AIYL BANK OJSC

Statement of Financial position as at 30 September, 2024 (including)

(in thousand KGS)	30.09.2024	30.09.2023	31.12.2023
ASSETS:	60 342 694	54 299 476	43 616 821
Cash and cash equivalents			
Loans and advances to banks and other financial institutions	16 395 513	3 535 450	9 670 915
Loans to customers less depreciation reserve	44 527 883	36 531 996	38 898 909
Loans to customers	46 789 123	39 633 807	41 856 569
Depreciation reserve	(2 261 240)	(3 101 811)	(2 957 660)
Funds provided to clients under Islamic principles of financing less depreciation reserve	1 458 142	85 504	314 725
Funds provided to clients under Islamic principles of financing	1 504 569	86 988	323 770
Depreciation reserves under Islamic principles of financing	(46 427)	(1 484)	(9 045)
Investments in securities	20 407 792	14 559 517	14 500 791
Property and equipment, Intangible assets and Right-of-use asset	1 828 123	1 273 504	1 329 284
Income tax prepayments	-		-
Other assets	2 238 182	1 669 629	1 439 128
Other assets under Islamic principles of financing	29 420		18 619
TOTAL ASSETS	147 227 749	111 955 076	109 789 192
TOTAL ASSETS			
LIABILITIES AND EQUITY		$\cdot O(I)$.	
LIABILITIES:			
Deposits and balances from banks and other financial institutions	217 551	642 604	267 668
Current accounts and deposits from clients	110 522 015	81 419 944	77 430 060
Liabilities under Islamic principles of financing	555 345	41 534	97 613
Amounts due to the Ministry of Finance of the Kyrgyz Republic	5 382 119	4 780 807	5 133 837
Government grant	267 020	364 026	266 321
Other borrowed funds	4 105 491	5 438 250	5 585 770
Derivative financial liabilities	-	218 220	384 113
Funds received from a shareholder	206 827		-
Income tax liability	278 517	162 788	152 443
Deferred income tax liabilities	177 905	135 124	147 967
Lease liabilities	205 390	127 085	123 067
Other liabilities	1 507 321	707 514	884 554
TOTAL LIABILITIES	123 425 501	94 037 896	90 473 413
EQUITY			
DQUIT.			
Share capital	16 467 480	12 401 820	12 401 820
Additional paid-in capital	90 579	89 142	89 521
General reserves	189 696	189 696	189 696
Revaluation reserve for securities measured at fair value through other	14 964	35	35
comprehensive income			
Retained earnings	7 039 529	5 236 487	6 634 707
TOTAL EQUITY	23 802 248	17 917 180	19 315 779
TOTAL LIABILITIES AND EQUITY	147 227 749	111 955 076	109 789 192
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Chairman of the Management Board	JE OF		T.Alimdzhanov
Chairman of the Management Doard	A MEET	Harry	
(Paga) PAHK	CTB		
Chief Accountant	SIZE	Panel	A.Sadralieva
Chief Accountant	A TO TO	ecol	

For reference:
The amount of LLP according to regulatory reporting is 5 352 524 thousand soms.

AIYL BANK OJSC

Statement of profit or Loss and Comprehensive Income as at 30 September, 2024 (including)

(in thousand KGS)	30.09.2024	30.09.2023	31.12.2023
Interest income	8 310 490	6 219 526	8 710 904
Amortisation of government grant	127 506	230 607	313 956
Interest expense	(3 036 466)	(1 942 156)	(2 738 559)
interest expense	(3 030 400)	(1 942 150)	(2 736 337)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	5 401 530	4 507 977	6 286 301
Formation of an allowance for depreciation on interest bearing assets	286 569	(23 809)	169 310
NET INTEREST INCOME	5 688 099	4 484 168	6 455 611
Financing by Islamic principles banking - income	57 486	1 433	7 189
Financing by Islamic principles banking -expense	(6)		-
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	57 480	1 433	7 189
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(38 703)	(1 461)	(9 013)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	18 777	(28)	(1 824)
Fee and commission income	929 027	802 691	1 106 895
Fee and commission expense	(1 347 208)	(573 429)	(854 823)
Net foreign exchange gain	3 569 386	1 911 677	2 459 059
Formation of a provision for depreciation of other assets	316 112	(281 747)	(292 290)
Impairment (losses)/recovery on credit-related commitments	180 330	137 968	(106 483)
Other income, net	47 080	85 538	93 359
NET NON-INTEREST (LOSS)/INCOME	3 694 727	2 082 698	2 405 717
OPERATING INCOME	9 401 603	6 566 838	8 859 504
OPERATING EXPENSES	(2 948 190)	(2 071 140)	(2 810 888)
PROFIT BEFORE INCOME TAX	6 453 413	4 495 698	6 048 616
Income tax expense	(622 513)	(467 842)	(622 539)
NET PROFIT FOR THE YEAR	5 830 900	4 027 856	5 426 077
OTHER COMPREHENSIVE INCOME			
Gain on revaluation of financial assets measured at fair value through other comprehensive income	14 964	35	35
TOTAL OTHER COMPREHENSIVE INCOME	14 964		35
TOTAL COMPRÉHENSIVE INCOME	5 845 864	4 027 856	5 426 112
Basic earnings per share, KGS	3 550	3 248	4 375

Chairman of the Management Boar

Chief Accountant

For reference:
The amount of profit according to regulate

T.Alimdzhanov

A.Sadralieva

to Hing is \$316 65 Thousand som

Aiyl bank OJSC

Statement of Changes in equity as at 30 September, 2024 (including)

(in thousand KGS)

Total	12 347 261	35 1 485 5 777 200 (4 236 279)	19 315 779	14 929 5 830 900 1 058 4 065 660 (5 426 077)	23 802 248
Retained earnings	5 444 909	- - - (4 236 279)	6 634 707	5 830 900 - - (5 426 077)	7 039 529
Revaluation reserve for securities measured at fair value through other comprehensive income	•	35	35	14 929	14 964
General	189 696		189 696		189 696
Additional paid-in capital	88 036	1485	89 521	1 058	90 579
Share capital	6 624 620	5 777 200	12 401 820	4 065 660	16 467 480
	As at January 1, 2023	Gain on revaluation of financial assets measured at fair value Profit and total comprehensive income for the period Contribution by the Government of the Kyrgyz Republic Shares issued Dividends declared	As at 31 December, 2023	Gain on revaluation of financial assets measured at fair value Profit and total comprehensive income for the period Contribution by the Government of the Kyrgyz Republic Shares issued Dividends declared	As at 30 September, 2024

Chairman of the Management Board

T.Alimdzhanov

M. A. Sadralieva

Chief Accountant

Aiyl bank OJSC

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

CASH FLOWS FROM OPERATING ACTIVITIES	30.09.2024	31.12.2023
Interest receipts	7 755 059	8 558 162
Interest payments	(2 841 817)	(2 441 585)
Fee and commission receipts	929 027	1 106 895
Fee and commission payments	(1 347 208)	(854 823)
Islamic finance income received	(406 130)	(65.429)
Islamic finance expenses paid	(406 139) (6)	(65 438)
Net receipts from foreign exchange	3 488 567	2 488 437
Other income receipts	44 808	90 402
Operating expenses payments	(2 651 970)	(2 594 782)
Cash flows from operating activities before changes in operating assets and liabilitie		6 287 268
		-
(Increase)/decrease in operating assets Loans and advances to banks and other financial institutions	(7.010.020)	(0.752.167)
Loans and advances to banks and other infancial institutions	(7 012 230)	(8 753 167)
Loans to customers	(5 177 614)	(7 636 568)
Funds provided to clients under Islamic principles of financing	(718 495)	(251 111)
Investments in securities	(496 659)	1 735 362
Other assets	(3 505 210)	(628 847)
(Increase)/decrease in operating liabilities		022102100000000
Deposits and balances from banks Current accounts and deposits from customers	(33 709) 35 905 859	74 809 19 767 402
Derivative financial liabilities	33 903 839	384 113
Other liabilities	872 441	186 306
Net cash (used in)/from operating activities before income tax paid	24 804 704	11 165 567
Income tax paid	(436 563)	(234 494)
Net cash (used in)/from operating activities	24 368 141	10 931 073
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of investments in securities at amortized cost	(5 695 704)	(10 631 046)
Talonasso of investments in securities at amortized cost	(5 075 704)	(10 031 040)
Redemption of investments in securities at amortized cost	761 216	4 545 192
Proceeds from sale of property and equipment and intangible assets	1 374	2 636
Purchases of property and equipment and intangible assets	(504 065)	(527 270)
Net cash from investing activities	(5 437 179)	(6 610 488)
CASH FLOWS FROM FINANCING ACTIVITIES		
CHOILE BOWN TROUTT WINDOWS NETTTINED	1"	
Receipts of amounts due to the Ministry of Finance of the Kyrgyz Republic	672 507	2 113 327
Repayment of amounts due to the Ministry of Finance of the Kyrgyz Republic	(448 940)	(792 252)
D 11 0 1 1 1 1 1 1 1		
Receipts of other borrowed funds Repayments of other borrowed funds	79 399 (1 530 429)	381 212 (623 778)
Contribution from shareholder	4 272 487	4 677 200
Dividends paid	(5 426 077)	(4 236 279)
Payment of lease liabilities	(77.525)	(70.010)
Net cash used in financing activities	(77 535) (2 458 588)	(79 010) 1 440 420
Effect of changes in exchange rates on cash and cash equivalents	273 763	154 920
Enter of onlinges in exchange rates on easit and easit equivalents	213 103	154 920
Net (decrease)/increase in cash and cash equivalents	16 746 137	5 915 925
CACH AND CACH FOUNTAL ENTS 1	42 (16 921	25 500 040
CASH AND CASH EQUIVALENTS, beginning of the year	43 616 821	37 708 049
PM - A I - I PM - I I I I I I I I		
Effect of change in ECL on cash and cash equivalents	(20 264)	(7 153)
CASH AND CASH FOUNAL ENTS and of the year	60 342 694	13 616 021
CASH AND CASH EQUIVALENTS, end of the year	00 342 694	43 616 821
Maria W. A H bld	all the same	

Chairman of the Management

Chief Accountant

T.Alimdzhanov

A.Sadralieva

INFORMATION on compliance with the economic ratios as of 1 October 2024

Economic ratios and maintenance of the additional capital stock in the bank ("buffer capital" index)	Designation	Actual value of the ratio and the additional capital stock of the bank	Set value of the ratio and the additional capital stock of the bank	Deviation from the set ratio and the additional capital stock of the bank
	Maximum risk exposure per one borrower or a group of related borrowers not related to the bank (K1.1)	2,77%	no less than 20%	17,2%
Maximum risk exposure per one borrower or a group of related	Maximum risk exposure per one borrower or a group of related borrowers related to the bank (K1.2)	0,13%	no less than 15%	14,9%
borrowers	Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	4,86%	no less than 30%	25,1%
	Maximum risk exposure on the interbank placements with the bank related to the bank (K1.4)	0,00%	no less than 15%	15,0%
	Total capital adequacy ratio (K2.1)	36,59%	no less than 14%	22,6%
Capital adequacy ratio (K2)	Tier 1 capital adequacy ratio (K2.2)	31,97%	no less than 9,5%	22,5%
	Tier 1 capital adequacy ratio (K2.3)	30,28%	no less than 8%	22,3%
	Leverage (K2.4)	11,59%	no less than 6%	5,6%
	Liquidity ratio of the bank (K3.1)	89,92%	no lower than 45%	44,9%
Liquidity ratio (K3)	The short-term liquidity ratio (K3.2)	87,16%	no lower than 35%	52,2%
Open Currency Position Limit (K4)	The limit of the long/short open currency balance sheet/off-balance sheet position in each currency (K4.1)	2,03%	no more than 15% of NTC	13,0%
	Number of the violation days according to the total value of the long open currency positions (K4.2)	0,50%	no more than 20% of NTC	19,5%
	Number of the violation days according to the total value of the short open currency positions (K4.3)	2,53%	no more than 20% of NTC	17,5%
Additional capital stock of the bank ("buffer capital" index)		42,95%	no less than 20%	23,0%
Maximum risk exposure on the unsec	ured loans	14,35%	no more than 50% of NTC	35,7%
Maximum risk exposure on the opera	tions with affiliates and bank-related	0,88%	no more than 60% of NTC	54,1%
Maximum amount of total investments by a non-banking organization		0,16%	no more than 60% of the bank's own (regulatory) capital	59,8%
Maximum amount of the investments to the immovable property (fixed assets)		1,06%	no more than 100% of the paid-in authorized capital of the bank	98,9%
Total amount of the investments to the securities of the Governments and the Central banks of other states государств		0,00%	no more than 100% of NTC	100,0%
Total amount of the bank's investments to the non-government debt securities		0,00%	no more than 50% of NTC	50,0%
	iks AN BIA BAY	1	no more than 100% of five times the size of	93,8%

Chairman of the Management Board

Chief Accountant

T. Alimdzhanov

A.Sadralieva