AIYL BANK OJSC

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

(in thousand KGS)

	31.12.2022	31.12.2021
Interest income	5 322 897	3 075 443
Amortisation of government grant	330 183	240 230
Interest expense	(2 028 888)	(1 375 667)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**3 624 192**	**1 940 006**
Impairment losses on interest bearing assets	(618 346)	(617 929)
NET INTEREST INCOME	**3 005 846**	**1 322 077**
Fee and commission income	764 351	365 740
Fee and commission expense	(409 368)	(142 103)
Net foreign exchange gain	4 614 701	192 328
Impairment losses and reserves on other assets	(522 600)	(126 642)
Impairment (losses)/recovery on credit-related commitments	(220 168)	(5 924)
Other income, net	32 826	29 168
NET NON-INTEREST (LOSS)/INCOME	**4 259 741**	**312 567**
OPERATING INCOME	7 265 587	1 634 644
OPERATING EXPENSES	(2 135 251)	(1 384 340)
PROFIT BEFORE INCOME TAX	**5 130 336**	**250 304**
Income tax expense	(523 588)	(27 197)
NET PROFIT FOR THE YEAR	**4 606 748**	**223 107**
TOTAL COMPREHENSIVE INCOME	**4 606 748**	**223 107**
Basic earnings per share, KGS	*6 954*	*633*

Chairman of the Management Board **T.Alimdzhanov**

Chief Accountant **A.Kazakova**

For reference: The amount of profit according to regulatory reporting is 4 236 279,39 thousand soms.