

AIYL BANK OJSC

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

(in thousand KGS)

	31.05.2023	31.05.2022	31.12.2022
Interest income	3 176 633	1 665 690	5 322 897
Amortisation of government grant	143 998	114 615	330 183
Interest expense	(968 893)	(738 951)	(2 028 888)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	2 351 738	1 041 354	3 624 192
Formation of an allowance for depreciation on interest bearing assets	(54 830)	(271 824)	(438 932)
NET INTEREST INCOME	2 296 908	769 530	3 185 260
Financing by Islamic principles banking - income	38	-	-
Financing by Islamic principles banking -expense	-	-	-
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	38	-	-
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(8)	-	-
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	30	-	-
Fee and commission income	457 821	220 601	764 351
Islamic principles banking fees - income	-	-	-
Fee and commission expense	(327 290)	(115 035)	(409 368)
Islamic principles banking fees - expenses	-	-	-
Net foreign exchange gain	1 233 871	1 255 159	4 614 701
Formation of a provision for depreciation of other assets	(227 624)	(293)	(109 650)
Impairment (losses)/recovery on credit-related commitments	212 905	(422)	(138 577)
Other income, net	16 077	6 895	33 783
NET NON-INTEREST (LOSS)/INCOME	1 365 760	1 366 904	4 755 240
OPERATING INCOME	3 662 698	2 136 434	7 940 500
OPERATING EXPENSES	(1 053 369)	(678 145)	(2 135 251)
PROFIT BEFORE INCOME TAX	2 609 329	1 458 289	5 805 249
Income tax expense	(286 015)	(158 668)	(586 722)
NET PROFIT FOR THE YEAR	2 323 314	1 299 621	5 218 527
TOTAL COMPREHENSIVE INCOME	2 323 314	1 299 621	5 218 527
Basic earnings per share, KGS	3 047	2 194	7 877

Chairman of the Management Board

Chief Accountant



T.Alimdzhanov

A.Kazakova

For reference: The amount of profit according to regulatory reporting is 2 337 275,46 thousand soms.