





# MISSION OF AIYL BANK



PROMOTING DEVELOPMENT OF AGRICULTURAL SECTOR AND IMPROVING POPULATION WELFARE THROUGH PROVIDING AFFORDABLE AND HIGH-QUALITY BANKING PRODUCTS BASED ON MODERN TECHNOLOGIES.



# HISTORY OF AIYL BANK

1

## 1996-2001

- The Kyrgyz Agricultural Finance Corporation (KAFC) was established;
- Received a license of the National Bank of KR to conduct loan operations;
- Loan portfolio - 13 mln. USD

2

## 2002-2007

- KAFC was included into the TOP 10 of the best WB projects worldwide;
- KAFC was transformed into "Aiyl Bank" OJSC in 2006;
- 100 offices of Aiyl Bank were opened in KR.

3

## 2008-2013

- Launching of a local money transfer system "Bereke";
- Launching of internet banking;
- The Bank started the first leasing operations, issued 1803 agricultural machines;
- Assets 63 mln USD

4

## 2014-2025

- Start of "Islamic finance"
- Start of remote identification of clients for serving migrant workers
- Integration through the "Tyndyk" system.
- License to conduct operations with precious metals was obtained.
- Launching new ABS.
- Launching of AB24 and AB Business mobile apps
- Launch of Master Card and Visa
- Launch of merchant acquiring
- Launch of Bereke mobile app for IE
- Loan portfolio 591 mln USD
- Assets 1.8 bln USD

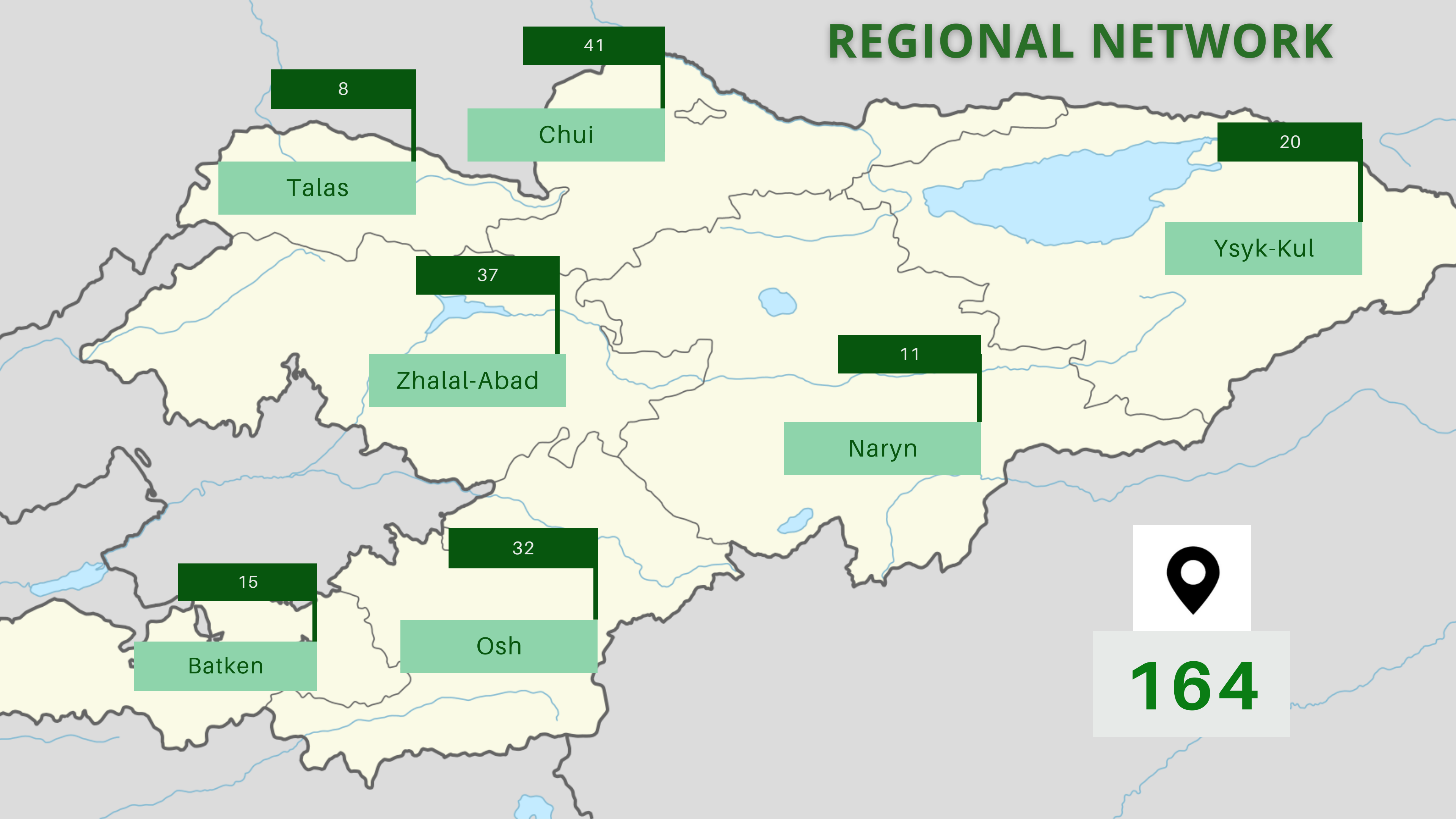
# **SOLE SHAREHOLDER OF THE BANK**

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**State Agency for State Property Management  
under the Cabinet of Ministers  
of the Kyrgyz Republic**



# REGIONAL NETWORK



8

Talas

41

Chui

20

Ysyk-Kul

37

Zhalal-Abad

11

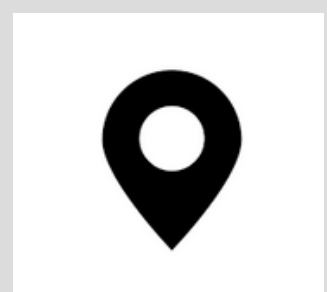
Naryn

32

Osh

15

Batken



164



# AIYL BANK IN FIGURES

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*AUTHORIZED CAPITAL*

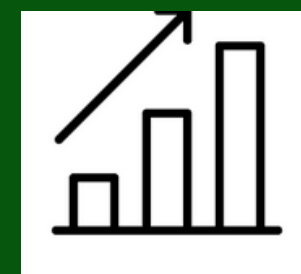
**KGS 16,4 BLN**

(USD 189,2 MLN)



*POS TERMINALS*

**3392**



*ASSETS*

**KGS 157,6 BLN**

(USD 1,8 BLN)



*PAYMENT TERMINALS*

**463**

*ATM*

**325**



*LOAN PORTFOLIO*

**KGS 51,4 BLN**

(USD 591,2 MLN)



*ACTIVE DEBIT CARDS*

**670 395**



*DEPOSIT PORTFOLIO*

**KGS 119,2 BLN**

(USD 1,3 BLN)



*BANK OFFICES*

**164**



*LEASING*

**KGS 6,4 BLN**

(USD 74,1 MLN)



*EMPLOYEES*

**2100**



# BANK'S POSITION

Assets - 1

**1,8** bln USD

Loans - 1

**591,2** mln USD

Deposits - 1

**1,3** bln USD

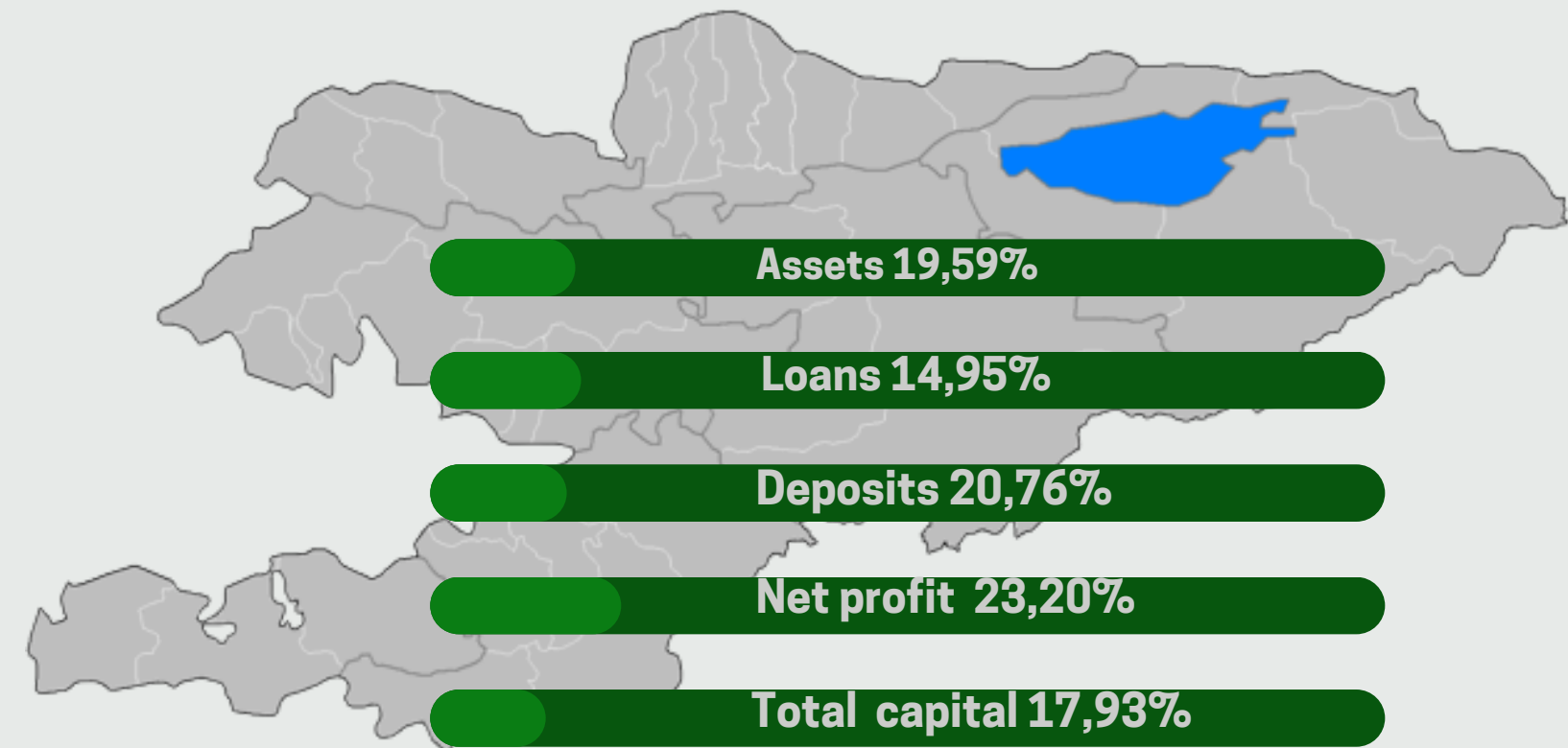
Total capital - 1

**289,8** mln USD

Net profit - 1

**83,3** mln USD

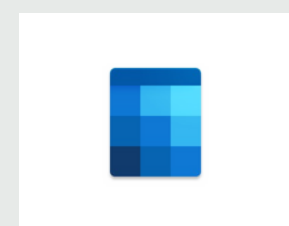
Share in banking sector



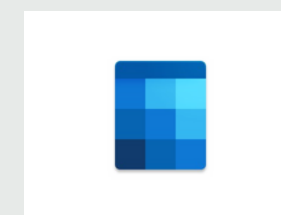
The bank holds leading positions on key financial indicators (according to IFRS as of the date of publication).



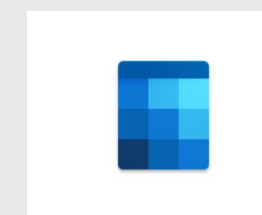
# FINANCIAL SOUNDNESS RATIOS



01/01/2023



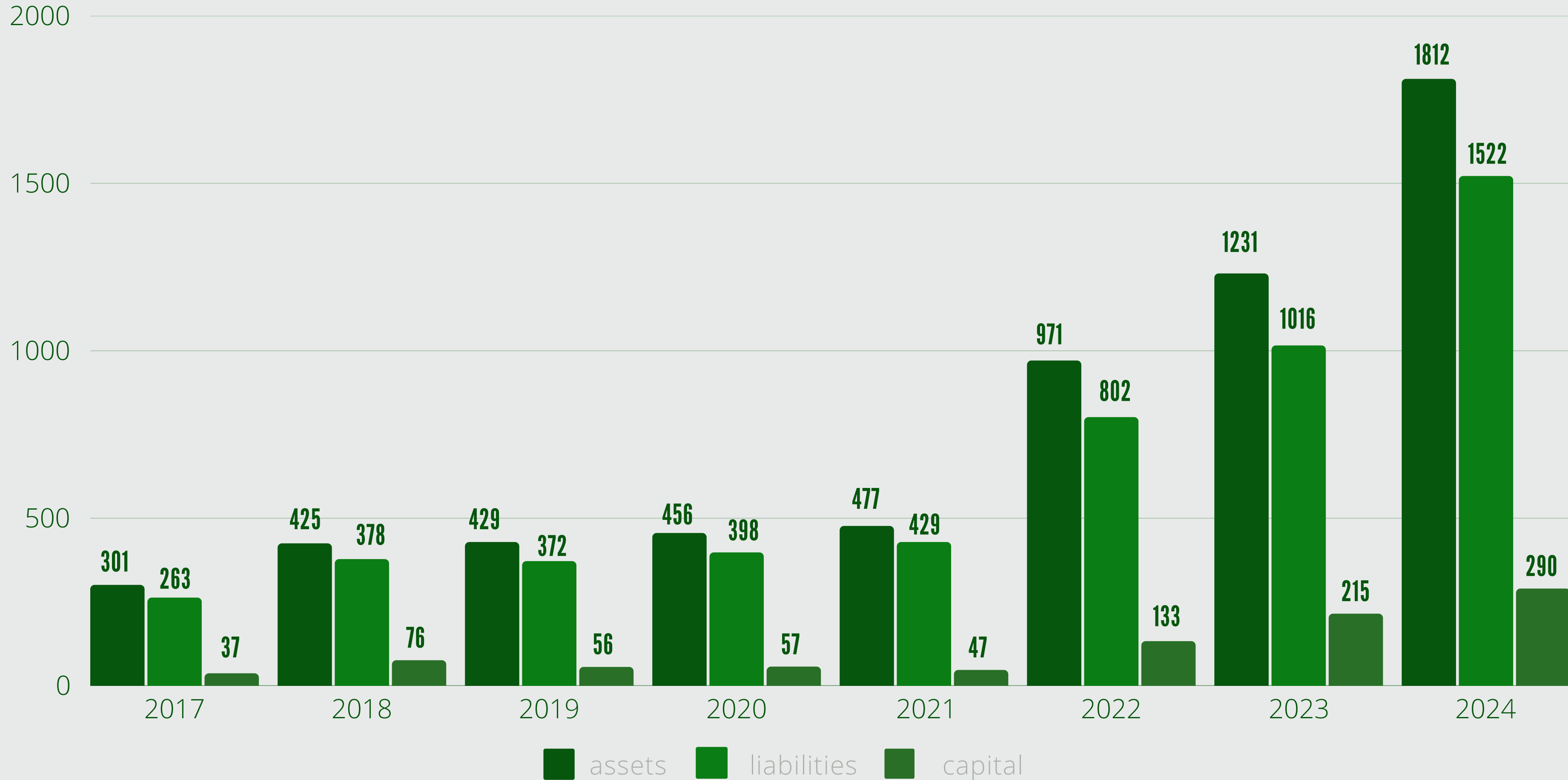
01/01/2024



01/01/2025

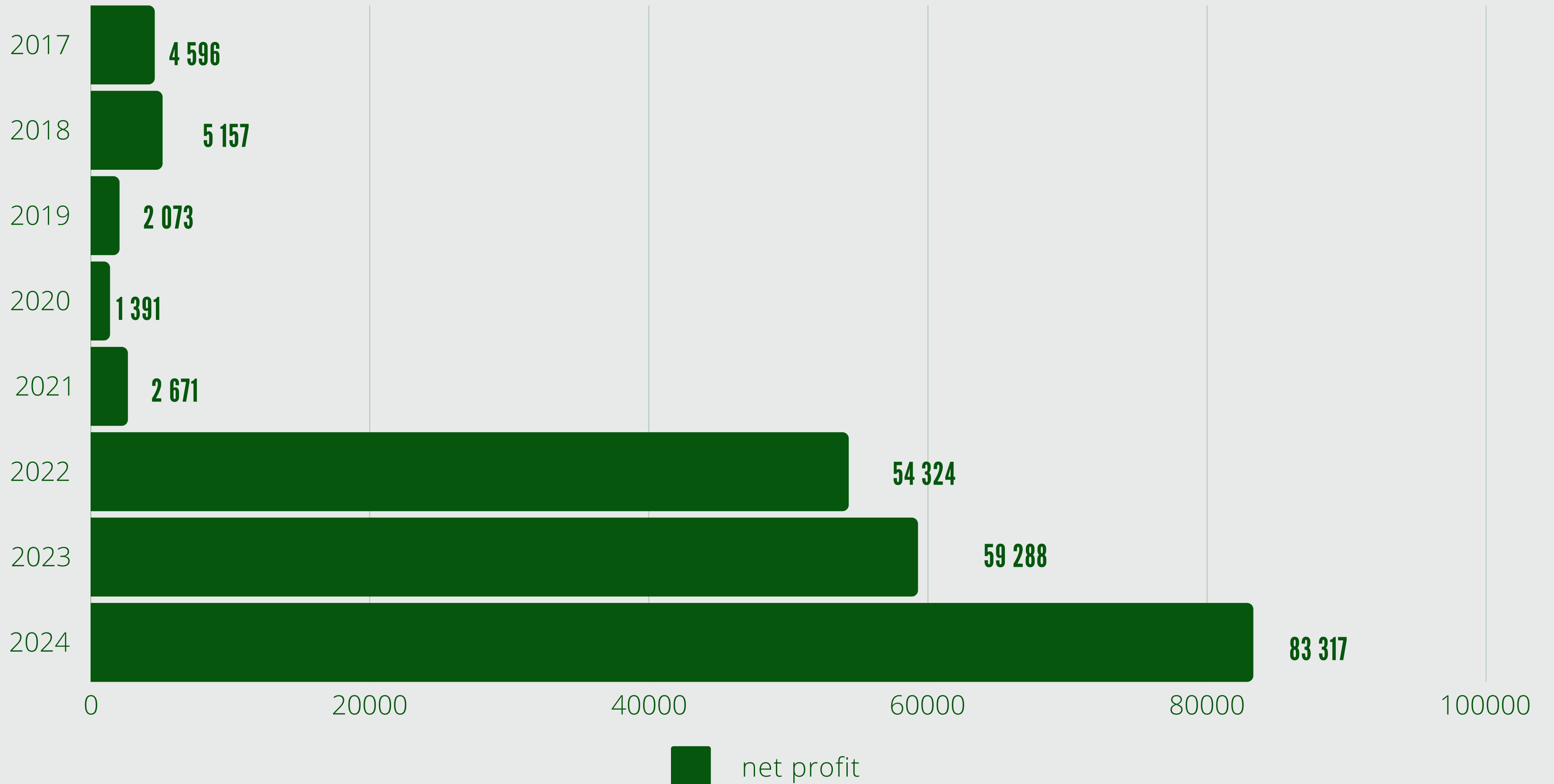
|                  |        |        |         |
|------------------|--------|--------|---------|
| ROA (%)          | 6,76%  | 5,58%  | 4,59%   |
| ROE (%)          | 54,86% | 40,50% | 28,74 % |
| CAPITAL ADEQUACY | 32,81% | 32,81% | 26,89 % |
| PAR 30+          | 9,12%  | 6,97%  | 4,12 %  |

# KEY INDICATORS (mIn USD)

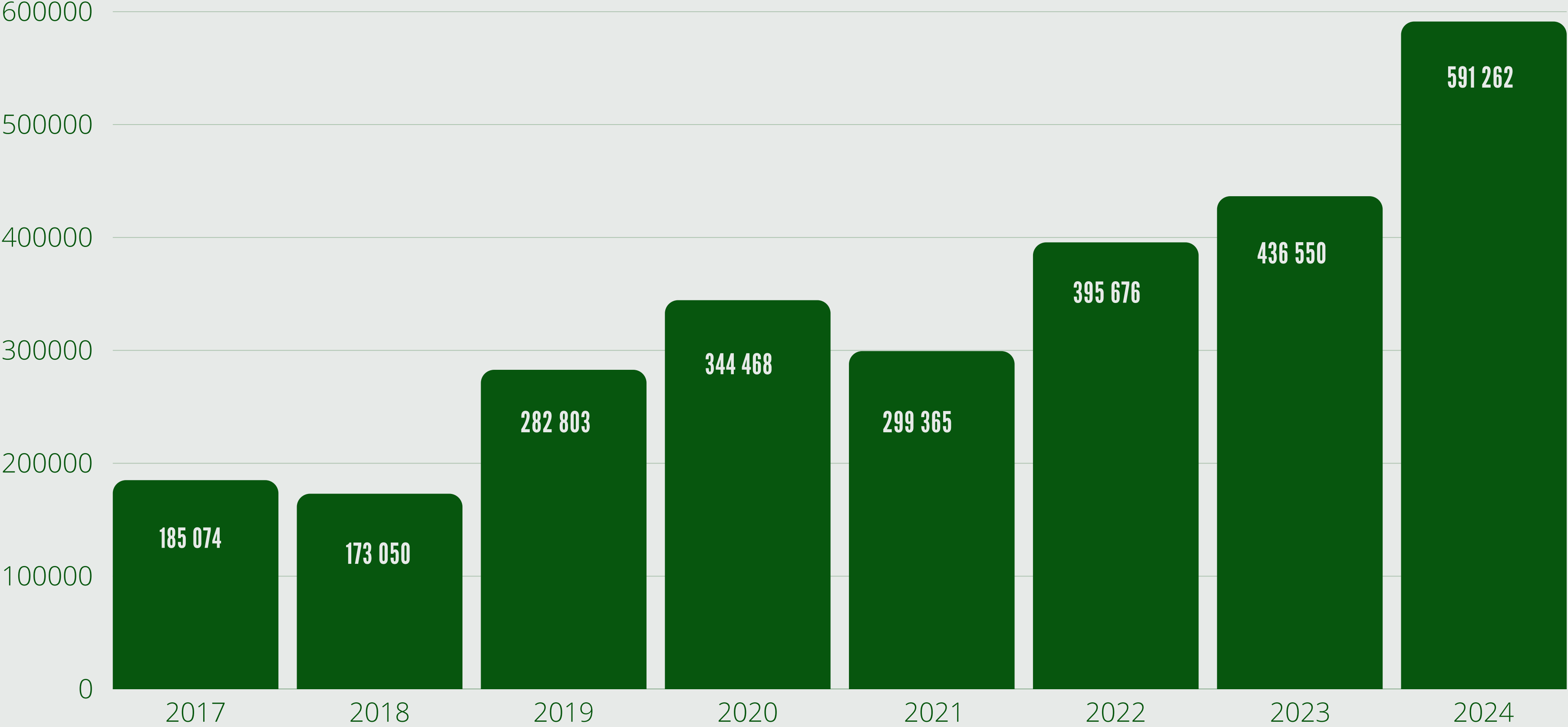




# NET PROFIT (ths USD)



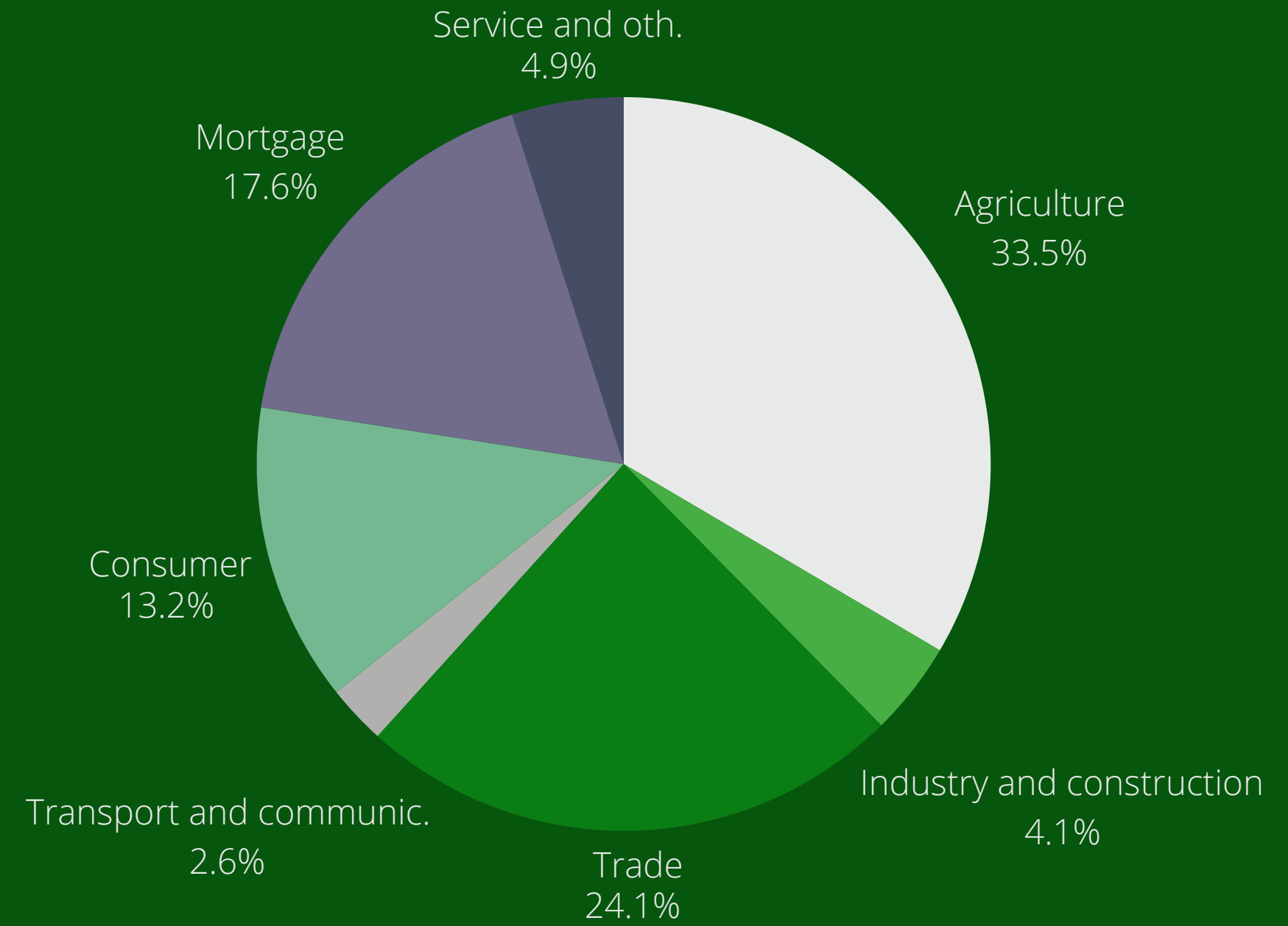
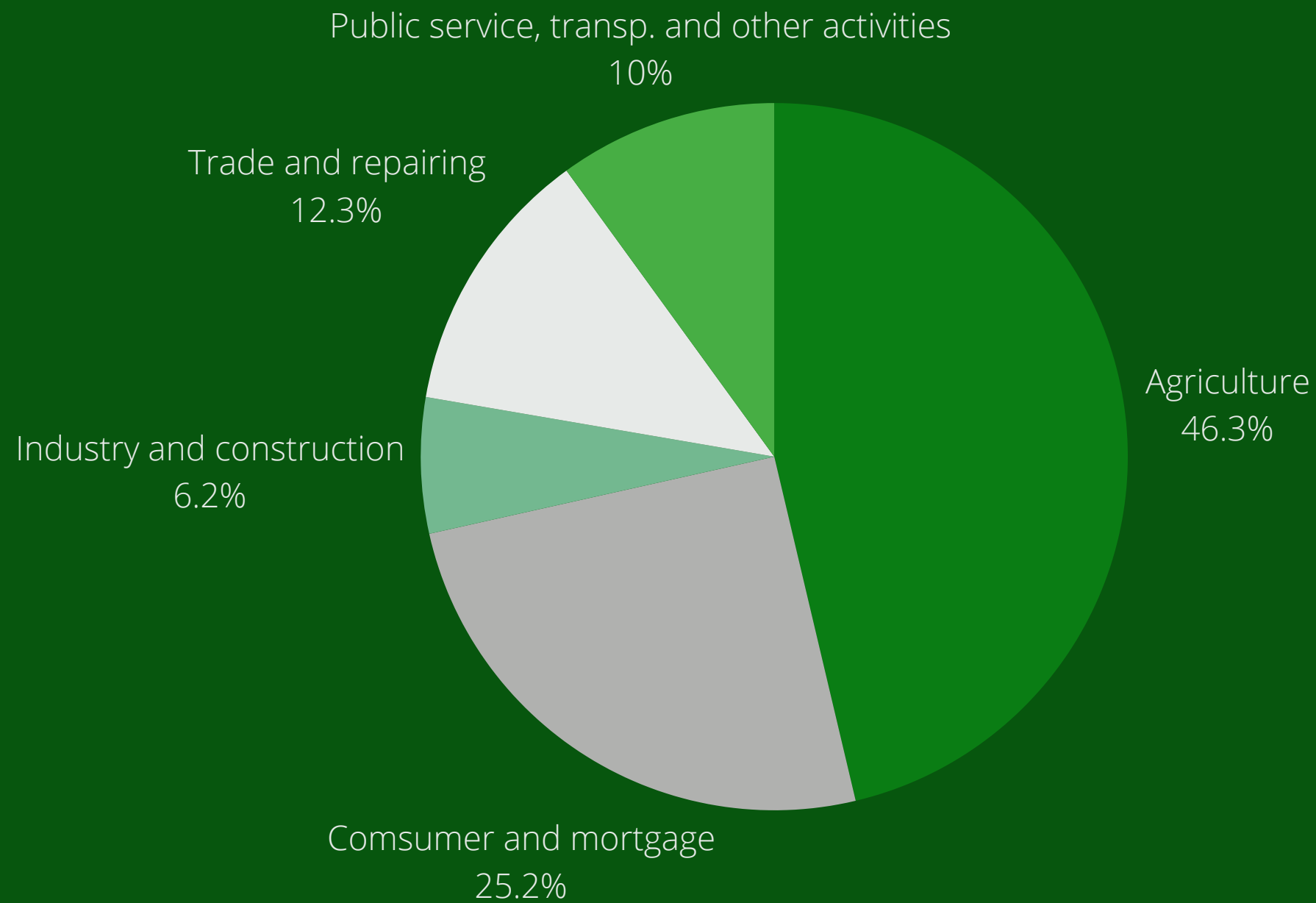
# LOAN PORTFOLIO (ths USD)





# LOAN PORTFOLIO STRUCTURE

2023



2024

# “ISLAMIC WINDOW”

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In 2022 Aiyi Bank obtained license to conduct bank operations according to islamic principles of banking and financing through “Islamic window” in national and foreign currency.





# ESG STRATEGY

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Aiyl Bank ESG strategy was developed with support of Asian Development Bank in 2024.

Aiyl Bank seeks to align its business and operational objectives with international Environmental, Social, and Governance (ESG) standards/principles, as well as Sustainable Development Goals (SDGs).



# UNEP FI membership

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In 2024, Aiyl Bank officially became a signatory to the UNEP FI Principles for Responsible Banking - a common framework for a sustainable banking industry developed by the United Nations Environment Programme Finance Initiative.



# STRATEGIC OBJECTIVES 2020 -2025

1

## IMPROVING PEOPLE'S ACCESS TO BANKING SERVICES

Implement programmes to support and sustainably develop enterprises and agricultural cooperation, as well as to increase the population's access to financial resources and financial literacy.

2

## BECOME MORE THAN JUST A BANK

In addition to developing direct banking functions, the Bank will focus on transforming itself into a financial technology company, and on other horizons, creating partnerships and an ecosystem around those services, where there is potential for human well-being and digital literacy.

Become a "green bank" through ESG-transformation.

3

## BECOME A PREFERRED BANK FOR A WIDE RANGE OF FINANCIAL AND NON- FINANCIAL PURPOSES

- For clients - as an assistant and as a guarantee of business safety and growth.
- For partners - reliable partner interested in mutually beneficial long-term cooperation.



# PARTNERS OF AIYL BANK

*'No one can tell about you better than the names of your partners!'*  
David Ogilvy



# CORRESPONDENT NETWORK

 KB Kookmin Bank



中国农业银行  
AGRICULTURAL BANK OF CHINA

LB BW

MBH  
BANK



CENTERCREDIT



evocaBANK



浙江稠州商业银行  
ZHEJIANG CHOUZHOU COMMERCIAL BANK



# THANK YOU !



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BISHKEK 2025