

AIYL BANK OJSC

Statement of profit or Loss and Comprehensive  
Income as at July 31 , 2022 (including)

(in thousand KGS)

	31.07.2022	31.07.2021	31.12.2021
Interest income	2 537 342	1 725 331	3 075 443
Amortisation of government grant	174 264	141 252	240 230
Interest expense	(1 033 481)	(717 193)	(1 375 667)
<b>NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>1 678 125</b>	<b>1 149 390</b>	<b>1 940 006</b>
Impairment losses on interest bearing assets	(346 611)	(371 000)	(617 929)
<b>NET INTEREST INCOME</b>	<b>1 331 514</b>	<b>778 391</b>	<b>1 322 077</b>
Fee and commission income	348 281	192 761	365 740
Fee and commission expense	(185 297)	(64 602)	(142 103)
Net foreign exchange gain	2 076 564	73 205	192 328
Impairment losses and reserves on other assets	(188 869)	9 959	(126 642)
Impairment (losses)/recovery on credit-related commitments	(2 062)	(24 605)	(5 924)
Other income, net	20 141	8 243	29 168
<b>NET NON-INTEREST (LOSS)/INCOME</b>	<b>2 068 757</b>	<b>194 960</b>	<b>312 567</b>
<b>OPERATING INCOME</b>	<b>3 400 271</b>	<b>973 351</b>	<b>1 634 644</b>
<b>OPERATING EXPENSES</b>	<b>(988 090)</b>	<b>(792 565)</b>	<b>(1 384 340)</b>
<b>PROFIT BEFORE INCOME TAX</b>	<b>2 412 181</b>	<b>180 786</b>	<b>250 304</b>
Income tax expense	(258 860)	(22 858)	(27 197)
<b>NET PROFIT FOR THE YEAR</b>	<b>2 153 321</b>	<b>157 929</b>	<b>223 107</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>2 153 321</b>	<b>157 929</b>	<b>223 107</b>
Basic earnings per share, KGS	3 635	453	633

Chairman of the Management Board

Chief Accountant



U.Bukabaev

A.Kazakova

For reference: The amount of profit as reported in the  
regulatory reporting is 1 455 705,5 thousand KGS.