

Aiyl bank OJSC

Statement of Cash flows
for the year, ended 31 December, 2023
(in thousand KGS)

	31.12.2023	31.12.2022
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	8 557 993	6 496 453
Interest payments	(2 441 150)	(1 576 488)
Fee and commission receipts	1 106 895	764 351
Fee and commission payments	(854 823)	(409 368)
Islamic finance income received	(88 182)	-
Net receipts from foreign exchange	2 488 437	4 576 394
Other income receipts	90 402	30 502
Operating expenses payments	(2 612 311)	(1 893 448)
Cash flows from operating activities before changes in operating assets and liabilities	6 247 261	7 988 396
(Increase)/decrease in operating assets		
Loans and advances to banks and other financial institutions	(8 762 984)	273 423
Loans to customers	(7 424 222)	(8 494 422)
Funds provided to clients under Islamic principles of financing	(228 366)	-
Investments in securities	655 334	-
Other assets	(1 226 193)	(423 439)
(Increase)/decrease in operating liabilities		
Deposits and balances from banks	73 988	14 936
Current accounts and deposits from customers	19 673 717	33 459 000
Other liabilities	669 963	339 801
Net cash (used in)/from operating activities before income tax paid	9 678 498	33 157 695
Income tax paid	(97 342)	(249 405)
Net cash (used in)/from operating activities	9 581 156	32 908 290
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of investments in securities at amortized cost	(9 995)	-
Redemption of investments in securities at amortized cost	298 780	37 807
Purchases of investments in securities at fair value	(10 458 285)	(6 496 005)
Redemption of investments in securities at fair value	5 163 395	-
Proceeds from sale of property and equipment and intangible assets	16 998	3 369
Purchases of property and equipment and intangible assets	(495 328)	(223 152)
Net cash from investing activities	(5 484 435)	(6 677 981)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts of amounts due to the Ministry of Finance of the Kyrgyz Republic	2 023 181	1 211 206
Repayment of amounts due to the Ministry of Finance of the Kyrgyz Republic	(792 252)	(720 644)
Repayments of amounts due to the NBKR	-	(961 081)
Receipts of other borrowed funds	381 212	3 207 672
Repayments of other borrowed funds	(623 778)	(2 570 830)
Contribution from shareholder	4 677 200	1 800 000
Dividends paid	(4 236 279)	(201 093)
Payment of lease liabilities	(107 785)	(69 035)
Net cash used in financing activities	1 321 499	1 696 195
Effect of changes in exchange rates on cash and cash equivalents	154 919	349 047
Net (decrease)/increase in cash and cash equivalents	5 573 139	28 275 551
CASH AND CASH EQUIVALENTS, beginning of the year	37 708 049	9 455 335
Effect of change in ECL on cash and cash equivalents	338 939	(22 837)
CASH AND CASH EQUIVALENTS, end of the year	43 620 127	37 708 049

Chairman of the Management Board

Chief Accountant

A. Meep'



Alimdzhanov

Kazakova