

Aiyl bank OJSC

Statement of profit or Loss and Comprehensive Income
as at October 31, 2020 (including)
(in thousand KGS)

	Oct 31, 20	Oct 31, 19
Interest income	2 344 012	2 313 472
Amortisation of government grant	170 302	283 395
Interest expense	(999 062)	(1 058 114)
Net interest income before RPLL on interest earning assets	1 515 252	1 538 753
RPLL on Interest earning assets	(306 690)	(748 247)
Net interest income	1 208 562	790 506
Net income from FX operations	137 593	90 580
Commission income	243 741	271 830
Commission expenses	(83 053)	(69 799)
Other income	9 283	13 211
Net non-interest income	307 564	305 822
Operational income	1 516 126	1 096 328
Operational expenses	(1 048 925)	(943 039)
RPLL on other assets	(331 751)	(43 131)
Income before tax	135 450	110 158
Income tax expense	(19 414)	(15 470)
Net income and total aggregate income of the period	116 037	94 688
<i>Basic income per 1 share in KGS</i>	<i>343</i>	<i>342</i>