

AIYL BANK OJSC

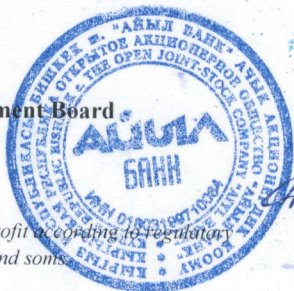
Statement of profit or Loss and Comprehensive Income as at  
31 January, 2023 (including)

(in thousand KGS)

	31.01.2023	31.01.2022	31.12.2022
Interest income	603 041	283 110	5 322 897
Amortisation of government grant	31 943	19 743	330 183
Interest expense	(189 636)	(122 200)	(2 028 888)
<b>NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>445 348</b>	<b>180 653</b>	<b>3 624 192</b>
Impairment losses on interest bearing assets	(212 695)	72 394	(618 346)
<b>NET INTEREST INCOME</b>	<b>232 653</b>	<b>253 047</b>	<b>3 005 846</b>
Fee and commission income	60 167	24 349	764 351
Fee and commission expense	(52 265)	(14 209)	(409 368)
Net foreign exchange gain	213 098	22 496	4 614 701
Impairment losses and reserves on other assets	(226 675)	11 651	(522 600)
Impairment (losses)/recovery on credit-related commitments	50 926	(3 103)	(220 168)
Other income, net	1 843	899	32 826
<b>NET NON-INTEREST (LOSS)/INCOME</b>	<b>47 093</b>	<b>42 083</b>	<b>4 259 741</b>
<b>OPERATING INCOME</b>	<b>279 746</b>	<b>295 131</b>	<b>7 265 587</b>
<b>OPERATING EXPENSES</b>	<b>(189 524)</b>	<b>(104 382)</b>	<b>(2 135 251)</b>
<b>PROFIT BEFORE INCOME TAX</b>	<b>90 222</b>	<b>190 749</b>	<b>5 130 336</b>
Income tax expense	(23 234)	(25 865)	(523 588)
<b>NET PROFIT FOR THE YEAR</b>	<b>66 988</b>	<b>164 884</b>	<b>4 606 748</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>66 988</b>	<b>164 884</b>	<b>4 606 748</b>
Basic earnings per share, KGS	88	471	6 954

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 228 035,204 thousand soms.