

AIYL BANK OJSC

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

(in thousand KGS)

	31.05.2022	31.05.2021	31.12.2021
Interest income	1 665 690	1 238 766	3 075 443
Amortisation of government grant	114 615	85 837	240 230
Interest expense	(738 951)	(507 002)	(1 375 667)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 041 354	817 602	1 940 006
Impairment losses on interest bearing assets	(271 824)	(301 831)	(617 929)
NET INTEREST INCOME	769 530	515 770	1 322 077
Fee and commission income	220 601	136 536	365 740
Fee and commission expense	(115 035)	(44 448)	(142 103)
Net foreign exchange gain	1 255 159	43 167	192 328
Impairment losses and reserves on other assets	(293)	(54 502)	(126 642)
Impairment (losses)/recovery on credit-related commitments	(422)	4	(5 924)
Other income, net	6 895	6 499	29 168
NET NON-INTEREST (LOSS)/INCOME	1 366 904	87 257	312 567
OPERATING INCOME	2 136 434	603 027	1 634 644
OPERATING EXPENSES	(678 145)	(555 100)	(1 384 340)
PROFIT BEFORE INCOME TAX	1 458 289	47 927	250 304
Income tax expense	(158 668)	(10 004)	(27 197)
NET PROFIT FOR THE YEAR	1 299 621	37 923	223 107
TOTAL COMPREHENSIVE INCOME	1 299 621	37 923	223 107
Basic earnings per share, KGS	2 194	109	633

Chairman of the Management Board

Chief Accountant's assistant

For reference: The amount of profit according to
regulatory reporting is 588 257 thousand KGS.



U. Bukabaev

A. Sadralieva