

AIYL BANK OJSC

Statement of profit or Loss and Comprehensive Income as at 31 May, 2024
(including)

(in thousand KGS)

	31.05.2024	31.05.2023	31.12.2023
Interest income	4 596 259	3 176 633	8 710 904
Amortisation of government grant	96 597	143 998	313 956
Interest expense	(1 555 419)	(968 893)	(2 738 559)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	3 137 437	2 351 738	6 286 301
Formation of an allowance for depreciation on interest bearing assets	(16 719)	123 884	169 310
NET INTEREST INCOME	3 120 718	2 475 622	6 455 611
Financing by Islamic principles banking - income	22 785	38	7 189
Financing by Islamic principles banking -expense	(2)	-	-
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	22 783	38	7 189
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(24 038)	-	(9 013)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	(1 255)	38	(1 824)
Fee and commission income	458 527	457 820	1 106 895
Fee and commission expense	(717 666)	(327 290)	(854 823)
Net foreign exchange gain	1 626 733	1 233 871	2 459 059
Formation of a provision for depreciation of other assets	28 873	(406 338)	(292 290)
Impairment (losses)/recovery on credit-related commitments	177 922	212 897	(106 483)
Other income, net	39 722	16 077	93 359
NET NON-INTEREST (LOSS)/INCOME	1 614 111	1 187 037	2 405 717
OPERATING INCOME	4 733 574	3 662 697	8 859 504
OPERATING EXPENSES	(1 591 792)	(1 053 369)	(2 810 888)
PROFIT BEFORE INCOME TAX	3 141 782	2 609 328	6 048 616
Income tax expense	(301 277)	(286 015)	(622 539)
NET PROFIT FOR THE YEAR	2 840 505	2 323 313	5 426 077
OTHER COMPREHENSIVE INCOME			
Gain on revaluation of financial assets measured at fair value through other comprehensive income	5 995	-	35
TOTAL OTHER COMPREHENSIVE INCOME	5 995	-	35
TOTAL COMPREHENSIVE INCOME	2 846 500	2 323 313	5 426 112
Basic earnings per share, KGS	2 295	3 047	4 375

Chairman of the Management Board

T.Alimdzhanov

Chief Accountant's assistant

A.Sadralieva

For reference:

The amount of profit according to regulatory reporting is 2 476 257 thousand soms.

