

AIYL BANK OJSC

Statement of profit or Loss and Comprehensive Income as at
28 February, 2023 (including)

(in thousand KGS)

	28.02.2023	28.02.2022	31.12.2022
Interest income	1 202 466	610 828	5 322 897
Amortisation of government grant	63 926	39 699	330 183
Interest expense	(361 139)	(274 135)	(2 028 888)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	905 253	376 393	3 624 192
Impairment losses on interest bearing assets	(342 596)	66 779	(438 932)
NET INTEREST INCOME	562 657	443 172	3 185 260
Fee and commission income	149 117	51 190	764 351
Fee and commission expense	(113 398)	(23 866)	(409 368)
Net foreign exchange gain	480 210	62 457	4 614 701
Impairment losses and reserves on other assets	(316 057)	(20 062)	(109 650)
Impairment (losses)/recovery on credit-related commitments	53 867	(9 067)	(138 577)
Other income, net	6 162	2 289	33 783
NET NON-INTEREST (LOSS)/INCOME	259 900	62 941	4 755 240
OPERATING INCOME	822 557	506 113	7 940 500
OPERATING EXPENSES	(388 588)	(207 845)	(2 135 251)
PROFIT BEFORE INCOME TAX	433 969	298 268	5 805 249
Income tax expense	(70 607)	(53 562)	(586 722)
NET PROFIT FOR THE YEAR	363 362	244 706	5 218 527
TOTAL COMPREHENSIVE INCOME	363 362	244 706	5 218 527
Basic earnings per share, KGS	477	699	7 877

Chairman of the Management Board

Chief Accountant

For reference: The amount of profit according to regulatory reporting is 603 525.663 thousand soms



T.Alimdzhanov

A.Kazakova