AIYL BANK OJSC

Statement of profit or Loss and Comprehensive Income as at 30 September, 2023 (including)

(in thousand KGS)

	30.09.2023	30.09.2022	31.12.2022
Interest income	6 219 526	3 580 221	5 322 897
Amortisation of government grant	230 607	235 083	330 183
Interest expense	(1 942 156)	(1 407 757)	(2 028 888)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**4 507 977**	**2 407 547**	**3 624 192**
Formation of an allowance for depreciation on interest bearing assets	(162 481)	(419 505)	(438 932)
NET INTEREST INCOME	**4 345 496**	**1 988 042**	**3 185 260**
Financing by Islamic principles banking - income	1 433	-	-
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	**1 433**	-	-
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(1 461)	-	-
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	**(28)**	-	-
Fee and commission income	802 692	515 924	764 351
Fee and commission expense	(573 429)	(263 042)	(409 368)
Net foreign exchange gain	1 911 677	3 153 356	4 614 701
Formation of a provision for depreciation of other assets	(143 075)	(221 219)	(109 650)
Impairment (losses)/recovery on credit-related commitments	137 968	(16 278)	(138 577)
Other income, net	85 538	22 798	33 783
NET NON-INTEREST (LOSS)/INCOME	**2 221 371**	**3 191 538**	**4 755 240**
OPERATING INCOME	6 566 839	5 179 580	7 940 500
OPERATING EXPENSES	(2 071 140)	(1 306 443)	(2 135 251)
PROFIT BEFORE INCOME TAX	**4 495 699**	**3 873 137**	**5 805 249**
Income tax expense	(467 842)	(404 747)	(586 722)
NET PROFIT FOR THE YEAR	**4 027 857**	**3 468 390**	**5 218 527**
OTHER COMPREHENSIVE INCOME			
Gain on revaluation of financial assets measured at fair value through other comprehensive income	35	-	-
TOTAL OTHER COMPREHENSIVE INCOME	**35**	-	-
TOTAL COMPREHENSIVE INCOME	**4 027 892**	**3 468 390**	**5 218 527**
Basic earnings per share, KGS	*3 248*	*5 236*	*7 877*

Chairman of the Management Board **T.Alimdzhanov**

Chief Accountant **A.Kazakova**

For reference:
The amount of profit according to regulatory reporting is 4 202 294,80 thousand soms.