

AIYL BANK OJSC

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

(in thousand KGS)

	30.09.2024	30.09.2023	31.12.2023
Interest income	8 310 490	6 219 526	8 710 904
Amortisation of government grant	127 506	230 607	313 956
Interest expense	(3 036 466)	(1 942 156)	(2 738 559)
<b>NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>5 401 530</b>	<b>4 507 977</b>	<b>6 286 301</b>
Formation of an allowance for depreciation on interest bearing assets	286 569	(23 809)	169 310
<b>NET INTEREST INCOME</b>	<b>5 688 099</b>	<b>4 484 168</b>	<b>6 455 611</b>
Financing by Islamic principles banking - income	57 486	1 433	7 189
Financing by Islamic principles banking -expense	(6)	-	-
<b>NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT</b>	<b>57 480</b>	<b>1 433</b>	<b>7 189</b>
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(38 703)	(1 461)	(9 013)
<b>NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING</b>	<b>18 777</b>	<b>(28)</b>	<b>(1 824)</b>
Fee and commission income	929 027	802 691	1 106 895
Fee and commission expense	(1 347 208)	(573 429)	(854 823)
Net foreign exchange gain	3 569 386	1 911 677	2 459 059
Formation of a provision for depreciation of other assets	316 112	(281 747)	(292 290)
Impairment (losses)/recovery on credit-related commitments	180 330	137 968	(106 483)
Other income, net	47 080	85 538	93 359
<b>NET NON-INTEREST (LOSS)/INCOME</b>	<b>3 694 727</b>	<b>2 082 698</b>	<b>2 405 717</b>
<b>OPERATING INCOME</b>	<b>9 401 603</b>	<b>6 566 838</b>	<b>8 859 504</b>
<b>OPERATING EXPENSES</b>	<b>(2 948 190)</b>	<b>(2 071 140)</b>	<b>(2 810 888)</b>
<b>PROFIT BEFORE INCOME TAX</b>	<b>6 453 413</b>	<b>4 495 698</b>	<b>6 048 616</b>
Income tax expense	(622 513)	(467 842)	(622 539)
<b>NET PROFIT FOR THE YEAR</b>	<b>5 830 900</b>	<b>4 027 856</b>	<b>5 426 077</b>
<b>OTHER COMPREHENSIVE INCOME</b>			
Gain on revaluation of financial assets measured at fair value through other comprehensive income	14 964	35	35
<b>TOTAL OTHER COMPREHENSIVE INCOME</b>	<b>14 964</b>	<b>-</b>	<b>35</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>5 845 864</b>	<b>4 027 856</b>	<b>5 426 112</b>
Basic earnings per share, KGS	3 550	3 248	4 375

Chairman of the Management Board

T.Alimdzhanov

Chief Accountant

A.Sadralieva

For reference:

The amount of profit according to regulator reporting is 3 316 622 thousand soms.

