

AIYL BANK OJSC

Statement of profit or Loss and Comprehensive Income as at 30 June, 2023 (including)

(in thousand KGS)

	30.06.2023	30.06.2022	31.12.2022
Interest income	3 880 364	2 084 604	5 322 897
Amortisation of government grant	165 175	143 680	330 183
Interest expense	(1 189 543)	(883 626)	(2 028 888)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	2 855 996	1 344 658	3 624 192
Formation of an allowance for depreciation on interest bearing assets	26 082	(271 523)	(438 932)
NET INTEREST INCOME	2 882 078	1 073 135	3 185 260
Financing by Islamic principles banking - income	63	-	-
Financing by Islamic principles banking -expense	-	-	-
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	63	-	-
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(7)	-	-
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	56	-	-
Fee and commission income	547 679	280 647	764 351
Islamic principles banking fees - income	-	-	-
Fee and commission expense	(389 350)	(146 835)	(409 368)
Islamic principles banking fees - expenses	-	-	-
Net foreign exchange gain	1 439 088	1 691 904	4 614 701
Formation of a provision for depreciation of other assets	(351 895)	(65 386)	(109 650)
Impairment (losses)/recovery on credit-related commitments	166 037	(1 976)	(138 577)
Other income, net	74 477	18 441	33 783
NET NON-INTEREST (LOSS)/INCOME	1 486 036	1 776 794	4 755 240
OPERATING INCOME	4 368 170	2 849 929	7 940 500
OPERATING EXPENSES	(1 280 709)	(842 425)	(2 135 251)
PROFIT BEFORE INCOME TAX	3 087 461	2 007 504	5 805 249
Income tax expense	(331 519)	(218 668)	(586 722)
NET PROFIT FOR THE YEAR	2 755 942	1 788 836	5 218 527
TOTAL COMPREHENSIVE INCOME	2 755 942	1 788 836	5 218 527
Basic earnings per share, KGS	3 615	3 019	7 877

Chairman of the Management Board

Chief Accountant



T.Alimdzhanov

A.Kazakova

For reference: The amount of profit according to regulatory reporting is 2 810 117,36 thousand soms.