

Aiyl bank OJSC

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

	30.09.2024	31.12.2023
CASH FLOWS FROM OPERATING ACTIVITIES		
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	(406 139)	(65 438)
Islamic finance expenses paid	(6)	-
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 liabilities	4 970 321	6 287 268
(Increase)/decrease in operating assets		
Loans and advances to banks and other financial 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		
Deposits and balances from banks	(33 709)	74 809
Current accounts and deposits from customers	35 905 859	19 767 402
Derivative financial liabilities		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)
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		
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)
Receipts of other borrowed funds	79 399	381 212
Repayments of other borrowed funds	(1 530 429)	(623 778)
Contribution from shareholder	4 272 487	4 677 200
Dividends paid	(5 426 077)	(4 236 279)
Payment of lease liabilities	(77 535)	(79 010)
Net cash used in financing activities	(2 458 588)	1 440 420
Effect of changes in exchange rates on cash and cash equivalents	273 763	154 920
Net (decrease)/increase in cash and cash equivalents	16 746 137	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	(20 264)	(7 153)
CASH AND CASH EQUIVALENTS, end of the year		
	60 342 694	43 616 821

Chairman of the Management Board

Chief Accountant



T.Alimdzhanov

A.Sadralieva