

Aiyl bank OJSC

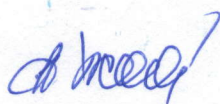
Statement of Cash flows for the year, ended 30 September , 2023

(in thousand KGS)

	30.09.2023	30.09.2022	31.12.2022
CASH FLOWS FROM OPERATING ACTIVITIES			
Interest receipts	5 794 996	5 066 173	6 496 453
Interest payments	(1 608 641)	(962 359)	(1 576 488)
Fee and commission receipts	802 692	515 924	764 351
Fee and commission payments	(573 429)	(263 042)	(409 368)
Islamic finance income received	(23 674)	-	-
Net receipts from foreign exchange	1 908 652	(136)	4 576 394
Other income receipts	83 282	20 293	30 502
Operating expenses payments	(1 834 550)	(1 134 206)	(1 893 448)
Cash flows from operating activities before changes in operating assets and liabilities	4 549 328	3 242 647	7 988 396
(Increase)/decrease in operating assets			
Loans and advances to banks and other financial institutions	(2 971 502)	(15 174 822)	273 423
Loans to customers	(5 667 295)	(6 200 680)	(8 494 422)
Funds provided to clients under Islamic principles of financing	(61 858)	-	-
Other assets	(1 035 609)	212 916	(423 439)
(Increase)/decrease in operating liabilities			
Deposits and balances from banks	454 867	61 488	14 936
Current accounts and deposits from customers	23 954 931	32 903 836	33 459 000
Other liabilities	951 839	486 227	339 801
Net cash (used in)/from operating activities before income tax paid	20 174 701	15 531 612	33 157 695
Income tax paid	67 651	(241 837)	(249 405)
Net cash (used in)/from operating activities	20 242 352	15 289 775	32 908 290
CASH FLOWS FROM INVESTING ACTIVITIES			
Purchases of investments in securities at amortized cost	(9 995)	(62 401 450)	-
Redemption of investments in securities at amortized cost	63 909	57 757 211	37 807
Purchases of investments in securities at fair value	(4 451 407)	(4 329)	(6 496 005)
Redemption of investments in securities at fair value	252 299	(1 311)	-
Proceeds from sale of property and equipment and intangible assets	32 529	12 712	3 369
Purchases of property and equipment and intangible assets	(422 532)	(128 614)	(223 152)
Net cash from investing activities	(4 535 197)	(4 765 781)	(6 677 981)
CASH FLOWS FROM FINANCING ACTIVITIES			
Receipts of amounts due to the Ministry of Finance of the Kyrgyz Republic	1 776 977	922 690	1 211 206
Repayment of amounts due to the Ministry of Finance of the Kyrgyz Republic	(859 062)	(548 301)	(720 644)
Repayments of amounts due to the NBKR	-	(961 081)	(961 081)
Receipts of other borrowed funds	69 793	3 679 689	3 207 672
Repayments of other borrowed funds	(481 306)	(3 543 405)	(2 570 830)
Contribution from shareholder	4 677 200	1 700 000	1 800 000
Dividends paid	(4 236 279)	(201 092)	(201 093)
Payment of lease liabilities	(86 863)	(17 220)	(69 035)
Net cash used in financing activities	860 460	1 031 280	1 696 195
Effect of changes in exchange rates on cash and cash equivalents	(58 266)	(54 956)	349 047
Net (decrease)/increase in cash and cash equivalents	16 509 349	11 500 318	28 275 551
CASH AND CASH EQUIVALENTS, beginning of the year	37 708 049	9 455 335	9 455 335
Effect of change in ECL on cash and cash equivalents	81 977	74 410	(22 837)
CASH AND CASH EQUIVALENTS, end of the year	54 299 375	21 030 063	37 708 049

Chairman of the Management Board

Chief Accountant




T. Alimdzhanov

A. Kazakova