

AIYL BANK OJSC

Statement of profit or Loss and Comprehensive Income as at 30 April, 2024  
(including)

(in thousand KGS)

	30.04.2024	30.04.2023	31.12.2023
Interest income	3 601 835	2 498 618	8 710 904
Amortisation of government grant	73 429	122 645	313 956
Interest expense	(1 213 515)	(765 678)	(2 738 559)
<b>NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>2 461 749</b>	<b>1 855 585</b>	<b>6 286 301</b>
Formation of an allowance for depreciation on interest bearing assets	(186 388)	9 715	169 310
<b>NET INTEREST INCOME</b>	<b>2 275 361</b>	<b>1 865 300</b>	<b>6 455 611</b>
Financing by Islamic principles banking - income	16 514	-	7 189
<b>NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT</b>	<b>16 514</b>	<b>-</b>	<b>7 189</b>
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(20 187)	(4)	(9 013)
<b>NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING</b>	<b>(3 673)</b>	<b>(4)</b>	<b>(1 824)</b>
Fee and commission income	385 961	354 870	1 106 895
Fee and commission expense	(505 712)	(251 136)	(854 823)
Net foreign exchange gain	1 144 538	1 027 655	2 459 059
Formation of a provision for depreciation of other assets	34 690	(376 975)	(292 290)
Impairment (losses)/recovery on credit-related commitments	150 510	209 000	(106 483)
Other income, net	36 450	13 419	93 359
<b>NET NON-INTEREST (LOSS)/INCOME</b>	<b>1 246 437</b>	<b>976 833</b>	<b>2 405 717</b>
<b>OPERATING INCOME</b>	<b>3 518 125</b>	<b>2 842 129</b>	<b>8 859 504</b>
<b>OPERATING EXPENSES</b>	<b>(1 255 324)</b>	<b>(828 216)</b>	<b>(2 810 888)</b>
<b>PROFIT BEFORE INCOME TAX</b>	<b>2 262 801</b>	<b>2 013 913</b>	<b>6 048 616</b>
Income tax expense	(214 337)	(226 385)	(622 539)
<b>NET PROFIT FOR THE YEAR</b>	<b>2 048 464</b>	<b>1 787 528</b>	<b>5 426 077</b>
<b>OTHER COMPREHENSIVE INCOME</b>			
Gain on revaluation of financial assets measured at fair value through other comprehensive income	5 995	-	35
<b>TOTAL OTHER COMPREHENSIVE INCOME</b>	<b>5 995</b>	<b>-</b>	<b>35</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>2 054 459</b>	<b>1 787 528</b>	<b>5 426 112</b>
Basic earnings per share, KGS	1 657	2 344	4 375

Chairman of the Management Board

T.Alimdzhanov

Chief Accountant

A.Kazakova

For reference:

The amount of profit according to regulatory reporting is 1 903 847,81 thousand som.

