

AIYL BANK OJSC

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

(in thousand KGS)

	31.08.2025	31.08.2024	31.12.2024
ASSETS:			
Cash and cash equivalents	51 817 001	65 069 869	73 303 664
Loans and advances to banks and other financial institutions	3 094 069	3 645 804	10 131 328
Loans to customers less depreciation reserve	68 181 290	43 962 036	47 389 592
Loans to customers	70 331 565	46 344 306	49 773 253
Depreciation reserve	(2 150 275)	(2 382 270)	(2 383 661)
Funds provided to clients under Islamic principles of financing less depreciation reserve	5 649 695	1 192 419	2 454 372
Funds provided to clients under Islamic principles of financing	5 701 148	1 269 865	2 487 415
Depreciation reserves under Islamic principles of financing	(51 453)	(77 446)	(33 043)
Investments in securities	24 266 492	20 347 361	20 214 666
Property and equipment, Intangible assets and Right-of-use asset	2 395 416	1 780 571	1 964 359
Income tax prepayments			
Other assets	12 173 766	4 488 330	2 722 825
Other assets under Islamic principles of financing	67 757	28 980	9 900
TOTAL ASSETS	167 645 486	140 515 370	158 190 706
LIABILITIES AND EQUITY			
LIABILITIES:			
Deposits and balances from banks and other financial institutions	1 535 478	173 403	361 275
Current accounts and deposits from clients	123 983 072	103 865 672	119 185 138
Client funds, according to Islamic principles of financing	694 254	15 044	22 580
Amounts due to the Ministry of Finance of the Kyrgyz Republic	5 383 573	5 440 368	5 447 111
Government grant	101 247	275 458	115 110
Other borrowed funds	4 108 859	5 015 316	4 048 600
Derivative financial liabilities	196 994	99 049	578 452
Funds received from a shareholder	125 722	206 827	6
Income tax liability	110 283	196 378	139 752
Deferred profit according to Islamic principles of finance	2 107 294	434 807	909 289
Deferred income tax liabilities	335 543	174 657	185 925
Lease liabilities	251 114	214 731	185 617
Other liabilities	2 327 954	1 349 815	1 770 535
Other liabilities under Islamic principles of financing	33 186	23	-
TOTAL LIABILITIES	141 294 573	117 461 548	132 949 390
EQUITY			
Share capital	19 767 480	16 467 480	16 467 480
Additional paid-in capital	91 569	90 453	90 958
General reserves	189 696	189 696	189 696
Revaluation reserve for securities measured at fair value through other comprehensive income	15 074	14 964	12 369
Retained earnings	6 287 094	6 291 229	8 480 813
TOTAL EQUITY	26 350 913	23 053 822	25 241 316
TOTAL LIABILITIES AND EQUITY	167 645 486	140 515 370	158 190 706

Acting chairman of the Management Board

E.Bakasov

Chief Accountant

A.Sadralieva

For reference:

The amount of LLP according to regulatory reporting is 5 820 374,21 thousand soms.

