AIYL BANK OJSC

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

(in thousand KGS)

	31.03.2024	31.03.2023	31.12.2023
Interest income	2 646 160	1 848 626	8 710 904
Amortisation of government grant	49 967	92 796	313 956
Interest expense	(886 206)	(572 530)	(2 738 559)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**1 809 921**	**1 368 892**	**6 286 301**
Formation of an allowance for depreciation on interest bearing assets	(194 733)	144 880	169 310
NET INTEREST INCOME	**1 615 188**	**1 513 772**	**6 455 611**
Financing by Islamic principles banking - income	11 330	-	7 189
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	**11 330**	**-**	**7 189**
Formation of a reserve for impairment of assets placed on Islamic principles of financing	9 069	-	(9 013)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	**20 399**	**-**	**(1 824)**
Fee and commission income	277 080	256 613	1 106 895
Fee and commission expense	(378 425)	(179 476)	(854 823)
Net foreign exchange gain	864 507	795 325	2 459 059
Formation of a provision for depreciation of other assets	(24 444)	(599 381)	(292 290)
Impairment (losses)/recovery on credit-related commitments	159 660	209 766	(106 483)
Other income, net	33 840	11 755	93 359
NET NON-INTEREST (LOSS)/INCOME	**932 218**	**494 602**	**2 405 717**
OPERATING INCOME	2 567 805	2 008 374	8 859 504
OPERATING EXPENSES	(928 930)	(606 881)	(2 810 888)
PROFIT BEFORE INCOME TAX	**1 638 875**	**1 401 493**	**6 048 616**
Income tax expense	(152 401)	(156 789)	(622 539)
NET PROFIT FOR THE YEAR	**1 486 474**	**1 244 704**	**5 426 077**
OTHER COMPREHENSIVE INCOME			
Gain on revaluation of financial assets measured at fair value through other comprehensive income	5 995	-	35
TOTAL OTHER COMPREHENSIVE INCOME	**5 995**	**-**	**35**
TOTAL COMPREHENSIVE INCOME	**1 492 469**	**1 244 704**	**5 426 112**
Basic earnings per share, KGS	*1 203*	*1 632*	*4 375*

Acting chairman of the Management Board **U.Borombaev**

Chief Accountant's assistant **A.Sadralieva**