

AIYL BANK OJSC

Statement of profit or Loss and Comprehensive Income as at 31 January, 2026
(including)

(in thousand KGS)

	31.01.2026	31.01.2025	31.12.2025
Interest income	1 322 524	910 266	13 697 025
Amortisation of government grant	277	410	27 204
Interest expense	(731 513)	(422 709)	(6 083 043)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	591 288	487 967	7 641 186
Formation of an allowance for depreciation on interest bearing assets	62 871	(53 007)	639 703
NET INTEREST INCOME	654 159	434 960	8 280 889
Financing by Islamic principles banking - income	55 257	18 382	423 441
Financing by Islamic principles banking -expense	(5 265)	-	(32 198)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	49 992	18 382	391 243
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(14 637)	7 189	(1 964)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	35 355	25 571	389 279
Fee and commission income	177 040	312 127	3 541 890
Fee and commission expense	(130 482)	(195 094)	(1 977 821)
Net foreign exchange gain	288 736	340 580	3 897 442
Formation of a provision for depreciation of other assets	8 923	18 964	344 764
Impairment (losses)/recovery on credit-related commitments	84 029	31 166	(134 245)
Other income, net	8 650	1 552	110 291
NET NON-INTEREST (LOSS)/INCOME	436 896	509 295	5 782 321
OPERATING INCOME	1 126 410	969 826	14 452 489
OPERATING EXPENSES	(500 723)	(352 237)	(5 188 569)
PROFIT BEFORE INCOME TAX	625 687	617 589	9 263 920
Income tax expense	(61 995)	(33 513)	(941 741)
NET PROFIT FOR THE YEAR	563 692	584 076	8 322 179
OTHER COMPREHENSIVE INCOME			
Gain on revaluation of financial assets measured at fair value through other comprehensive income	32 442	12 369	15 754
TOTAL OTHER COMPREHENSIVE INCOME	32 442	12 369	15 754
TOTAL COMPREHENSIVE INCOME	596 134	596 445	8 337 933
Basic earnings per share, KGS	302	362	4 218

Acting chairman of the Management Board

U.Borombaev

Chief Accountant

K.Mamatbekova

For reference:

The amount of profit according to regulatory reporting is 264 033,87 thousand som.

