

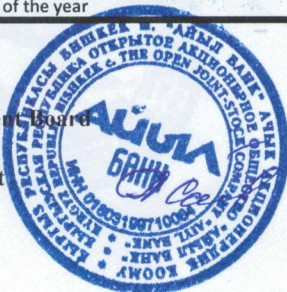
Aiyl bank OJSC

Statement of Cash flows
for the year, ended 31 March, 2023
(in thousand KGS)

	31.03.2023	31.12.2022
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	1 567 800	6 496 453
Interest payments	(482 459)	(1 576 488)
Fee and commission receipts	256 614	764 351
Fee and commission payments	(179 476)	(409 368)
Net receipts from foreign exchange	790 422	4 576 394
Other income receipts	10 943	30 502
Operating expenses payments	(619 262)	(1 893 448)
Cash flows from operating activities before changes in operating assets and liabilities	1 344 582	7 988 396
(Increase)/decrease in operating assets		
Loans and advances to banks and other financial institutions	(6 826 614)	273 423
Loans to customers	(299 181)	(8 494 422)
Investments in securities	-	-
CCE	-	-
Other assets	(427 441)	(423 439)
(Increase)/decrease in operating liabilities		
Deposits and balances from banks	907	14 936
Current accounts and deposits from customers	(92 110)	33 459 000
Other liabilities	845 470	339 801
Net cash (used in)/from operating activities before income tax paid	(5 454 387)	33 157 695
Income tax paid	(261 397)	(249 405)
Net cash (used in)/from operating activities	(5 715 784)	32 908 290
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of investments in securities at amortized cost	-	(6 458 198)
Redemption of investments in securities at amortized cost	195 123	-
Proceeds from sale of property and equipment and intangible assets	812	3 369
Purchases of property and equipment and intangible assets	(133 961)	(223 152)
Net cash from investing activities	61 974	(6 677 981)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts of amounts due to the Ministry of Finance of the Kyrgyz Republic	772 467	1 211 206
Repayment of amounts due to the Ministry of Finance of the Kyrgyz Republic	(285 415)	(720 644)
Receipts of amounts due to the NBKR	-	-
Repayments of amounts due to the NBKR	-	(961 081)
Receipts of other borrowed funds	19 761	3 207 672
Repayments of other borrowed funds	(167 172)	(2 570 830)
Contribution from shareholder	1 500 000	1 800 000
Dividends paid	-	(201 093)
Payment of lease liabilities	16 345	(69 035)
Net cash used in financing activities	1 855 986	1 696 195
Effect of changes in exchange rates on cash and cash equivalents	(51 978)	349 047
Net (decrease)/increase in cash and cash equivalents	(3 849 802)	28 275 551
CASH AND CASH EQUIVALENTS, beginning of the year	37 708 049	9 455 335
Effect of change in ECL on cash and cash equivalents	(3 051)	(22 837)
CASH AND CASH EQUIVALENTS, end of the year	33 855 196	37 708 049

Chairman of the Management Board

Chief Accountant's assistant



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T.Alimdzhanov

A.Sadralieva