

Aiyl bank OJSC

Statement of profit or Loss and Comprehensive Income
as at November 30, 2020 (including)
(in thousand KGS)

	November 30, 20	November 30, 19
Interest income	2 595 715	2 549 010
Amortisation of government grant	187 502	304 916
Interest expense	(1 094 657)	(1 165 356)
Net interest income before RPLL on interest earning assets	1 688 560	1 688 570
RPLL on Interest earning assets	(373 117)	(654 944)
Net interest income	1 315 443	1 033 626
Net income from FX operations	148 625	98 993
Commission income	270 510	301 456
Commission expenses	(90 911)	(77 800)
Other income	10 526	14 335
Net non-interest income	338 750	336 984
Operational income	1 654 193	1 370 610
Operational expenses	(1 157 920)	(1 103 009)
RPLL on other assets	(349 921)	(115 281)
Income before tax	146 352	152 320
Income tax expense	(20 528)	(18 358)
Net income and total aggregate income of the period	125 824	133 962
<i>Basic income per 1 share in KGS</i>	<i>372</i>	<i>342</i>