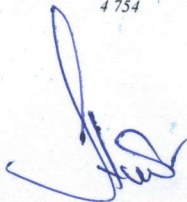



AIYL BANK OJSC

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

(in thousand KGS)

	31.08.2023	31.08.2022	31.12.2022
Interest income	5 415 803	3 045 797	5 322 897
Amortisation of government grant	211 002	205 348	330 183
Interest expense	(1 680 653)	(1 204 206)	(2 028 888)
<b>NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>3 946 152</b>	<b>2 046 939</b>	<b>3 624 192</b>
Formation of an allowance for depreciation on interest bearing assets	93 795	(293 653)	(438 932)
<b>NET INTEREST INCOME</b>	<b>4 039 947</b>	<b>1 753 286</b>	<b>3 185 260</b>
Financing by Islamic principles banking - income	703	-	-
<b>NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT</b>	<b>703</b>	<b>-</b>	<b>-</b>
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(1 438)	-	-
<b>NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING</b>	<b>(735)</b>	<b>-</b>	<b>-</b>
Fee and commission income	715 485	428 250	764 351
Fee and commission expense	(513 395)	(224 260)	(409 368)
Net foreign exchange gain	1 766 475	2 582 204	4 614 701
Formation of a provision for depreciation of other assets	(433 639)	(277 979)	(109 650)
Impairment (losses)/recovery on credit-related commitments	163 917	(21 573)	(138 577)
Other income, net	80 580	19 920	33 783
<b>NET NON-INTEREST (LOSS)/INCOME</b>	<b>1 779 423</b>	<b>2 506 561</b>	<b>4 755 240</b>
<b>OPERATING INCOME</b>	<b>5 818 635</b>	<b>4 259 847</b>	<b>7 940 500</b>
<b>OPERATING EXPENSES</b>	<b>(1 770 778)</b>	<b>(1 132 477)</b>	<b>(2 135 251)</b>
<b>PROFIT BEFORE INCOME TAX</b>	<b>4 047 857</b>	<b>3 127 370</b>	<b>5 805 249</b>
Income tax expense	(423 283)	(331 025)	(586 722)
<b>NET PROFIT FOR THE YEAR</b>	<b>3 624 574</b>	<b>2 796 345</b>	<b>5 218 527</b>
<b>OTHER COMPREHENSIVE INCOME</b>			
Gain on revaluation of financial assets measured at fair value through other comprehensive income	35	-	-
<b>TOTAL OTHER COMPREHENSIVE INCOME</b>	<b>35</b>	<b>-</b>	<b>-</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>3 624 609</b>	<b>2 796 345</b>	<b>5 218 527</b>
Basic earnings per share, KGS	4 754	4 221	7 877
Chairman of the Management Board			T. Alimdzhanov
Chief Accountant			A. Kazakova



For reference:

The amount of profit according to regulatory reporting is 3 668 384,92 thousand soms.