

Aiyl bank OJSC

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

	Jan 31, 20	Jan 31, 19
Interest income	217 811	220 621
Amortisation of government grant	20 922	29 352
Interest expense	(99 604)	(108 855)
Net interest income before RPLL on interest earning assets	139 129	141 118
RPLL on Interest earning assets	(127 553)	(47 750)
Net interest income	11 576	93 368
Net income from FX operations	7 950	4 912
Commission income	21 811	21 189
Commission expenses	(7 426)	(7 698)
Other income	802	1 168
Net non-interest income	23 137	19 571
Operational income	34 713	112 939
Operational expenses	(78 494)	(106 034)
RPLL on other assets	(6 297)	10 879
Income before tax	(50 078)	17 784
Income tax expense	-	(3 487)
Net income and total aggregate income of the period	(50 078)	14 297
<i>Basic income per 1 share in KGS</i>	<i>-148</i>	<i>525</i>