ABank OJSC

Statement of Cash flows
for the year, ended 30 June, 2026
(in thousand KGS)

	30.06.2026	31.12.2025
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest receipts	8 661 464	13 442 008
Interest payments	(4 617 320)	(5 979 599)
Fee and commission receipts	1 198 540	3 541 890
Fee and commission payments	(866 473)	(1 977 821)
Islamic finance income received	373 202	423 441
Islamic finance expenses paid	(44 628)	(32 198)
Net receipts from foreign exchange	1 915 598	4 089 631
Other income receipts	70 368	107 135
Operating expenses payments	(2 638 505)	(4 835 226)
Cash flows from operating activities before changes in operating assets and liabilities	**4 052 246**	**8 779 261**
(Increase)/decrease in operating assets		
Loans and advances to banks and other financial institutions	6 963 425	(3 059 810)
Loans to customers	(16 290 717)	(29 915 123)
Funds provided to clients under Islamic principles of financing	(2 497 935)	(5 296 416)
Investments in securities	(379 133)	190 355
Other assets	838 186	(417 232)
(Increase)/decrease in operating liabilities		
Deposits and balances from banks	(380 811)	286 026
Current accounts and deposits from customers	10 540 817	35 614 904
Derivative financial liabilities	(204 972)	(764 279)
Deferred profit according to Islamic principles of finance	807 536	2 038 244
Other liabilities	630 566	248 713
Net cash (used in)/from operating activities before income tax paid	**4 079 208**	**7 704 643**
Income tax paid	(312 926)	(496 773)
Net cash (used in)/from operating activities	**3 766 282**	**7 207 870**
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchases of investments in securities at amortized cost	(70 080 171)	(5 699 979)
Redemption of investments in securities at amortized cost	2 055	1 230 729
Proceeds from sale of property and equipment and intangible assets	93 004	97 971
Purchases of property and equipment and intangible assets	(500 778)	(1 604 059)
Net cash from investing activities	**(70 485 890)**	**(5 975 338)**
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts of amounts due to the Ministry of Finance of the Kyrgyz Republic	73 348	675 124
Repayment of amounts due to the Ministry of Finance of the Kyrgyz Republic	(192 923)	(332 698)
Receipts of other borrowed funds	101 423	552 634
Repayments of other borrowed funds	(371 854)	(467 891)
Contribution from shareholder	60 498 814	3 453 177
Dividends paid	(6 773 944)	(6 994 102)
Payment of lease liabilities	(51 372)	(126 746)
Net cash used in financing activities	**53 283 492**	**(3 240 502)**
Effect of changes in exchange rates on cash and cash equivalents	12 175	1 451 159
Net (decrease)/increase in cash and cash equivalents	**(13 423 941)**	**(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	(52 138)	82 398
CASH AND CASH EQUIVALENTS, end of the year	**59 353 172**	**72 829 251**

Chairman of the Management Board **T.Alimdzhanov**

Chief Accountant **K.Mamatbekova**