

**AIYL BANK OJSC**

**Statement of Financial position as at 31 October, 2023 (including)**

(in thousand KGS)

	31.10.2023	31.10.2022	31.12.2022
<b>ASSETS:</b>			
Cash and cash equivalents	47 821 425	29 000 164	37 708 049
Loans and advances to banks and other financial institutions	3 328 675	9 132 938	847 102
Loans to customers less depreciation reserve	37 296 544	29 885 170	30 944 499
<i>Loans to customers</i>	40 193 274	32 925 630	33 976 474
<i>Depreciation reserve</i>	(2 896 730)	(3 040 460)	(3 031 975)
Funds provided to clients under Islamic principles of financing less depreciation reserve	184 442	-	-
<i>Funds provided to clients under Islamic principles of financing</i>	185 986	-	-
<i>Depreciation reserves under Islamic principles of financing</i>	(1 544)	-	-
Investments in securities at amortised cost	3 764 266	1 353 419	1 362 451
Investments in securities at fair value	10 791 027	6 634 283	8 642 883
Property and equipment, Intangible assets and Right-of-use asset	1 287 532	868 505	1 006 543
Income tax prepayments	-	-	236 216
Other assets	1 777 127	1 602 714	1 075 608
<b>TOTAL ASSETS</b>	<b>106 251 038</b>	<b>78 477 193</b>	<b>81 823 351</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Deposits and balances from banks and other financial institutions	391 180	217 053	195 023
Current accounts and deposits from clients	72 606 725	55 451 474	57 248 504
Current accounts and deposits from clients under Islamic principles of financing	639	-	-
Amounts due to the Ministry of Finance of the Kyrgyz Republic	5 048 419	3 719 192	3 843 645
Government grant	330 672	355 801	322 829
Other borrowed funds	5 354 602	5 695 342	5 819 475
Funds received from a shareholder	-	1 000 000	1 100 000
Income tax liability	221 616	6 072	-
Deferred income tax liabilities	143 709	118 035	148 273
Lease liabilities	132 478	152 001	156 145
Other liabilities	3 474 635	760 726	642 196
<b>TOTAL LIABILITIES</b>	<b>87 704 675</b>	<b>67 475 696</b>	<b>69 476 090</b>
<b>EQUITY</b>			
Share capital	12 401 820	6 624 620	6 624 620
Additional paid-in capital	89 268	87 909	88 036
General reserves	189 696	189 696	189 696
Revaluation reserve for securities measured at fair value through other comprehensive income	35	-	-
Retained earnings	5 865 544	4 099 272	5 444 909
<b>TOTAL EQUITY</b>	<b>18 546 363</b>	<b>11 001 497</b>	<b>12 347 261</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>106 251 038</b>	<b>78 477 193</b>	<b>81 823 351</b>

Chairman of the Management Board

T.Alimdzhonov

Chief Accountant

A.Kazakova

For reference:

The amount of LLP according to regulatory reporting is 552 420 90 thousand soms.





AiyI bank OJSC

Statement of Changes in equity as at 31 October 2023  
(including)

(in thousand KGS)

	Share capital	Additional paid-in capital	General reserves	Revaluation reserve for securities measured at fair value through other comprehensive income	Retained earnings	Total
<b>As at January 1, 2022</b>	<b>3 524 620</b>	<b>87 225</b>	<b>189 696</b>	-	<b>427 475</b>	<b>4 229 016</b>
Gain on revaluation of financial assets measured at fair value	-	-	-	-	-	-
Profit and total comprehensive income for the period	-	-	-	-	5 218 527	5 218 527
Contribution by the Government of the Kyrgyz Republic	-	811	-	-	-	811
Shares issued	3 100 000	-	-	-	-	3 100 000
Dividends declared	-	-	-	-	(201 093)	(201 093)
<b>As at 31 December, 2022</b>	<b>6 624 620</b>	<b>88 036</b>	<b>189 696</b>	-	<b>5 444 909</b>	<b>12 347 261</b>
Gain on revaluation of financial assets measured at fair value	-	-	-	35	-	35
Profit and total comprehensive income for the period	-	-	-	-	4 656 914	4 656 914
Contribution by the Government of the Kyrgyz Republic	-	1 233	-	-	-	1 233
Shares issued	5 777 200	-	-	-	-	5 777 200
Dividends declared	-	-	-	-	(4 236 279)	(4 236 279)
<b>As at 31 October, 2023</b>	<b>12 401 820</b>	<b>89 268</b>	<b>189 696</b>	<b>35</b>	<b>5 865 544</b>	<b>18 546 363</b>

Chairman of the Management Board

T. Alimdzhanov

Chief Accountant

A. Kazakova



*A. Kazakova*



INFORMATION on compliance with the economic ratios as of 31 October 2023

Economic ratios and maintenance of the additional capital stock in the bank ("buffer capital" index)	Designation	Actual value of the ratio and the additional capital stock of the bank ("buffer capital" index)	Set value of the ratio and the additional capital stock of the bank ("buffer capital" index)	Deviation from the set ratio and the additional capital stock of the bank ("buffer capital" index)
Maximum risk exposure per one borrower or a group of related borrowers	Maximum risk exposure per one borrower or a group of related borrowers not related to the bank (K1.1)	2,80%	no less than 20%	17,2%
	Maximum risk exposure per one borrower or a group of related borrowers related to the bank (K1.2)	0,04%	no less than 15%	15,0%
	Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	3,01%	no less than 30%	27,0%
	Maximum risk exposure on the interbank placements with the bank related to the bank (K1.4)	0,00%	no less than 15%	15,0%
Capital adequacy ratio (K2)	Total capital adequacy ratio (K2.1)	37,85%	no less than 12,5%	25,4%
	Tier 1 capital adequacy ratio (K2.2)	32,17%	no less than 7,5%	24,7%
	Tier 1 capital adequacy ratio (K2.3)	29,75%	no less than 6%	23,8%
	Leverage (K2.4)	12,30%	no less than 6%	6,3%
Liquidity ratio (K3)	Liquidity ratio of the bank (K3.1)	94,44%	no lower than 45%	49,4%
	The short-term liquidity ratio (K3.2)	95,11%	no lower than 35%	60,1%
Open Currency Position Limit (K4)	The limit of the long/short open currency balance sheet/off-balance sheet position in each currency (K4.1)	1,42%	no more than 15% of NTC	12,7%
	Number of the violation days according to the total value of the long open currency positions (K4.2)	2,04%	no more than 20% of NTC	16,4%
	Number of the violation days according to the total value of the short open currency positions (K4.3)	3,47%	no more than 20% of NTC	18,8%
Additional capital stock of the bank ("buffer capital" index)		44,59%	no less than 25%	19,6%
Maximum risk exposure on the unsecured loans		17,38%	no more than 50% of NTC	32,6%
Maximum risk exposure on the operations with affiliates and bank-related parties		0,10%	no more than 60% of NTC	54,1%
Maximum amount of total investments by a non-banking organization		0,00%	no more than 60% of the bank's own (regulatory) capital	60,0%
Maximum amount of the investments to the immovable property (fixed assets)		1,43%	no more than 100% of the paid-in authorized capital of the bank	98,6%
Total amount of the investments to the securities of the Governments and the Central banks of other states <small>росударств</small>		0,00%	no more than 100% of NTC	100,0%
Total amount of the bank's investments to the non-government debt securities		0,00%	no more than 50% of NTC	50,0%
The total size of the bank is major risks		4,91%	no more than 100% of five times the size of NTC	95,1%

Chairman of the Management Board

T. Alimdzhанov

Chief Accountant

A.Kazakova

