

AIYL BANK OJSC

Statement of profit or Loss and Comprehensive Income as at 30 June, 2024
(including)

(in thousand KGS)

	30.06.2024	30.06.2023	31.12.2023
Interest income	5 547 527	3 880 364	8 710 904
Amortisation of government grant	115 988	165 175	313 956
Interest expense	(1 935 863)	(1 189 543)	(2 738 559)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	3 727 652	2 855 996	6 286 301
Formation of an allowance for depreciation on interest bearing assets	70 779	174 881	169 310
NET INTEREST INCOME	3 798 431	3 030 877	6 455 611
Financing by Islamic principles banking - income	29 753	63	7 189
Financing by Islamic principles banking -expense	(2)	-	-
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	29 751	63	7 189
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(45 043)	(7)	(9 013)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	(15 292)	56	(1 824)
Fee and commission income	561 279	547 678	1 106 895
Fee and commission expense	(879 763)	(389 350)	(854 823)
Net foreign exchange gain	2 068 559	1 439 088	2 459 059
Formation of a provision for depreciation of other assets	31 786	(500 694)	(292 290)
Impairment (losses)/recovery on credit-related commitments	146 533	166 037	(106 483)
Other income, net	40 847	74 477	93 359
NET NON-INTEREST (LOSS)/INCOME	1 969 241	1 337 236	2 405 717
OPERATING INCOME	5 752 380	4 368 169	8 859 504
OPERATING EXPENSES	(1 918 859)	(1 280 709)	(2 810 888)
PROFIT BEFORE INCOME TAX	3 833 521	3 087 460	6 048 616
Income tax expense	(357 360)	(331 519)	(622 539)
NET PROFIT FOR THE YEAR	3 476 161	2 755 941	5 426 077
OTHER COMPREHENSIVE INCOME			
Gain on revaluation of financial assets measured at fair value through other comprehensive income	14 964	-	35
TOTAL OTHER COMPREHENSIVE INCOME	14 964	-	35
TOTAL COMPREHENSIVE INCOME	3 491 125	2 755 941	5 426 112
Basic earnings per share, KGS	2 815	3 615	4 375

Chairman of the Management Board

T.Alimdzhonov

Chief Accountant's assistant

A.Sadralieva

For reference:

The amount of profit according to regulatory reporting is 2 854 348 thousand soms.