

AIYL BANK OJSC

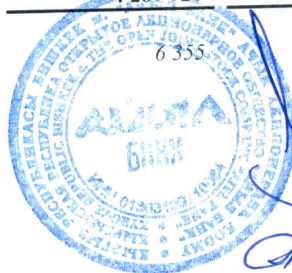
Statement of profit or Loss and Comprehensive  
Income as at 30 November, 2022 (including)

(in thousand KGS)

	30.11.2022	30.11.2021	31.12.2021
Interest income	4 731 857	2 787 430	3 075 443
Amortisation of government grant	296 490	197 440	240 230
Interest expense	(1 830 583)	(1 217 125)	(1 375 667)
<b>NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>3 197 764</b>	<b>1 767 745</b>	<b>1 940 006</b>
Impairment losses on interest bearing assets	(508 517)	(548 688)	(617 929)
<b>NET INTEREST INCOME</b>	<b>2 689 247</b>	<b>1 219 056</b>	<b>1 322 077</b>
Fee and commission income	681 175	330 600	365 740
Fee and commission expense	(357 900)	(124 103)	(142 103)
Net foreign exchange gain	4 238 083	165 110	192 328
Impairment losses and reserves on other assets	(648 684)	(150 272)	(126 642)
Impairment (losses)/recovery on credit-related commitments	(162 978)	1 616	(5 924)
Other income, net	30 723	18 089	29 168
<b>NET NON-INTEREST (LOSS)/INCOME</b>	<b>3 780 418</b>	<b>241 040</b>	<b>312 567</b>
OPERATING INCOME	6 469 665	1 460 096	1 634 644
OPERATING EXPENSES	(1 773 789)	(1 218 332)	(1 384 340)
<b>PROFIT BEFORE INCOME TAX</b>	<b>4 695 876</b>	<b>241 765</b>	<b>250 304</b>
Income tax expense	(485 955)	(24 582)	(27 197)
<b>NET PROFIT FOR THE YEAR</b>	<b>4 209 921</b>	<b>217 183</b>	<b>223 107</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>4 209 921</b>	<b>217 183</b>	<b>223 107</b>
Basic earnings per share, KGS	6 355	621	633

Chairman of the Management Board

Chief Accountant's assistant



T.Alimdzhanov

A.Sadralieva

For reference: The amount of profit according to  
regulatory reporting is 3 798 393,09 thousand soms.