

Aiyl bank OJSC
Statement of Cash flows
for the I - quarte, ended MARCH 31, 2022
(in thousand KGS)

	March 31, 21	March 31, 22
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	868 072	3 870 011
Interest payments	(305 798)	(1 111 441)
Fee and commission receipts	95 963	365 740
Fee and commission payments	(46 728)	(142 103)
Net receipts from foreign exchange	252 325	200 977
Other income receipts	3 708	25 287
Operating expenses payments	(348 170)	(1 177 056)
Cash flows from operating activities before changes in operating assets and liabilities	519 372	2 031 415
(Increase)/decrease in operating assets		
Loans and advances to banks and other financial institutions	855 119	(740 324)
Loans to customers	(1 337 162)	(1 595 847)
Other assets	(2 438 241)	18 428
(Increase)/decrease in operating liabilities		
Deposits and balances from banks	(28 937)	62 887
Current accounts and deposits from customers	6 174 103	6 789 544
Other liabilities	211 276	81 033
Net cash (used in)/from operating activities before income tax paid	3 955 530	6 647 136
Income tax paid	(15 800)	(25 402)
Net cash (used in)/from operating activities	3 939 730	6 621 734
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of investments in securities at amortized cost	(13 261 087)	(20 854 802)
Redemption of investments in securities at amortized cost	13 229 340	17 073 560
Proceeds from sale of property and equipment and intangible assets	8 593	4 988
Purchases of property and equipment and intangible assets	(53 751)	(170 585)
Net cash from investing activities	(76 905)	(3 946 839)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts of amounts due to the Ministry of Finance of the Kyrgyz Republic	180 698	766 504
Repayment of amounts due to the Ministry of Finance of the Kyrgyz Republic	(155 863)	(735 555)
Repayments of amounts due to the NBKR	(110 423)	(379 220)
Receipts of other borrowed funds	1 023 137	1 753 168
Repayments of other borrowed funds	(1 080 864)	(3 001 395)
Contribution from shareholder	(2 400 000)	2 400 000
Dividends paid	(201 092)	(48 358)
Shares issued	2 400 000	-
Payment of lease liabilities	(7 291)	(62 816)
Net cash used in financing activities	(351 698)	692 328
Effect of changes in exchange rates on cash and cash equivalents	(332 246)	34 782
Net (decrease)/increase in cash and cash equivalents	3 178 881	3 402 005
CASH AND CASH EQUIVALENTS, beginning of the year	9 455 335	6 059 339
Effect of change in ECL on cash and cash equivalents	(4 075)	(6 009)
CASH AND CASH EQUIVALENTS, end of the year	12 630 141	9 455 335