

AIYL BANK OJSC

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

(in thousand KGS)

| | 31.08.2025 | 31.08.2024 | 31.12.2024 |
|---|--------------------|--------------------|--------------------|
| Interest income | 8 577 692 | 7 406 603 | 11 259 711 |
| Amortisation of government grant | 15 573 | 126 366 | 140 314 |
| Interest expense | (3 708 305) | (2 709 540) | (4 131 219) |
| NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS | 4 884 960 | 4 823 429 | 7 268 806 |
| Formation of an allowance for depreciation on interest bearing assets | 215 731 | 171 029 | 223 538 |
| NET INTEREST INCOME | 5 100 691 | 4 994 458 | 7 492 344 |
| Financing by Islamic principles banking - income | 233 580 | 47 069 | 102 941 |
| Financing by Islamic principles banking -expense | (15 098) | (7) | (9) |
| NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT | 218 482 | 47 062 | 102 932 |
| Formation of a reserve for impairment of assets placed on Islamic principles of financing | (19 355) | (69 515) | (24 529) |
| NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING | 199 127 | (22 453) | 78 403 |
| Fee and commission income | 2 317 297 | 812 259 | 1 435 790 |
| Fee and commission expense | (1 321 001) | (1 246 456) | (1 713 404) |
| Net foreign exchange gain | 2 349 136 | 3 164 013 | 4 648 872 |
| Formation of a provision for depreciation of other assets | 231 426 | 335 527 | (94 234) |
| Impairment (losses)/recovery on credit-related commitments | (261 230) | 109 174 | 51 962 |
| Other income, net | 69 337 | 44 323 | 52 838 |
| NET NON-INTEREST (LOSS)/INCOME | 3 384 965 | 3 218 840 | 4 381 824 |
| OPERATING INCOME | 8 684 783 | 8 190 845 | 11 952 571 |
| OPERATING EXPENSES | (3 249 122) | (2 571 120) | (3 865 121) |
| PROFIT BEFORE INCOME TAX | 5 435 661 | 5 619 725 | 8 087 450 |
| Income tax expense | (635 276) | (537 125) | (815 267) |
| NET PROFIT FOR THE YEAR | 4 800 385 | 5 082 600 | 7 272 183 |
| OTHER COMPREHENSIVE INCOME | | | |
| Gain on revaluation of financial assets measured at fair value through other comprehensive income | 15 074 | 14 964 | 12 369 |
| TOTAL OTHER COMPREHENSIVE INCOME | 15 074 | 14 964 | 12 369 |
| TOTAL COMPREHENSIVE INCOME | 4 815 459 | 5 097 564 | 7 284 552 |

Basic earnings per share, KGS

3 096

4 424

Acting chairman of the Management Board

E.Bakasov

Chief Accountant

A.Sadrallieva

For reference:

The amount of profit according to regulatory reporting is 4 223 819,58 thousand soms.

