Aiyl bank OJSC

Statement of Cash flows for the year, ended 30 September , 2025 (in thousand KGS)

	30.09.2025	31.12.2024
CASH FLOWS FROM OPERATING ACTIVITIES	50.05.2025	0111212021
Interest receipts	9 047 251	11 128 522
Interest payments	(4 171 442)	(4 026 607)
Fee and commission receipts	2 747 271	1 435 790
Fee and commission payments	(1 429 812)	(1 713 404)
Islamic finance income received	276 919	102 941
Islamic finance expenses paid	(18 710)	(9)
Net receipts from foreign exchange	2 801 766	4 690 182
Other income receipts	92 996	49 822
Operating expenses payments	(3 402 784)	(3 652 046)
Cash flows from operating activities before changes in operating assets and liabilities	5 943 455	8 015 191
(Increase)/decrease in operating assets		
Loans and advances to banks and other financial institutions	7 179 242	(478 694)
Loans to customers	(23 213 323)	(8 026 938)
Funds provided to clients under Islamic principles of financing	(3 702 460)	(2 168 423)
Investments in securities	(698 917)	(692 078)
Other assets	(135 797)	(1 531 105)
(Increase)/decrease in operating liabilities	9 9 00 00 0	1010 ± 1010**
Deposits and balances from banks	1 069 545	115 113
Current accounts and deposits from customers	12 451 809	42 606 304
Derivative financial liabilities	(728 554)	748 915
Deferred profit according to Islamic principles of finance	1 398 783	816 473
Other liabilities	(438 943)	1 054 903 40 459 661
Net cash (used in)/from operating activities before income tax paid	(875 160)	40 439 001
Income tax paid	(350 310)	(752 042)
Net cash (used in)/from operating activities	(1 225 470)	39 707 619
ivet cash (used in)/11 only operating activities	(1 223 470)	65 767 615
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of investments in securities at amortized cost	(4 311 783)	(6 021 376)
Redemption of investments in securities at amortized cost	1 188 846	1 017 474
Proceeds from sale of property and equipment and intangible assets	137 684	3 045
Purchases of property and equipment and intangible assets	(600 212)	(802 688)
Net cash from investing activities	(3 585 465)	(5 803 545)
CASH FLOWS FROM FINANCING ACTIVITIES		<i></i>
Receipts of amounts due to the Ministry of Finance of the Kyrgyz Republic	640 109	859 064
Repayment of amounts due to the Ministry of Finance of the Kyrgyz Republic	(227 699)	(550 730)
Receipts of other borrowed funds	413 410	234 412
Repayments of other borrowed funds	(360 312)	(1 776 170)
Contribution from shareholder	3 425 716	4 065 666
Dividends paid	(6 994 104)	(5 426 077)
Payment of lease liabilities	(127 309)	(94 426)
Net cash used in financing activities	(3 230 189)	(2 688 261)
Effect of changes in exchange rates on cash and cash equivalents	1 281 631	(1 330 697)
		20.007.446
Net (decrease)/increase in cash and cash equivalents	(6 759 493)	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	2 102	(198 273)
CASH AND CASH FOUNTAL ENTS and of the year	66 546 273	73 303 664
CASH AND CASH EQUIVALENTS, end of the year		
OPEN JOINER A		

Acting chairman of the Management Board

Chief Accountant

U.Borombaev

A.Sadralieva