

Aiyl bank OJSC

Statement of profit or Loss and Comprehensive Income
as at JUNE 30(including)
(in thousand KGS)

	Jun 30, 21	Jun 30, 20
Interest income	1 479 074	1 377 894
Amortisation of government grant	119 581	104 434
Interest expense	(606 830)	(588 291)
Net interest income before RPLL on interest earning assets	991 825	894 037
RPLL on Interest earning assets	(244 953)	(1 671)
Net interest income	746 871	892 366
Net income from FX operations	57 030	77 511
Commission income	162 852	139 905
Commission expenses	(50 280)	(51 044)
Impairment losses on other assets	(58 092)	(309 590)
Impairment (losses)/recovery on credit- related commitments	(2 428)	(6 689)
Other income	7 544	6 202
Net non-interest income	116 625	(143 705)
Operational income	863 496	748 661
Operational expenses	(667 016)	(642 970)
Income before tax	196 481	105 691
Income tax expense	(26 648)	(20 336)
Net income and total aggregate income of the period	169 833	85 355
<i>Basic income per 1 share in KGS</i>	<i>489</i>	<i>253</i>