

AIYL BANK OJSC

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

(in thousand KGS)

	31.10.2025	31.10.2024	31.12.2024
Interest income	11 024 212	9 253 602	11 259 711
Amortisation of government grant	18 769	132 784	140 314
Interest expense	(4 710 654)	(3 371 876)	(4 131 219)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	6 332 327	6 014 510	7 268 806
Formation of an allowance for depreciation on interest bearing assets	731 610	42 204	223 538
NET INTEREST INCOME	7 063 937	6 056 714	7 492 344
Financing by Islamic principles banking - income	323 247	70 590	102 941
Financing by Islamic principles banking -expense	(23 403)	(9)	(9)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	299 844	70 581	102 932
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(19 855)	(18 808)	(24 529)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	279 989	51 773	78 403
Fee and commission income	3 056 191	1 052 308	1 435 790
Fee and commission expense	(1 629 654)	(1 492 282)	(1 713 404)
Net foreign exchange gain	2 829 898	3 850 814	4 648 872
Formation of a provision for depreciation of other assets	179 964	311 173	(94 234)
Impairment (losses)/recovery on credit-related commitments	(97 795)	149 062	51 962
Other income, net	97 705	48 540	52 838
NET NON-INTEREST (LOSS)/INCOME	4 436 309	3 919 615	4 381 824
OPERATING INCOME	11 780 235	10 028 102	11 952 571
OPERATING EXPENSES	(4 206 381)	(3 293 180)	(3 865 121)
PROFIT BEFORE INCOME TAX	7 573 854	6 734 922	8 087 450
Income tax expense	(790 487)	(651 397)	(815 267)
NET PROFIT FOR THE YEAR	6 783 367	6 083 525	7 272 183
OTHER COMPREHENSIVE INCOME			
Gain on revaluation of financial assets measured at fair value through other comprehensive income	15 074	14 964	12 369
TOTAL OTHER COMPREHENSIVE INCOME	15 074	14 964	12 369
TOTAL COMPREHENSIVE INCOME	6 798 441	6 098 489	7 284 552

Basic earnings per share, KGS

4 439 3 703 4 424

Chairman of the Management Board

T.Alimdzhanov

Chief Accountant

A.Sadralieva

For reference:

The amount of profit according to regulatory reporting is 5 122 665,98 thousand soms.

