

AIYL BANK OJSC

Statement of Financial position as at 30 June, 2025 (including)

(in thousand KGS)

	30.06.2025	30.06.2024	31.12.2024
ASSETS:			
Cash and cash equivalents	79 588 770	70 521 736	73 303 664
Loans and advances to banks and other financial institutions	4 116 965	1 702 744	10 131 328
Loans to customers less depreciation reserve	62 666 153	43 746 731	47 389 592
<i>Loans to customers</i>	64 826 515	46 208 963	49 773 253
<i>Depreciation reserve</i>	(2 160 362)	(2 462 232)	(2 383 661)
Funds provided to clients under Islamic principles of financing less depreciation reserve	4 660 136	884 781	2 454 372
<i>Funds provided to clients under Islamic principles of financing</i>	4 721 539	938 197	2 487 415
<i>Depreciation reserves under Islamic principles of financing</i>	(61 403)	(53 416)	(33 043)
Investments in securities	23 196 478	19 284 143	20 214 666
Property and equipment, Intangible assets and Right-of-use asset	2 393 739	1 395 750	1 964 359
Other assets	3 916 556	10 906 616	2 722 825
Other assets under Islamic principles of financing	8 300	600	9 900
TOTAL ASSETS	180 547 097	148 443 101	158 190 706
LIABILITIES AND EQUITY			
LIABILITIES:			
Deposits and balances from banks and other financial institutions	967 117	290 080	361 275
Current accounts and deposits from clients	139 758 294	113 825 203	119 185 138
Client funds, according to Islamic principles of financing	687 217	11 584	22 580
Amounts due to the Ministry of Finance of the Kyrgyz Republic	5 363 606	5 328 933	5 447 111
Government grant	100 068	209 950	115 110
Other borrowed funds	4 135 738	5 056 158	4 048 600
Derivative financial liabilities	152 296	17 588	578 452
Funds received from a shareholder	3 425 722	4 169 077	6
Income tax liability	177 058	77 782	139 752
Deferred profit according to Islamic principles of finance	1 717 565	310 644	909 289
Deferred income tax liabilities	251 779	186 488	185 925
Lease liabilities	227 847	172 468	185 617
Other liabilities	1 584 958	1 405 579	1 770 535
Other liabilities under Islamic principles of financing	40	17	-
TOTAL LIABILITIES	158 549 305	131 061 551	132 949 390
EQUITY			
Share capital	16 467 480	12 401 820	16 467 480
Additional paid-in capital	91 717	90 280	90 958
General reserves	189 696	189 696	189 696
Revaluation reserve for securities measured at fair value through other comprehensive income	23 444	14 964	12 369
Retained earnings	5 225 455	4 684 790	8 480 813
TOTAL EQUITY	21 997 792	17 381 550	25 241 316
TOTAL LIABILITIES AND EQUITY	180 547 097	148 443 101	158 190 706

Chairman of the Management Board

T.Alimdzhanoov

Chief Accountant

A.Sadralieva

For reference:

The amount of LLP according to regulatory reporting is 5 481 702,52 thousand soms.

