

**Aiyl bank OJSC**

**Statement of Financial position  
as at JUNE 30, 2020 (including)  
(in thousand KGS)**

	<b>Jun 30, 2020</b>	<b>Jun 30, 2019</b>	<b>Dec 31, 2019</b>
<b>Assets</b>			
Cash	1 826 077	1 326 209	1 518 469
Correspondent account with NBKR	696 227	2 013 207	1 031 098
Accounts and deposits with banks and other financial institutions	4 328 875	993 989	4 181 077
Assets on repurchase operations	-	-	-
Loans issued to clients	22 747 516	21 959 708	20 695 013
Depreciation reserve	(1 804 678)	(1 313 181)	(1 631 115)
Loans issued to clients less depreciation reserve	<u>20 942 838</u>	<u>20 646 527</u>	<u>19 063 898</u>
Securities	2 255 133	2 770 908	2 612 230
Fixed assets	758 559	648 332	811 438
Non-tangible assets	59 483	50 969	54 474
Income tax advance payment	4 280	-	17 953
Other assets	<u>1 324 410</u>	<u>455 465</u>	<u>689 597</u>
<b>Total assets</b>	<b><u><u>32 195 882</u></u></b>	<b><u><u>28 905 606</u></u></b>	<b><u><u>29 980 234</u></u></b>
<b>Capital and liabilities</b>			
<b>Liabilities</b>			
Current accounts and deposits from banks	158 700	162 456	233 912
Current accounts and deposits from clients	15 944 195	13 194 513	14 185 384
Amounts owed to the Ministry of Finance of the Kyrgyz Republic	1 981 947	1 595 505	1 724 970
Amounts owed to the National Bank of the Kyrgyz Republic	1 381 351	1 084 187	1 182 746
Government grant	347 666	398 370	304 602
Subordinated debt	908 672	908 403	908 671
Other attracted funds residents	3 229 092	3 096 608	3 340 775
Other attracted funds non-residents	3 707 007	3 912 645	3 839 920
Current tax liability	-	2 000	7 408
Deffered tax liability	36 376	39 981	38 298
Other liabilities	<u>427 870</u>	<u>162 129</u>	<u>265 850</u>
<b>Total liabilities</b>	<b><u><u>28 223 282</u></u></b>	<b><u><u>24 958 281</u></u></b>	<b><u><u>26 032 536</u></u></b>
<b>Equity</b>			
Shareholder capital	3 379 200	3 379 200	3 379 200
Additional capital	182 296	83 823	84 478
Future needs reserves	189 696	189 696	189 696
Adjusment due to transition to IFRS 9	136 052	144 986	144 986
Retained earnings	<u>85 356</u>	<u>149 620</u>	<u>149 338</u>
<b>Total capital</b>	<b><u><u>3 972 600</u></u></b>	<b><u><u>3 947 325</u></u></b>	<b><u><u>3 947 698</u></u></b>
<b>Total capital and liabilities</b>	<b><u><u>32 195 882</u></u></b>	<b><u><u>28 905 606</u></u></b>	<b><u><u>29 980 234</u></u></b>