



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

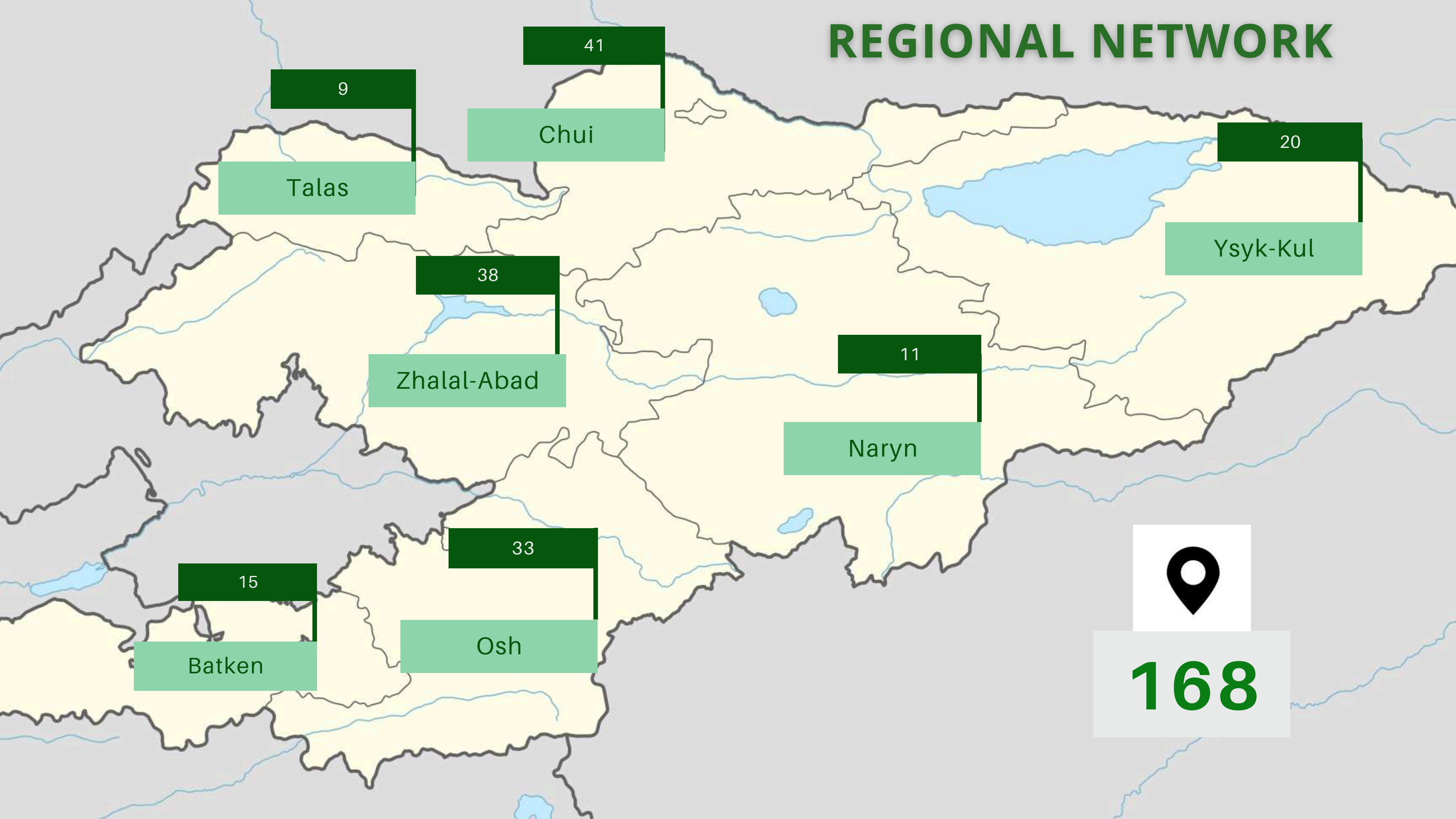
2014-2025

- 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 866 mln USD
- Assets 1,9 bln USD

SOLE SHAREHOLDER OF THE BANK

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

REGIONAL NETWORK



AIYL BANK IN FIGURES



AUTHORIZED CAPITAL
KGS 19,7 BLN
(USD 226,2 MLN)



ASSETS
KGS 167,6 BLN
(USD 1,9 BLN)



LOAN PORTFOLIO
KGS 75,7 BLN
(USD 866,8 MLN)



DEPOSIT PORTFOLIO
KGS 125,2 BLN
(USD 1,4 BLN)



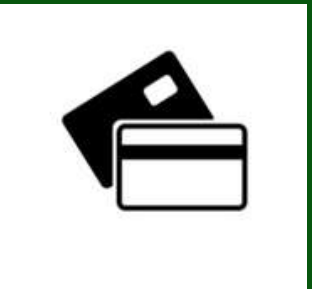
LEASING
KGS 8,1 BLN
(USD 93,1 MLN)



POS TERMINALS
3530



PAYMENT TERMINALS
443



ACTIVE CARDS
777 507



BANK OFFICES
168






EMPLOYEES
2437



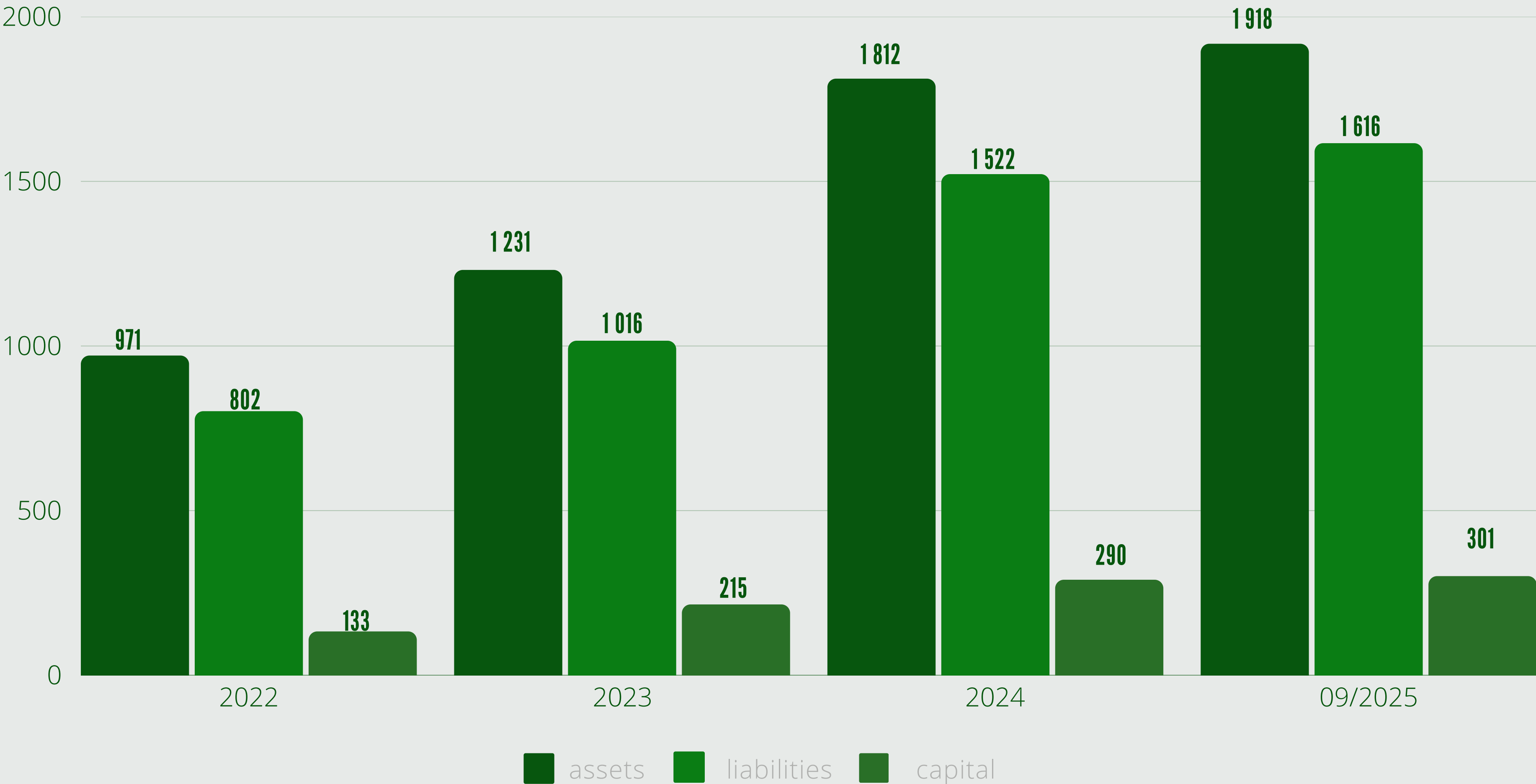
In April 2025, S&P Global Ratings assigned its 'B+/B' long- and short-term issuer credit ratings on Aiyl Bank. The outlook is stable.



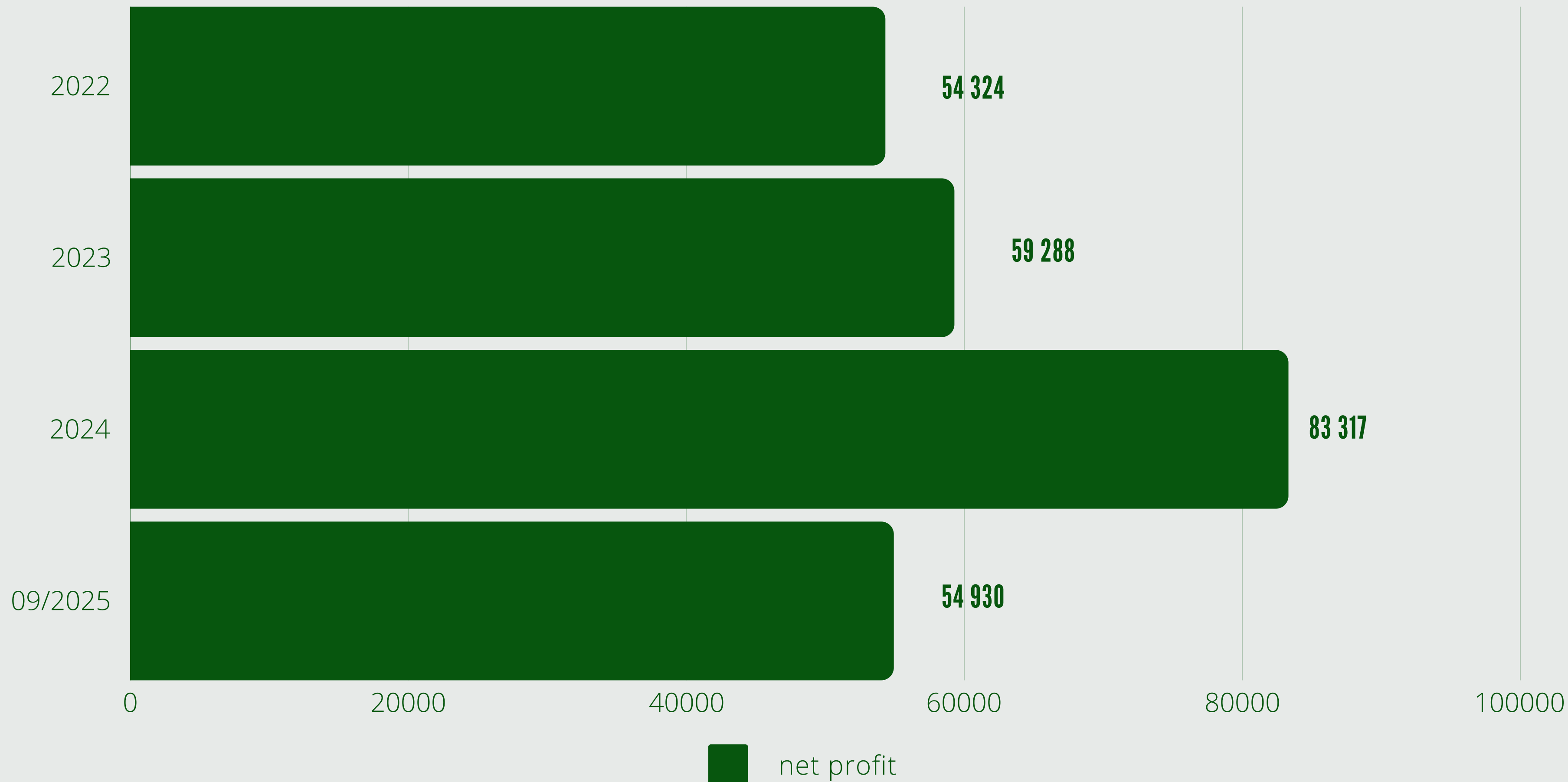
FINANCIAL SOUNDNESS RATIOS

	<div></div> <div>01/01/2024</div>	<div></div> <div>01/01/2025</div>	<div></div> <div>01/09/2025</div>
<div><div></div><div>ROA (%)</div></div>	5,58%	4,59%	3,77 %
<div><div></div><div>ROE (%)</div></div>	40,50%	28,74 %	27,82 %
<div><div></div><div>CAPITAL ADEQUACY</div></div>	32,81%	26,89 %	22,09 %
<div><div></div><div>PAR 30+</div></div>	6,97%	4,12 %	2,43 %

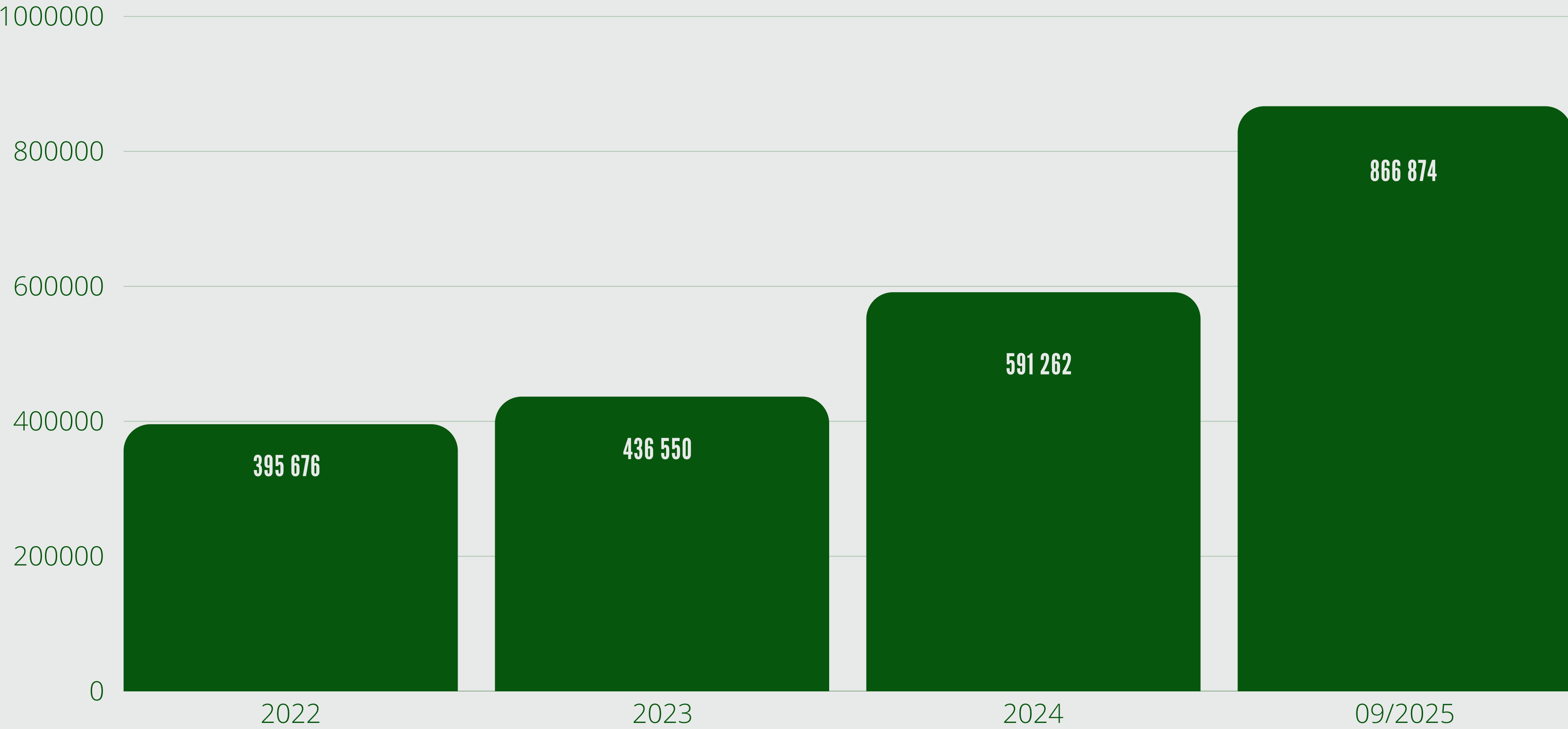
KEY INDICATORS (mln USD)



NET PROFIT (ths USD)

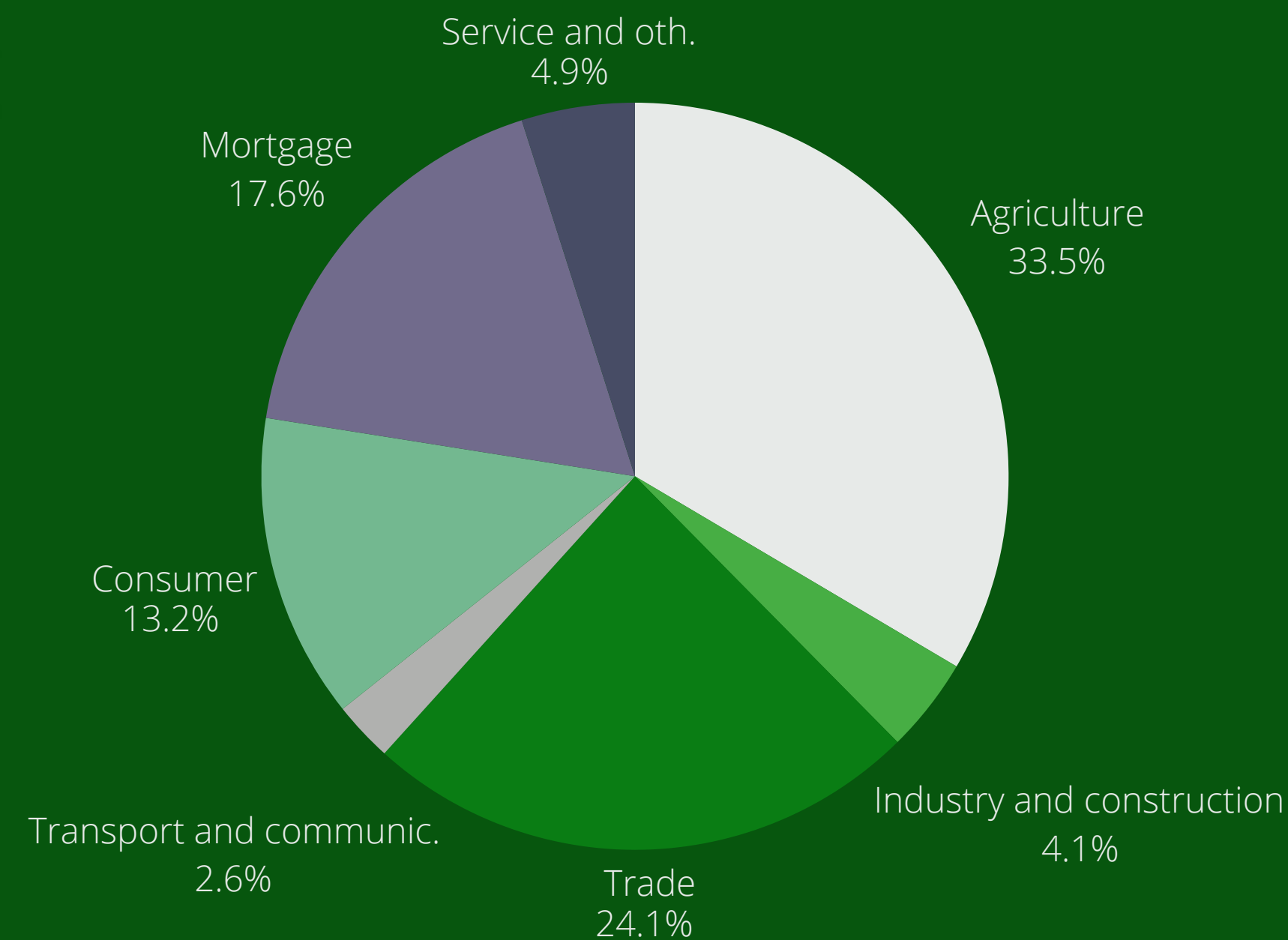
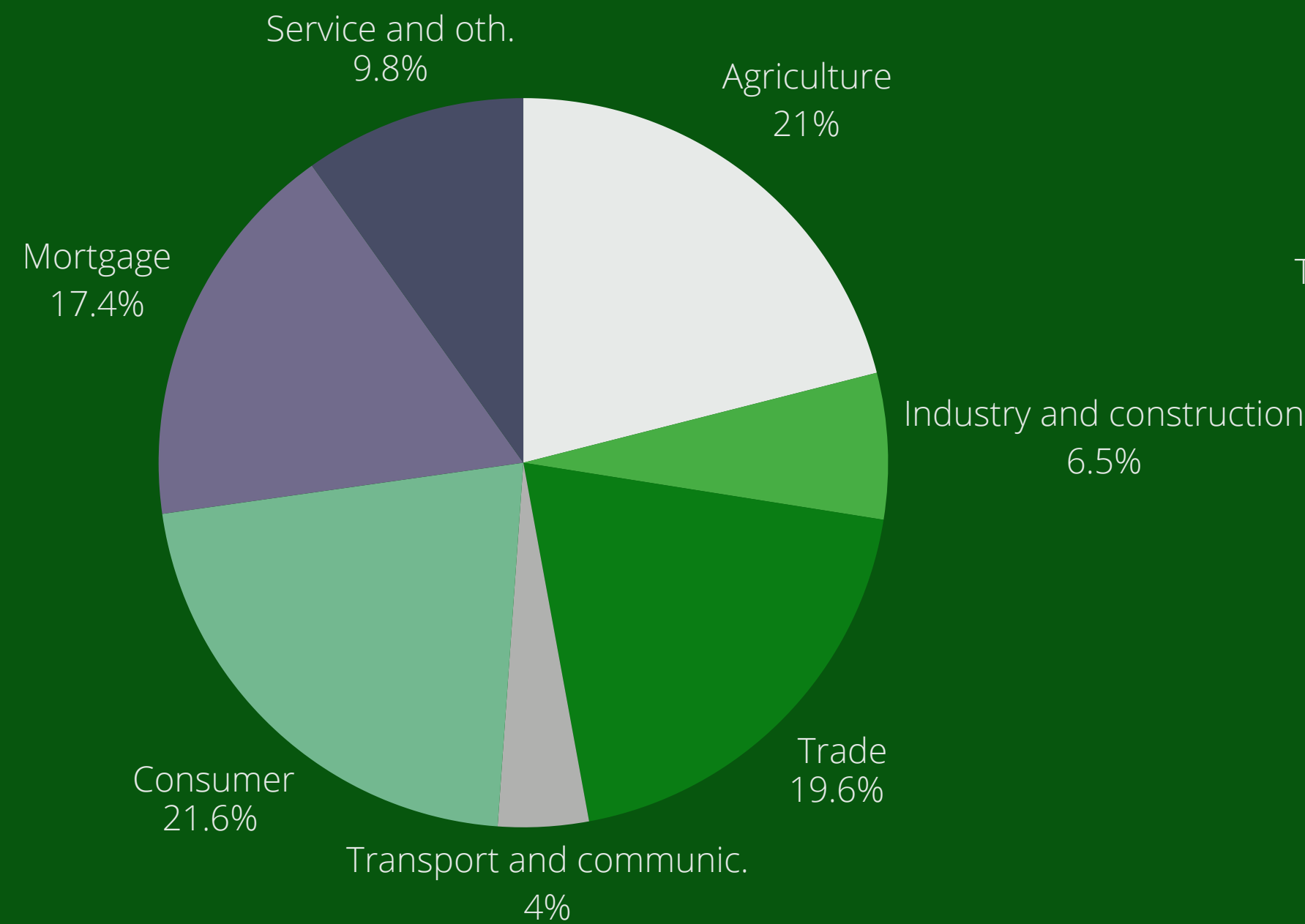


LOAN PORTFOLIO (ths USD)



LOAN PORTFOLIO STRUCTURE

09/2025



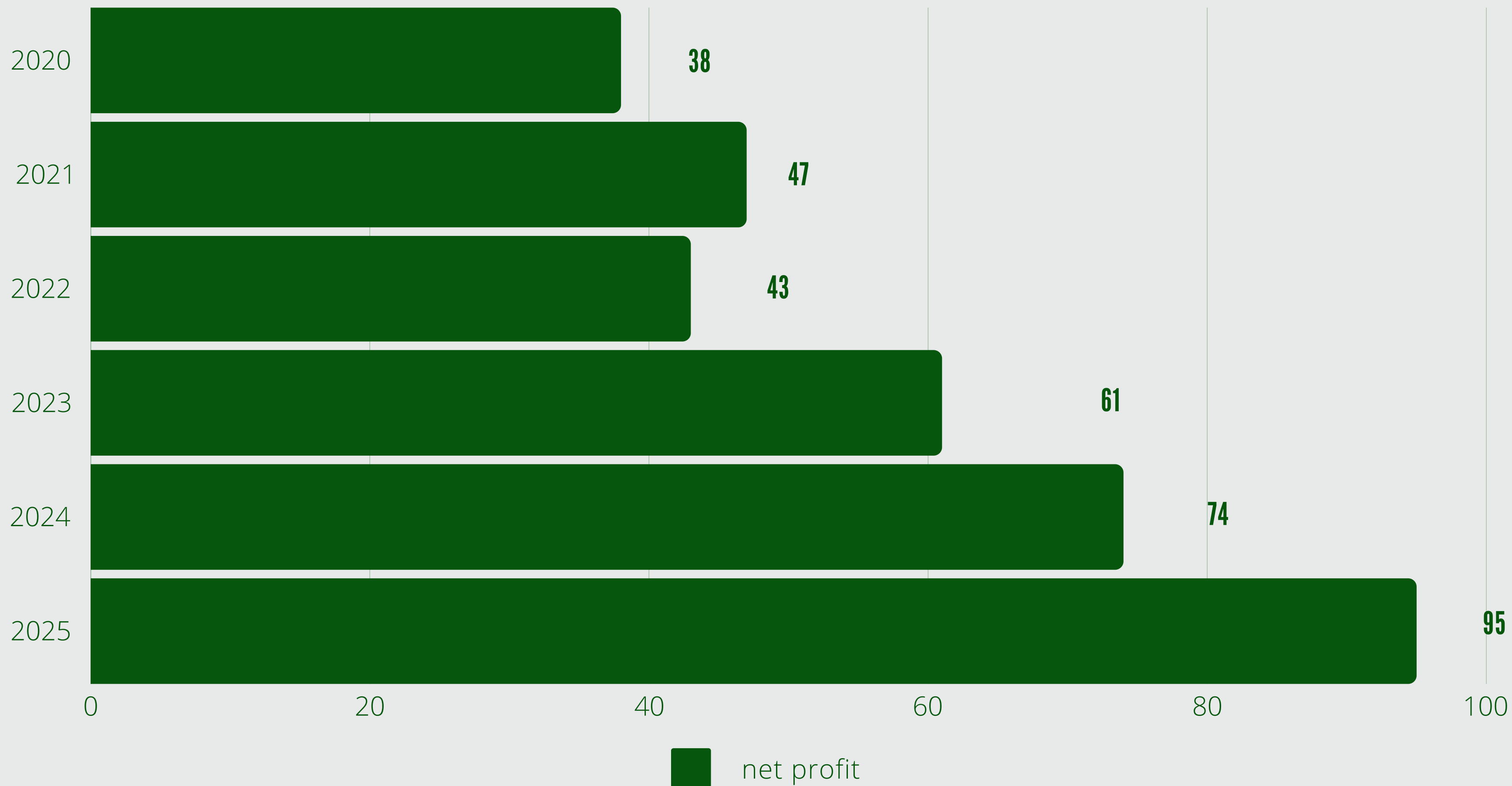
2024

“ISLAMIC WINDOW”

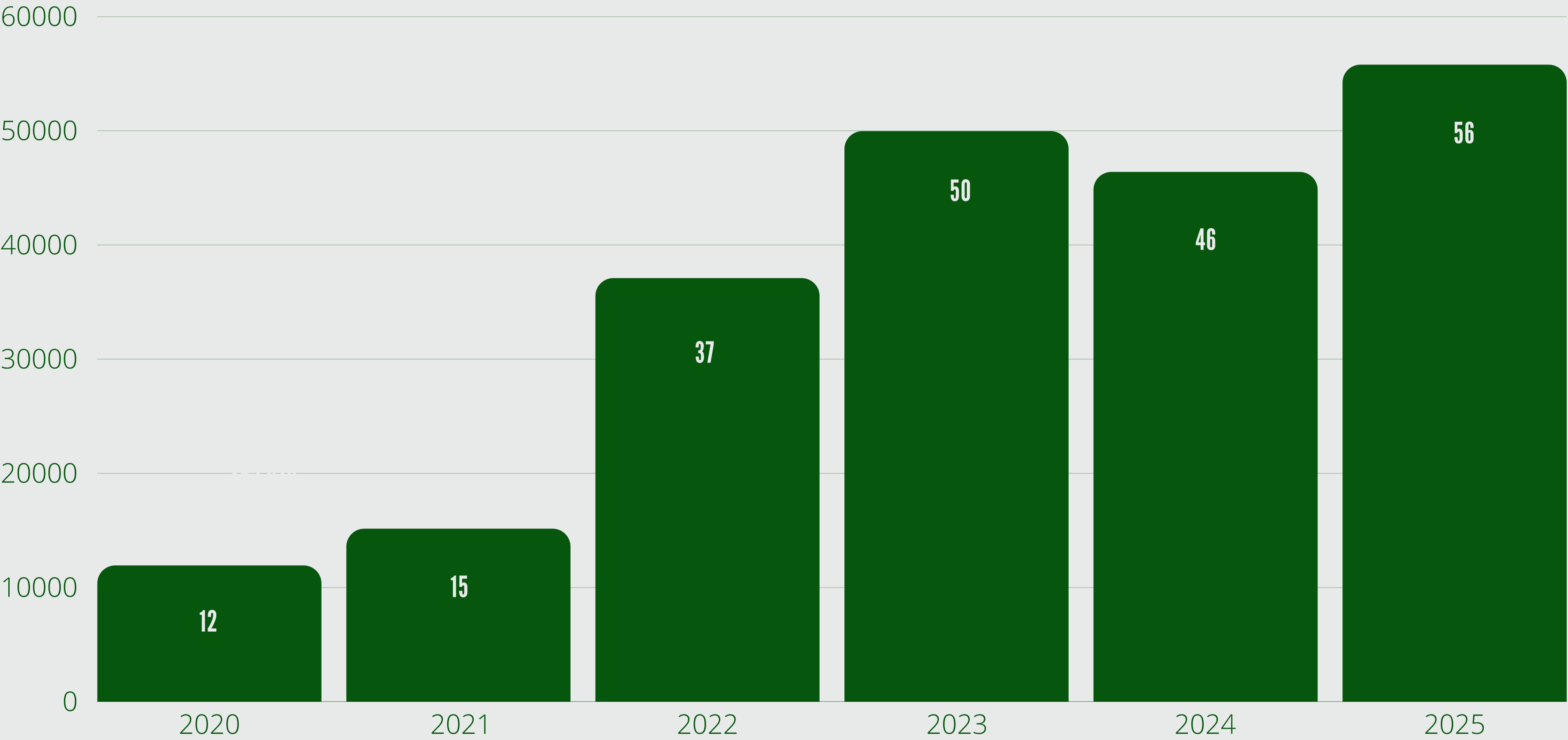
In 2022 Aiyl Bank obtained license to conduct bank operations according to islamic principles of banking and financing through “Islamic window” in national and foreign currency.



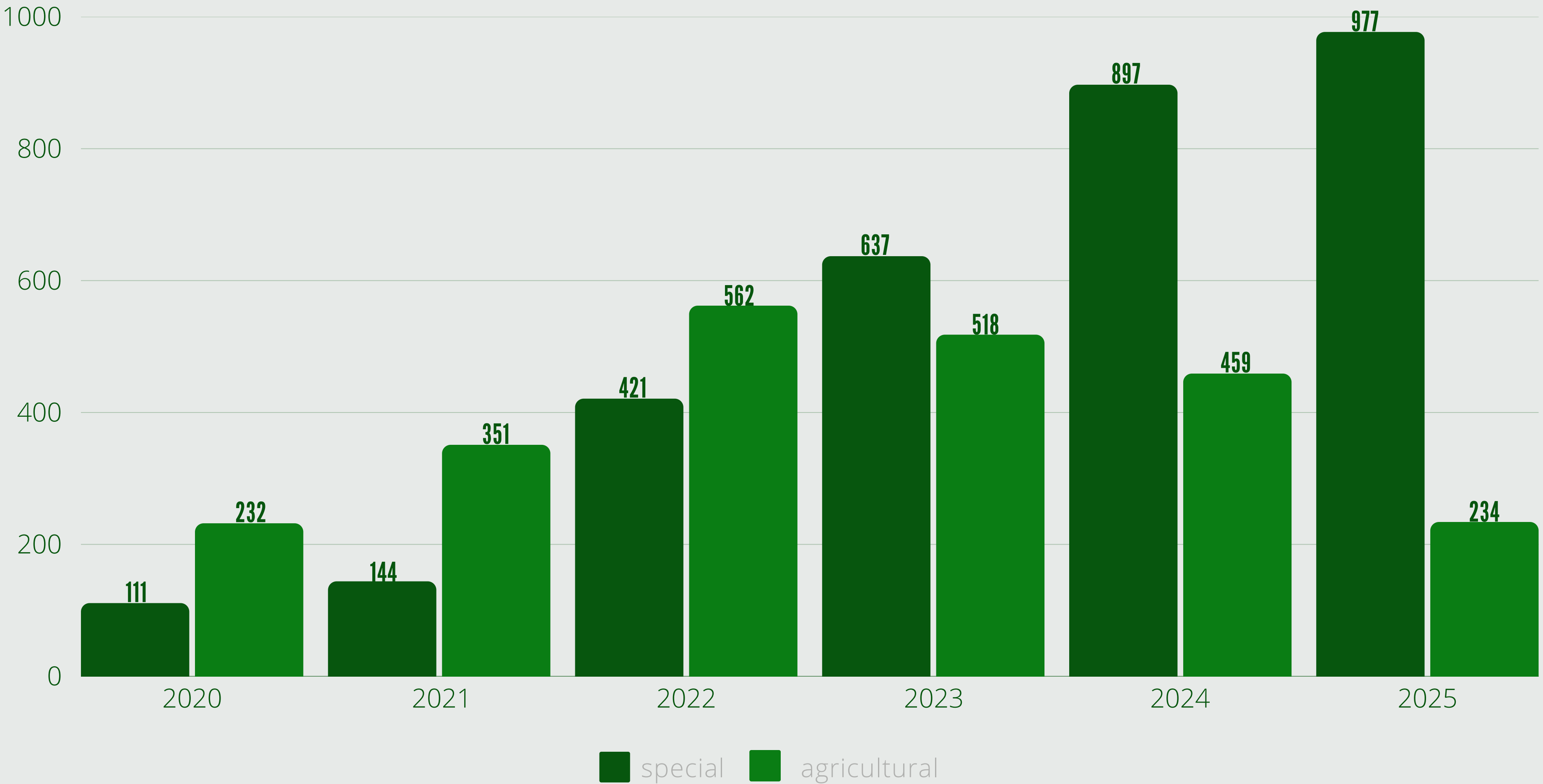
LEASING PORTFOLIO (mln USD)



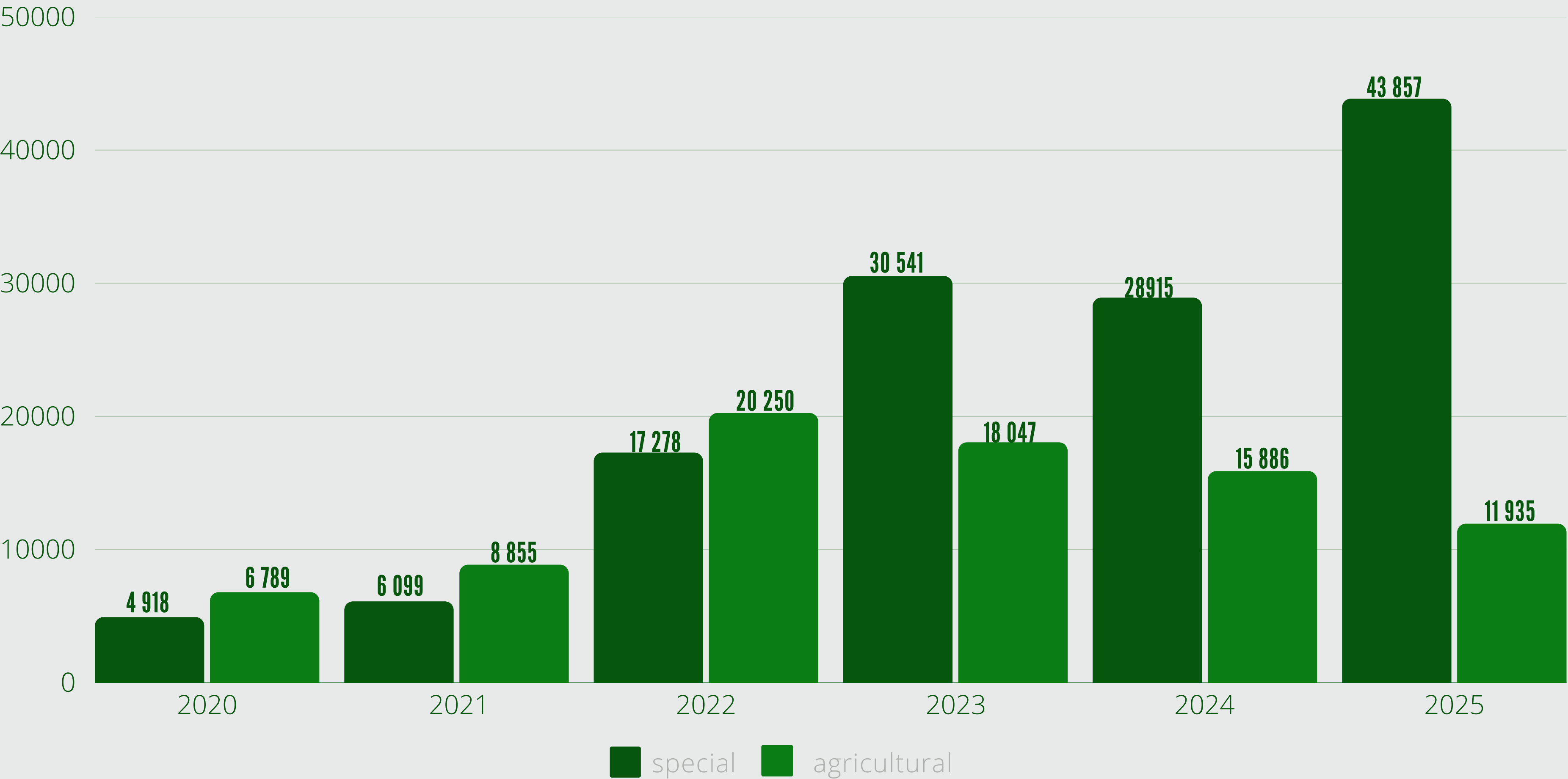
LEASING DISBURSEMENTS PORTFOLIO (mln USD)



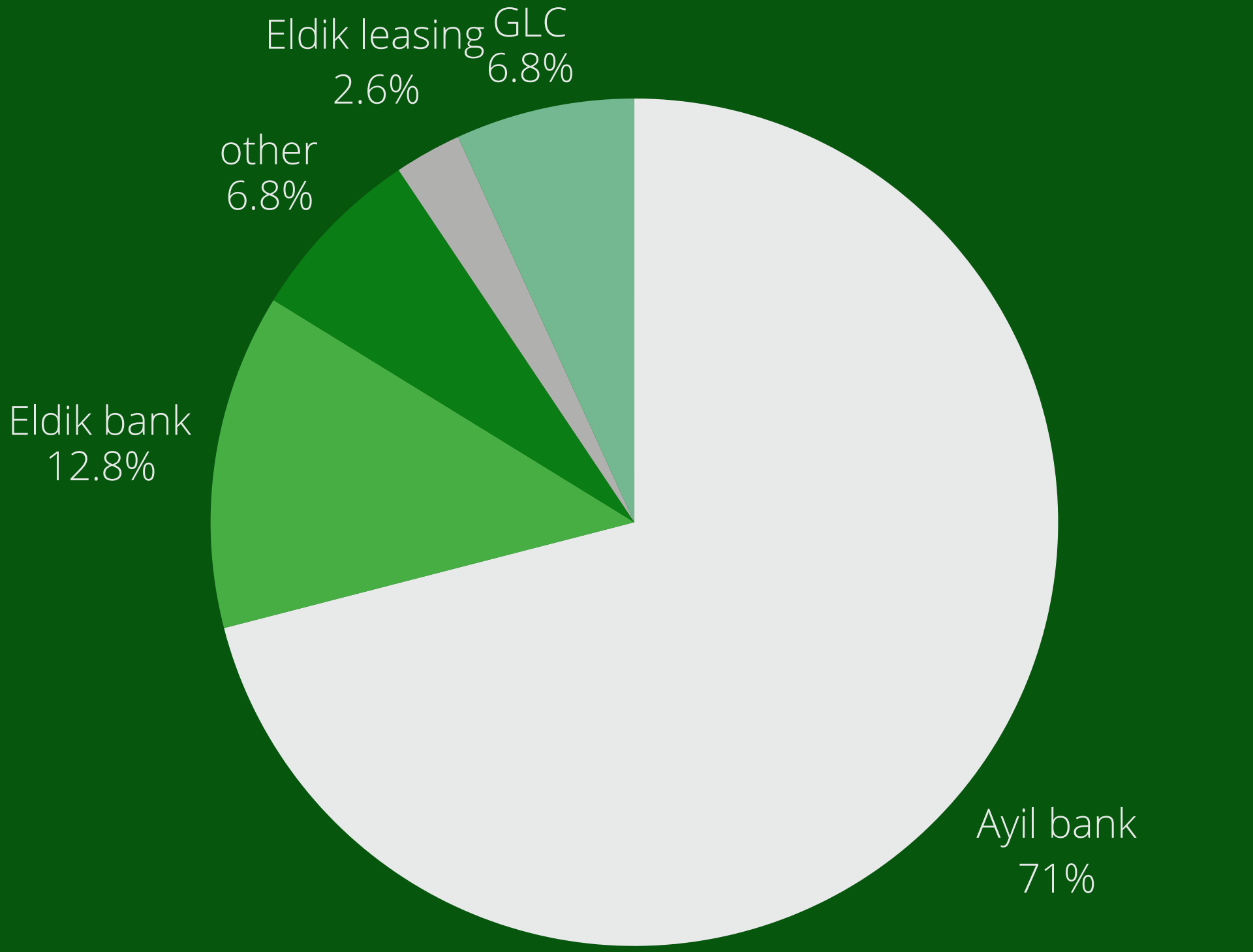
DISBURSEMENT COUNT BY EQUIPMENT TYPE



DISBURSEMENT VOLUME BY EQUIPMENT TYPE (USD)



LEASING PORTFOLIO BENCHMARKING



ESG STRATEGY

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

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.



PARTNERS OF AIYL BANK

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



CORRESPONDENT NETWORK



STRATEGIC OBJECTIVES

2026 -2028

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.

THANK YOU !



ESG DEVELOPMENT AND RESOURCE MOBILIZATION DEPARTMENT
AIYL BANK OJSC
+996 312 68 00 00
EMAIL: OFFICE@AB.KG
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