

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)
NET INTEREST INCOME BEFORE IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 239 239	1 035 595	7 641 186
Formation of an allowance for depreciation on interest bearing assets	181 320	283 158	639 703
NET INTEREST INCOME	1 420 559	1 318 753	8 280 889
Financing by Islamic principles banking - income	108 645	37 630	423 441
Financing by Islamic principles banking -expense	(11 839)	(25)	(32 198)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES BEFORE PROVISION FOR IMPAIRMENT	96 806	37 605	391 243
Formation of a reserve for impairment of assets placed on Islamic principles of financing	(21 346)	3 770	(1 964)
NET INCOME/LOSS ON ISLAMIC FINANCING PRINCIPLES OF FUNDING	75 460	41 375	389 279
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
NET NON-INTEREST (LOSS)/INCOME	635 802	828 199	5 782 321
OPERATING INCOME	2 131 821	2 188 327	14 452 489
OPERATING EXPENSES	(947 129)	(731 295)	(5 188 569)
PROFIT BEFORE INCOME TAX	1 184 692	1 457 032	9 263 920
Income tax expense	(148 625)	(117 968)	(941 741)
NET PROFIT FOR THE YEAR	1 036 067	1 339 064	8 322 179
OTHER COMPREHENSIVE INCOME			
Gain on revaluation of financial assets measured at fair value through other comprehensive income	32 442	12 369	15 754
TOTAL OTHER COMPREHENSIVE INCOME	32 442	12 369	15 754
TOTAL COMPREHENSIVE INCOME	1 068 509	1 351 433	8 337 933

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 619 295,45 thousand som.

