

AIYL BANK OJSC

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

(in thousand KGS)

	31.08.2024	31.08.2023	31.12.2023
Interest income	7 406 603	5 415 803	8 710 904
Amortisation of government grant	126 366	211 002	313 956
Interest expense	(2 709 540)	(1 680 653)	(2 738 559)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	4 823 429	3 946 152	6 286 301
Formation of an allowance for depreciation on interest bearing assets	171 029	310 118	169 310
NET INTEREST INCOME	4 994 458	4 256 270	6 455 611
Financing by Islamic principles banking - income	47 069	703	7 189
Financing by Islamic principles banking -expense	(5)	-	-
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	47 064	703	7 189
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(69 515)	(1 438)	(9 013)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	(22 451)	(735)	(1 824)
Fee and commission income	812 259	715 484	1 106 895
Fee and commission expense	(1 246 456)	(513 395)	(854 823)
Net foreign exchange gain	3 164 013	1 766 475	2 459 059
Formation of a provision for depreciation of other assets	335 527	(649 962)	(292 290)
Impairment (losses)/recovery on credit-related commitments	109 174	163 917	(106 483)
Other income, net	44 323	80 580	93 359
NET NON-INTEREST (LOSS)/INCOME	3 218 840	1 563 099	2 405 717
OPERATING INCOME	8 190 847	5 818 634	8 859 504
OPERATING EXPENSES	(2 571 122)	(1 770 778)	(2 810 888)
PROFIT BEFORE INCOME TAX	5 619 725	4 047 856	6 048 616
Income tax expense	(537 125)	(423 283)	(622 539)
NET PROFIT FOR THE YEAR	5 082 600	3 624 573	5 426 077
OTHER COMPREHENSIVE INCOME			
Gain on revaluation of financial assets measured at fair value through other comprehensive income	14 964	35	35
TOTAL OTHER COMPREHENSIVE INCOME	14 964	-	35
TOTAL COMPREHENSIVE INCOME	5 097 564	3 624 573	5 426 112
Basic earnings per share, KGS	3 096	4 754	4 375

Chairman of the Management Board

T.Alimdzhonov

Chief Accountant

A.Sadrulieva

For reference:

The amount of profit according to regulatory reporting is 4 575 776 thousand soms.

