

Aiyl bank OJSC

Statement of Cash flows
for the year, ended 31 December , 2025
(in thousand KGS)

	31.12.2025	31.12.2024
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	13 443 125	11 128 522
Interest payments	(5 984 471)	(4 026 607)
Fee and commission receipts	3 541 890	1 435 790
Fee and commission payments	(1 977 821)	(1 713 404)
Islamic finance income received	423 441	102 941
Islamic finance expenses paid	(32 198)	(9)
Net receipts from foreign exchange	4 089 631	4 690 182
Other income receipts	107 135	49 822
Operating expenses payments	(4 820 677)	(3 652 046)
Cash flows from operating activities before changes in operating assets and liabilities	8 790 055	8 015 191
(Increase)/decrease in operating assets		
Loans and advances to banks and other financial institutions	(3 018 336)	(478 694)
Loans to customers	(29 955 855)	(8 026 938)
Funds provided to clients under Islamic principles of financing	(5 296 416)	(2 168 423)
Investments in securities	(1 509 881)	(692 078)
Other assets	(522 812)	(1 531 105)
(Increase)/decrease in operating liabilities		
Deposits and balances from banks	286 026	115 113
Current accounts and deposits from customers	35 714 904	42 606 304
Derivative financial liabilities	(764 280)	748 915
Deferred profit according to Islamic principles of finance	2 038 244	816 473
Other liabilities	1 071 368	1 054 903
Net cash (used in)/from operating activities before income tax paid	6 833 017	40 459 661
Income tax paid	(492 555)	(752 042)
Net cash (used in)/from operating activities	6 340 462	39 707 619
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of investments in securities at amortized cost	(5 699 979)	(6 021 376)
Redemption of investments in securities at amortized cost	2 030 697	1 017 474
Proceeds from sale of property and equipment and intangible assets	102 181	3 045
Purchases of property and equipment and intangible assets	(1 540 827)	(802 688)
Net cash from investing activities	(5 107 928)	(5 803 545)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts of amounts due to the Ministry of Finance of the Kyrgyz Republic	675 124	859 064
Repayment of amounts due to the Ministry of Finance of the Kyrgyz Republic	(332 698)	(550 730)
Receipts of other borrowed funds	552 634	234 412
Repayments of other borrowed funds	(467 891)	(1 776 170)
Contribution from shareholder	3 453 177	4 065 666
Dividends paid	(6 994 104)	(5 426 077)
Payment of lease liabilities	(126 746)	(94 426)
Net cash used in financing activities	(3 240 504)	(2 688 261)
Effect of changes in exchange rates on cash and cash equivalents	1 451 159	(1 330 697)
Net (decrease)/increase in cash and cash equivalents	(556 811)	29 885 116
CASH AND CASH EQUIVALENTS, beginning of the year	73 303 664	43 616 821
Effect of change in ECL on cash and cash equivalents	82 398	(198 273)
CASH AND CASH EQUIVALENTS, end of the year	72 829 251	73 303 664

Chairman of the Management Board

Chief Accountant



T.Alimdzhanov

A.Sadralieva