

AIYL BANK OJSC

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

(in thousand KGS)

	30.11.2023	30.11.2022	31.12.2022
Interest income	7 852 851	4 731 857	5 322 897
Amortisation of government grant	285 988	296 490	330 183
Interest expense	(2 473 029)	(1 830 583)	(2 028 888)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	5 665 810	3 197 764	3 624 192
Formation of an allowance for depreciation on interest bearing assets	64 690	(508 517)	(438 932)
NET INTEREST INCOME	5 730 500	2 689 247	3 185 260
Financing by Islamic principles banking - income	4 694	-	-
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	4 694	-	-
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(1 553)	-	-
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	3 141	-	-
Fee and commission income	1 007 503	681 175	764 351
Fee and commission expense	(760 338)	(357 900)	(409 368)
Net foreign exchange gain	2 272 985	4 238 083	4 614 701
Formation of a provision for depreciation of other assets	(356 942)	(648 684)	(109 650)
Impairment (losses)/recovery on credit-related commitments	57 595	(162 978)	(138 577)
Other income, net	91 069	30 723	33 783
NET NON-INTEREST (LOSS)/INCOME	2 311 872	3 780 418	4 755 240
OPERATING INCOME	8 045 513	6 469 665	7 940 500
OPERATING EXPENSES	(2 528 211)	(1 773 789)	(2 135 251)
PROFIT BEFORE INCOME TAX	5 517 302	4 695 876	5 805 249
Income tax expense	(564 747)	(485 955)	(586 722)
NET PROFIT FOR THE YEAR	4 952 555	4 209 921	5 218 527
OTHER COMPREHENSIVE INCOME			
Gain on revaluation of financial assets measured at fair value through other comprehensive income	35	-	-
TOTAL OTHER COMPREHENSIVE INCOME	35	-	-
TOTAL COMPREHENSIVE INCOME	4 952 590	4 209 921	5 218 527
Basic earnings per share, KGS	3 993	6 355	7 877

Chairman of the Management Board

Chief Accountant



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T.Alimdzhanov

A.Kazakova

For reference:

The amount of profit according to regulatory reporting is 5 092 751,77 thousand soms.