

AIYL BANK OJSC

Statement of profit or Loss and Comprehensive Income as at 31 July, 2024
(including)

(in thousand KGS)

	31.07.2024	31.07.2023	31.12.2023
Interest income	6 504 856	4 604 261	8 710 904
Amortisation of government grant	118 467	188 441	313 956
Interest expense	(2 350 203)	(1 430 940)	(2 738 559)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	4 273 120	3 361 762	6 286 301
Formation of an allowance for depreciation on interest bearing assets	77 200	223 814	169 310
NET INTEREST INCOME	4 350 320	3 585 576	6 455 611
Financing by Islamic principles banking - income	37 897	234	7 189
Financing by Islamic principles banking -expense	(4)	-	-
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	37 893	234	7 189
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(25 492)	(1 460)	(9 013)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	12 401	(1 226)	(1 824)
Fee and commission income	691 253	626 856	1 106 895
Fee and commission expense	(1 098 837)	(453 457)	(854 823)
Net foreign exchange gain	2 717 036	1 599 388	2 459 059
Formation of a provision for depreciation of other assets	33 218	(575 235)	(292 290)
Impairment (losses)/recovery on credit-related commitments	166 426	93 694	(106 483)
Other income, net	42 724	77 802	93 359
NET NON-INTEREST (LOSS)/INCOME	2 551 820	1 369 048	2 405 717
OPERATING INCOME	6 914 541	4 953 398	8 859 504
OPERATING EXPENSES	(2 245 531)	(1 530 812)	(2 810 888)
PROFIT BEFORE INCOME TAX	4 669 010	3 422 586	6 048 616
Income tax expense	(441 808)	(363 040)	(622 539)
NET PROFIT FOR THE YEAR	4 227 202	3 059 546	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	4 242 166	3 059 546	5 426 112
Basic earnings per share, KGS	2 576	4 013	4 375

Acting chairman of the Management Board

U.Borombaev

Chief Accountant

A.Sadralieva

For reference:

The amount of profit according to regulatory reporting is 3 874 272 thousand soms.

