

AIYL BANK OJSC

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

(in thousand KGS)

	31.07.2025	31.07.2024	31.12.2024
Interest income	7 221 658	6 504 856	11 259 711
Amortisation of government grant	13 892	118 467	140 314
Interest expense	(3 279 325)	(2 350 203)	(4 131 219)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	3 956 225	4 273 120	7 268 806
Formation of an allowance for depreciation on interest bearing assets	277 954	77 200	223 538
NET INTEREST INCOME	4 234 179	4 350 320	7 492 344
Financing by Islamic principles banking - income	195 232	37 897	102 941
Financing by Islamic principles banking -expense	(11 821)	(6)	(9)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	183 411	37 891	102 932
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(11 228)	(25 492)	(24 529)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	172 183	12 399	78 403
Fee and commission income	2 003 896	691 253	1 435 790
Fee and commission expense	(1 177 921)	(1 098 837)	(1 713 404)
Net foreign exchange gain	2 158 458	2 717 036	4 648 872
Formation of a provision for depreciation of other assets	245 447	33 218	(94 234)
Impairment (losses)/recovery on credit-related commitments	(121 413)	166 426	51 962
Other income, net	31 120	42 724	52 838
NET NON-INTEREST (LOSS)/INCOME	3 139 587	2 551 820	4 381 824
OPERATING INCOME	7 545 949	6 914 539	11 952 571
OPERATING EXPENSES	(2 757 345)	(2 245 529)	(3 865 121)
PROFIT BEFORE INCOME TAX	4 788 604	4 669 010	8 087 450
Income tax expense	(479 278)	(441 808)	(815 267)
NET PROFIT FOR THE YEAR	4 309 326	4 227 202	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	4 324 400	4 242 166	7 284 552
Basic earnings per share, KGS	2 188	2 576	4 424

Acting chairman of the Management Board

Chief Accountant

For reference:

The amount of profit according to regulatory reporting is 3 771 979,61 thousand som.



A. Teleusheva

A. Sadralieva