

AIYL BANK OJSC

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

(in thousand KGS)

	30.06.2022	30.06.2021	31.12.2021
Interest income	2 084 604	1 479 074	3 075 443
Amortisation of government grant	143 680	119 581	240 230
Interest expense	(883 626)	(606 830)	(1 375 667)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 344 658	991 825	1 940 006
Impairment losses on interest bearing assets	(271 523)	(244 953)	(617 929)
NET INTEREST INCOME	1 073 135	746 871	1 322 077
Fee and commission income	280 647	162 852	365 740
Fee and commission expense	(146 835)	(50 280)	(142 103)
Net foreign exchange gain	1 691 904	57 030	192 328
Impairment losses and reserves on other assets	(65 386)	(58 092)	(126 642)
Impairment (losses)/recovery on credit-related commitments	(1 976)	(2 428)	(5 924)
Other income, net	18 441	7 544	29 168
NET NON-INTEREST (LOSS)/INCOME	1 776 794	116 625	312 567
OPERATING INCOME	2 849 929	863 496	1 634 644
OPERATING EXPENSES	(842 425)	(667 016)	(1 384 340)
PROFIT BEFORE INCOME TAX	2 007 504	196 481	250 304
Income tax expense	(218 668)	(26 648)	(27 197)
NET PROFIT FOR THE YEAR	1 788 836	169 833	223 107
TOTAL COMPREHENSIVE INCOME	1 788 836	169 833	223 107
Basic earnings per share, KGS	3 019	489	633

Acting chairman of the Management Board

Chief Accountant



(Handwritten signatures)

A. Baiysov

A. Kazakova

For reference: The amount of profit according to
regulatory reporting is 918 893 thousand soms.