

AIYL BANK OJSC

**Statement of profit or Loss and Comprehensive Income as at 31 December, 2025
(including)**

(in thousand KGS)

	31.12.2025	31.12.2024
Interest income	13 697 025	11 259 711
Amortisation of government grant	27 204	140 314
Interest expense	<u>(6 083 043)</u>	<u>(4 131 219)</u>
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	7 641 186	7 268 806
Formation of an allowance for depreciation on interest bearing assets	639 703	223 538
NET INTEREST INCOME	8 280 889	7 492 344
Financing by Islamic principles banking - income	423 441	102 941
Financing by Islamic principles banking -expense	(32 198)	(9)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	391 243	102 932
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(1 964)	(24 529)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	389 279	78 403
Fee and commission income	3 541 890	1 435 790
Fee and commission expense	(1 977 821)	(1 713 404)
Net foreign exchange gain	3 897 442	4 648 872
Formation of a provision for depreciation of other assets	344 764	(94 234)
Impairment (losses)/recovery on credit-related commitments	(134 245)	51 962
Other income, net	110 291	52 838
NET NON-INTEREST (LOSS)/INCOME	5 782 321	4 381 824
OPERATING INCOME	14 452 489	11 952 571
OPERATING EXPENSES	(5 188 569)	(3 865 121)
PROFIT BEFORE INCOME TAX	9 263 920	8 087 450
Income tax expense	(941 741)	(815 267)
NET PROFIT FOR THE YEAR	8 322 179	7 272 183

Chairman of the Management Board

Chief Accountant

*For reference:
The amount of profit according to regulatory reporting is 6 779 640,12 thousand soms.*

T.Alimdzhanow

—A.Sadralieva

