

AIYL BANK OJSC

Statement of Financial position as at 31 January, 2025 (including)

(in thousand KGS)

	31.01.2025	31.01.2024	31.12.2024
ASSETS:			
Cash and cash equivalents	78 444 643	52 981 303	73 370 434
Loans and advances to banks and other financial institutions	1 620 641	3 529 846	10 054 182
Loans to customers less depreciation reserve	47 940 160	38 421 014	47 389 592
<i>Loans to customers</i>	50 296 906	41 295 346	49 773 253
<i>Depreciation reserve</i>	(2 356 746)	(2 874 332)	(2 383 661)
Funds provided to clients under Islamic principles of financing less depreciation reserve	2 622 458	368 879	2 454 372
<i>Funds provided to clients under Islamic principles of financing</i>	2 648 434	374 694	2 487 415
<i>Depreciation reserves under Islamic principles of financing</i>	(25 976)	(5 815)	(33 043)
Investments in securities	20 407 576	14 654 832	20 214 666
Property and equipment, Intangible assets and Right-of-use asset	1 980 265	1 338 251	1 964 359
Other assets	6 966 878	1 137 713	2 194 725
Other assets under Islamic principles of financing	3 200	-	9 900
TOTAL ASSETS	159 985 821	112 431 838	157 652 230
LIABILITIES AND EQUITY			
LIABILITIES:			
Deposits and balances from banks and other financial institutions	337 346	332 340	361 275
Current accounts and deposits from clients	120 878 343	79 986 479	119 185 138
Client funds, according to Islamic principles of financing	39 432	8 093	22 580
Amounts due to the Ministry of Finance of the Kyrgyz Republic	5 649 679	5 155 860	5 447 111
Government grant	(109 151)	234 054	115 110
Other borrowed funds	4 028 396	5 491 478	4 048 600
Derivative financial liabilities	435 647	122 370	578 452
Funds received from a shareholder	125 722	-	6
Income tax liability	194 716	222 103	139 752
Deferred income tax liabilities	140 087	149 782	161 539
Deferred profit according to Islamic principles of finance	966 741	104 044	909 289
Lease liabilities	188 900	119 483	185 617
Other liabilities	1 308 110	560 045	1 279 991
Other liabilities under Islamic principles of financing	6	1	-
TOTAL LIABILITIES	134 183 974	92 486 132	132 434 460
EQUITY			
Share capital	16 467 480	12 401 820	16 467 480
Additional paid-in capital	90 958	89 647	90 958
General reserves	189 696	189 696	189 696
Revaluation reserve for securities measured at fair value through other comprehensive income	12 369	35	12 369
Retained earnings	9 041 344	7 264 508	8 457 267
TOTAL EQUITY	25 801 847	19 945 706	25 217 770
TOTAL LIABILITIES AND EQUITY	159 985 821	112 431 838	157 652 230

Chairman of the Management Board

T.Alimdzhanov

Chief Accountant

A.Sadralieva

For reference:

The amount of LLP according to regulatory reporting is 5 763 785 thousand soms.

