

OJSC Aiyl Bank

Aggregate Income Statement
as of February 29, 2012 (including)
(in thousand KGS except basic income per one share)

	Feb 29, 12	Feb 28, 11
Interest income	96 818	91 349
Interest expense	<u>(32 878)</u>	<u>(24 783)</u>
Net interest income before RPLL on interest earning assets	63 940	66 566
RPLL on Interest earning assets	<u>2 070</u>	<u>482</u>
Net interest income	<u>66 010</u>	<u>67 048</u>
Net income from FX operations	5 051	3 084
Commission income	9 846	6 150
Commission expenses	(1 715)	(985)
Other income	<u>1 583</u>	<u>1 111</u>
Net non-interest income	<u>14 765</u>	<u>9 360</u>
Operational income	80 775	76 408
Operational expenses	(61 481)	(51 194)
RPLL on other assets	<u>179</u>	<u>(491)</u>
Income before tax	19 473	24 723
Income tax expense	<u>71</u>	<u>(1 195)</u>
Net income and total aggregate income of the period	<u>19 544</u>	<u>23 528</u>
<i>Basic income per 1 share in KGS</i>	<u>326</u>	<u>420</u>