



АУУЛ А БАНК



DISCLAIMER

This presentation was prepared by the Investment Relations Department of "Aiyl Bank" OJSC.

All estimates and opinions contained in this presentation are our judgements at the date of preparation of the presentation and are subject to change without notice.

This presentation is intended solely for your acquaintance and cannot be accessed, distributed, reproduced or made public (in whole or in part in any form) by any persons without the prior written consent of "Aiyl Bank" OJSC.



MISSION OF "AIYL BANK"



PROMOTING THE DEVELOPMENT OF THE AGRICULTURAL SECTOR AND IMPROVING THE WELFARE OF THE POPULATION BY PROVIDING AFFORDABLE, 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

2014-2021

- Start of work on opening "Islamskoe okno"
- 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 25 bln soms
- Assets 39.9 bln som (on 01.01.2022)

"AIYL BANK" IN FIGURES



CLIENT BASE
346 THOUSAND



POS TERMINALS
348



ASSETS
KGS 39,9 BLN



PAYMENT TERMINALS
282



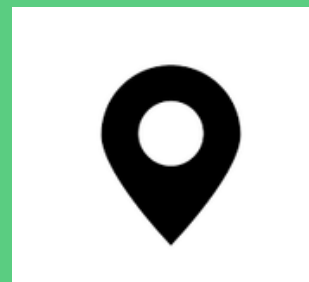
LOAN PORTFOLIO
KGS 25,0 BLN



BANK CARDS
299 762



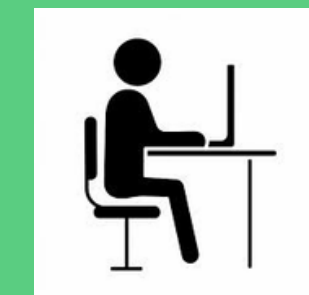
DEPOSIT PORTFOLIO
KGS 23,0 BLN



BANK OFFICES
173



LEASING
KGS 2,2 BLN



EMPLOYEES
1517

AWARDS OF THE BANK

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



РОССИЙСКО-КЫРГЫЗСКИЙ
ФОНД РАЗВИТИЯ

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

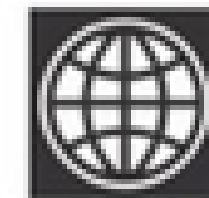


The best
bank 2019
according
to the GF



Interbank Processing Center

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



THE
WORLD
BANK

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



The best bank
for the highest
number of mortgage
loans disbursed

FINANCIAL EFFICIENCY OF THE BANK



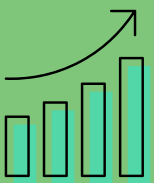
EBITDA

KGS 225,7 MLN



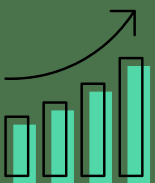
NET PROFIT

KGS 201,1 MLN



CAPITAL

KGS 4 BLN



TOTAL ASSETS

KGS 39,9 MLN

*Aiyl Bank remains credibility of
the partners during 25 years*

BANK FINANCIAL SOUNDNESS RATIOS



01/01/2020



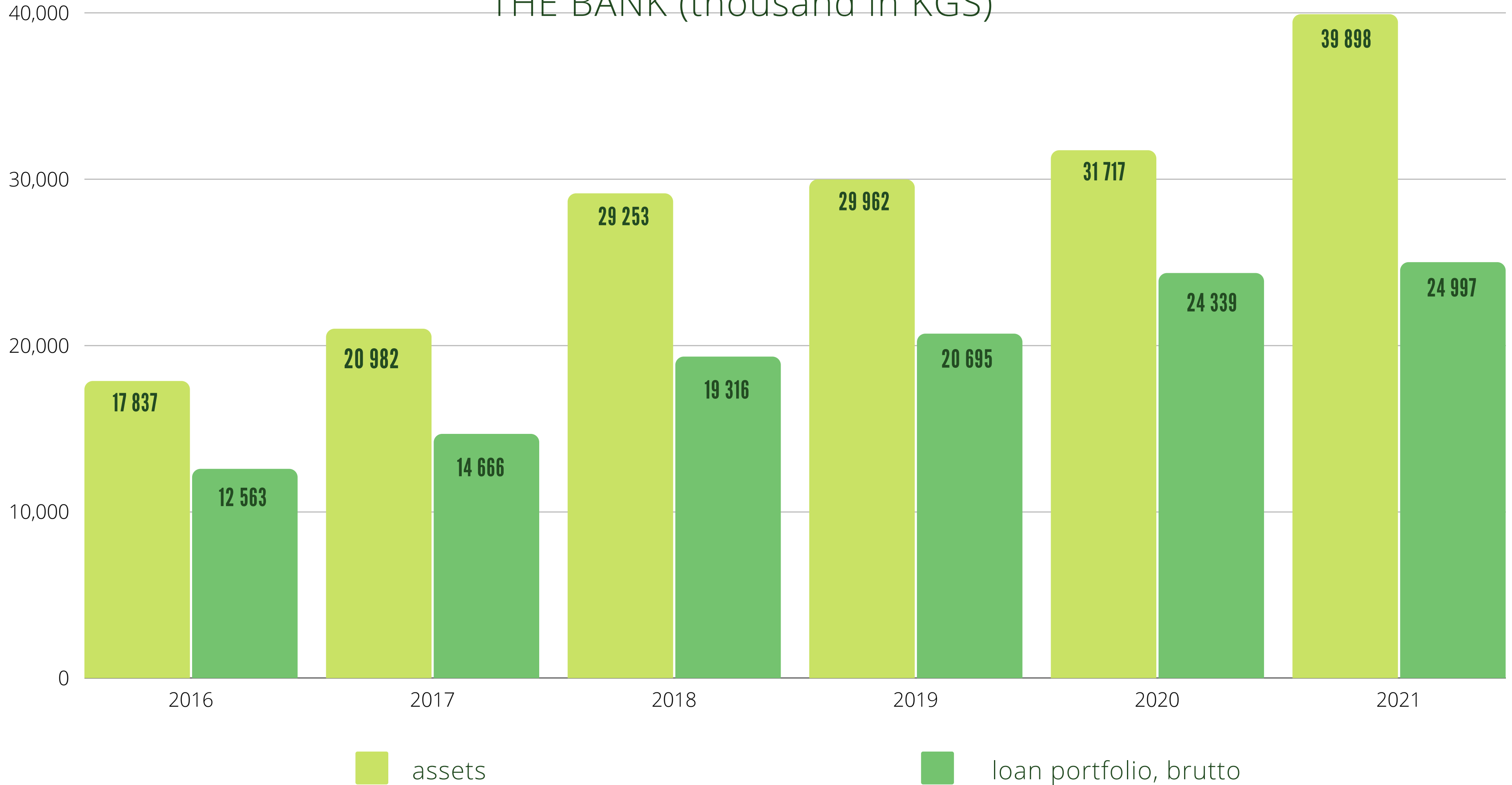
01/01/2021



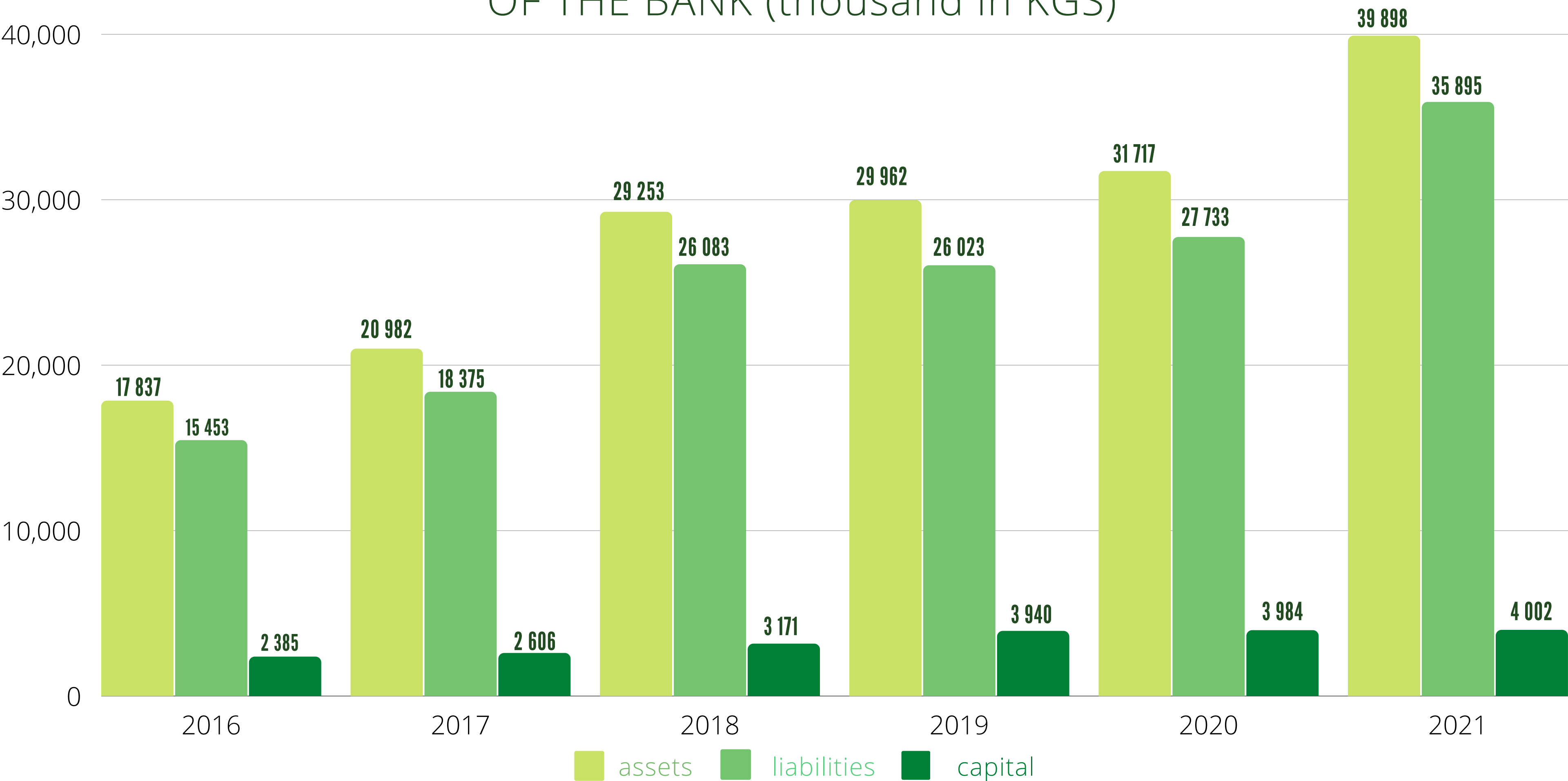
01/01/2022

✓	ROA (%)	0,53%	0,32%	0,59%
✓	ROE (%)	4,08%	2,50%	5,25%
✓	CAPITAL ADEQUACY	23,8%	22,5%	19,6%
✓	PAR 30+	11,28%	18,48%	16,31%

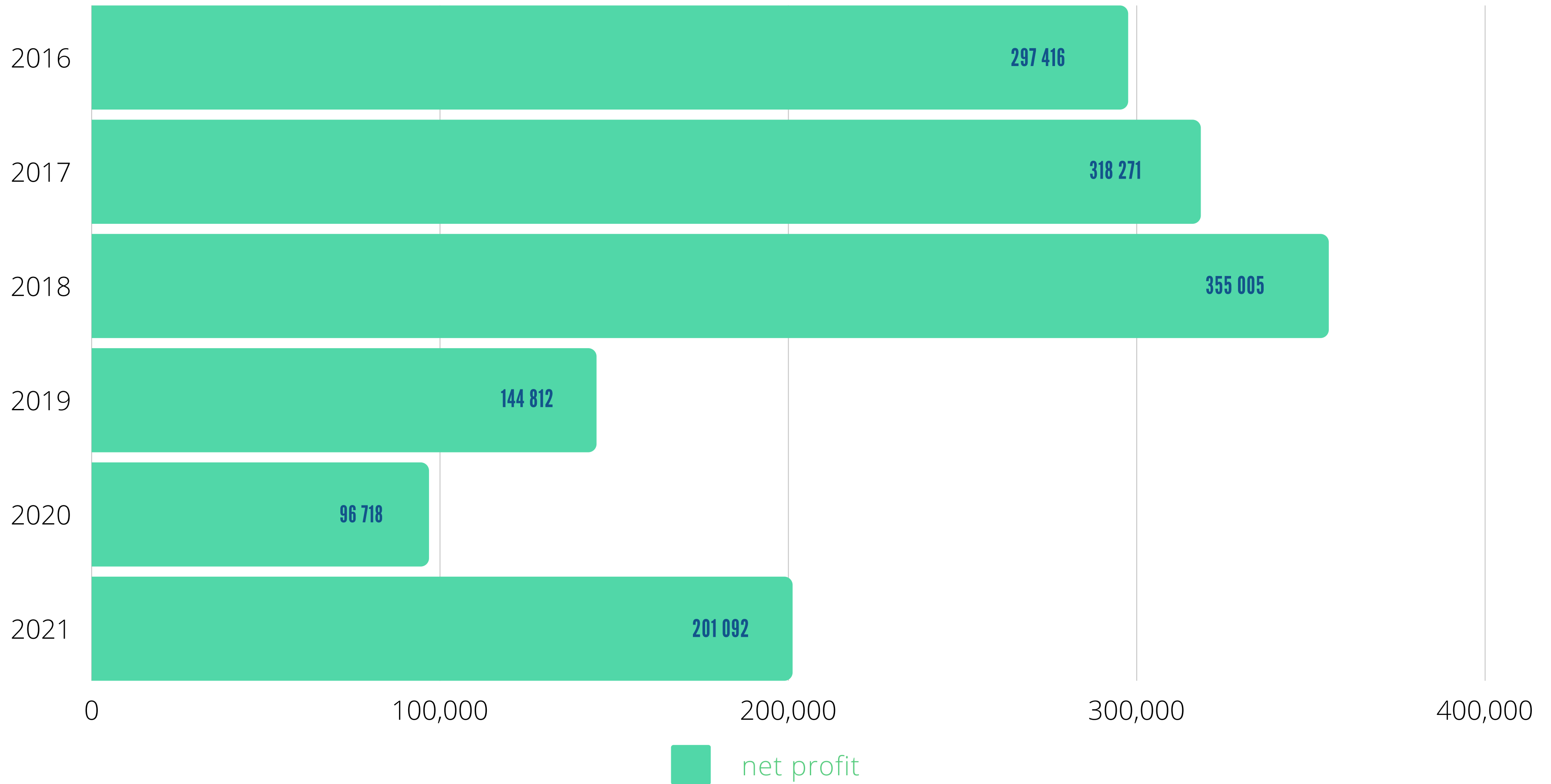
KEY INDICATORS OF THE FINANCIAL SITUATION OF THE BANK (thousand in KGS)



KEY INDICATORS OF THE FINANCIAL SITUATION
OF THE BANK (thousand in KGS)

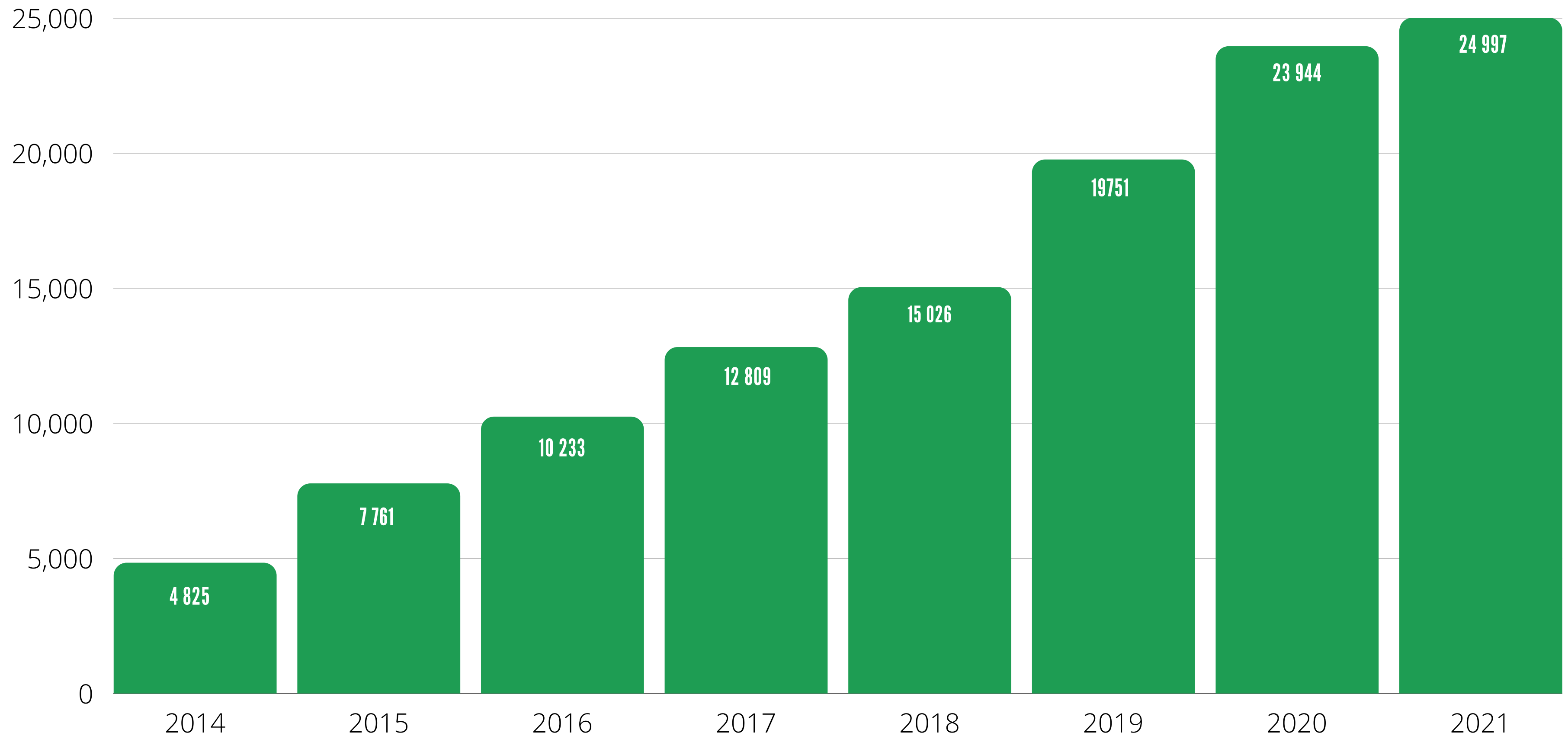


KEY INDICATORS OF THE FINANCIAL SITUATION OF THE BANK (thousand in KGS)



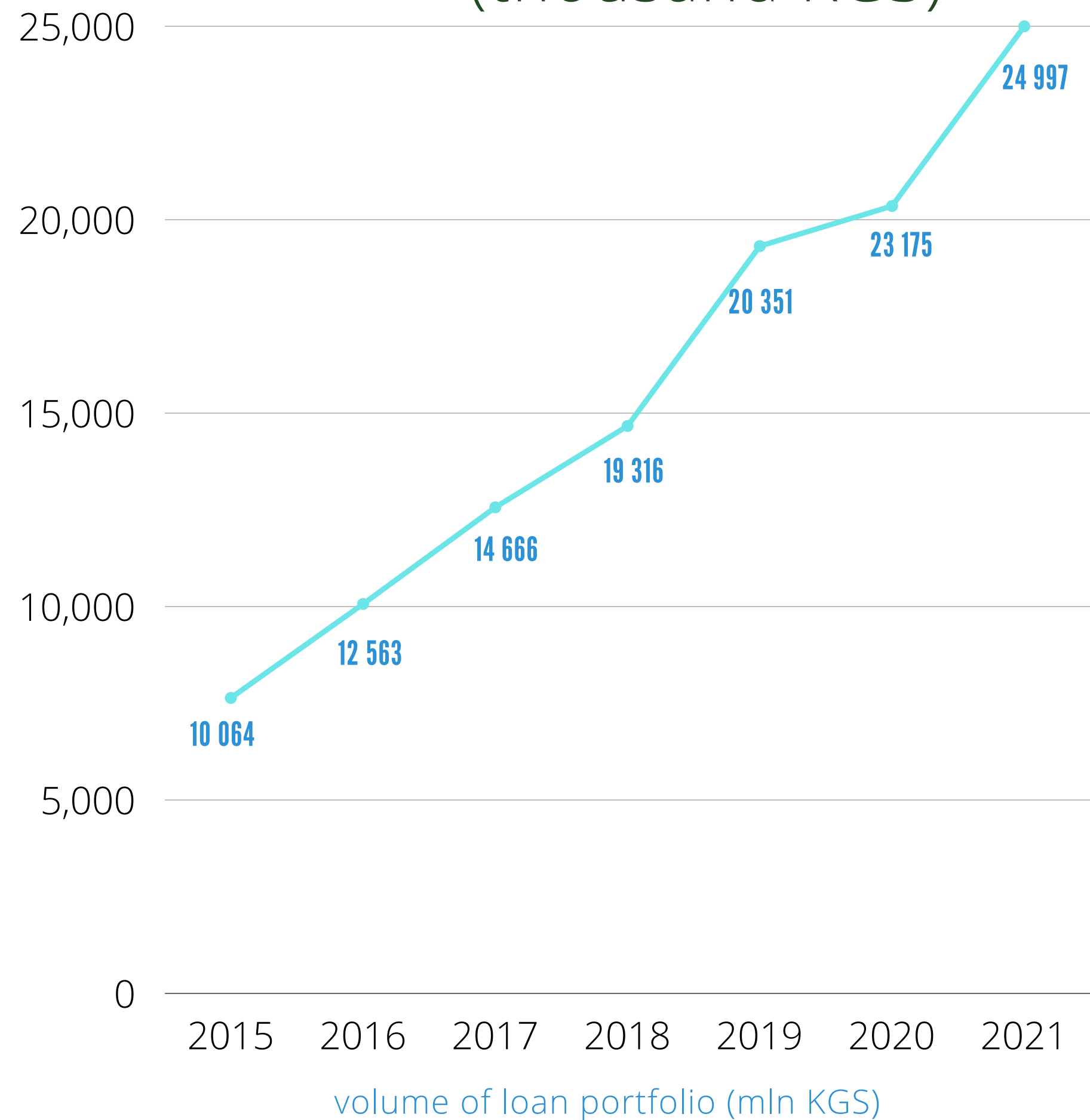
RELIABLE QUALITY OF THE LOAN PORTFOLIO

(thousand KGS)



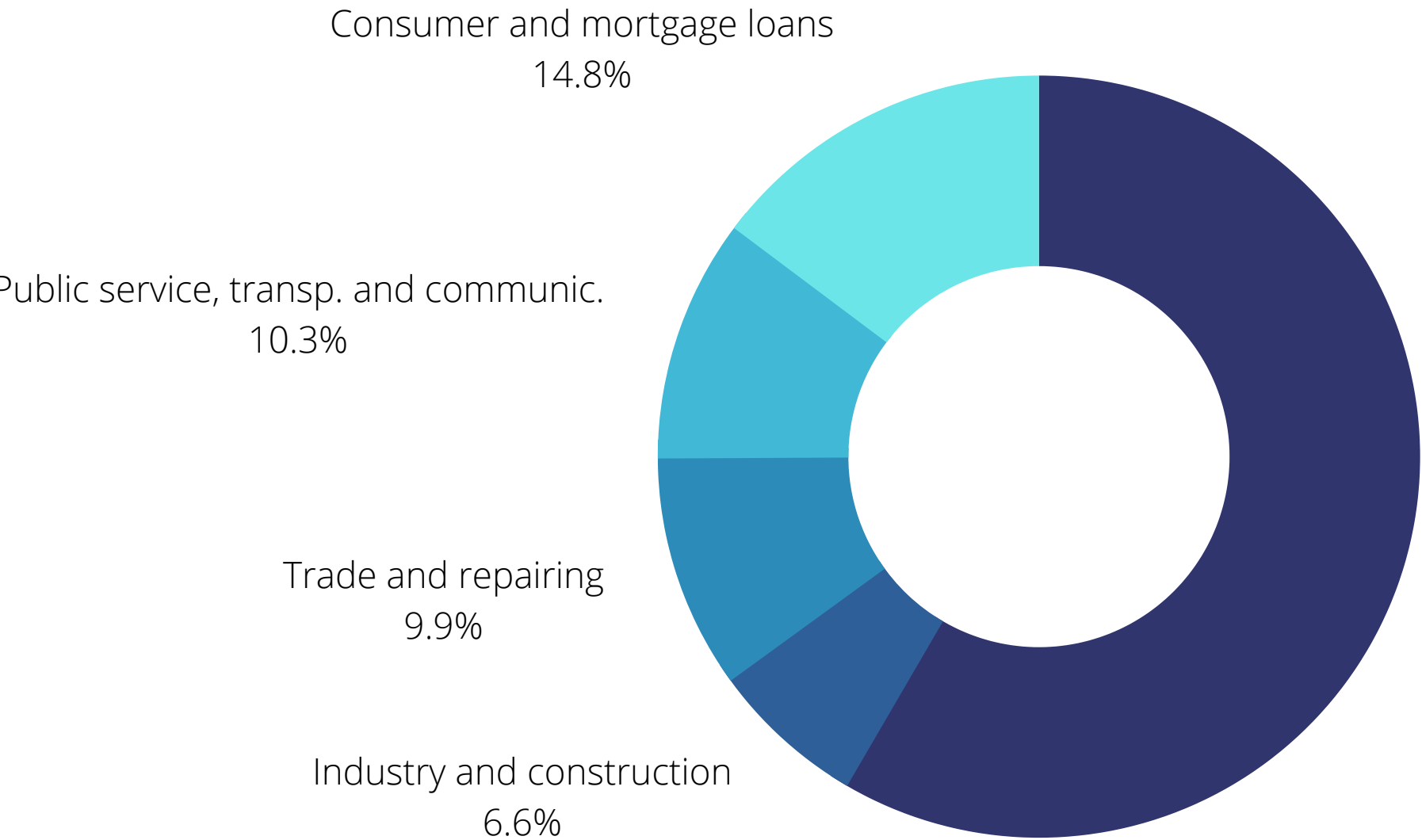
RELIABLE QUALITY OF THE LOAN PORTFOLIO

(thousand KGS)

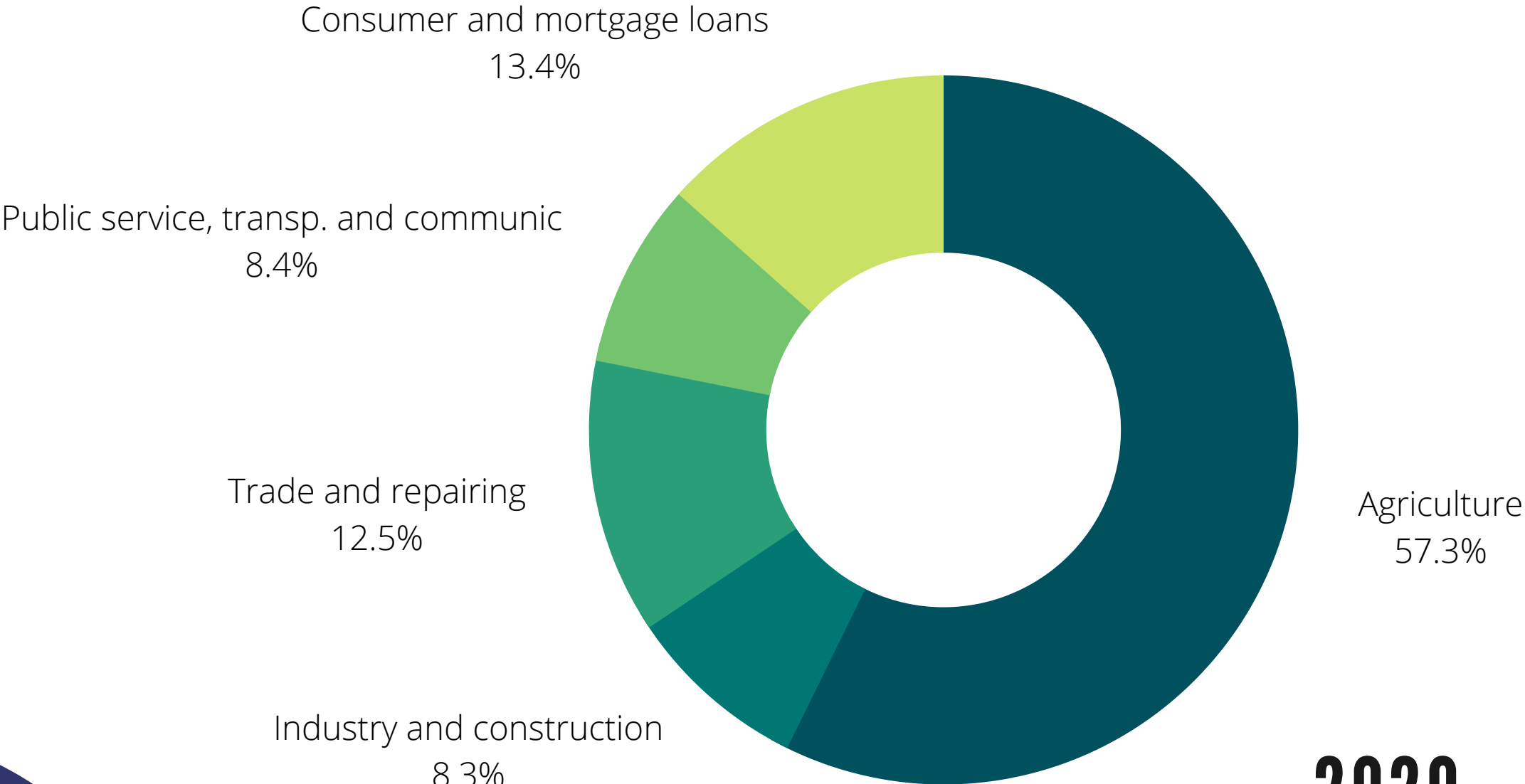


STRUCTURE OF THE LOAN PORTFOLIO BY INDUSTRY

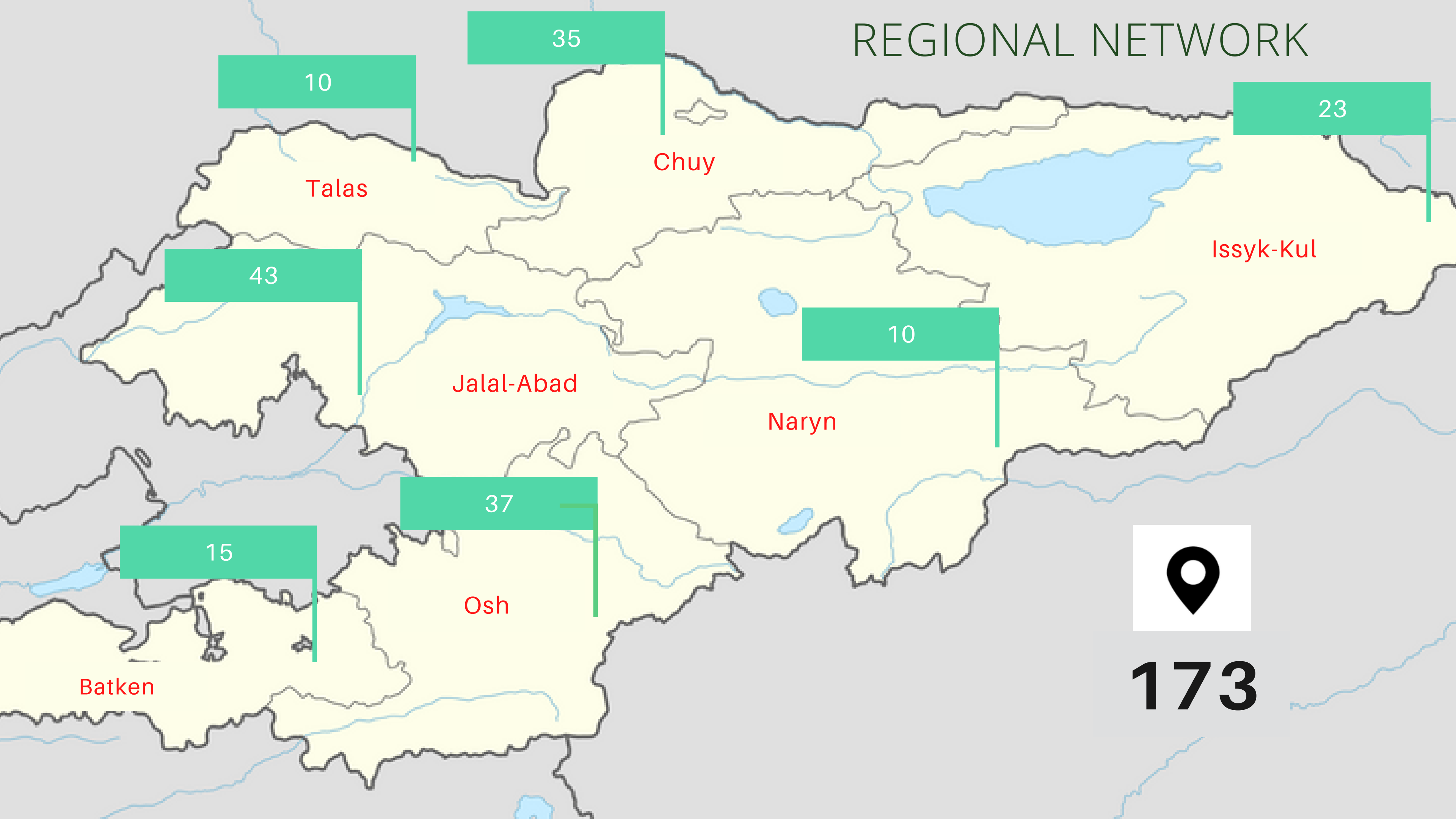
2021



2020



REGIONAL NETWORK



PARTNERS OF THE BANK

No one can tell you better than the names of your partners. (David Ogilvy)

INVESTORS



Asian Development Bank



РОССИЙСКО-КЫРГЫЗСКИЙ
ФОНД РАЗВИТИЯ

syntiotics



CORRESPONDENT BANKS



LB BW



CENTERCREDIT



Азизбанк

KB Kookmin Bank

BY "BEREKE" MONEY TRANSFER SYSTEM



DOS CREDITBANK



KYRGYZKOMMERTS



ИНКОМ
микрофинансовая компания



НАМКОРБАНК

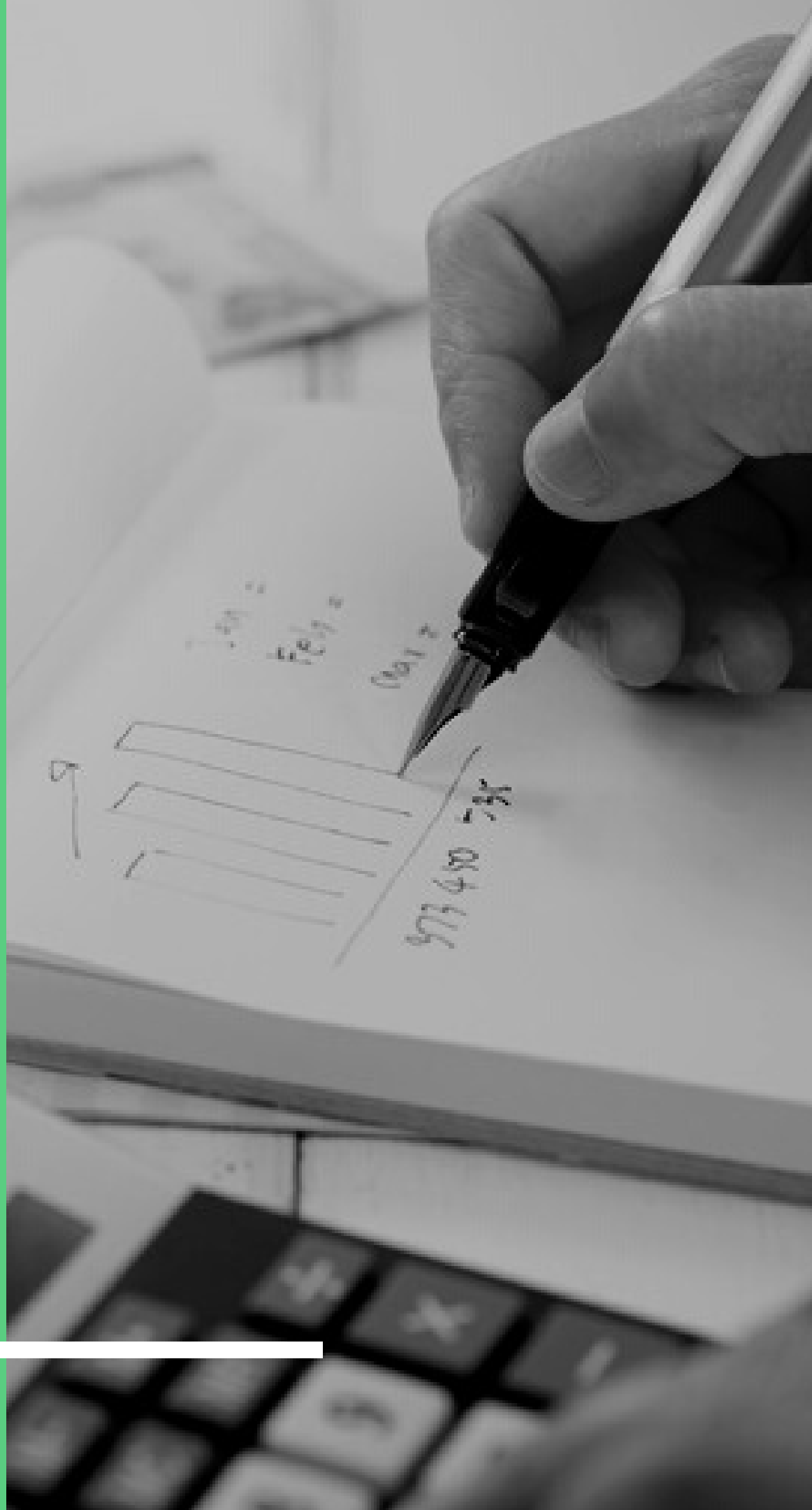


ФинансКредитБанк

BANK PRODUCTS

- LOANS
- LEASING
- DEPOSITS

**AIYL BANK SOUGHTS TO EACH CLIENT
AND HIS NEEDS**



The loan portfolio of the Bank was KGS
25,0 bln or 79 970 loans as of
01.01.2022

LOANS

AGRO LOANS

38765 loans were
issued, totalling
KGS **7,3 bln**

BUSINESS LOANS

2069 loans were
issued, totalling
KGS **2,3 bln**

CONSUMER LOANS

5299 loans were
issued, totalling
KGS **1,7 bln**

LEASING

250 TRACTORS

amounting to KGS
511 930 thousand

30 HARVESTERS

amounting to KGS
115 572 thousand

68 ATTACHMENTS, TRAILED DEVICES

amounting to KGS
68 700 thousand

146 SPECIAL EQUIPMENT AND VEHICLE

amounting to KGS
568 925 thousand

2 022 LEASING

Leasing portfolio of the Bank
was KGS **2,2 bln** as of
01.01.2021

70 CATTLE

amounting to KGS
16 870 thousand

DEPOSITS

DEPOSITS AND CURRENT
ACCOUNTS OF CLIENTS - **KGS**
19,9 BLN

LEGAL PERSONS

15,0% OF TERM
DEPOSIT MARKET
SHARE

PHYSICAL PERSONS

7,3% OF TERM DEPOSIT
MARKET SHARE



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

implementation of
Agile

Improving the literacy
of Bank staff and
clients

Development of information
systems in use

Continuous
development of the
Bank's integration
services

Move to electronic
workflow

Introduction of artificial
intelligence and machinery
technologies

SOCIAL RESPONSIBILITY

Getting closer to people, we want to show the client our special attitude and warmth.

"Aiyl Bank" OJSC actively participates in:

- Support for the agricultural sector and women's entrepreneurship;
- Training young people in financial literacy;
- Sponsorship of international events;
- Charity;
- Keeping the environment clean.



THANK YOU
FOR YOUR
ATTENTION!

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

BISHKEK 2021