AIYL BANK OJSC

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

(in thousand KGS)

	31.10.2024	31.10.2023	31.12.2023
Interest income	9 253 602	7 035 926	8 710 904
Amortisation of government grant	132 784	260 429	313 956
Interest expense	(3 371 876)	(2 215 742)	(2 738 559)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**6 014 510**	**5 080 613**	**6 286 301**
Formation of an allowance for depreciation on interest bearing assets	42 204	245 579	169 310
NET INTEREST INCOME	**6 056 714**	**5 326 192**	**6 455 611**
Financing by Islamic principles banking - income	70 590	2 716	7 189
Financing by Islamic principles banking -expense	(7)	-	-
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	**70 583**	**2 716**	**7 189**
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(18 808)	(1 511)	(9 013)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	**51 775**	**1 205**	**(1 824)**
Fee and commission income	1 052 308	906 988	1 106 895
Fee and commission expense	(1 492 282)	(659 124)	(854 823)
Net foreign exchange gain	3 850 814	2 074 536	2 459 059
Formation of a provision for depreciation of other assets	311 173	(417 563)	(292 290)
Impairment (losses)/recovery on credit-related commitments	149 062	163 147	(106 483)
Other income, net	48 540	88 502	93 359
NET NON-INTEREST (LOSS)/INCOME	**3 919 615**	**2 156 486**	**2 405 717**
OPERATING INCOME	10 028 104	7 483 883	8 859 504
OPERATING EXPENSES	(3 293 182)	(2 291 716)	(2 810 888)
PROFIT BEFORE INCOME TAX	**6 734 922**	**5 192 167**	**6 048 616**
Income tax expense	(651 397)	(535 254)	(622 539)
NET PROFIT FOR THE YEAR	**6 083 525**	**4 656 913**	**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	**6 098 489**	**4 656 913**	**5 426 112**
Basic earnings per share, KGS	*3 703*	*3 755*	*4 375*

Acting chairman of the Management Board **N.Musuraliev**

Chief Accountant **A.Sadralieva**

For reference:
The amount of profit according to regulatory reporting is 5 766 363 thousand soms.