

AIYL BANK OJSC

Statement of profit or Loss and Comprehensive Income as at 31 January, 2025
(including)

(in thousand KGS)

| | 31.01.2025 | 31.01.2024 | 31.12.2024 |
|---|------------------|------------------|--------------------|
| Interest income | 910 266 | 876 341 | 11 259 711 |
| Amortisation of government grant | 410 | 16 789 | 140 314 |
| Interest expense | (422 709) | (257 972) | (4 131 217) |
| NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS | 487 967 | 635 158 | 7 268 808 |
| Formation of an allowance for depreciation on interest bearing assets | (53 007) | (7 724) | 154 893 |
| NET INTEREST INCOME | 434 960 | 627 434 | 7 423 701 |
| Financing by Islamic principles banking - income | 18 382 | 3 196 | 102 941 |
| Financing by Islamic principles banking -expense | - | - | (7) |
| NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT | 18 382 | 3 196 | 102 934 |
| Formation of a reserve for impairment of assets placed on Islamic principles of financing | 7 189 | (1 814) | (24 529) |
| NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING | 25 571 | 1 382 | 78 405 |
| Fee and commission income | 312 127 | 99 314 | 1 435 790 |
| Fee and commission expense | (195 094) | (115 995) | (1 713 404) |
| Net foreign exchange gain | 340 580 | 264 431 | 4 648 872 |
| Formation of a provision for depreciation of other assets | 18 964 | 157 456 | (84 197) |
| Impairment (losses)/recovery on credit-related commitments | 31 166 | 126 005 | 62 637 |
| Other income, net | 1 552 | 1 909 | 52 838 |
| NET NON-INTEREST (LOSS)/INCOME | 509 295 | 533 120 | 4 402 536 |
| OPERATING INCOME | 969 826 | 1 161 936 | 11 904 642 |
| OPERATING EXPENSES | (352 237) | (295 977) | (3 865 123) |
| PROFIT BEFORE INCOME TAX | 617 589 | 865 959 | 8 039 519 |
| Income tax expense | (33 513) | (86 768) | (790 881) |
| NET PROFIT FOR THE YEAR | 584 076 | 779 191 | 7 248 638 |
| OTHER COMPREHENSIVE INCOME | | | |
| Gain on revaluation of financial assets measured at fair value through other comprehensive income | 12 369 | 35 | 12 369 |
| TOTAL OTHER COMPREHENSIVE INCOME | 12 369 | 35 | 12 369 |
| TOTAL COMPREHENSIVE INCOME | 596 445 | 779 226 | 7 261 007 |
| Basic earnings per share, KGS | 362 | 628 | 4 409 |

Chairman of the Management Board

T.Alimdzhonov

Chief Accountant

A.Sadralieva



For reference:

The amount of profit according to regulatory reporting is 499 796 thousand soms.