



**АУУЛ А БАНК**

---



# MISSION OF AIYL BANK



PROMOTING DEVELOPMENT OF AGRICULTURAL SECTOR AND IMPROVING POPULATION WELFARE  
THROUGH PROVIDING AFFORDABLE AND HIGH-QUALITY BANKING PRODUCTS BASED ON  
MODERN TECHNOLOGIES.



# VALUES OF AIYL BANK



**ETHICS AND  
PROFESSIONAL BEHAVIOR**

**ADHERENCE TO THE  
PRINCIPLES OF  
TRANSPARENCY AND  
OPENNESS**

**RESPONSIBILITY AND  
DECENCY**

**HIGH-QUALITY CLIENT  
SERVICE**

**INVOLVEMENT OF THE TEAM  
IN THE IMPLEMENTATION OF  
COMMON TASKS**

**COHESION AND CREATIVITY**

# HISTORY OF AIYL BANK

1

## 1996-2001

- The Kyrgyz Agricultural Finance Corporation (KAFC) was established;
- Received a license of the National Bank of KR to conduct loan operations;
- Loan portfolio - KGS 637,9 mln.

2

## 2002-2007

- KAFC was included into the TOP 10 of the best WB projects worldwide;
- KAFC was transformed into "Aiyl Bank" OJSC in 2006;
- 100 offices of Aiyl Bank were opened in KR.

3

## 2008-2013

- Launching of a local money transfer system "Bereke";
- Launching of internet banking;
- The Bank started the first leasing operations, issued 1803 agricultural machines;
- Assets of the Bank reached KGS 3 bln.

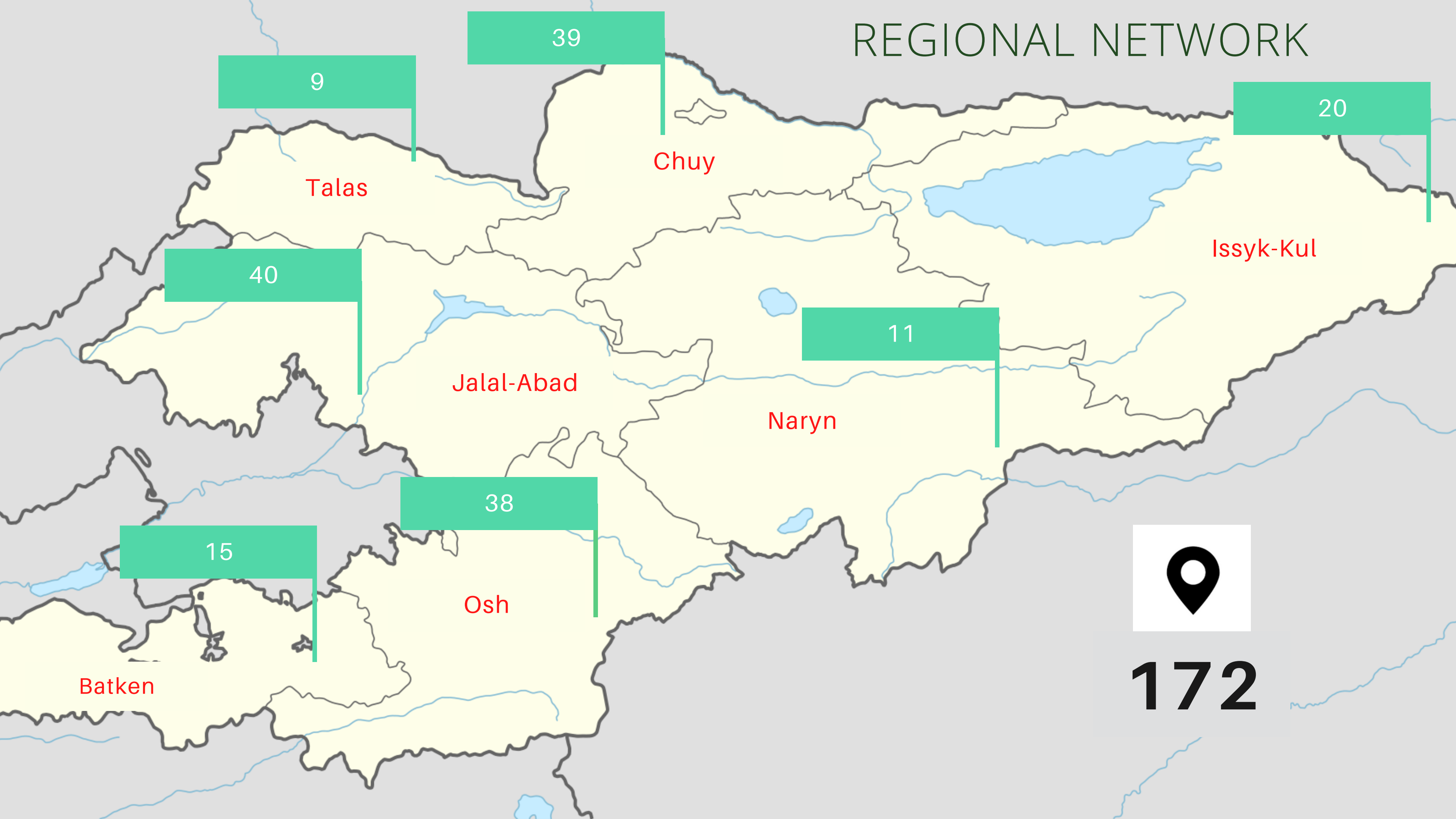
4

## 2014-2022

- Start of work of "Islamic finance"
- Start of work on remote identification of clients for serving migrant workers
- Integration through the "Tyndyk" system.
- License to conduct operations with precious metals was obtained.
- Launching new ABS.
- launching mobile app AB-24
- Worked to attract large companies on RKO
- OAO "Ayil Bank" leases electrocars
- Additional capitalization of bank (2,4 bln soms)
- Loan portfolio 33,04 bln soms
- Assets 81.13 bln soms (as of 01.01.2023)



REGIONAL NETWORK



Talas

Chuy

Issyk-Kul

Jalal-Abad

Naryn

Osh

Batken



172

# AIYL BANK IN FIGURES



**CLIENT BASE**  
**110 940**



**ASSETS**  
**KGS 81,13 BLN**



**LOAN PORTFOLIO**  
**KGS 33,04 BLN**



**DEPOSIT PORTFOLIO**  
**KGS 57,45 BLN**



**LEASING**  
**KGS 3,73 BLN**



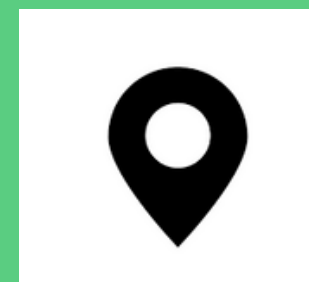
**POS TERMINALS**  
**504**



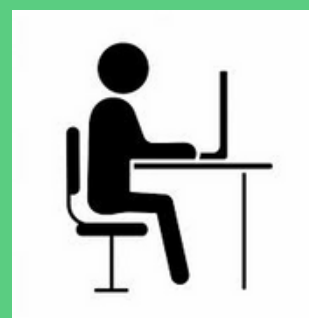
**PAYMENT TERMINALS**  
**206**



**ACTIVE DEBIT CARDS**  
**448 107**

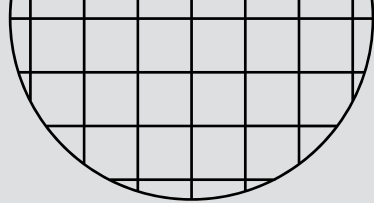


**BANK OFFICES**  
**172**



**EMPLOYEES**  
**1631**

# BANK'S POSITION



Assets - 1

81,1 bln som

Loans - 1

33,0 bln som

Deposits - 1

57,45 bln som

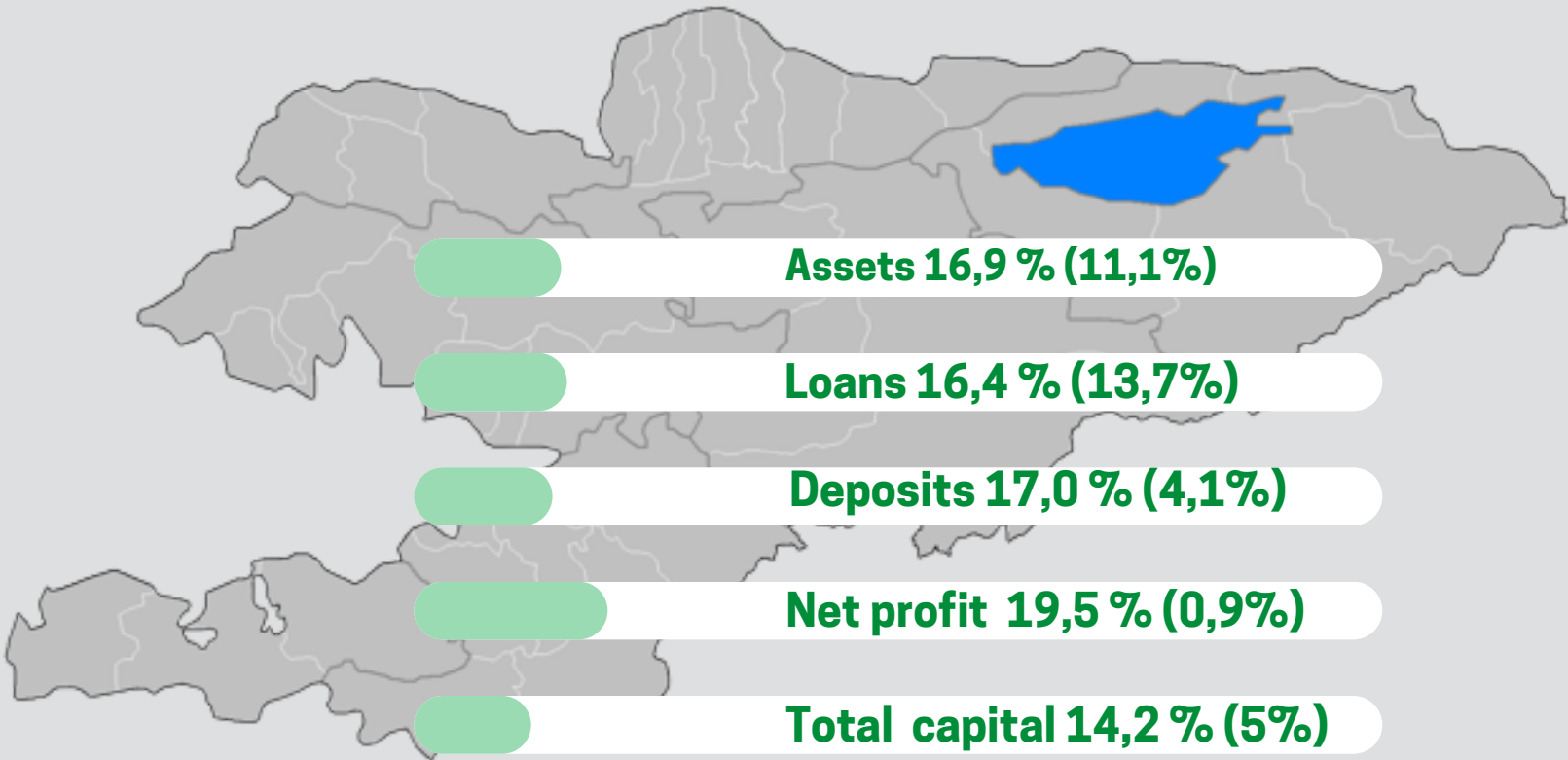
Total capital - 1

11,1 bln som

Net profit - 1

4,6 bln som

Share in banking sector



The bank holds leading positions on key financial indicators (according to IFRS as of the date of publication).

As of 01.01.2023

- • • •
- • • •



# AWARDS OF AIYL BANK

THE BANK WAS TWICE RATED "A" BY «MICROFINANZA RATING»  
INTERNATIONAL RATING AGENCY



РОССИЙСКО-КЫРГЫЗСКИЙ  
ФОНД РАЗВИТИЯ

The best bank 2018  
according to the  
RKFR for  
the highest number of  
loans disbursed



The best  
bank 2019  
according  
to the GF



Interbank Processing Center

The best bank 2019  
according to the  
IPC for the  
emission and number  
of Elcart Mobile  
operations



Appreciation  
Letter of  
Mr. Wolfenson,  
President of the  
World Bank



The best bank  
for the highest  
number of mortgage  
loans disbursed

# FINANCIAL SOUNDNESS RATIOS



01/01/2021



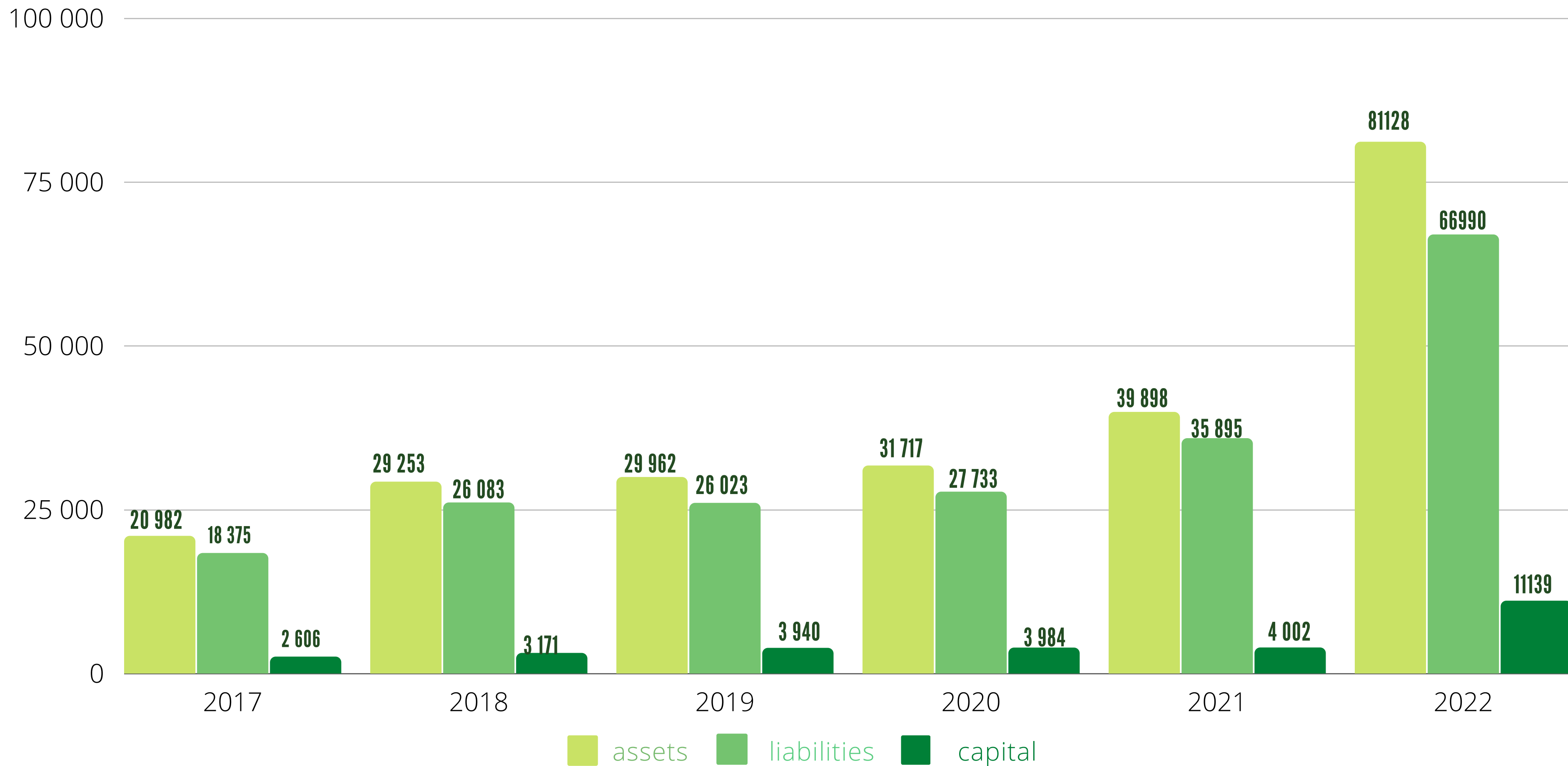
01/01/2022



01/01/2023

ROA (%)	0,32%	0,59%	6,76%
ROE (%)	2,50%	5,25%	54,86%
CAPITAL ADEQUACY	22,5%	19,6%	32.81%
PAR 30+	18,48%	16,31%	9,12%

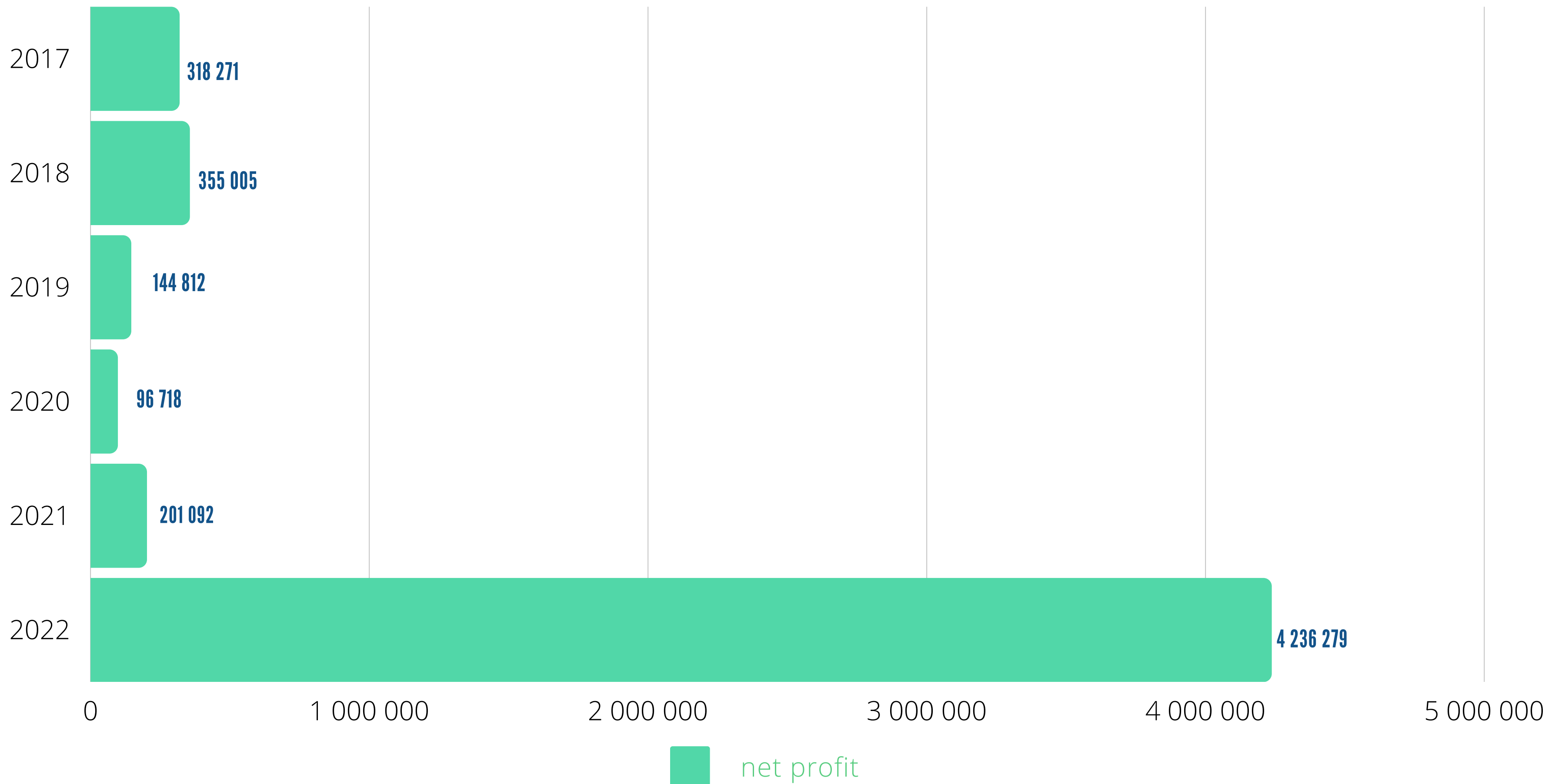
# KEY INDICATORS OF THE FINANCIAL SITUATION OF THE BANK (mln KGS)





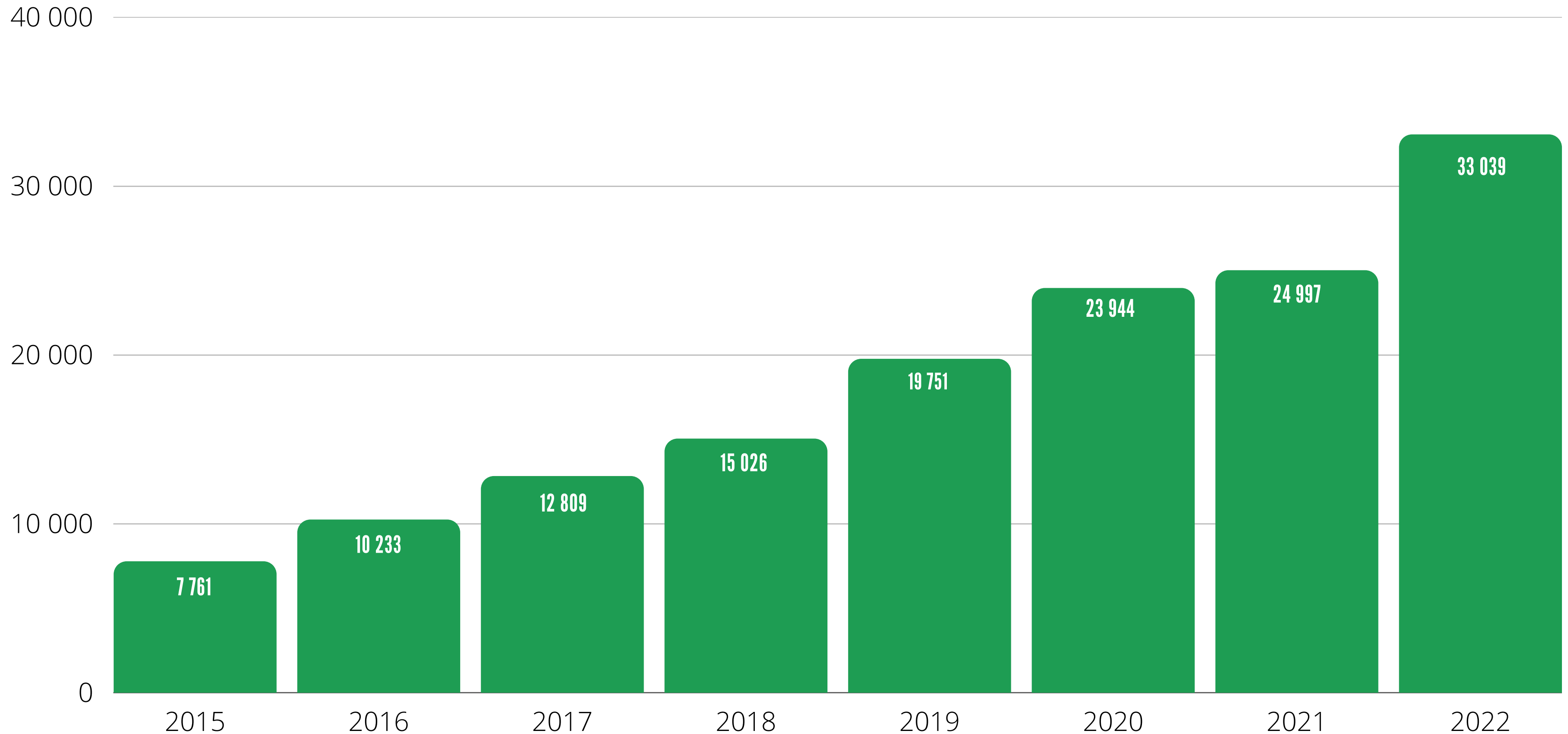
# KEY INDICATORS OF THE FINANCIAL SITUATION

(thousand in KGS)



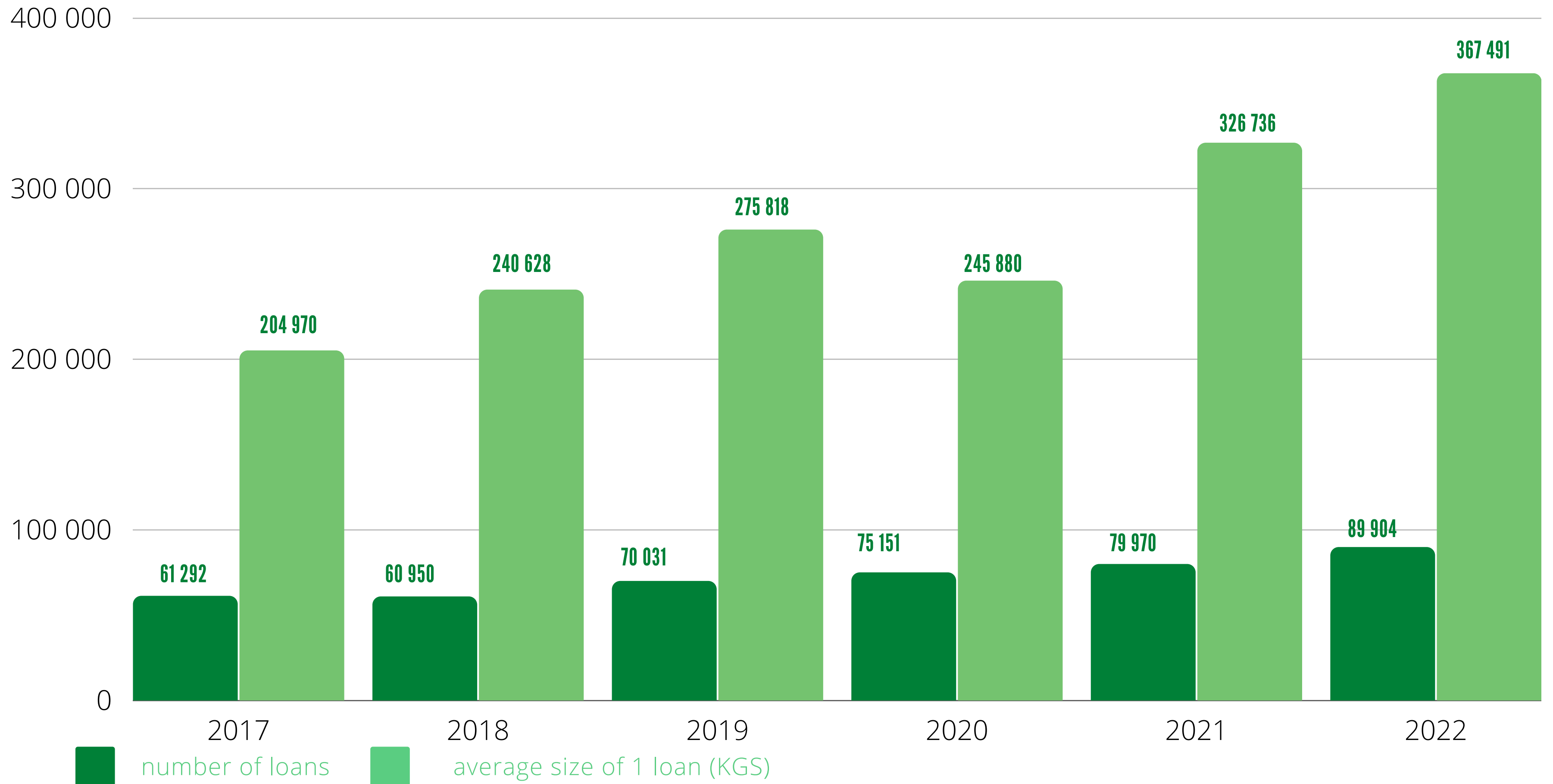
# RELIABLE QUALITY OF THE LOAN PORTFOLIO

(mln KGS)



# RELIABLE QUALITY OF THE LOAN PORTFOLIO

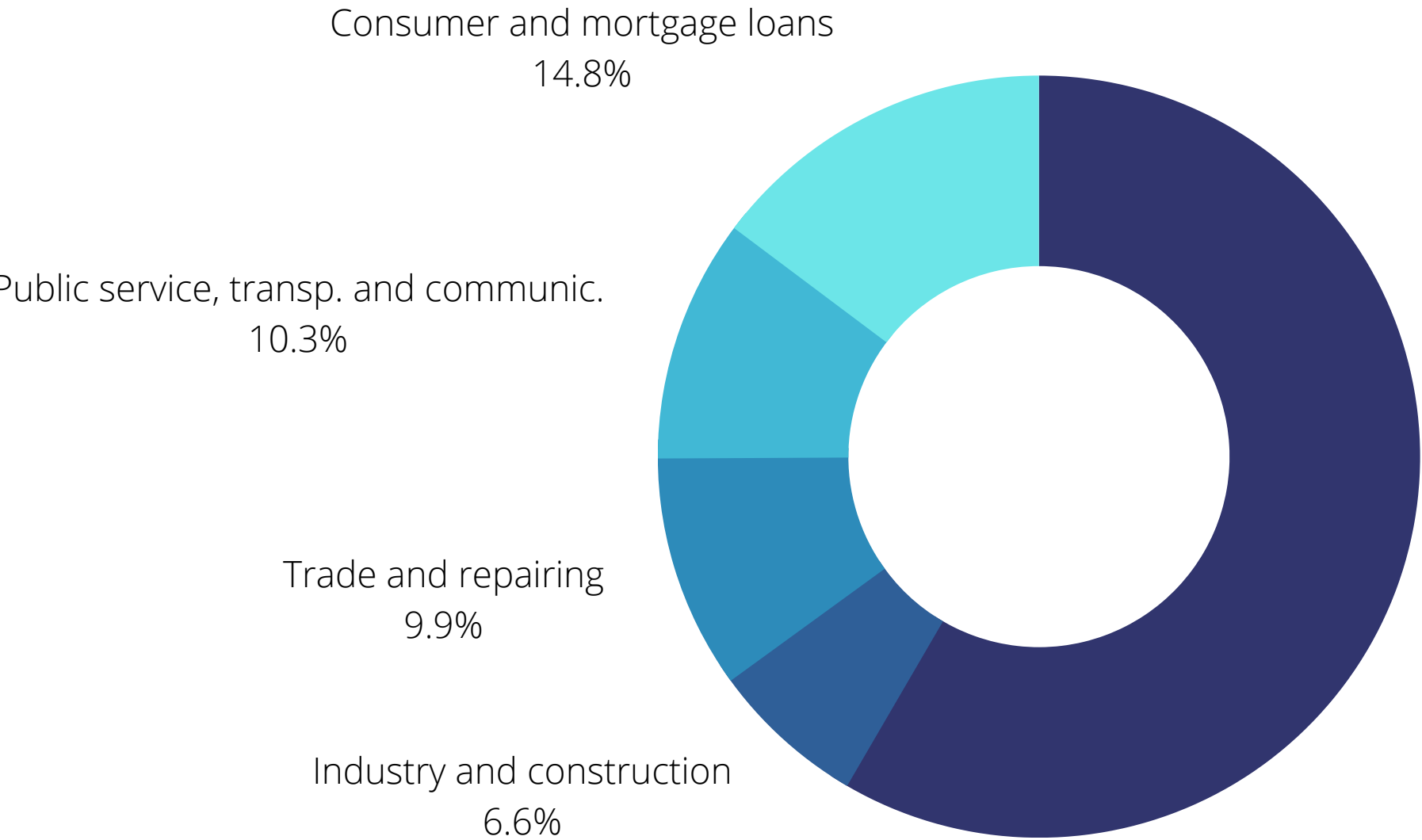
(thousand KGS)



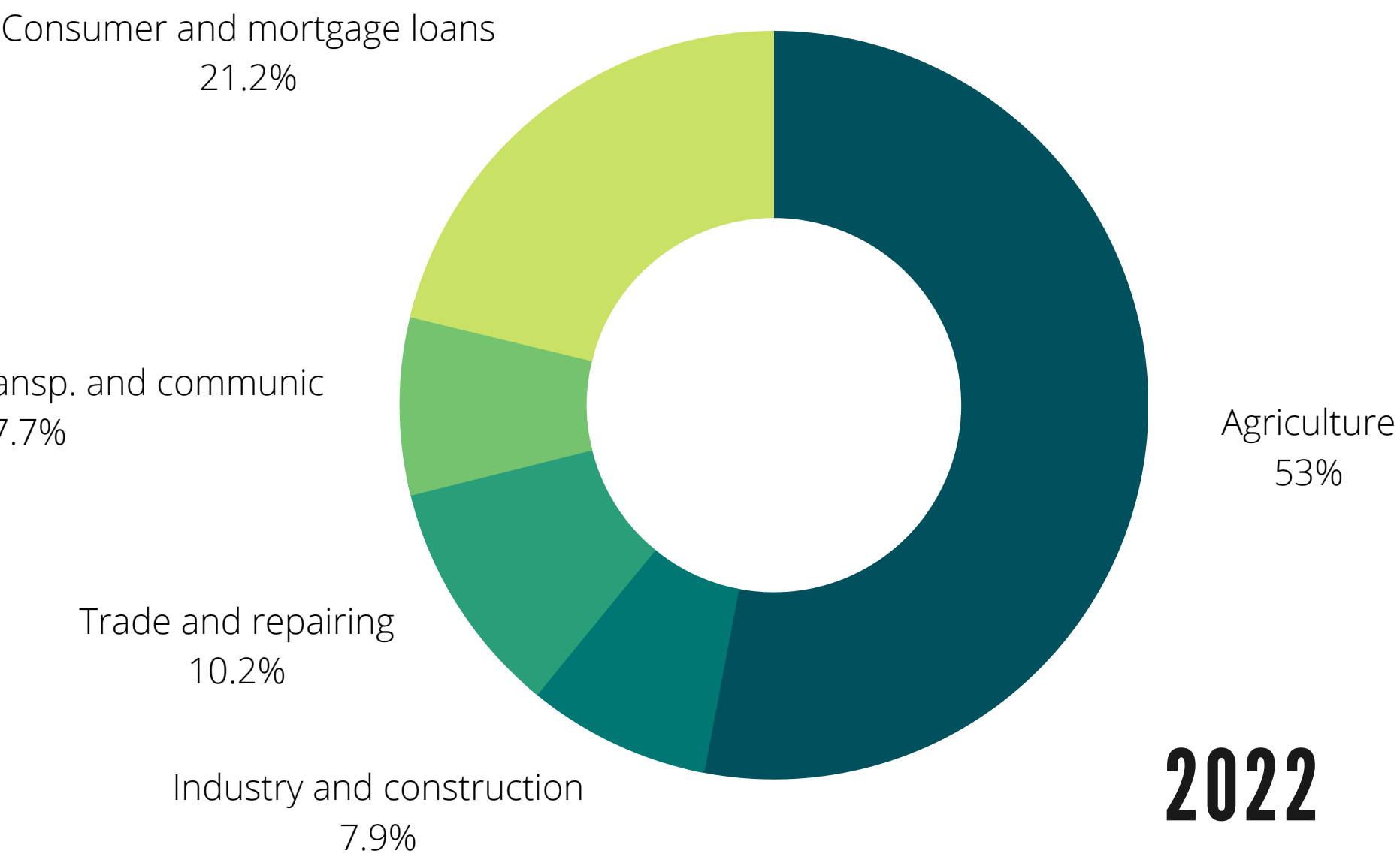


# LOAN PORTFOLIO STRUCTURE

2021



2022



# «ISLAMIC WINDOW»

In October 2022  
Aiyl Bank OJSC obtained  
license to conduct bank  
operations according to  
islamic principles of banking  
and financing through  
«Islamic window» in national  
and foreign currency.



# SOCIAL RESPONSIBILITY

"Aiyl Bank" OJSC actively supports:

- Agricultural sector and women's entrepreneurship;
- Financial literacy trainings;
- Sponsorship of cultural and sport events;
- Charity;
- Keeping environment clean.





# STRATEGIC OBJECTIVES OF THE BANK FOR 2020 -2025

---

1

## IMPROVING PEOPLE'S ACCESS TO BANKING SERVICES

Implement programmes to support and sustainably develop enterprises and agricultural cooperation, as well as to increase the population's access to financial resources and financial literacy.

2

## BECOME MORE THAN JUST A BANK

In addition to developing direct banking functions, the Bank will focus on transforming itself into a financial technology company, and on other horizons, creating partnerships and an ecosystem around those services, where there is potential for human well-being and digital literacy.

3

## BECOME A PREFERRED BANK FOR A WIDE RANGE OF FINANCIAL AND NON-FINANCIAL PURPOSES

- For clients - as an assistant and as a guarantee of business safety and growth.
- For partners - reliable partner interested in mutually beneficial long-term cooperation.

# DIGITAL TRANSFORMATION

Simplifying and  
optimizing business  
processes

Automate Uniform  
Repetitive Processes

Development of  
information systems  
in use

Continuous  
development of the  
Bank's integration  
services

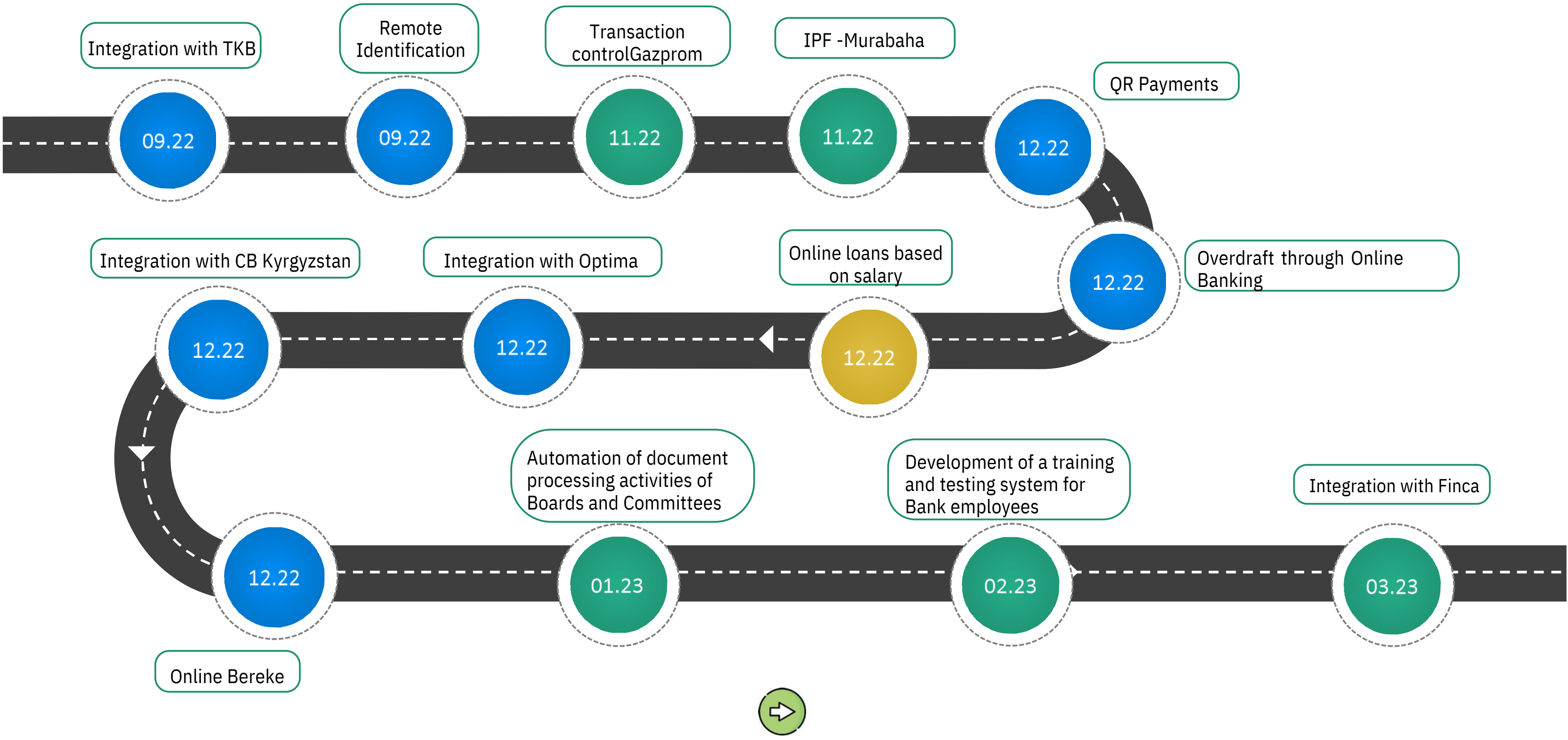
Implementation of  
Agile

Improving the literacy  
of Bank staff and  
clients

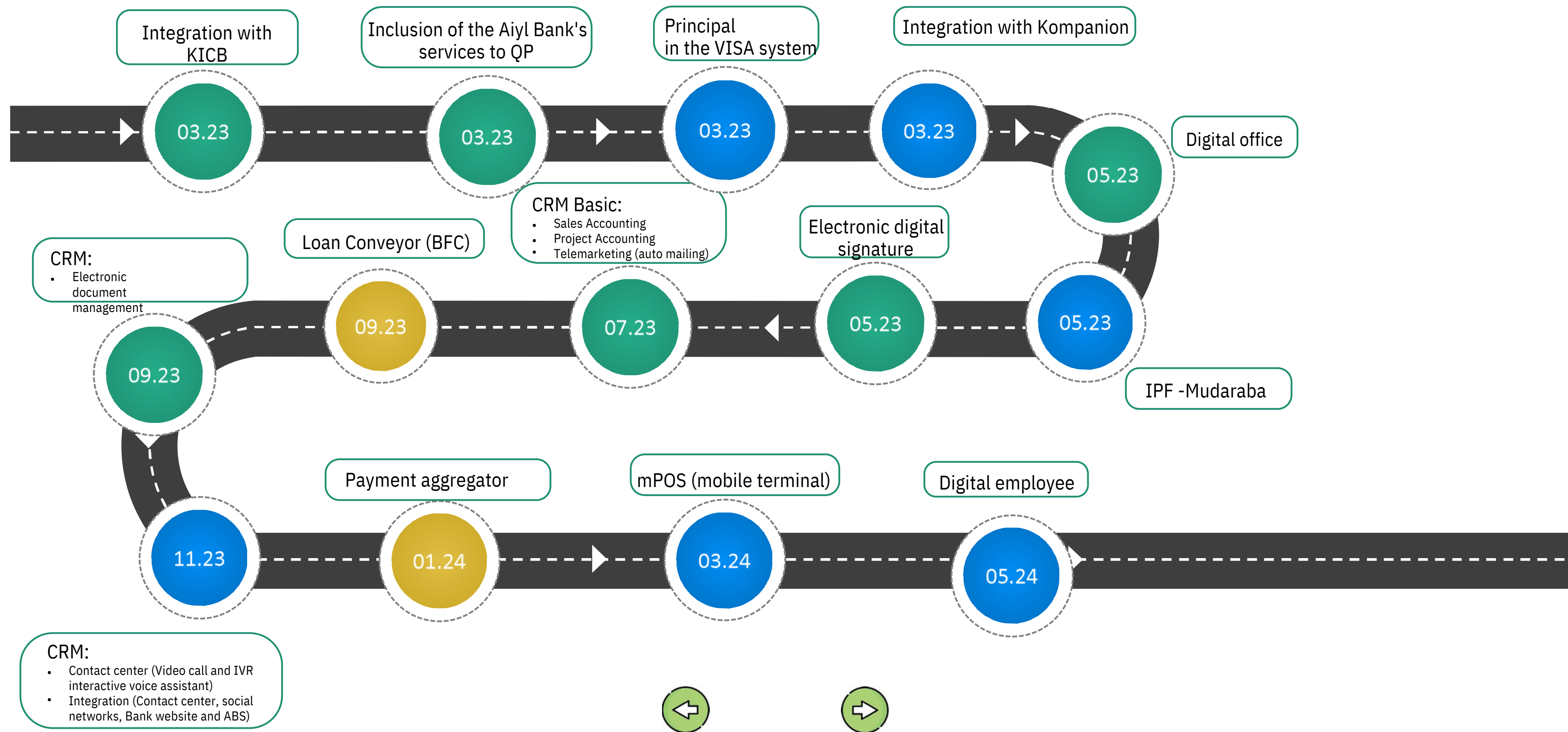
Move to electronic  
workflow

Introduction of artificial  
intelligence and machinery  
technologies

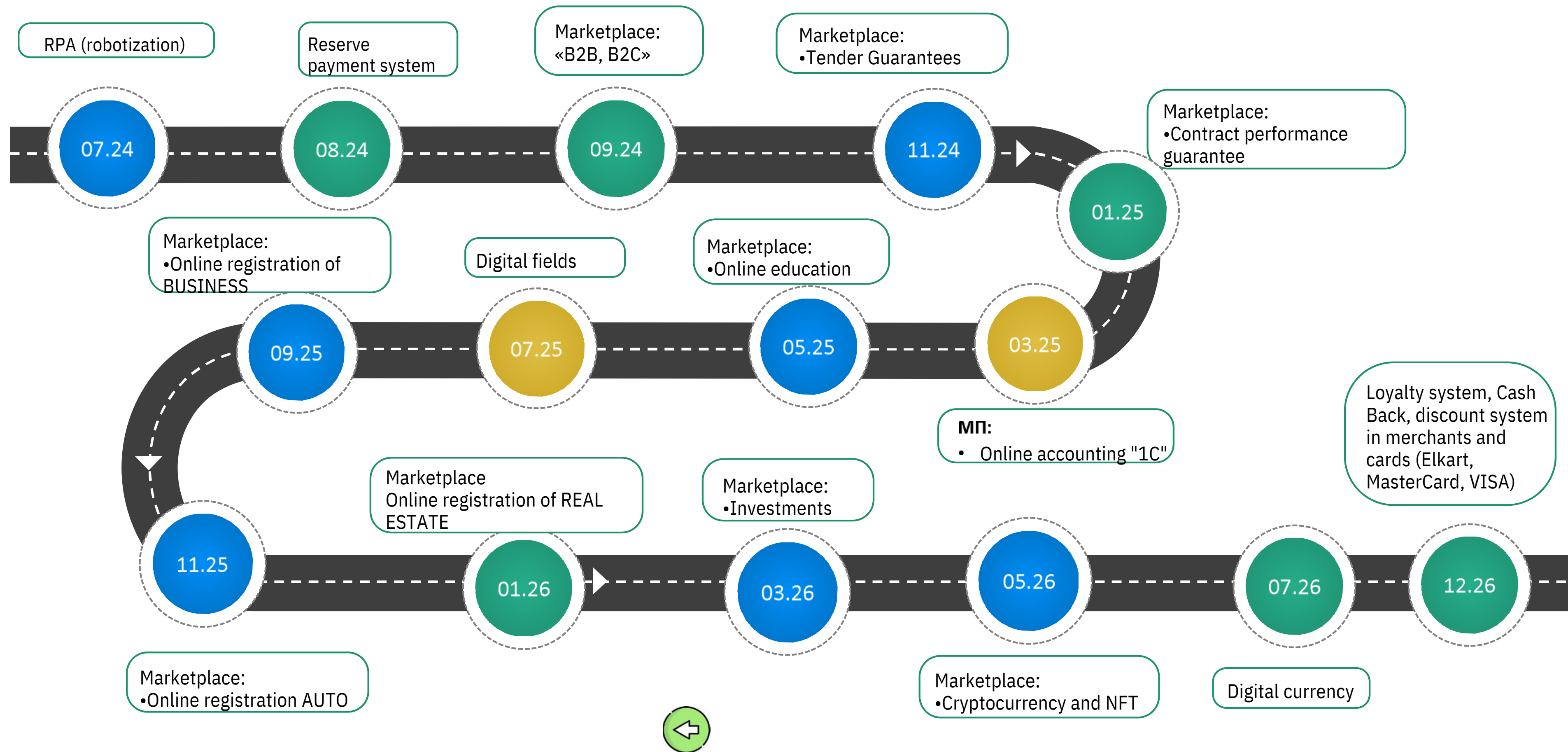
# Roadmap for digital projects of the Aiyl Bank



# Roadmap for digital projects of the Aiyl Bank 2 part



# Roadmap for digital projects of the Aiyl Bank 3 part





# PARTNERS OF AIYL BANK

*'No one can tell about you better  
than the names of your partners!'*

*David Ogilvy*



THANK YOU  
FOR YOUR  
ATTENTION!

INVESTMENT RELATIONS DEPARTMENT  
AIYL BANK OJSC  
+996 312 68 00 00  
EMAIL: OFFICE@AB.KG

BISHKEK 2023