

AIYL BANK OJSC

Statement of profit or Loss and Comprehensive Income as at 30 September, 2025 (including)

(in thousand KGS)

	30.09.2025	30.09.2024	31.12.2024
Interest income	9 713 827	8 310 490	11 259 711
Amortisation of government grant	16 105	127 506	140 314
Interest expense	(4 146 676)	(3 036 466)	(4 131 219)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	5 583 256	5 401 530	7 268 806
Formation of an allowance for depreciation on interest bearing assets	720 145	286 569	223 538
NET INTEREST INCOME	6 303 401	5 688 099	7 492 344
Financing by Islamic principles banking - income	276 919	57 486	102 941
Financing by Islamic principles banking -expense	(18 710)	(8)	(9)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	258 209	57 478	102 932
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(20 945)	(38 703)	(24 529)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	237 264	18 775	78 403
Fee and commission income	2 747 271	929 027	1 435 790
Fee and commission expense	(1 429 812)	(1 347 208)	(1 713 404)
Net foreign exchange gain	2 583 857	3 569 386	4 648 872
Formation of a provision for depreciation of other assets	86 783	316 112	(94 234)
Impairment (losses)/recovery on credit-related commitments	(102 518)	180 330	51 962
Other income, net	95 360	47 080	52 838
NET NON-INTEREST (LOSS)/INCOME	3 980 941	3 694 727	4 381 824
OPERATING INCOME	10 521 606	9 401 601	11 952 571
OPERATING EXPENSES	(3 724 327)	(2 948 188)	(3 865 121)
PROFIT BEFORE INCOME TAX	6 797 279	6 453 413	8 087 450
Income tax expense	(707 576)	(622 513)	(815 267)
NET PROFIT FOR THE YEAR	6 089 703	5 830 900	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	6 104 777	5 845 864	7 284 552

Basic earnings per share, KGS

3 088 3 550 4 424

Acting chairman of the Management Board

U.Borombaev

Chief Accountant

A.Sadralieva

For reference:

The amount of profit according to regulatory reporting is 4 692 663,83 thousand som.

