AIYL BANK OJSC

Statement of Financial position as at 31 October, 2024 (including)

(in thousand KGS)

	31.10.2024	31.10.2023	31.12.2023
ASSETS:			
Cash and cash equivalents	77 178 542	47 821 570	43 616 821
Loans and advances to banks and other financial institutions	3 538 883	3 328 530	9 670 915
Loans to customers less depreciation reserve	44 993 824	37 302 257	38 898 909
Loans to customers	47 238 649	40 198 987	41 856 569
Depreciation reserve	(2 244 825)	(2 896 730)	(2 957 660)
Funds provided to clients under Islamic principles of financing less depreciation reserve	1 870 630	184 442	314 725
Funds provided to clients under Islamic principles of financing	1 897 618	185 986	323 770
Depreciation reserves under Islamic principles of financing	(26 988)	(1 544)	(9 045)
Investments in securities	20 430 059	14 555 293	14 500 791
Property and equipment, Intangible assets and Right-of-use asset	1 902 370	1 287 532	1 329 284
Other assets	4 970 018	1 393 451	1 439 128
Other assets under Islamic principles of financing	14 810	-	18 619
TOTAL ASSETS	**154 899 136**	**105 873 075**	**109 789 192**
LIABILITIES AND EQUITY			
LIABILITIES:			
Deposits and balances from banks and other financial institutions	212 187	391 186	267 668
Current accounts and deposits from clients	114 127 644	72 606 719	77 430 060
Liabilities under Islamic principles of financing	705 752	53 875	97 613
Amounts due to the Ministry of Finance of the Kyrgyz Republic	5 472 280	5 048 419	5 133 837
Government grant	113 604	330 672	266 321
Other borrowed funds	4 112 958	5 354 602	5 585 770
Derivative financial liabilities	-	375 567	384 113
Funds received from a shareholder	206 827	-	-
Income tax liability	328 566	221 616	152 443
Deferred income tax liabilities	156 740	143 709	147 967
Lease liabilities	197 530	132 478	123 067
Other liabilities	5 210 048	2 667 869	884 554
TOTAL LIABILITIES	**130 844 136**	**87 326 712**	**90 473 413**
EQUITY			
Share capital	16 467 480	12 401 820	12 401 820
Additional paid-in capital	90 706	89 268	89 521
General reserves	189 696	189 696	189 696
Revaluation reserve for securities measured at fair value through other comprehensive income	14 964	35	35
Retained earnings	7 292 154	5 865 544	6 634 707
TOTAL EQUITY	**24 055 000**	**18 546 363**	**19 315 779**
TOTAL LIABILITIES AND EQUITY	**154 899 136**	**105 873 075**	**109 789 192**

Acting chairman of the Management Board **N.Musuraliev**

Chief Accountant **A.Sadralieva**

For reference:
The amount of LLP according to regulatory reporting is 5 430 392 thousand soms.