

AIYL BANK OJSC

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

(in thousand KGS)

	30.11.2024	30.11.2023	31.12.2023
Interest income	10 267 504	7 852 851	8 710 904
Amortisation of government grant	136 714	285 988	313 956
Interest expense	(3 742 740)	(2 473 029)	(2 738 559)
<b>NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>6 661 478</b>	<b>5 665 810</b>	<b>6 286 301</b>
Formation of an allowance for depreciation on interest bearing assets	(93 384)	277 808	169 310
<b>NET INTEREST INCOME</b>	<b>6 568 094</b>	<b>5 943 618</b>	<b>6 455 611</b>
Financing by Islamic principles banking - income	85 476	4 694	7 189
Financing by Islamic principles banking -expense	(7)	-	-
<b>NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT</b>	<b>85 469</b>	<b>4 694</b>	<b>7 189</b>
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(23 012)	(1 553)	(9 013)
<b>NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING</b>	<b>62 457</b>	<b>3 141</b>	<b>(1 824)</b>
Fee and commission income	1 190 809	1 007 502	1 106 895
Fee and commission expense	(1 563 764)	(760 338)	(854 823)
Net foreign exchange gain	4 239 465	2 272 985	2 459 059
Formation of a provision for depreciation of other assets	60 593	(570 060)	(292 290)
Impairment (losses)/recovery on credit-related commitments	46 348	57 595	(106 483)
Other income, net	50 938	91 069	93 359
<b>NET NON-INTEREST (LOSS)/INCOME</b>	<b>4 024 389</b>	<b>2 098 753</b>	<b>2 405 717</b>
<b>OPERATING INCOME</b>	<b>10 654 940</b>	<b>8 045 512</b>	<b>8 859 504</b>
<b>OPERATING EXPENSES</b>	<b>(3 633 197)</b>	<b>(2 528 211)</b>	<b>(2 810 888)</b>
<b>PROFIT BEFORE INCOME TAX</b>	<b>7 021 743</b>	<b>5 517 301</b>	<b>6 048 616</b>
Income tax expense	(677 614)	(564 747)	(622 539)
<b>NET PROFIT FOR THE YEAR</b>	<b>6 344 129</b>	<b>4 952 554</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	12 283	35	35
<b>TOTAL OTHER COMPREHENSIVE INCOME</b>	<b>12 283</b>	<b>-</b>	<b>35</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>6 356 412</b>	<b>4 952 554</b>	<b>5 426 112</b>
Basic earnings per share, KGS	3 860	3 993	4 375

Acting chairman of the Management Board

D.Turbatova

Chief Accountant

A.Sadralieva

For reference:

The amount of profit according to regulatory reporting is 6 204 798 thousand soms.

