

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	(6 083 043)	(4 131 219)
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
OTHER COMPREHENSIVE INCOME		
Gain on revaluation of financial assets measured at fair value through other comprehensive income	15 754	12 369
TOTAL OTHER COMPREHENSIVE INCOME	15 754	12 369
TOTAL COMPREHENSIVE INCOME	8 337 933	7 284 552
Basic earnings per share, KGS	4 218	4 424

Chairman of the Management Board

Chief Accountant

T.Alimdzhanov

A.Sadrallieva

For reference:

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