

AIYL BANK OJSC

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

(in thousand KGS)

	31.05.2023	31.05.2022	31.12.2022
ASSETS:			
Cash and cash equivalents	37 997 923	14 686 126	37 708 049
Loans and advances to banks and other financial institutions	9 938 331	4 111 746	847 102
Loans to customers less depreciation reserve	33 401 240	27 419 526	30 944 499
<i>Loans to customers</i>	36 260 168	30 142 560	33 976 474
<i>Depreciation reserve</i>	(2 858 928)	(2 723 034)	(3 031 975)
Funds provided to clients under Islamic principles of financing less depreciation reserve	3 064	-	-
<i>Funds provided to clients under Islamic principles of financing</i>	3 072	-	-
<i>Depreciation reserves under Islamic principles of financing</i>	(8)	-	-
Investments in securities at amortised cost	10 245 889	4 837 997	10 005 289
Property and equipment, Intangible assets and Right-of-use asset	1 126 781	878 897	1 006 543
Other assets	2 006 351	1 749 132	1 311 869
TOTAL ASSETS	94 719 579	53 683 425	81 823 351
LIABILITIES AND EQUITY			
LIABILITIES:			
Deposits and balances from banks and other financial institutions	641 916	164 014	195 023
Current accounts and deposits from clients	66 063 383	32 929 152	57 248 504
Amounts due to the Ministry of Finance of the Kyrgyz Republic	4 367 145	3 302 989	3 843 645
Amounts due to the National Bank of the Kyrgyz Republic	-	450 575	-
Government grant	425 831	852 868	322 829
Other borrowed funds	5 547 857	4 833 532	5 819 475
Funds received from a shareholder	4 777 200	700 000	1 100 000
Lease liabilities	143 851	162 823	156 145
Other liabilities	1 317 423	2 559 677	790 469
TOTAL LIABILITIES	83 284 606	45 955 629	69 476 090
EQUITY			
Share capital	7 624 620	5 924 620	6 624 620
Additional paid-in capital	88 713	87 477	88 036
General reserves	189 696	189 696	189 696
Retained earnings	3 531 944	1 526 003	5 444 909
TOTAL EQUITY	11 434 973	7 727 796	12 347 261
TOTAL LIABILITIES AND EQUITY	94 719 579	53 683 425	81 823 351

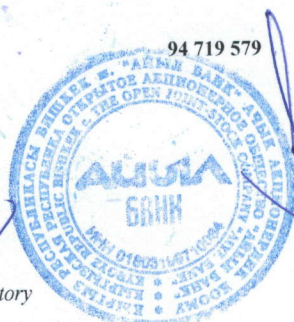
Chairman of the Management Board

Chief Accountant

T.Alimdzhанov

A.Kazakova

For reference: The amount of LLP according to regulatory reporting is 5 672 605.49 thousand soms.



AIYL BANK OJSC

Statement of profit or Loss and Comprehensive Income as at 31 May, 2023 (including)

(in thousand KGS)

	31.05.2023	31.05.2022	31.12.2022
Interest income	3 176 633	1 665 690	5 322 897
Amortisation of government grant	143 998	114 615	330 183
Interest expense	(968 893)	(738 951)	(2 028 888)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	2 351 738	1 041 354	3 624 192
Formation of an allowance for depreciation on interest bearing assets	(54 830)	(271 824)	(438 932)
NET INTEREST INCOME	2 296 908	769 530	3 185 260
Financing by Islamic principles banking - income	38	-	-
Financing by Islamic principles banking -expense	-	-	-
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	38	-	-
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(8)	-	-
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	30	-	-
Fee and commission income	457 821	220 601	764 351
Islamic principles banking fees - income	-	-	-
Fee and commission expense	(327 290)	(115 035)	(409 368)
Islamic principles banking fees - expenses	-	-	-
Net foreign exchange gain	1 233 871	1 255 159	4 614 701
Formation of a provision for depreciation of other assets	(227 624)	(293)	(109 650)
Impairment (losses)/recovery on credit-related commitments	212 905	(422)	(138 577)
Other income, net	16 077	6 895	33 783
NET NON-INTEREST (LOSS)/INCOME	1 365 760	1 366 904	4 755 240
OPERATING INCOME	3 662 698	2 136 434	7 940 500
OPERATING EXPENSES	(1 053 369)	(678 145)	(2 135 251)
PROFIT BEFORE INCOME TAX	2 609 329	1 458 289	5 805 249
Income tax expense	(286 015)	(158 668)	(586 722)
NET PROFIT FOR THE YEAR	2 323 314	1 299 621	5 218 527
TOTAL COMPREHENSIVE INCOME	2 323 314	1 299 621	5 218 527
Basic earnings per share, KGS	3 047	2 194	7 877

Chairman of the Management Board

Chief Accountant



T.Alimdzhanov

A.Kazakova

For reference: The amount of profit according to regulatory reporting is 2 337 275,46 thousand soms.

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

(in thousand KGS)

	Акционердик капитал	Кошумча капитал	Келечектеги керектөөлөр үчүн кам	Бөлүштүрүлбөгөн пайда	Бардыгы болуп, капитал
As at January 1, 2022	<u>3 524 620</u>	<u>87 225</u>	<u>189 696</u>	<u>427 475</u>	<u>4 229 016</u>
Profit and total comprehensive income for the period	-	-	-	5 218 527	5 218 527
Contribution by the Government of the Kyrgyz Republic		810			810
Shares issued	3 100 000			(201 092)	3 100 000
Dividends declared					(201 092)
As at 31 December 2022	<u>6 624 620</u>	<u>88 036</u>	<u>189 696</u>	<u>5 444 909</u>	<u>12 347 261</u>
Profit and total comprehensive income for the period	-	-	-	2 323 314	2 323 314
Contribution by the Government of the Kyrgyz Republic		677			677
Shares issued	1 000 000			(4 236 279)	1 000 000
Dividends declared					(4 236 279)
Balance as at 31 May, 2023	<u>7 624 620</u>	<u>88 713</u>	<u>189 696</u>	<u>3 531 944</u>	<u>11 434 973</u>

Chairman of the Management Board

Chief Accountant




T.Alimdzhанov

A.Kazakova

INFORMATION on compliance with the economic ratios as of 1 June 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)	4,55%	no less than 20%	15,5%
	Maximum risk exposure per one borrower or a group of related borrowers related to the bank (K1.2)	0,05%	no less than 15%	15,0%
	Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	0,12%	no less than 30%	29,9%
	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)	26,80%	no less than 12,5%	14,3%
	Tier 1 capital adequacy ratio (K2.2)	23,73%	no less than 7,5%	16,2%
	Tier 1 capital adequacy ratio (K2.3)	20,97%	no less than 6%	15,0%
	Leverage (K2.4)	8,86%	no less than 6%	2,9%
Liquidity ratio (K3)	Liquidity ratio of the bank (K3.1)	100,55%	no lower than 45%	55,6%
	The short-term liquidity ratio (K3.2)	100,19%	no lower than 35%	65,2%
Open Currency Position Limit (K4)	The limit of the long/short open currency balance sheet/off-balance sheet position in each currency (K4.1)	5,02%	no more than 15% of NTC	9,98%
	Number of the violation days according to the total value of the long open currency positions (K4.2)	5,11%	no more than 20% of NTC	14,89%
	Number of the violation days according to the total value of the short open currency positions (K4.3)	0,09%	no more than 20% of NTC	19,91%
Additional capital stock of the bank ("buffer capital" index)		31,16%	no less than 25%	6,2%
Maximum risk exposure on the unsecured loans		26,21%	no more than 50% of NTC	23,8%
Maximum risk exposure on the operations with affiliates and bank-related parties		5,72%	no more than 60% of NTC	54,3%
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)		2,34%	no more than 100% of the paid-in authorized capital of the bank	97,7%
Total amount of the investments to the securities of the Governments and the Central banks of other states государств		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		7,12%	no more than 100% of five times the size of NTC	92,9%

Chairman of the Management Board

T.Alimdzhonov

Chief Accountant

A.Kazakova

