

Aiyl bank OJSC

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

	December 31, 20	December 31, 19
Interest income	2 834 899	2 783 250
Amortisation of government grant	204 991	324 997
Interest expense	(1 264 584)	(1 268 989)
Net interest income before RPLL on interest earning assets	1 775 306	1 839 258
RPLL on Interest earning assets	(523 845)	(687 794)
Net interest income	1 251 461	1 151 464
Net income from FX operations	160 202	108 935
Commission income	303 864	329 599
Commission expenses	(100 079)	(86 731)
Other income	11 574	16 061
Net non-interest income	375 561	375 561
Operational income	1 627 022	1 519 328
Operational expenses	(1 270 810)	(1 166 309)
RPLL on other assets	(235 576)	(195 725)
Income before tax	120 636	157 294
Income tax expense	(23 918)	(12 482)
Net income and total aggregate income of the period	96 718	144 812
<i>Basic income per 1 share in KGS</i>	<i>286</i>	<i>439</i>