

AIYL BANK OJSC

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

(in thousand KGS)

	30.09.2025	30.09.2024	31.12.2024
ASSETS:			
Cash and cash equivalents	66 546 273	60 342 694	73 303 664
Loans and advances to banks and other financial institutions	2 654 169	16 395 513	10 131 328
Loans to customers less depreciation reserve	71 451 941	44 527 883	47 389 592
Loans to customers	73 507 780	46 789 123	49 773 253
Depreciation reserve	(2 055 839)	(2 261 240)	(2 383 661)
Funds provided to clients under Islamic principles of financing less depreciation reserve	6 135 776	1 458 142	2 454 372
Funds provided to clients under Islamic principles of financing	6 188 269	1 504 569	2 487 415
Depreciation reserves under Islamic principles of financing	(52 493)	(46 427)	(33 043)
Investments in securities	24 503 999	20 407 792	20 214 666
Property and equipment, Intangible assets and Right-of-use asset	2 486 364	1 828 123	1 964 359
Income tax prepayments			-
Other assets	2 912 501	2 238 183	2 722 825
Other assets under Islamic principles of financing	13 227	29 420	9 900
TOTAL ASSETS	176 704 250	147 227 750	158 190 706
LIABILITIES AND EQUITY			
LIABILITIES:			
Deposits and balances from banks and other financial institutions	1 439 286	217 551	361 275
Current accounts and deposits from clients	131 653 467	110 522 016	119 185 138
Client funds, according to Islamic principles of financing	742 634	25 768	22 580
Amounts due to the Ministry of Finance of the Kyrgyz Republic	5 848 021	5 382 119	5 447 111
Government grant	96 868	267 020	115 110
Other borrowed funds	4 116 445	4 105 491	4 048 600
Derivative financial liabilities	153 686	205 810	578 452
Funds received from a shareholder	125 722	206 827	6
Income tax liability	167 384	278 517	139 752
Deferred profit according to Islamic principles of finance	2 308 236	529 550	909 289
Deferred income tax liabilities	350 742	177 905	185 925
Lease liabilities	312 927	205 390	185 617
Other liabilities	1 736 901	1 301 511	1 770 535
Other liabilities under Islamic principles of financing	11 573	27	-
TOTAL LIABILITIES	149 063 892	123 425 502	132 949 390
EQUITY			
Share capital	19 767 480	16 467 480	16 467 480
Additional paid-in capital	91 696	90 579	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	7 576 412	7 039 529	8 480 813
TOTAL EQUITY	27 640 358	23 802 248	25 241 316
TOTAL LIABILITIES AND EQUITY	176 704 250	147 227 750	158 190 706

Acting chairman of the Management Board

U.Borombaev

Chief Accountant

A.Sadralieva



For reference:

The amount of LLP according to regulatory reporting is 5 995 478,86 thousand soms.