

AIYL BANK OJSC

Statement of profit or Loss and Comprehensive Income as at 31 December, 2023 (including)

(in thousand KGS)

	31.12.2023	31.12.2022
Interest income	8 710 904	5 322 897
Amortisation of government grant	314 239	330 183
Interest expense	(2 738 841)	(2 028 888)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	6 286 302	3 624 192
Formation of an allowance for depreciation on interest bearing assets	112 165	(438 932)
NET INTEREST INCOME	6 398 467	3 185 260
Financing by Islamic principles banking - income	7 189	-
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	7 189	-
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(3 944)	-
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	3 245	-
Fee and commission income	1 106 895	764 351
Fee and commission expense	(854 823)	(409 368)
Net foreign exchange gain	2 459 059	4 614 701
Formation of a provision for depreciation of other assets	(553 492)	(109 650)
Impairment (losses)/recovery on credit-related commitments	42 111	(138 577)
Other income, net	93 359	33 783
NET NON-INTEREST (LOSS)/INCOME	2 293 109	4 755 240
OPERATING INCOME	8 694 821	7 940 500
OPERATING EXPENSES	(2 810 888)	(2 135 251)
PROFIT BEFORE INCOME TAX	5 883 933	5 805 249
Income tax expense	(607 247)	(586 722)
NET PROFIT FOR THE YEAR	5 276 686	5 218 527
OTHER COMPREHENSIVE INCOME		
Gain on revaluation of financial assets measured at fair value through other comprehensive income	35	-
TOTAL OTHER COMPREHENSIVE INCOME	35	-
TOTAL COMPREHENSIVE INCOME	5 276 721	5 218 527
Basic earnings per share, KGS	4 255	7 877

Chairman of the Management Board

P. Alimdzhanov

Chief Accountant

A. Kazakova

For reference:

The amount of profit according to regulatory reporting is 5 475 197,92 thousand soms.

