

**АУУГА 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.

Sole shareholder of the Bank

State Agency for State Property Management  
under the Cabinet of Ministers  
of the Kyrgyz Republic

# 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

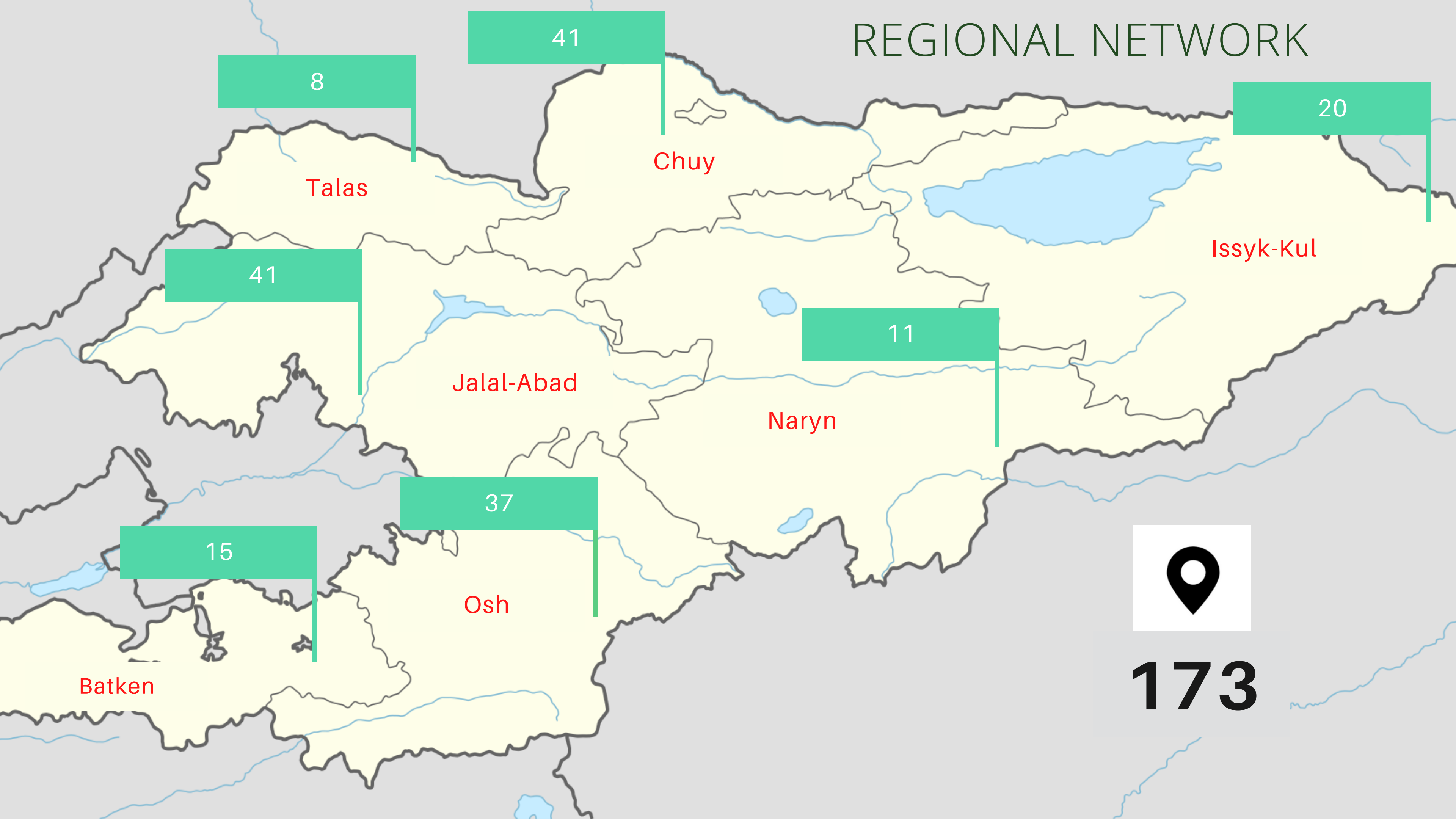
- Launching of a local money transfer system "Bereke";
- Launching of internet banking;
- The Bank started the first leasing operations, issued 1803 agricultural machines;
- Assets of the Bank reached KGS 3 bln.

4

## 2014-2023

- 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 of AB24 and AB Business mobile apps
- "Aiyl Bank" OJSC leases electrocars
- Additional capitalization of bank (2,4 bln soms)
- Loan portfolio 41,26 bln soms
- Assets 109,62 bln soms (as of 01.01.2024)

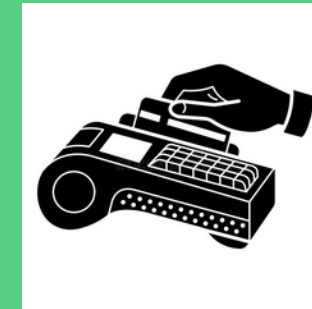
# REGIONAL NETWORK



# AIYL BANK IN FIGURES



AUTHORIZED CAPITAL  
KGS 12,4 BLN



POS TERMINALS  
2454



ASSETS  
KGS 109,62 BLN



PAYMENT TERMINALS  
401



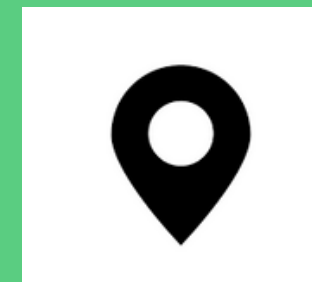
LOAN PORTFOLIO  
KGS 41,26 BLN



ACTIVE DEBIT CARDS  
467 602



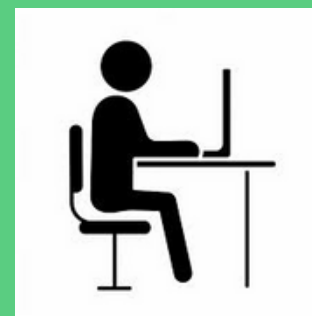
DEPOSIT PORTFOLIO  
KGS 77,45 BLN



BANK OFFICES  
173



LEASING  
KGS 5,72 BLN



EMPLOYEES  
1936

# BANK'S POSITION

**Assets - 1**

**109,62** bln som

**Loans - 1**

**41,26** bln som

**Deposits - 1**

**77,45** bln som

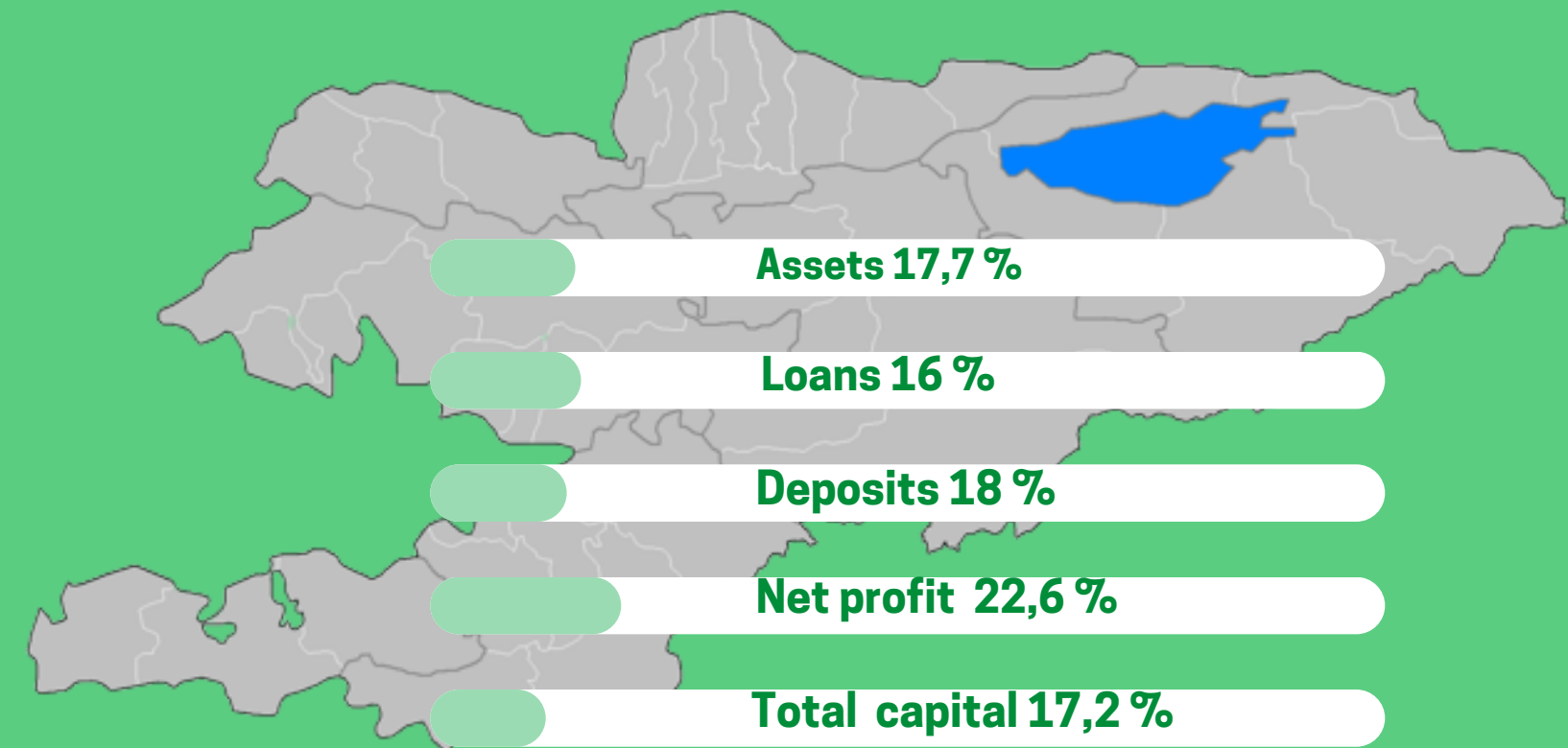
**Total capital - 1**

**19,17** bln som

**Net profit - 1**

**5,28** 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 01.01.2024

# FINANCIAL SOUNDNESS RATIOS



01/01/2022



01/01/2023

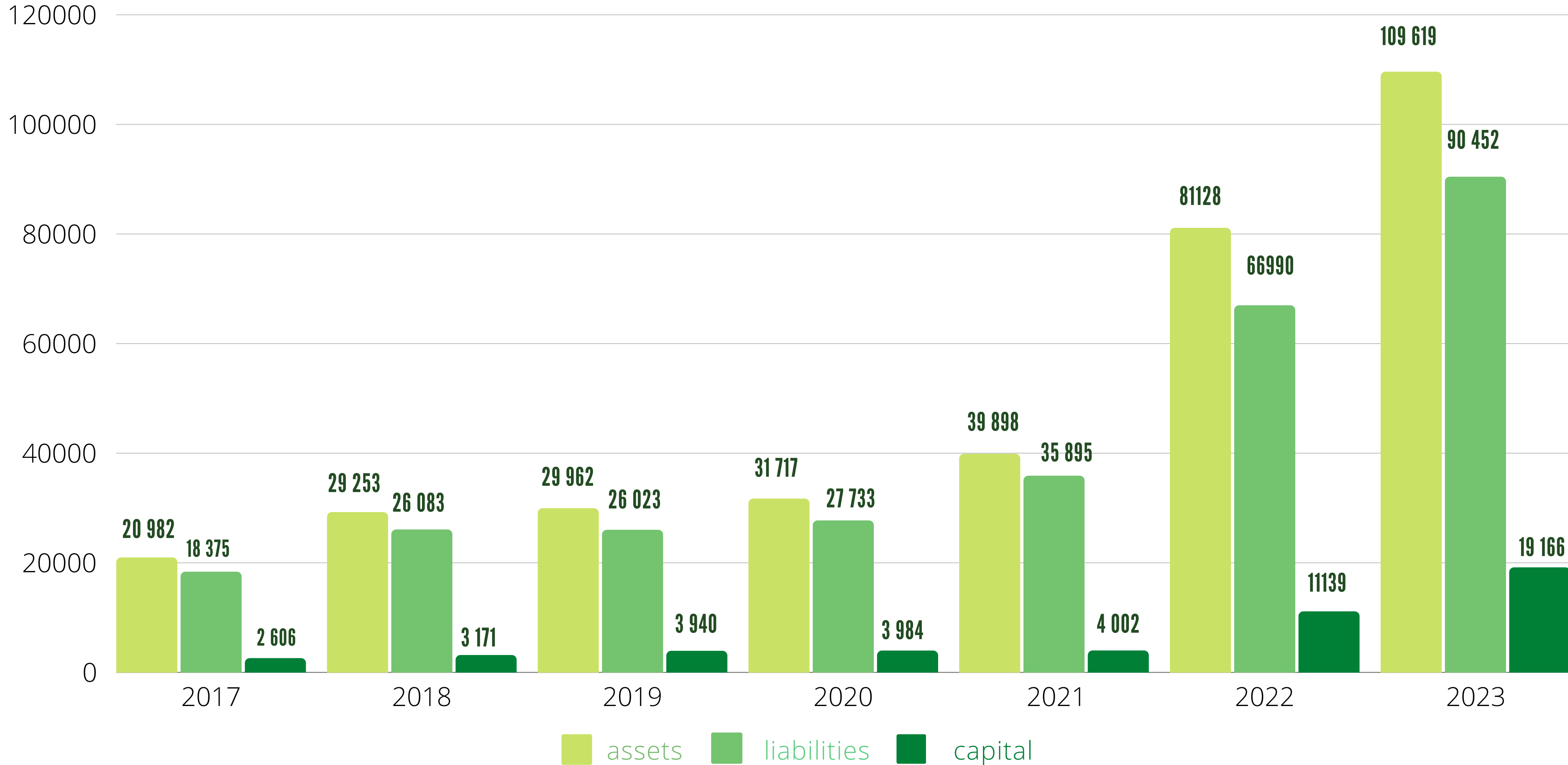


01/01/2024

|                  |        |        |         |
|------------------|--------|--------|---------|
| ROA (%)          | 0,59%  | 6,76%  | 5,58 %  |
| ROE (%)          | 2,25%  | 54,86% | 40,50 % |
| CAPITAL ADEQUACY | 19,6%  | 32,81% | 38,04 % |
| PAR 30+          | 16,31% | 9,12%  | 6,97 %  |

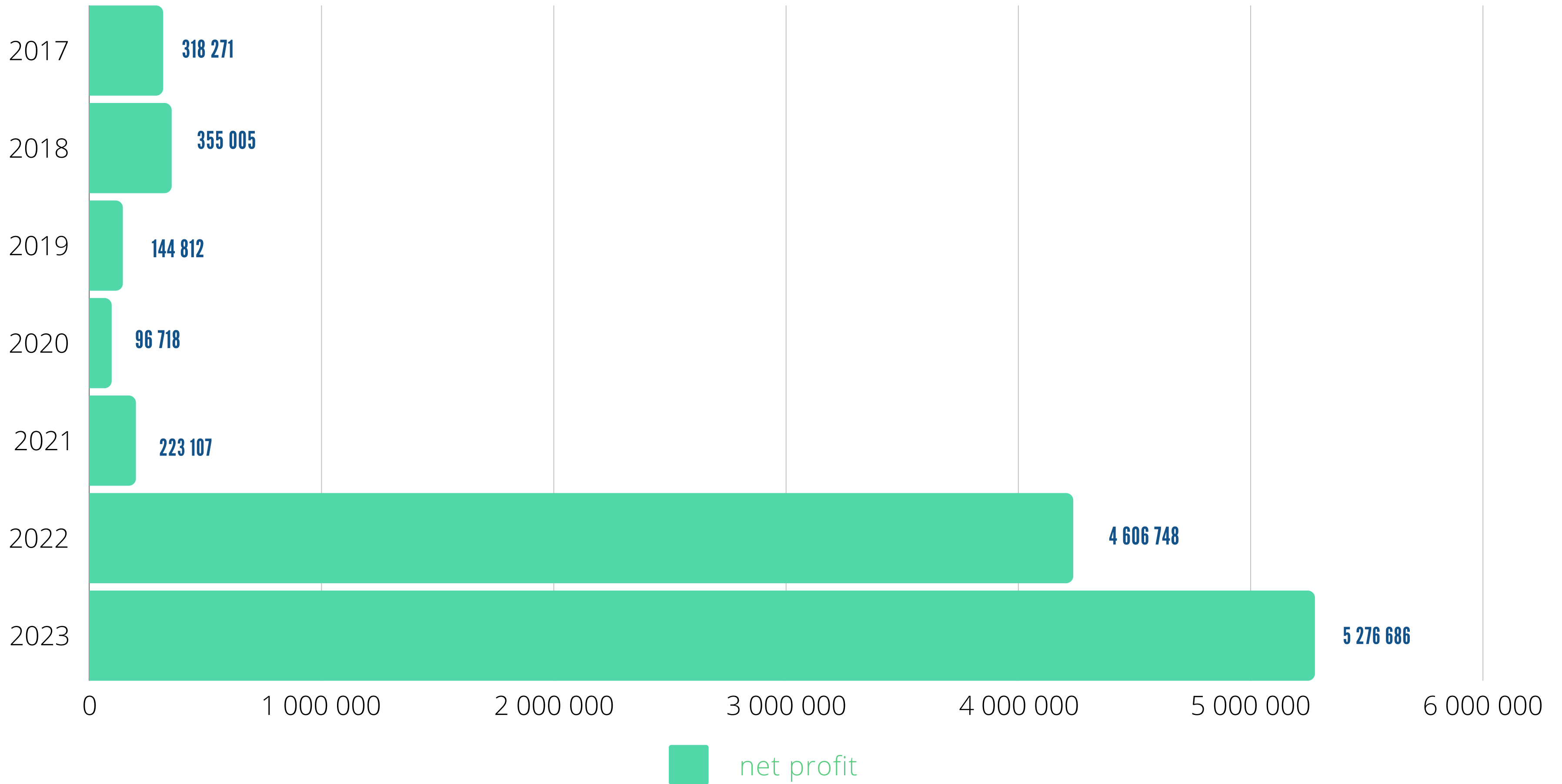


# KEY INDICATORS OF THE FINANCIAL SITUATION OF THE BANK (mln KGS)



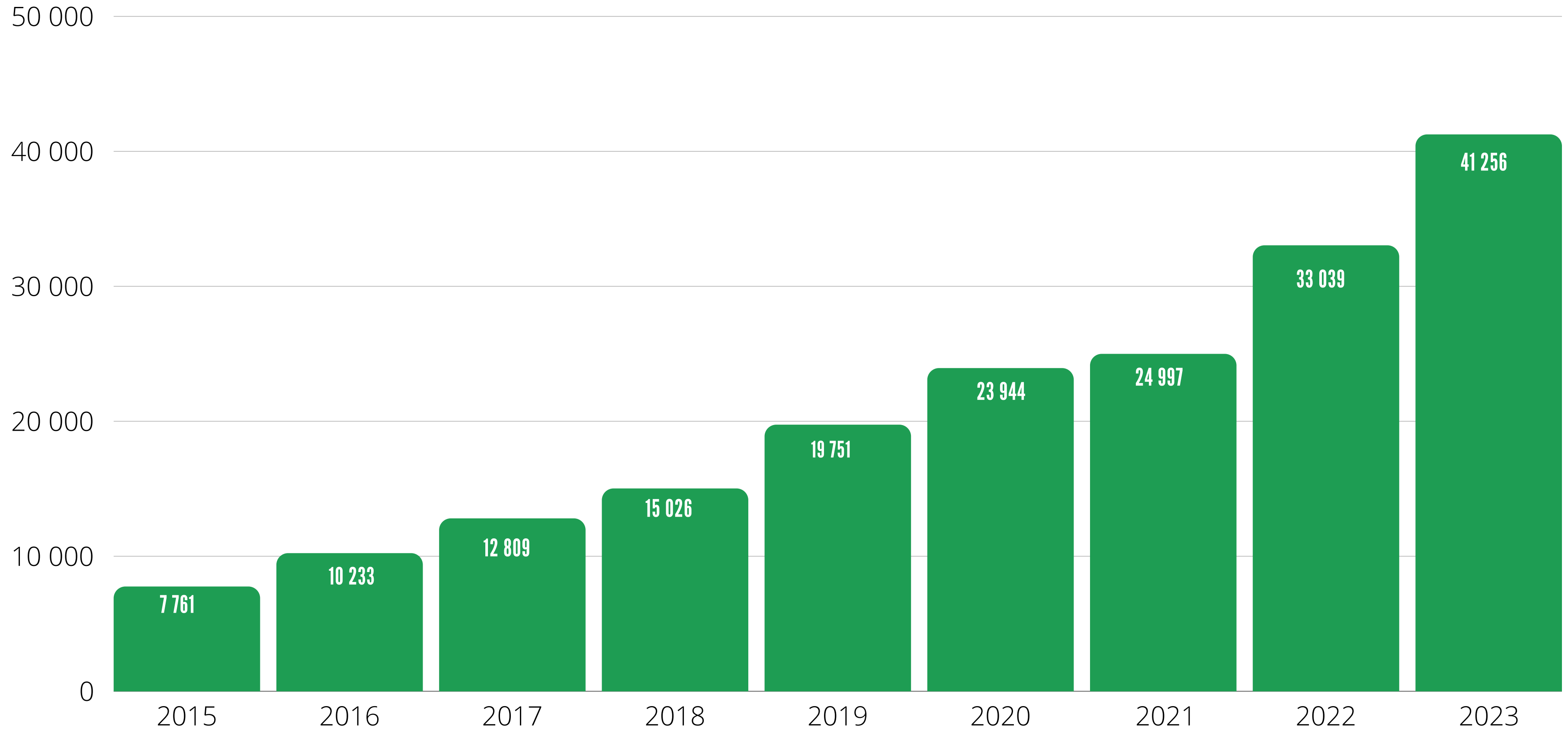
# KEY INDICATORS OF THE FINANCIAL SITUATION

(thousand in KGS)



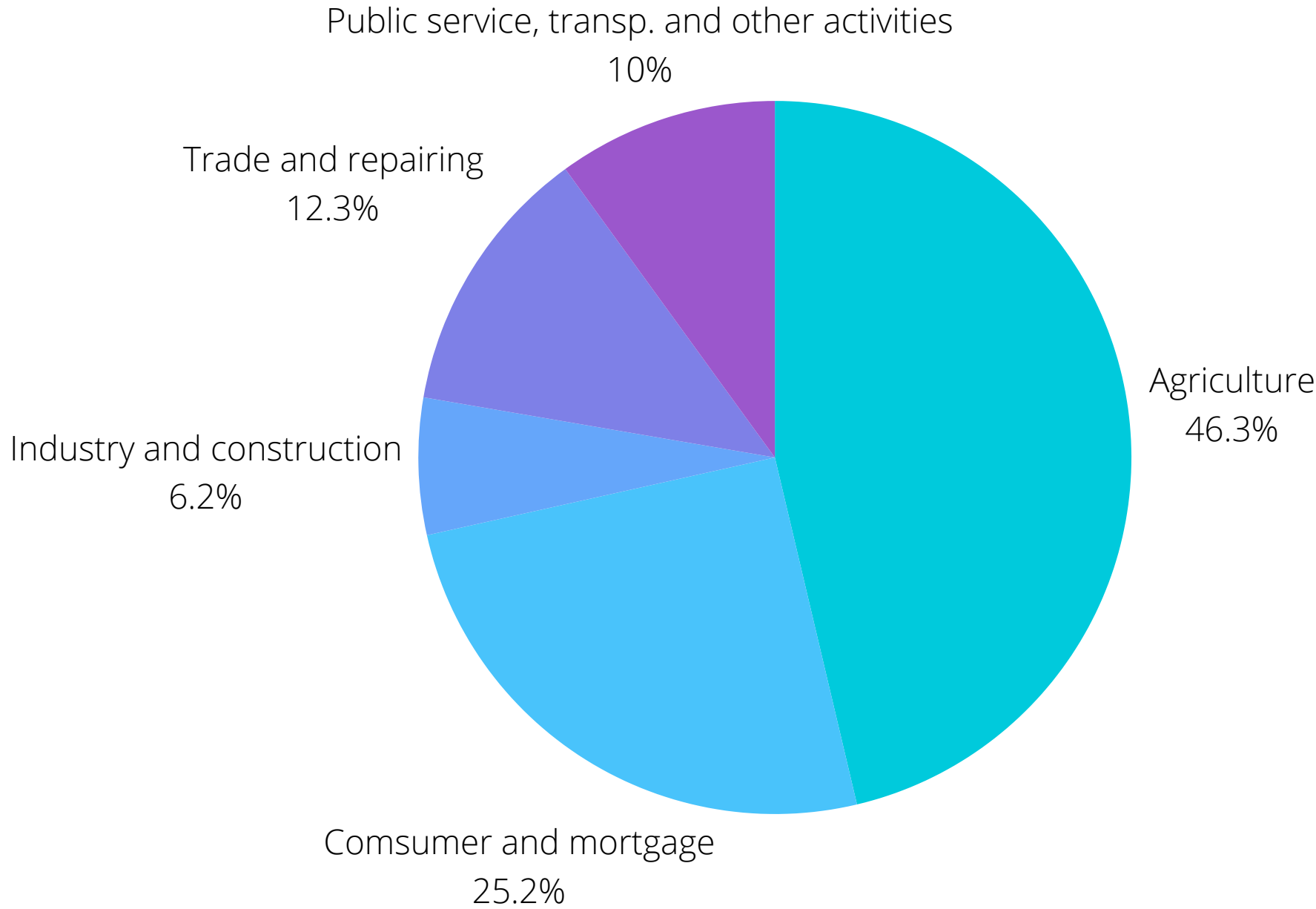
# RELIABLE QUALITY OF THE LOAN PORTFOLIO

(mln KGS)

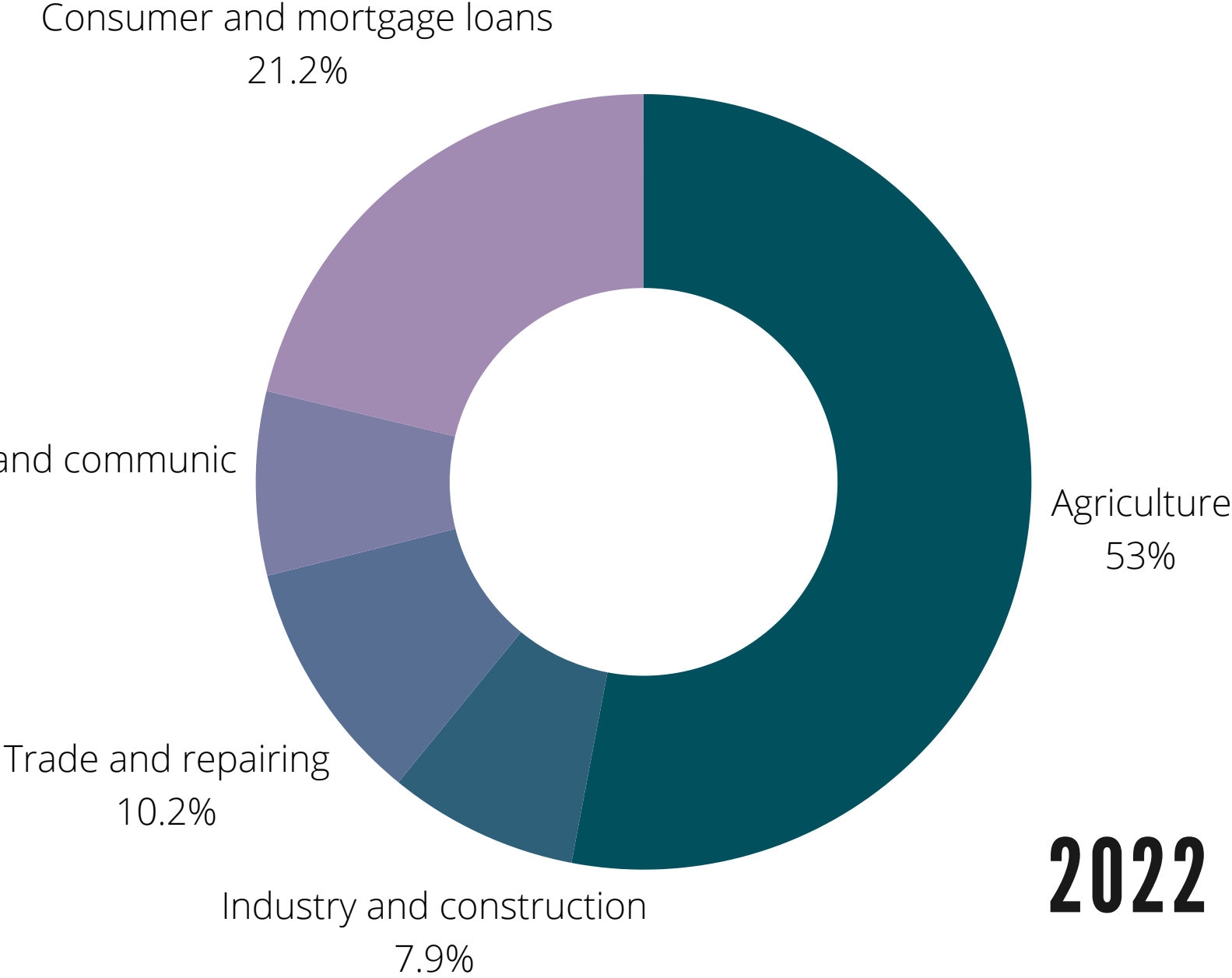


# LOAN PORTFOLIO STRUCTURE

**2023**



**2022**



# “ISLAMIC WINDOW”

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In 2022 Aiyl Bank obtained license to conduct bank operations according to islamic principles of banking and financing through “Islamic window” in national and foreigh currency.



**AB ISLAMIC**

# 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.

# PARTNERS OF AIYL BANK

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

*David Ogilvy*



Asian Development Bank



**GAZPROMBANK**



THANK YOU  
FOR YOUR  
ATTENTION!

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BISHKEK 2024