

AIYL BANK OJSC

Statement of profit or Loss and Comprehensive Income as at 29 February, 2024  
(including)

(in thousand KGS)

	29.02.2024	28.02.2023	31.12.2023
Interest income	1 645 894	1 202 466	8 710 904
Amortisation of government grant	32 740	63 926	313 956
Interest expense	(556 193)	(361 139)	(2 738 559)
<b>NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>1 122 441</b>	<b>905 253</b>	<b>6 286 301</b>
Formation of an allowance for depreciation on interest bearing assets	(74 699)	(342 596)	169 310
<b>NET INTEREST INCOME</b>	<b>1 047 742</b>	<b>562 657</b>	<b>6 455 611</b>
Financing by Islamic principles banking - income	6 797	-	7 189
Financing by Islamic principles banking -expense	-	-	-
<b>NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT</b>	<b>6 797</b>	<b>-</b>	<b>7 189</b>
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(4 388)	-	(9 013)
<b>NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING</b>	<b>2 409</b>	<b>-</b>	<b>(1 824)</b>
Fee and commission income	180 924	149 116	1 106 895
Fee and commission expense	(200 157)	(113 398)	(854 823)
Net foreign exchange gain	444 149	480 210	2 459 059
Formation of a provision for depreciation of other assets	5 403	(316 057)	(292 290)
Impairment (losses)/recovery on credit-related commitments	197 786	53 867	(106 483)
Other income, net	3 425	6 162	93 359
<b>NET NON-INTEREST (LOSS)/INCOME</b>	<b>631 530</b>	<b>259 900</b>	<b>2 405 717</b>
<b>OPERATING INCOME</b>	<b>1 681 681</b>	<b>822 557</b>	<b>8 859 504</b>
<b>OPERATING EXPENSES</b>	<b>(613 519)</b>	<b>(388 588)</b>	<b>(2 810 888)</b>
<b>PROFIT BEFORE INCOME TAX</b>	<b>1 068 162</b>	<b>433 969</b>	<b>6 048 616</b>
Income tax expense	(90 205)	(70 607)	(622 539)
<b>NET PROFIT FOR THE YEAR</b>	<b>977 957</b>	<b>363 362</b>	<b>5 426 077</b>
<b>OTHER COMPREHENSIVE INCOME</b>			
Gain on revaluation of financial assets measured at fair value through other comprehensive income	35	-	35
<b>TOTAL OTHER COMPREHENSIVE INCOME</b>	<b>35</b>	<b>-</b>	<b>35</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>977 992</b>	<b>363 362</b>	<b>5 426 112</b>
Basic earnings per share, KGS	789	477	4 375

Chairman of the Management Board

T.Alimdzhonov

Chief Accountant

A.Kazakova

