

AIYL BANK OJSC

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

(in thousand KGS)

	31.07.2023	31.07.2022	31.12.2022
Interest income	4 604 261	2 537 342	5 322 897
Amortisation of government grant	188 441	174 264	330 183
Interest expense	(1 430 940)	(1 033 481)	(2 028 888)
<b>NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>3 361 762</b>	<b>1 678 125</b>	<b>3 624 192</b>
Formation of an allowance for depreciation on interest bearing assets	7 776	(346 611)	(438 932)
<b>NET INTEREST INCOME</b>	<b>3 369 538</b>	<b>1 331 514</b>	<b>3 185 260</b>
Financing by Islamic principles banking - income	234	-	-
Financing by Islamic principles banking -expense	-	-	-
<b>NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT</b>	<b>234</b>	<b>-</b>	<b>-</b>
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(1 460)	-	-
<b>NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING</b>	<b>(1 226)</b>	<b>-</b>	<b>-</b>
Fee and commission income	626 857	348 281	764 351
Islamic principles banking fees - income	-	-	-
Fee and commission expense	(453 457)	(185 297)	(409 368)
Islamic principles banking fees - expenses	-	-	-
Net foreign exchange gain	1 599 388	2 076 564	4 614 701
Formation of a provision for depreciation of other assets	(359 197)	(188 869)	(109 650)
Impairment (losses)/recovery on credit-related commitments	93 694	(2 062)	(138 577)
Other income, net	77 802	20 141	33 783
<b>NET NON-INTEREST (LOSS)/INCOME</b>	<b>1 585 087</b>	<b>2 068 757</b>	<b>4 755 240</b>
OPERATING INCOME	4 953 399	3 400 271	7 940 500
OPERATING EXPENSES	(1 530 812)	(988 090)	(2 135 251)
<b>PROFIT BEFORE INCOME TAX</b>	<b>3 422 587</b>	<b>2 412 181</b>	<b>5 805 249</b>
Income tax expense	(363 040)	(258 860)	(586 722)
<b>NET PROFIT FOR THE YEAR</b>	<b>3 059 547</b>	<b>2 153 321</b>	<b>5 218 527</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>3 059 547</b>	<b>2 153 321</b>	<b>5 218 527</b>
Basic earnings per share, KGS	4 013	3 635	7 877

Chairman of the Management Board

Chief Accountant

For reference: The amount of profit according to regulatory reporting is 3 158 657,78 thousand soms.



T.Alimdzhанov

A.Kazakova