

AIYL BANK OJSC

Statement of profit or Loss and Comprehensive
Income as at 30 September, 2022 (including)

(in thousand KGS)

	30.09.2022	30.09.2021	31.12.2021
Interest income	3 580 221	2 242 287	3 075 443
Amortisation of government grant	235 083	159 073	240 230
Interest expense	(1 407 757)	(940 901)	(1 375 667)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	2 407 547	1 460 459	1 940 006
Impairment losses on interest bearing assets	(419 505)	(339 020)	(617 929)
NET INTEREST INCOME	1 988 042	1 121 439	1 322 077
Fee and commission income	515 924	260 799	365 740
Fee and commission expense	(263 042)	(93 147)	(142 103)
Net foreign exchange gain	3 153 356	112 975	192 328
Impairment losses and reserves on other assets	(221 219)	(23 620)	(126 642)
Impairment (losses)/recovery on credit-related commitments	(16 278)	(23 719)	(5 924)
Other income, net	22 798	15 621	29 168
NET NON-INTEREST (LOSS)/INCOME	3 191 538	248 908	312 567
OPERATING INCOME	5 179 580	1 370 347	1 634 644
OPERATING EXPENSES	(1 306 443)	(1 006 998)	(1 384 340)
PROFIT BEFORE INCOME TAX	3 873 137	363 350	250 304
Income tax expense	(404 747)	(35 280)	(27 197)
NET PROFIT FOR THE YEAR	3 468 390	328 070	223 107
TOTAL COMPREHENSIVE INCOME	3 468 390	328 070	223 107
Basic earnings per share, KGS	5 236	939	633

Chairman of the Management Board

Chief Accountant



M.Erzhanov

A.Kazakova

For reference: The amount of profit according to
regulatory reporting is 2 844 828,29 thousand soms.