

AIYL BANK OJSC

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

(in thousand KGS)

	31.07.2025	31.07.2024	31.12.2024
ASSETS:			
Cash and cash equivalents	48 562 057	69 948 746	73 303 664
Loans and advances to banks and other financial institutions	11 542 105	3 758 501	10 131 328
Loans to customers less depreciation reserve	65 542 480	44 352 283	47 389 592
Loans to customers	67 557 400	46 802 192	49 773 253
Depreciation reserve	(2 014 920)	(2 449 909)	(2 383 661)
Funds provided to clients under Islamic principles of financing less depreciation reserve	5 117 182	1 014 093	2 454 372
Funds provided to clients under Islamic principles of financing	5 160 466	1 047 248	2 487 415
Depreciation reserves under Islamic principles of financing	(43 284)	(33 155)	(33 043)
Investments in securities	23 380 976	20 034 395	20 214 666
Property and equipment, Intangible assets and Right-of-use asset	2 391 488	1 387 764	1 964 359
Income tax prepayments			-
Other assets	7 911 452	12 427 782	2 722 825
Other assets under Islamic principles of financing	22 100	5 700	9 900
TOTAL ASSETS	164 469 840	152 929 264	158 190 706
LIABILITIES AND EQUITY			
LIABILITIES:			
Deposits and balances from banks and other financial institutions	1 529 204	236 580	361 275
Current accounts and deposits from clients	120 979 441	115 253 634	119 185 138
Client funds, according to Islamic principles of financing	691 220	14 414	22 580
Amounts due to the Ministry of Finance of the Kyrgyz Republic	5 391 092	5 529 747	5 447 111
Government grant	100 820	90 885	115 110
Other borrowed funds	5 206 804	6 491 464	4 048 600
Derivative financial liabilities	301 222	588 884	578 452
Funds received from a shareholder	125 722	103 417	6
Income tax liability	223 067	190 874	139 752
Deferred profit according to Islamic principles of finance	1 894 770	349 872	909 289
Deferred income tax liabilities	246 067	157 844	185 925
Lease liabilities	221 616	167 410	185 617
Other liabilities	1 699 051	1 553 924	1 770 535
Other liabilities under Islamic principles of financing	16	2 018	-
TOTAL LIABILITIES	138 610 112	130 730 967	132 949 390
EQUITY			
Share capital	19 767 480	16 467 480	16 467 480
Additional paid-in capital	91 443	90 326	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	5 796 035	5 435 831	8 480 813
TOTAL EQUITY	25 859 728	22 198 297	25 241 316
TOTAL LIABILITIES AND EQUITY	164 469 840	152 929 264	158 190 706

Acting chairman of the Management Board

A.Teleusheva

Chief Accountant

A.Sadralieva

For reference:

The amount of LLP according to regulatory reporting is 5 677 044,77 thousand soms.

