

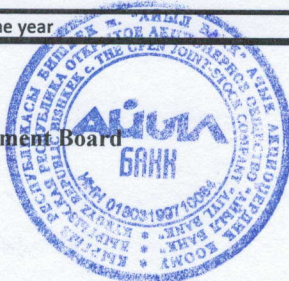
Aiyl bank OJSC

**Statement of Cash flows**  
**for the year, ended JUNE 30, 2022**  
*(in thousand KGS)*

	<b>30.06.2022</b>	<b>30.06.2021</b>
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Interest receipts	3 437 184	1 539 043
Interest payments	(597 216)	(586 453)
Fee and commission receipts	280 647	162 521
Fee and commission payments	(146 835)	(50 280)
Net receipts from foreign exchange	1 687 022	60 488
Other income receipts	16 690	7 544
Operating expenses payments	(729 930)	(584 216)
<b>Cash flows from operating activities before changes in operating assets and liabilities</b>	<b>3 947 562</b>	<b>548 647</b>
<b>(Increase)/decrease in operating assets</b>		
Loans and advances to banks and other financial institutions	(1 170 021)	83 789
Loans to customers	(6 001 995)	(553 715)
Investments in securities	9 118	-
CCE	-	-
Other assets	(1 258 159)	(543 739)
<b>(Increase)/decrease in operating liabilities</b>		
Deposits and balances from banks	(6 607)	73 943
Current accounts and deposits from customers	12 904 384	2 131 592
Other liabilities	555 207	87 368
<b>Net cash (used in)/from operating activities before income tax paid</b>	<b>8 979 489</b>	<b>1 827 884</b>
Income tax paid	(80 532)	(6 790)
<b>Net cash (used in)/from operating activities</b>	<b>8 898 957</b>	<b>1 821 094</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchases of investments in securities at amortized cost	(30 586 232)	-
Redemption of investments in securities at amortized cost	26 258 569	57 752
Proceeds from sale of property and equipment and intangible assets	8 744	573
Purchases of property and equipment and intangible assets	(105 283)	(105 858)
<b>Net cash from investing activities</b>	<b>(4 424 202)</b>	<b>(47 533)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Receipts of amounts due to the Ministry of Finance of the Kyrgyz Republic	313 463	431 898
Repayment of amounts due to the Ministry of Finance of the Kyrgyz Republic	(13 316)	(247 077)
Receipts of amounts due to the NBKR	-	25 878
Repayments of amounts due to the NBKR	(884 411)	(227 527)
Receipts of other borrowed funds	2 129 425	91 907
Repayments of other borrowed funds	(2 163 791)	(1 581 351)
Contribution from shareholder	1 700 000	-
Dividends paid	(201 093)	(48 358)
Shares issued	-	-
Payment of lease liabilities	(5 100)	-
<b>Net cash used in financing activities</b>	<b>875 177</b>	<b>(1 554 629)</b>
Effect of changes in exchange rates on cash and cash equivalents	(842 781)	36 563
<b>Net (decrease)/increase in cash and cash equivalents</b>	<b>4 507 151</b>	<b>255 495</b>
<b>CASH AND CASH EQUIVALENTS, beginning of the year</b>	<b>9 455 335</b>	<b>6 059 339</b>
Effect of change in ECL on cash and cash equivalents	16 069	-
<b>CASH AND CASH EQUIVALENTS, end of the year</b>	<b>13 978 555</b>	<b>6 314 834</b>

Acting chairman of the Management Board

Chief Accountant



*(Handwritten signatures)*

A. Baiysov

A. Kazakova