

AIYL BANK OJSC

Statement of profit or Loss and Comprehensive Income as at 31 January, 2024
(including)

(in thousand KGS)

	31.01.2024	31.01.2023	31.12.2023
Interest income	876 341	603 041	8 710 904
Amortisation of government grant	16 789	31 943	314 239
Interest expense	(257 972)	(189 636)	(2 738 841)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	635 158	445 348	6 286 302
Formation of an allowance for depreciation on interest bearing assets	(7 724)	(212 695)	112 165
NET INTEREST INCOME	627 434	232 653	6 398 467
Financing by Islamic principles banking - income	3 196	-	7 189
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	3 196	-	7 189
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(1 814)	-	(3 944)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	1 382	-	3 245
Fee and commission income	99 315	60 167	1 106 895
Fee and commission expense	(115 995)	(52 265)	(854 823)
Net foreign exchange gain	264 431	213 098	2 459 059
Formation of a provision for depreciation of other assets	157 456	(226 675)	(553 492)
Impairment (losses)/recovery on credit-related commitments	126 005	50 926	42 111
Other income, net	1 909	1 843	93 359
NET NON-INTEREST (LOSS)/INCOME	533 121	47 093	2 293 109
OPERATING INCOME	1 161 937	279 746	8 694 821
OPERATING EXPENSES	(295 977)	(189 524)	(2 810 888)
PROFIT BEFORE INCOME TAX	865 960	90 222	5 883 933
Income tax expense	(86 768)	(23 234)	(607 247)
NET PROFIT FOR THE YEAR	779 192	66 988	5 276 686
OTHER COMPREHENSIVE INCOME			
Gain on revaluation of financial assets measured at fair value through other comprehensive income	35	-	35
TOTAL OTHER COMPREHENSIVE INCOME	35	-	35
TOTAL COMPREHENSIVE INCOME	779 227	66 988	5 276 721
Basic earnings per share, KGS	628	88	4 255

Chairman of the Management Board

Chief Accountant



T.Alimdzhonov

A.Kazakova

For reference:

The amount of profit according to regulatory reporting is 628 224,96 thousand sums.