

Aiyl bank OJSC

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

	<b>August 31, 21</b>	<b>August 31, 20</b>
Interest income	1 979 064	1 862 534
Amortisation of government grant	141 419	136 687
Interest expense	<u>(827 345)</u>	<u>(787 565)</u>
<b>Net interest income before RPLL on interest earning assets</b>	<b>1 293 138</b>	<b>1 211 656</b>
RPLL on Interest earning assets	<u>(415 417)</u>	<u>(118 751)</u>
<b>Net interest income</b>	<b><u>877 721</u></b>	<b><u>1 092 905</u></b>
Net income from FX operations	87 397	99 781
Commission income	223 182	190 325
Commission expenses	(76 417)	(68 354)
Impairment losses on other assets	15 777	(357 717)
Impairment (losses)/recovery on credit- related commitments	(23 651)	(6 247)
Other income	<u>11 320</u>	<u>7 700</u>
<b>Net non-interest income</b>	<b><u>237 609</u></b>	<b><u>(134 512)</u></b>
<b>Operational income</b>	<b>1 115 330</b>	<b>958 393</b>
<b>Operational expenses</b>	<b>(896 141)</b>	<b>(832 773)</b>
<b>Income before tax</b>	<b>219 189</b>	<b>125 620</b>
Income tax expense	<u>(23 985)</u>	<u>(21 317)</u>
<b>Net income and total aggregate income of the period</b>	<b><u>195 204</u></b>	<b><u>104 303</u></b>
<i>Basic income per 1 share in KGS</i>	<u>560</u>	<u>309</u>