

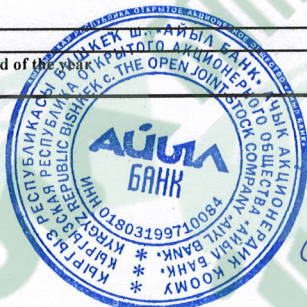
Aiy1 bank OJSC

Statement of Cash flows
for the year, ended 31 December , 2024
(in thousand KGS)

	31.12.2024	31.12.2023
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	11 139 000	8 558 162
Interest payments	(4 037 863)	(2 441 585)
Fee and commission receipts	1 435 790	1 106 895
Fee and commission payments	(1 713 404)	(854 823)
Islamic finance income received	70 332	(65 438)
Islamic finance expenses paid	(7)	-
Net receipts from foreign exchange	4 690 182	2 488 437
Other income receipts	49 822	90 402
Operating expenses payments	(3 651 507)	(2 594 782)
Cash flows from operating activities before changes in operating assets and liabilities	7 982 345	6 287 268
(Increase)/decrease in operating assets		
Loans and advances to banks and other financial institutions	(776 511)	(8 753 167)
Loans to customers	(7 846 832)	(7 636 568)
Funds provided to clients under Islamic principles of financing	(1 316 349)	(251 111)
Investments in securities	(596 153)	1 735 362
Other assets	(3 737 823)	(628 847)
(Increase)/decrease in operating liabilities		
Deposits and balances from banks	119 381	74 809
Current accounts and deposits from customers	43 346 361	19 767 402
Derivative financial liabilities	194 339	384 113
Other liabilities	1 568 142	186 306
Net cash (used in)/from operating activities before income tax paid	38 936 900	11 165 567
Income tax paid	(776 428)	(234 494)
Net cash (used in)/from operating activities	38 160 472	10 931 073
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of investments in securities at amortized cost	(6 021 376)	(10 631 046)
Redemption of investments in securities at amortized cost	1 017 474	4 545 192
Proceeds from sale of property and equipment and intangible assets	3 313	2 636
Purchases of property and equipment and intangible assets	(834 599)	(527 270)
Net cash from investing activities	(5 835 188)	(6 610 488)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts of amounts due to the Ministry of Finance of the Kyrgyz Republic	908 353	2 113 327
Repayment of amounts due to the Ministry of Finance of the Kyrgyz Republic	(616 695)	(792 252)
Receipts of other borrowed funds	234 411	381 212
Repayments of other borrowed funds	(1 746 145)	(623 778)
Contribution from shareholder	4 065 666	4 677 200
Dividends paid	(5 426 077)	(4 236 279)
Payment of lease liabilities	(62 551)	(79 010)
Net cash used in financing activities	(2 643 038)	1 440 420
Effect of changes in exchange rates on cash and cash equivalents	270 305	154 920
Net (decrease)/increase in cash and cash equivalents	29 952 551	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	(198 938)	(7 153)
CASH AND CASH EQUIVALENTS, end of the year	73 370 434	43 616 821

Chairman of the Management Board

Chief Accountant



T.Alimdzhanov

A.Sadralieva