



AIYL BANK OJSC

Statement of profit or Loss and Comprehensive Income as at 28 February, 2026  
(including)

(in thousand KGS)

	28.02.2026	28.02.2025	31.12.2025
Interest income	2 730 469	1 893 121	13 697 025
Amortisation of government grant	582	733	27 204
Interest expense	(1 491 812)	(858 259)	(6 083 043)
<b>NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>1 239 239</b>	<b>1 035 595</b>	<b>7 641 186</b>
Formation of an allowance for depreciation on interest bearing assets	181 320	283 158	639 703
<b>NET INTEREST INCOME</b>	<b>1 420 559</b>	<b>1 318 753</b>	<b>8 280 889</b>
Financing by Islamic principles banking - income	108 645	37 630	423 441
Financing by Islamic principles banking -expense	(11 839)	(25)	(32 198)
<b>NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT</b>	<b>96 806</b>	<b>37 605</b>	<b>391 243</b>
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(21 346)	3 770	(1 964)
<b>NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING</b>	<b>75 460</b>	<b>41 375</b>	<b>389 279</b>
Fee and commission income	366 584	567 506	3 541 890
Fee and commission expense	(250 181)	(412 941)	(1 977 821)
Net foreign exchange gain	541 527	604 536	3 897 442
Formation of a provision for depreciation of other assets	(79 202)	24 095	344 764
Impairment (losses)/recovery on credit-related commitments	43 246	40 870	(134 245)
Other income, net	13 828	4 133	110 291
<b>NET NON-INTEREST (LOSS)/INCOME</b>	<b>635 802</b>	<b>828 199</b>	<b>5 782 321</b>
<b>OPERATING INCOME</b>	<b>2 131 821</b>	<b>2 188 327</b>	<b>14 452 489</b>
<b>OPERATING EXPENSES</b>	<b>(947 129)</b>	<b>(731 295)</b>	<b>(5 188 569)</b>
<b>PROFIT BEFORE INCOME TAX</b>	<b>1 184 692</b>	<b>1 457 032</b>	<b>9 263 920</b>
Income tax expense	(148 625)	(117 968)	(941 741)
<b>NET PROFIT FOR THE YEAR</b>	<b>1 036 067</b>	<b>1 339 064</b>	<b>8 322 179</b>
<b>OTHER COMPREHENSIVE INCOME</b>			
Gain on revaluation of financial assets measured at fair value through other comprehensive income	32 442	12 369	15 754
<b>TOTAL OTHER COMPREHENSIVE INCOME</b>	<b>32 442</b>	<b>12 369</b>	<b>15 754</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>1 068 509</b>	<b>1 351 433</b>	<b>8 337 933</b>
Basic earnings per share, KGS	541	821	4 218

Chairman of the Management Board

T.Alimdzhanov

Chief Accountant

K.Mamatbekova

For reference:

The amount of profit according to regulatory reporting is 619 295,32 thousand som.





**INFORMATION on compliance with the economic ratios as of 1 March 2026**

Economic ratios and maintenance of the additional capital stock in the bank ("buffer capital" index)	Designation	Actual value of the ratio and the additional capital stock of the bank	Set value of the ratio and the additional capital stock of the bank	Deviation from the set ratio and the additional capital stock of the bank
Maximum risk exposure per one borrower or a group of related borrowers	Maximum risk exposure per one borrower or a group of related borrowers not related to the bank (K1.1)	6,82%	no less than 20%	13,2%
	Maximum risk exposure per one borrower or a group of related borrowers related to the bank (K1.2)	8,07%	no less than 20%	11,9%
	Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	1,99%	no less than 30%	28,0%
	Maximum risk exposure on the interbank placements with the bank related to the bank (K1.4)	0,00%	no less than 20%	20,0%
Capital adequacy ratio (K2)	Total capital adequacy ratio (K2.1)	21,73%	no less than 14%	7,7%
	Tier 1 capital adequacy ratio (K2.2)	22,82%	no less than 9,5%	13,3%
	Tier 1 capital adequacy ratio (K2.3)	22,05%	no less than 8%	14,1%
	Leverage (K2.4)	12,09%	no less than 6%	6,1%
Liquidity ratio (K3)	Liquidity ratio of the bank (K3.1)	84,11%	no lower than 45%	39,1%
	The short-term liquidity ratio (K3.2)	78,88%	no lower than 35%	43,9%
Open Currency Position Limit (K4)	The limit of the long/short open currency balance sheet/off-balance sheet position in each currency (K4.1)	4,04%	no more than 15% of NTC	10,1%
	Number of the violation days according to the total value of the long open currency positions (K4.2)	4,04%	no more than 20% of NTC	16,0%
	Number of the violation days according to the total value of the short open currency positions (K4.3)	-0,39%	no more than 20% of NTC	19,8%
Additional capital stock of the bank ("buffer capital" index)		23,97%	no less than 20%	4,0%
Maximum risk exposure on the unsecured loans		42,62%	no more than 50% of NTC	7,4%
Maximum risk exposure on the operations with affiliates and bank-related parties		18,13%	no more than 60% of NTC	41,9%
Maximum amount of total investments by a non-banking organization		0,17%	no more than 60% of the bank's own (regulatory) capital	59,8%
Maximum amount of the investments to the immovable property (fixed assets)		2,54%	no more than 100% of the paid-in authorized capital of the bank	97,5%
Total amount of the investments to the securities of the Governments and the Central banks of other states государства		0,00%	no more than 100% of NTC	100,0%
Total amount of the bank's investments to the non-government debt securities		0,00%	no more than 50% of NTC	50,0%
The total size of the bank is major risks		8,75%	no more than 100% of five times the size of NTC	91,3%

Chairman of the Management Board

T. Alimdzhonov

Chief Accountant

K.Mamatbekova

