

**OJSC Aiyl Bank****Aggregate Income Statement  
as of April 30, 2011 (including)  
(in thousand KGS except basic income per one share)**

	<b>April 30, 2011</b>	<b>April 30, 2010</b>
Interest income	184 143	183 421
Interest expense	<u>(55 063)</u>	<u>(35 596)</u>
<b>Net interest income before RPLL on interest earning assets</b>		
	129 080	147 825
RPLL on Interest earning assets	<u>(5 743)</u>	<u>(11 196)</u>
<b>Net interest income</b>	<b><u>123 337</u></b>	<b><u>136 629</u></b>
Net income from FX operations	5 042	1 749
Commission income	13 593	4 672
Commission expenses	(2 647)	(906)
Other income	<u>1 986</u>	<u>1 906</u>
<b>Net non-interest income</b>	<b><u>17 974</u></b>	<b><u>7 421</u></b>
<b>Operational income</b>	<b>141 311</b>	<b>144 050</b>
<b>Operational expenses</b>	<b>(101 287)</b>	<b>(90 829)</b>
RPLL on other assets	<u>(245)</u>	<u>573</u>
<b>Income before tax</b>	<b>39 779</b>	<b>53 794</b>
Income tax expense	<u>(2 284)</u>	<u>(4 735)</u>
<b>Net income and total aggregate income of the period</b>	<b><u>37 495</u></b>	<b><u>49 059</u></b>
<i>Basic income per 1 share in KGS</i>	<u>670</u>	<u>876</u>