





# 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

## 2014-2026

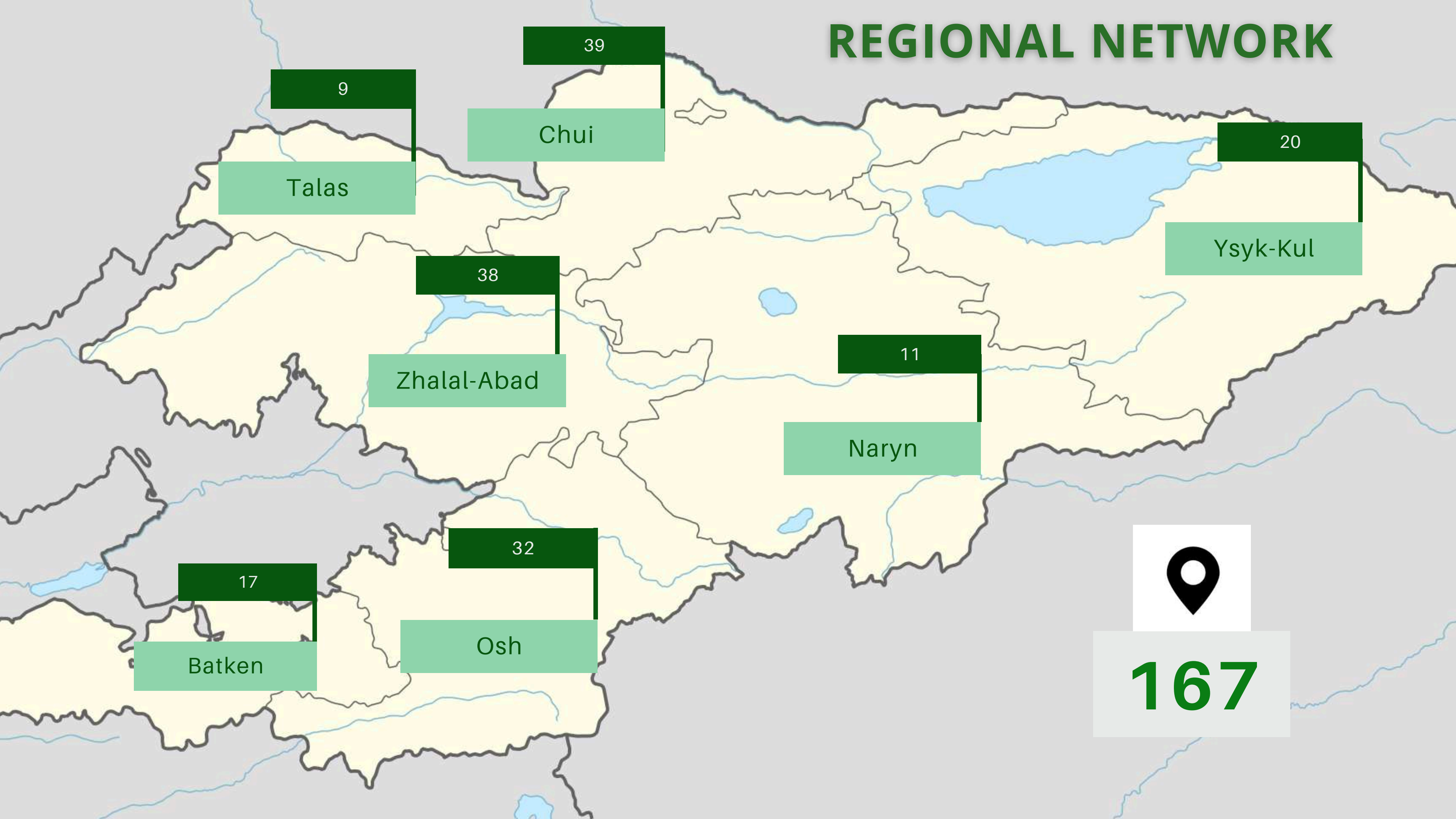
- Start of "Islamic finance"
- Start of remote identification of clients for serving migrant workers
- Integration through the "Tunduk" system.
- License to conduct operations with precious metals was obtained.
- Launching new ABS.
- Launching of AB24 and AB Business mobile apps
- Launch of Master Card and Visa
- Launch of merchant acquiring
- Launch of Bereke 2.0 mobile app for IE
- Loan portfolio 989 mln USD
- Assets 2,3 bln USD
- B+ credit rating from S&P

# **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



# AIYL BANK IN FIGURES



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



*ASSETS*  
**KGS 203,6 BLN**  
(USD 2,3 BLN)



*LOAN PORTFOLIO*  
**KGS 86,5 BLN**  
(USD 989,7 MLN)



*DEPOSIT PORTFOLIO*  
**KGS 154,9 BLN**  
(USD 1,7 BLN)



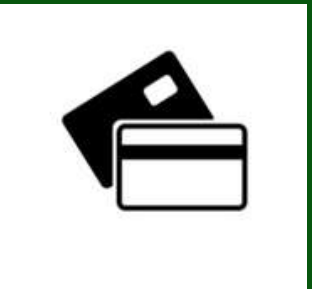
*LEASING*  
**KGS 8,9 BLN**  
(USD 102 MLN)



*POS TERMINALS*  
**3595**



*PAYMENT TERMINALS*  
**457**



*ACTIVE CARDS*  
**1 005 279**






*BANK OFFICES*  
**167**



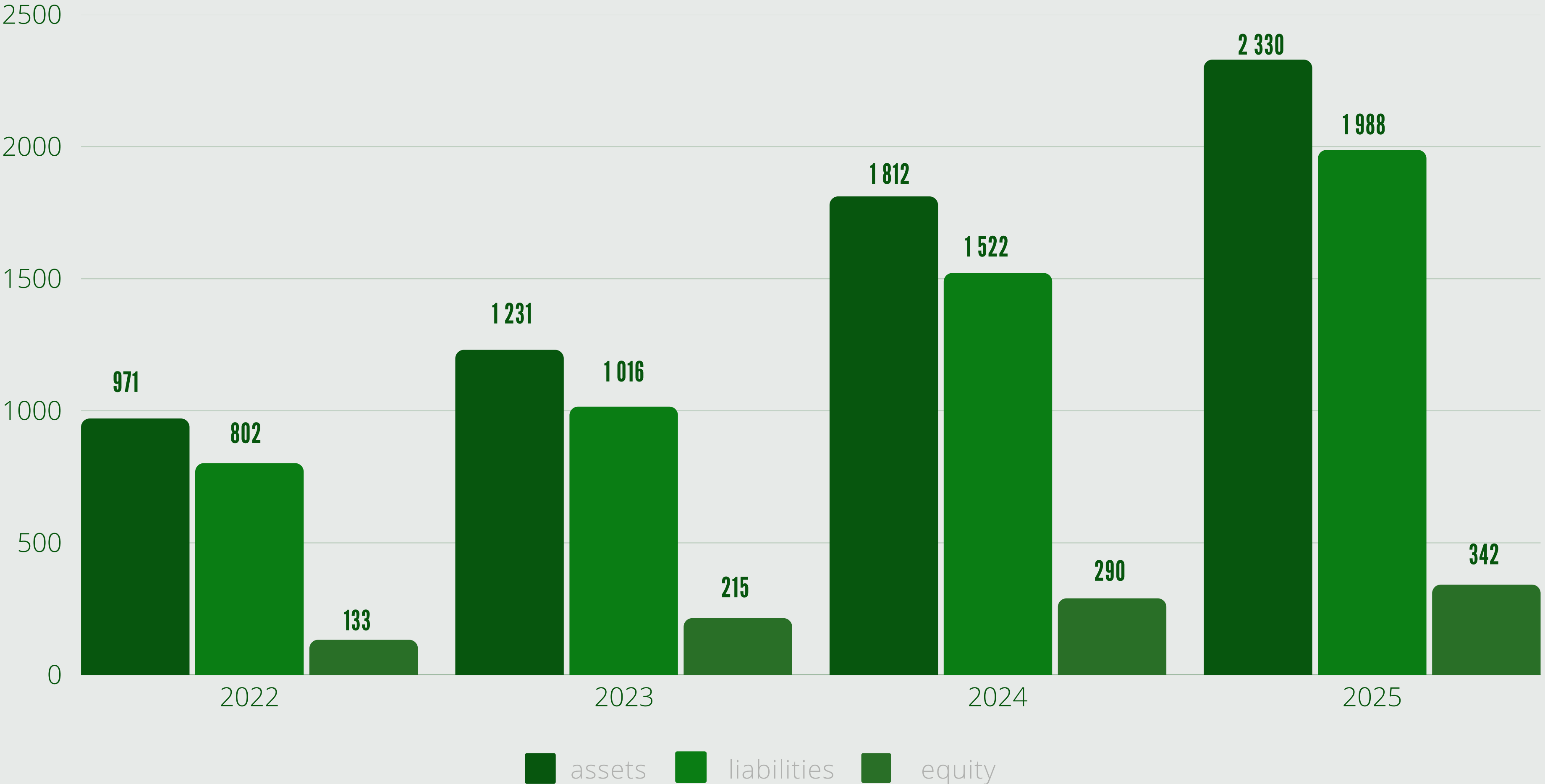
*EMPLOYEES*  
**2585**

# FINANCIAL SOUNDNESS RATIOS

	<div></div> <div>01/01/2024</div>	<div></div> <div>01/01/2025</div>	<div></div> <div>01/01/2026</div>
<div><div></div>ROA (%)</div>	5,58%	4,59%	3,86 %
<div><div></div>ROE (%)</div>	40,50%	28,74 %	28,48 %
<div><div></div>CAPITAL ADEQUACY</div>	32,81%	26,89 %	21,38 %
<div><div></div>PAR 30+</div>	6,97%	4,12 %	2,01 %

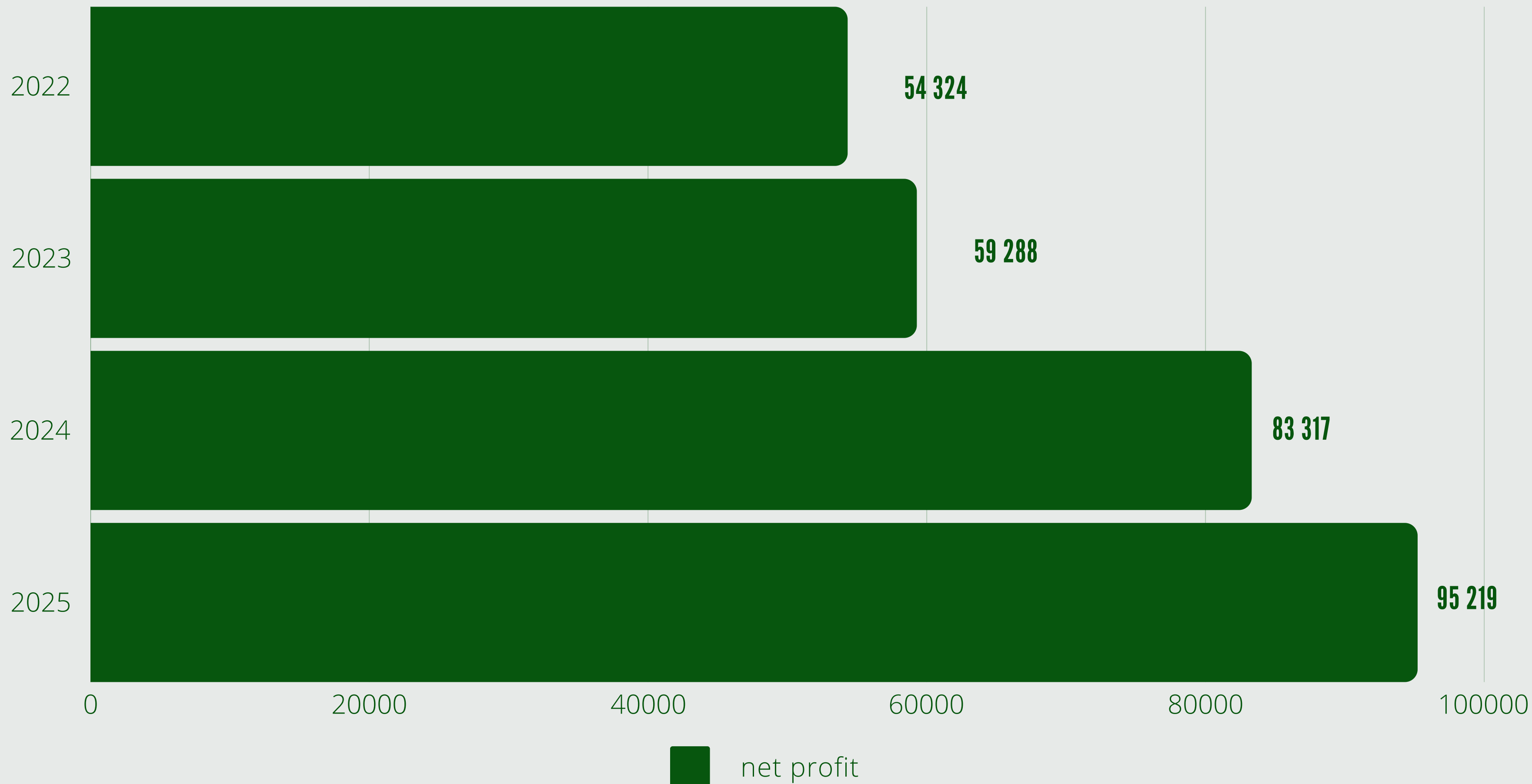


# KEY INDICATORS (mln USD)

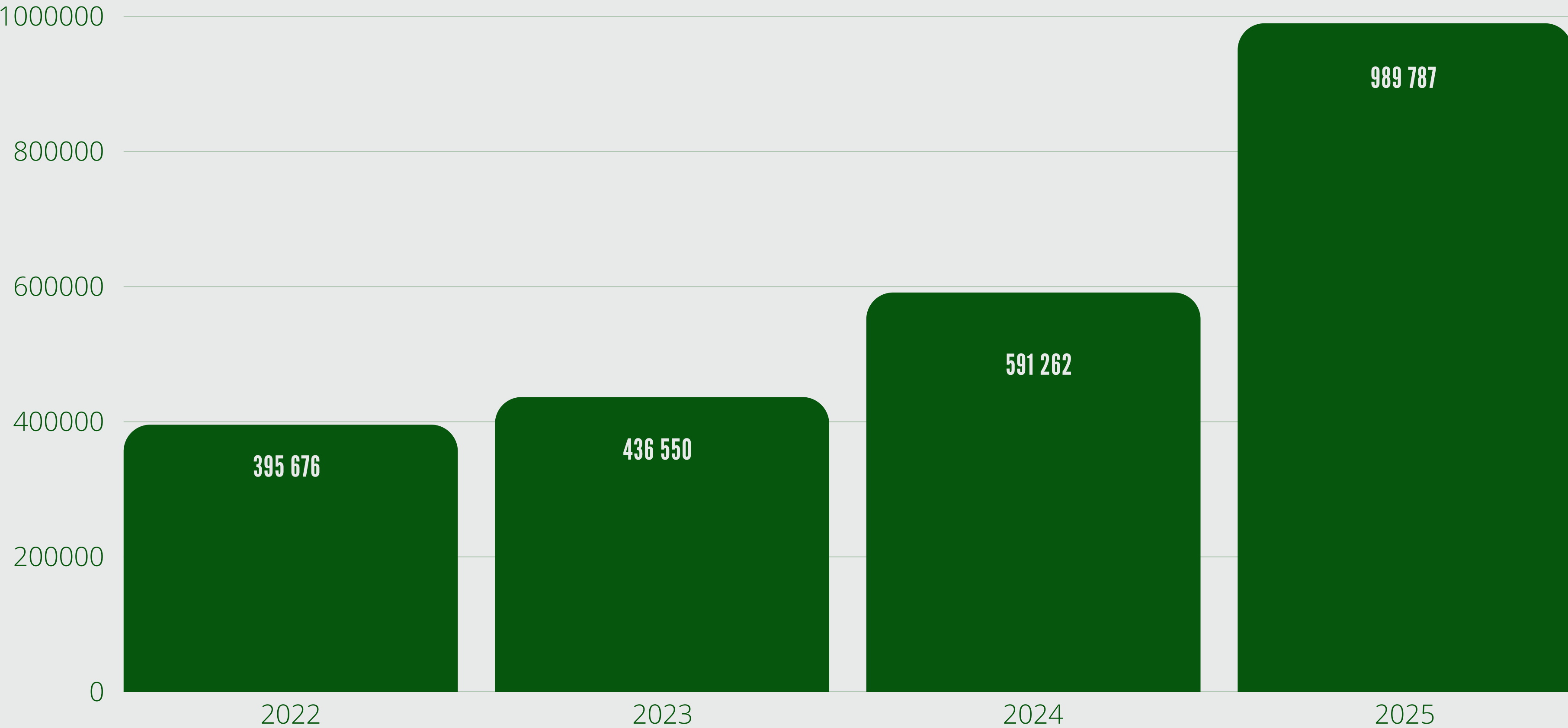




# NET PROFIT (ths USD)



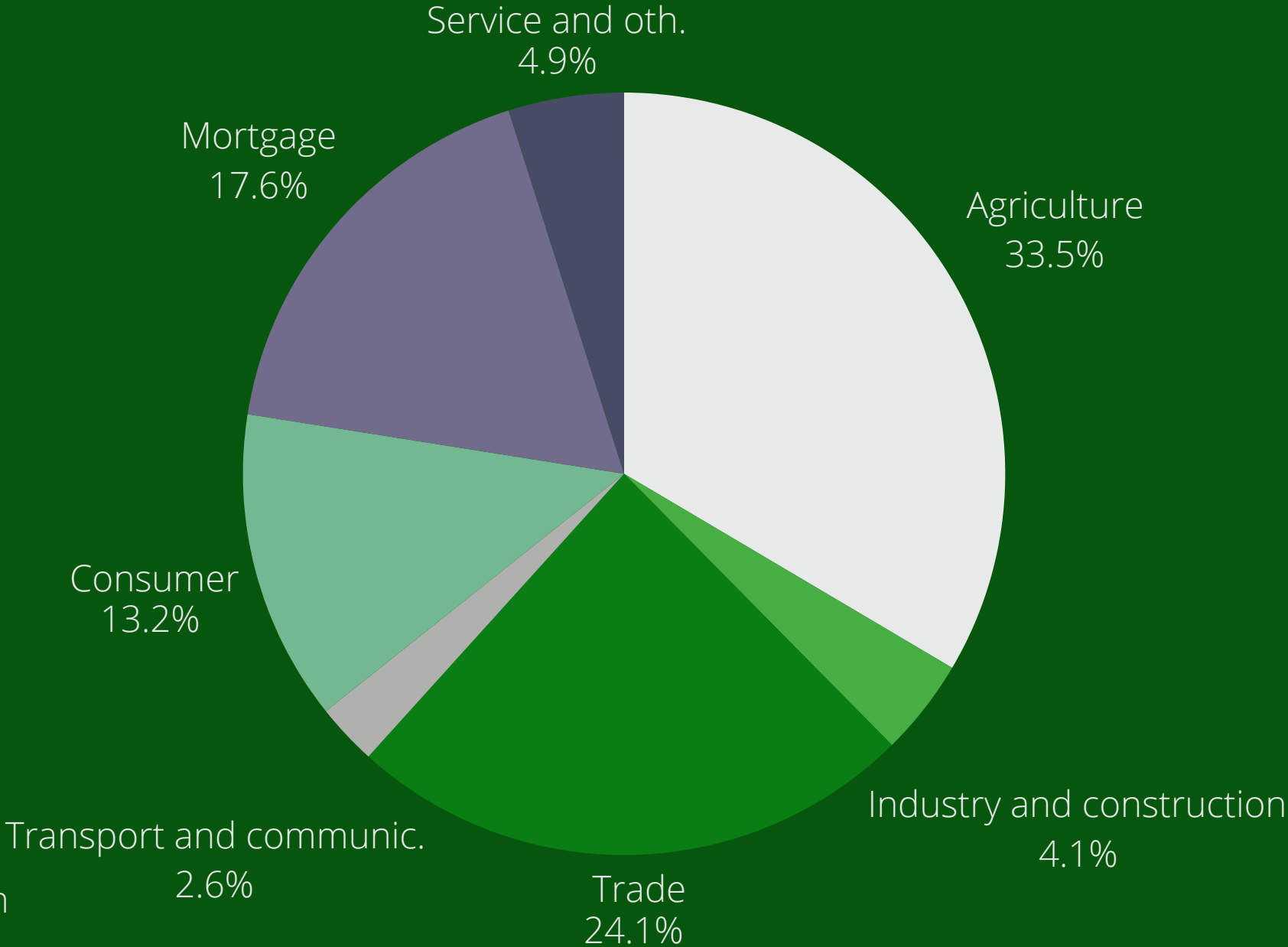
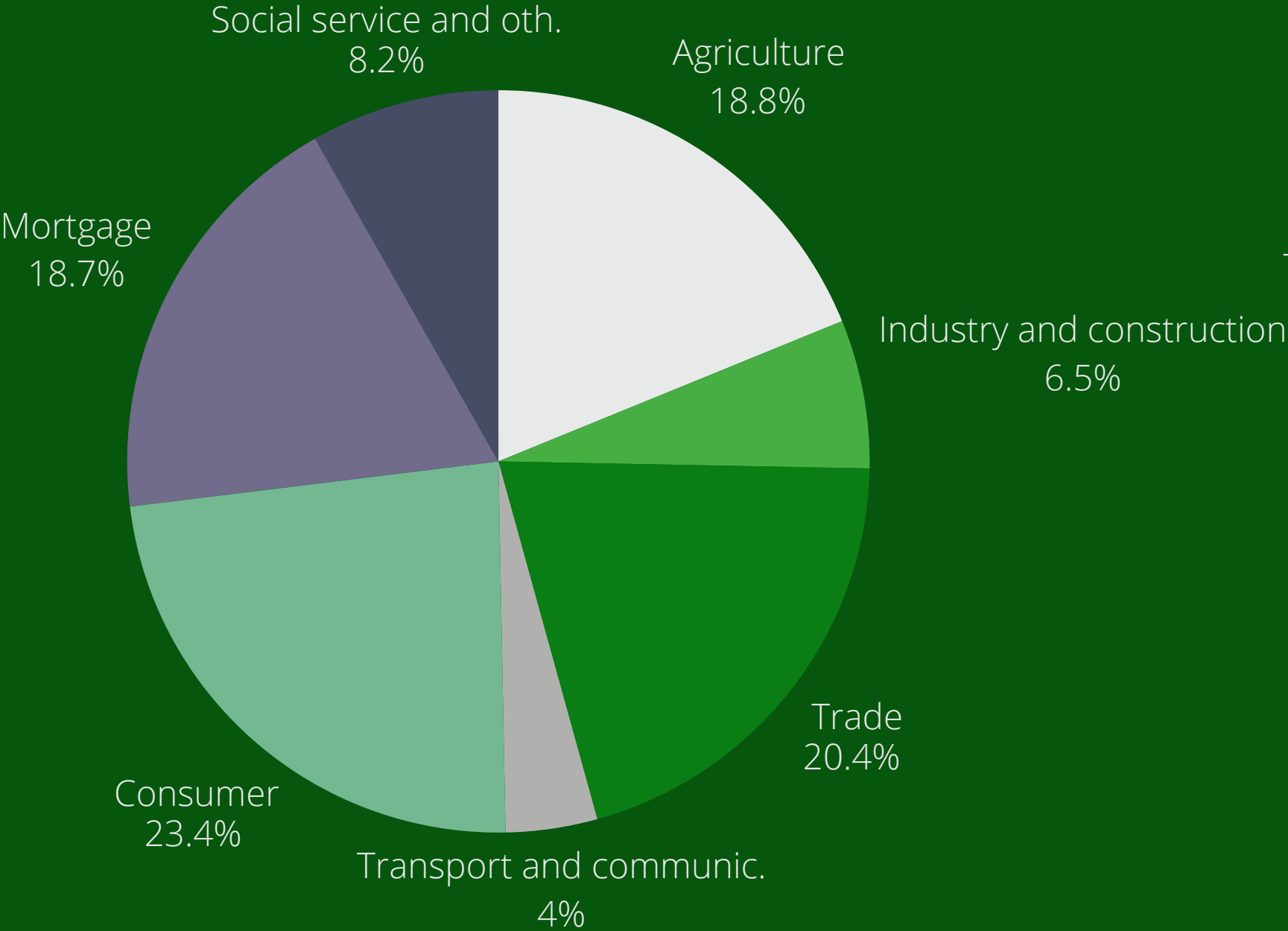
# LOAN PORTFOLIO (ths USD)





# LOAN PORTFOLIO STRUCTURE

2025



2024

# “ISLAMIC WINDOW”

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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.





# ESG STRATEGY

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Aiyl Bank's 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.



# 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.





# RATINGS and AWARDS



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



Leader of Sustainable growth with Mastercard



Visa Special Award & Pioneer in Visa Direct Payouts



# New projects implemented

Bereke 2.0 Mobile App for Individual Entrepreneurs

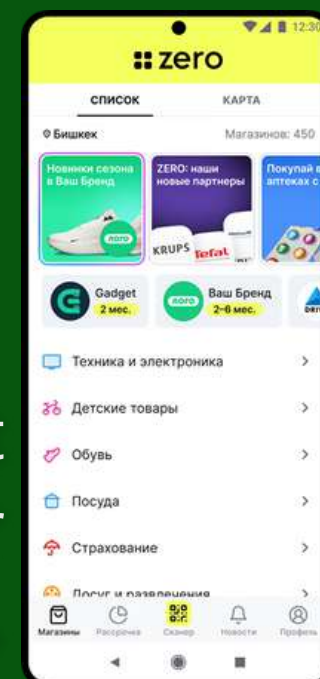


New ABank Mobile App for individuals



Published first ESG report for 2024

ZERO - a modern instalment system that allows purchases without interest or additional payments.



Digital platform for receiving and paying for services in real time: invoicing, receiving payments via QR code, etc.

# 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 !



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