

ABank OJSC

Statement of Cash flows
for the year, ended 31 March, 2026
(in thousand KGS)

	31.03.2026	31.12.2025
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	3 709 419	13 442 008
Interest payments	(2 333 239)	(5 979 599)
Fee and commission receipts	625 362	3 541 890
Fee and commission payments	(368 619)	(1 977 821)
Islamic finance income received	170 190	423 441
Islamic finance expenses paid	(19 459)	(32 198)
Net receipts from foreign exchange	940 171	4 089 631
Other income receipts	60 169	107 135
Operating expenses payments	(329 608)	(4 835 226)
Cash flows from operating activities before changes in operating assets and liabilities	2 454 386	8 779 261
(Increase)/decrease in operating assets		
Loans and advances to banks and other financial institutions	7 540 845	(3 059 810)
Loans to customers	(6 148 348)	(29 915 123)
Funds provided to clients under Islamic principles of financing	(918 416)	(5 296 416)
Investments in securities	(179 517)	190 355
Other assets	1 237 230	(417 232)
(Increase)/decrease in operating liabilities		
Deposits and balances from banks	(306 720)	286 026
Current accounts and deposits from customers	25 733 901	35 614 904
Derivative financial liabilities	(64 281)	(764 279)
Deferred profit according to Islamic principles of finance	306 220	2 038 244
Other liabilities	(456 244)	248 713
Net cash (used in)/from operating activities before income tax paid	29 199 056	7 704 643
Income tax paid	(166 429)	(496 773)
Net cash (used in)/from operating activities	29 032 627	7 207 870
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of investments in securities at amortized cost	(67 074 447)	(5 699 979)
Redemption of investments in securities at amortized cost	479	1 230 729
Proceeds from sale of property and equipment and intangible assets	(28 725)	97 971
Purchases of property and equipment and intangible assets	(993 075)	(1 604 059)
Net cash from investing activities	(68 095 768)	(5 975 338)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts of amounts due to the Ministry of Finance of the Kyrgyz Republic	7 335	675 124
Repayment of amounts due to the Ministry of Finance of the Kyrgyz Republic	(57 612)	(332 698)
Receipts of other borrowed funds	37 443	552 634
Repayments of other borrowed funds	(207 917)	(467 891)
Contribution from shareholder	60 498 814	3 453 177
Dividends paid	-	(6 994 102)
Payment of lease liabilities	(26 016)	(126 746)
Net cash used in financing activities	60 252 047	(3 240 502)
Effect of changes in exchange rates on cash and cash equivalents	(41 842)	1 451 159
Net (decrease)/increase in cash and cash equivalents	21 147 064	(556 811)
CASH AND CASH EQUIVALENTS, beginning of the year	72 829 251	73 303 664
Effect of change in ECL on cash and cash equivalents	(164 754)	82 398
CASH AND CASH EQUIVALENTS, end of the year	93 811 561	72 829 251

Chairman of the Management Board

T.Alimdzhанov

Chief Accountant's assistant

T.Arпachiev

