

AIYL BANK OJSC

Statement of profit or Loss and Comprehensive
Income as at 31 October, 2022 (including)

(in thousand KGS)

	31.10.2022	31.10.2021	31.12.2021
Interest income	4 155 765	2 528 538	3 075 443
Amortisation of government grant	265 428	158 456	240 230
Interest expense	(1 610 900)	(1 098 091)	(1 375 667)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	2 810 293	1 588 903	1 940 006
Impairment losses on interest bearing assets	(587 470)	(477 929)	(617 929)
NET INTEREST INCOME	2 222 823	1 110 974	1 322 077
Fee and commission income	596 725	295 365	365 740
Fee and commission expense	(308 540)	(109 159)	(142 103)
Net foreign exchange gain	3 676 150	145 034	192 328
Impairment losses and reserves on other assets	(310 580)	(72 761)	(126 642)
Impairment (losses)/recovery on credit-related commitments	(19 433)	(3 137)	(5 924)
Other income, net	34 665	17 228	29 168
NET NON-INTEREST (LOSS)/INCOME	3 668 986	272 569	312 567
OPERATING INCOME	5 891 809	1 383 543	1 634 644
OPERATING EXPENSES	(1 570 148)	(1 121 772)	(1 384 340)
PROFIT BEFORE INCOME TAX	4 321 661	261 771	250 304
Income tax expense	(448 772)	(22 921)	(27 197)
NET PROFIT FOR THE YEAR	3 872 889	238 849	223 107
TOTAL COMPREHENSIVE INCOME	3 872 889	238 849	223 107
Basic earnings per share, KGS	5 846	683	633

Chairman of the Management Board

Chief Accountant's assistant



(Handwritten signatures of M. Erzhanov and A. Sadralieva)

M.Erzhanov

A.Sadralieva

For reference: The amount of profit according to
regulatory reporting is 3 260 883,17 thousand soms.