

Aiyl bank OJSC

**Statement of profit or Loss and Comprehensive Income**  
**as at OCTOBER 31 (including)**  
*(in thousand KGS)*

	October 31, 21	October 31, 20
Interest income	2 528 538	2 344 012
Amortisation of government grant	158 456	170 302
Interest expense	<u>(1 098 091)</u>	<u>(999 062)</u>
<b>Net interest income before RPLL on interest earning assets</b>	<b>1 588 903</b>	<b>1 515 252</b>
RPLL on Interest earning assets	<u>(477 929)</u>	<u>(306 690)</u>
<b>Net interest income</b>	<b><u>1 110 974</u></b>	<b><u>1 208 562</u></b>
Net income from FX operations	145 034	137 593
Commission income	295 365	243 741
Commission expenses	(109 159)	(83 053)
Impairment losses on other assets	(72 761)	(323 934)
Impairment (losses)/recovery on credit- related commitments	(3 137)	(7 817)
Other income	<u>17 228</u>	<u>9 283</u>
<b>Net non-interest income</b>	<b><u>272 569</u></b>	<b><u>(24 187)</u></b>
<b>Operational income</b>	<b>1 383 543</b>	<b>1 184 375</b>
<b>Operational expenses</b>	<b>(1 121 772)</b>	<b>(1 048 925)</b>
<b>Income before tax</b>	<b>261 771</b>	<b>135 450</b>
Income tax expense	<u>(22 921)</u>	<u>(19 414)</u>
<b>Net income and total aggregate income of the period</b>	<b><u><u>238 849</u></u></b>	<b><u><u>116 037</u></u></b>
<i>Basic income per 1 share in KGS</i>	<u>683</u>	<u>343</u>