

AIYL BANK OJSC

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

(in thousand KGS)

	31.12.2025	31.12.2024
ASSETS:		
Cash and cash equivalents	72 829 251	73 303 664
Loans and advances to banks and other financial institutions	12 821 092	10 131 328
Loans to customers less depreciation reserve	78 115 165	47 389 592
<i>Loans to customers</i>	<u>80 163 598</u>	<u>49 773 253</u>
<i>Depreciation reserve</i>	<u>(2 048 433)</u>	<u>(2 383 661)</u>
Funds provided to clients under Islamic principles of financing less depreciation reserve	7 748 710	2 454 372
<i>Funds provided to clients under Islamic principles of financing</i>	<u>7 781 870</u>	<u>2 487 415</u>
<i>Depreciation reserves under Islamic principles of financing</i>	<u>(33 160)</u>	<u>(33 043)</u>
Investments in securities	25 407 929	20 214 666
Property and equipment, Intangible assets and Right-of-use asset	3 194 407	1 964 359
Other assets	3 510 443	2 722 825
Other assets under Islamic principles of financing	64 062	9 900
TOTAL ASSETS	203 691 059	158 190 706
LIABILITIES AND EQUITY		
LIABILITIES:		
Deposits and balances from banks and other financial institutions	658 366	361 275
Current accounts and deposits from clients	154 936 955	119 185 138
Client funds, according to Islamic principles of financing	928 041	22 580
Amounts due to the Ministry of Finance of the Kyrgyz Republic	5 776 090	5 447 111
Government grant	91 205	115 110
Other borrowed funds	4 116 656	4 048 600
Derivative financial liabilities	203 194	578 452
Funds received from a shareholder	153 183	6
Income tax liability	219 284	139 752
Deferred profit according to Islamic principles of finance	2 947 701	909 289
Deferred income tax liabilities	370 752	185 925
Lease liabilities	312 364	185 617
Other liabilities	3 095 726	1 770 535
Other liabilities under Islamic principles of financing	7 649	-
TOTAL LIABILITIES	173 817 166	132 949 390
EQUITY		
Share capital	19 767 480	16 467 480
Additional paid-in capital	92 075	90 958
General reserves	189 696	189 696
Revaluation reserve for securities measured at fair value through other comprehensive income	15 754	12 369
Retained earnings	<u>9 808 888</u>	<u>8 480 813</u>
TOTAL EQUITY	29 873 893	25 241 316
TOTAL LIABILITIES AND EQUITY	203 691 059	158 190 706

Chairman of the Management Board

T.Alimdzhanov

Chief Accountant

A.Sadralieva

For reference:

The amount of LLP according to regulatory reporting is 5 962 009,28 thousand soms.

