

**Aiyl bank OJSC**

**Statement of Cash flows**  
**for the I - quarte, ended MARCH 31, 2021**  
*(in thousand KGS)*

	<b>March 31, 21</b>	<b>March 31, 20</b>
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Interest receipts	660 333	653 488
Resceipt of government grant	49 884	163 544
Interest payments	(366 801)	(260 368)
Fee and comission receipts	85 339	71 790
Fee and comission payments	(25 378)	(21 494)
Net receipts from foreign exchange	25 035	12 984
Other income receipts	6 101	4 003
Operating expenses payments	(274 016)	(227 707)
<b>(Increase)/decrease of operational assets</b>		
Loans and advances to banks and other financial institutions	20 979	161 700
Loans to customers	(467 106)	76 724
Other assets	(214 403)	(516 061)
<b>Increase in operating liabilities</b>		
Deposits and balances from banks	(1 098)	(90 350)
Current accounts and deposits from customers	220 794	(259 102)
Accounts payable on repo transactions	-	
Other liabilities	38 695	(61 019)
<b>Net cash (used in)/ from operating activities before income tax paid</b>	<b>(241 641)</b>	<b>(291 868)</b>
Income tax paid	(7 000)	(13 231)
<b>Net cash flows (used in)/from operations</b>	<b>(248 641)</b>	<b>(305 099)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchases of property and equipment and intangible assets	(25 706)	(15 323)
Sales of property and equipment and intangible assets	573	679
Purchases of investments in securities	-	(628 086)
Repayment of investments in securities	6 364	752 076
<b>Cash flows used in investing activities</b>	<b>(18 770)</b>	<b>109 346</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Receipts of other borrowed funds	90 152	(117 304)
Repayments of other borrowed funds	(371 451)	(185 377)
Receipts of borrowings from Ministry of Finance of the Kyrgyz Republic	250 001	91 932
Repayment of borrowings from the Ministry of Finance of the Kyrgyz Republic	(193 438)	(22 516)
Resceipts of amounts owed to the National Bank of the Kyrgyz Republic	15 952	90 109
Repayment of amounts owed to the National Bank of the Kyrgyz Republic	(199 715)	(126 792)
<b>Cash flows from/(used in) financing activities</b>	<b>(408 498)</b>	<b>(269 948)</b>
<b>Net increase of cash and cash equivalents</b>	<b>(687 574)</b>	<b>(465 701)</b>
Effect of changes in exchange rates on cash and cash equivalents	46 902	181 256
Effect of changes ECL on cash and cash equivalents		753
Cash and cash equivalents at the beginning of the year	6 059 339	6 730 226
<b>Cash and cash equivalents at the end of the year</b>	<b>5 418 666</b>	<b>6 445 781</b>