

AIYL BANK OJSC

Statement of profit or Loss and Comprehensive Income as at 31 October, 2023
(including)

(in thousand KGS)

	31.10.2023	31.10.2022	31.12.2022
Interest income	7 035 926	4 155 765	5 322 897
Amortisation of government grant	260 429	265 428	330 183
Interest expense	(2 215 742)	(1 610 900)	(2 028 888)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	5 080 613	2 810 293	3 624 192
Formation of an allowance for depreciation on interest bearing assets	34 145	(587 470)	(438 932)
NET INTEREST INCOME	5 114 758	2 222 823	3 185 260
Financing by Islamic principles banking - income	2 716	-	-
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	2 716	-	-
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(1 511)	-	-
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	1 205	-	-
Fee and commission income	906 989	596 725	764 351
Fee and commission expense	(659 124)	(308 540)	(409 368)
Net foreign exchange gain	2 074 536	3 676 150	4 614 701
Formation of a provision for depreciation of other assets	(206 129)	(310 580)	(109 650)
Impairment (losses)/recovery on credit-related commitments	163 147	(19 433)	(138 577)
Other income, net	88 502	34 665	33 783
NET NON-INTEREST (LOSS)/INCOME	2 367 921	3 668 986	4 755 240
OPERATING INCOME	7 483 884	5 891 809	7 940 500
OPERATING EXPENSES	(2 291 716)	(1 570 148)	(2 135 251)
PROFIT BEFORE INCOME TAX	5 192 168	4 321 661	5 805 249
Income tax expense	(535 254)	(448 772)	(586 722)
NET PROFIT FOR THE YEAR	4 656 914	3 872 889	5 218 527
OTHER COMPREHENSIVE INCOME			
Gain on revaluation of financial assets measured at fair value through other comprehensive income	35	-	-
TOTAL OTHER COMPREHENSIVE INCOME	35	-	-
TOTAL COMPREHENSIVE INCOME	4 656 949	3 872 889	5 218 527
Basic earnings per share, KGS	3 755	5 846	7 877

Chairman of the Management Board

T.Alimdzhanov

Chief Accountant

A.Kazakova

For reference:

The amount of profit according to Regulatory reporting is 4 733 982,79 thousand som.

