

Aiyl bank OJSC

**Statement of Financial position
as at February 29, 2020 (including)
(in thousand KGS)**

| | Feb 29, 20 | Feb 28, 19 | Dec 31, 19 |
|---|--------------------------|--------------------------|--------------------------|
| Assets | | | |
| Cash | 1 365 586 | 1 529 215 | 1 518 469 |
| Correspondent account with NBKR | 1 501 596 | 745 436 | 1 031 098 |
| Accounts and deposits with banks and other financial institutions | 2 772 390 | 2 215 744 | 4 181 077 |
| Assets on repurchase operations | 124 973 | - | - |
| Loans issued to clients | 20 109 896 | 19 716 838 | 20 695 013 |
| Depreciation reserve | (1 532 628) | (964 408) | (1 631 115) |
| Loans issued to clients less depreciation reserve | <u>18 577 268</u> | <u>18 752 430</u> | <u>19 063 898</u> |
| Securities | 3 364 670 | 4 873 306 | 2 612 230 |
| Fixed assets | 800 724 | 606 730 | 811 438 |
| Non-tangible assets | 53 341 | 53 887 | 54 474 |
| Income tax advance payment | 16 401 | - | 17 953 |
| Other assets | <u>1 134 378</u> | <u>393 936</u> | <u>689 597</u> |
| Total assets | <u>29 711 327</u> | <u>29 170 684</u> | <u>29 980 234</u> |
| Capital and liabilities | | | |
| Liabilities | | | |
| Current accounts and deposits from banks | 226 190 | 184 378 | 233 912 |
| Current accounts and deposits from clients | 14 038 598 | 12 364 491 | 14 185 384 |
| Amounts owed to the Ministry of Finance of the Kyrgyz Republic | 1 567 641 | 1 595 545 | 1 724 970 |
| Amounts owed to the National Bank of the Kyrgyz Republic | 1 197 957 | 2 124 945 | 1 182 746 |
| Government grant | 439 665 | 335 114 | 304 602 |
| Subordinated debt | 908 671 | 908 365 | 908 671 |
| Other attracted funds residents | 3 272 061 | 3 092 988 | 3 340 775 |
| Other attracted funds non-residents | 3 748 062 | 4 147 233 | 3 839 920 |
| Current tax liability | 3 000 | 5 407 | 7 408 |
| Deffered tax liability | 38 298 | 182 198 | 265 850 |
| Other liabilities | <u>280 999</u> | <u>23 871</u> | <u>38 298</u> |
| Total liabilities | <u>25 721 142</u> | <u>24 964 535</u> | <u>26 032 536</u> |
| Equity | | | |
| Shareholder capital | 3 379 200 | 3 268 760 | 3 379 200 |
| Additional capital | 84 731 | 83 318 | 84 478 |
| Future needs reserves | 189 696 | 155 131 | 189 696 |
| Adjusment due to transition to IFRS 9 | 144 986 | 307 971 | 144 986 |
| Retained earnings | <u>191 571</u> | <u>390 969</u> | <u>149 338</u> |
| Total capital | <u>3 990 185</u> | <u>4 206 149</u> | <u>3 947 698</u> |
| Total capital and liabilities | <u>29 711 327</u> | <u>29 170 684</u> | <u>29 980 234</u> |