

AIYL BANK OJSC

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

(in thousand KGS)

	31.08.2022	31.08.2021	31.12.2021
Interest income	3 045 797	1 979 064	3 075 443
Amortisation of government grant	205 348	141 419	240 230
Interest expense	(1 204 206)	(827 345)	(1 375 667)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	2 046 939	1 293 138	1 940 006
Impairment losses on interest bearing assets	(293 653)	(415 417)	(617 929)
NET INTEREST INCOME	1 753 286	877 721	1 322 077
Fee and commission income	428 250	223 182	365 740
Fee and commission expense	(224 260)	(76 417)	(142 103)
Net foreign exchange gain	2 582 204	87 397	192 328
Impairment losses and reserves on other assets	(277 979)	15 777	(126 642)
Impairment (losses)/recovery on credit-related commitments	(21 573)	(23 651)	(5 924)
Other income, net	19 920	11 320	29 168
NET NON-INTEREST (LOSS)/INCOME	2 506 561	237 609	312 567
OPERATING INCOME	4 259 847	1 115 330	1 634 644
OPERATING EXPENSES	(1 132 477)	(896 141)	(1 384 340)
PROFIT BEFORE INCOME TAX	3 127 370	219 189	250 304
Income tax expense	(331 025)	(23 985)	(27 197)
NET PROFIT FOR THE YEAR	2 796 345	195 204	223 107
TOTAL COMPREHENSIVE INCOME	2 796 345	195 204	223 107
<i>Basic earnings per share, KGS</i>	4 221	560	633

Chairman of the Management Board

Chief Accountant



Handwritten signatures in blue ink, including one that appears to be 'M. Erzhanov' and another that appears to be 'A. Kazakova'.

M.Erzhanov

A.Kazakova

For reference: The amount of profit for the year for regulatory reporting is 2 076 304,35 thousand KGS.