

AIYL BANK OJSC

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

(in thousand KGS)

| | 31.12.2024 | 31.12.2023 |
|---|--------------------|--------------------|
| Interest income | 11 259 711 | 8 710 904 |
| Amortisation of government grant | 140 314 | 313 956 |
| Interest expense | (4 131 217) | (2 738 559) |
| NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS | 7 268 808 | 6 286 301 |
| Formation of an allowance for depreciation on interest bearing assets | 154 893 | 169 310 |
| NET INTEREST INCOME | 7 423 701 | 6 455 611 |
| Financing by Islamic principles banking - income | 102 941 | 7 189 |
| Financing by Islamic principles banking -expense | (7) | - |
| NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT | 102 934 | 7 189 |
| Formation of a reserve for impairment of assets placed on Islamic principles of financing | (24 529) | (9 013) |
| NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING | 78 405 | (1 824) |
| Fee and commission income | 1 435 790 | 1 106 895 |
| Fee and commission expense | (1 713 404) | (854 823) |
| Net foreign exchange gain | 4 648 872 | 2 459 059 |
| Formation of a provision for depreciation of other assets | (84 197) | (292 290) |
| Impairment (losses)/recovery on credit-related commitments | 62 637 | (106 483) |
| Other income, net | 52 838 | 93 359 |
| NET NON-INTEREST (LOSS)/INCOME | 4 402 536 | 2 405 717 |
| OPERATING INCOME | 11 904 642 | 8 859 504 |
| OPERATING EXPENSES | (3 865 123) | (2 810 888) |
| PROFIT BEFORE INCOME TAX | 8 039 519 | 6 048 616 |
| Income tax expense | (790 881) | (622 539) |
| NET PROFIT FOR THE YEAR | 7 248 638 | 5 426 077 |
| OTHER COMPREHENSIVE INCOME | | |
| Gain on revaluation of financial assets measured at fair value through other comprehensive income | 12 369 | 35 |
| TOTAL OTHER COMPREHENSIVE INCOME | 12 369 | 35 |
| TOTAL COMPREHENSIVE INCOME | 7 261 007 | 5 426 112 |
| Basic earnings per share, KGS | 4 409 | 4 375 |

Chairman of the Management Board

T.Alimdzhonov

Chief Accountant

A.Sadralieva

For reference:

The amount of profit according to regulatory reporting is 6 994 103 thousand soms.

