Alimdzhanov

A.Sadralieva