

Aiyl bank OJSC

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

	December 31, 21	December 31, 20
Interest income	3 082 053	2 834 900
Amortisation of government grant	216 969	204 991
Interest expense	<u>(1 359 642)</u>	<u>(1 264 586)</u>
<b>Net interest income before RPLL on interest earning assets</b>	<b>1 939 380</b>	<b>1 775 305</b>
RPLL on Interest earning assets	<u>(539 525)</u>	<u>(180 029)</u>
<b>Net interest income</b>	<b><u>1 399 855</u></b>	<b><u>1 595 276</u></b>
Net income from FX operations	193 911	160 202
Commission income	365 740	303 864
Commission expenses	(142 103)	(100 077)
Impairment losses on other assets	(153 101)	(499 331)
Impairment (losses)/recovery on credit- related commitments	4 721	(4 158)
Other income	<u>29 168</u>	<u>11 573</u>
<b>Net non-interest income</b>	<b><u>298 337</u></b>	<b><u>(127 927)</u></b>
<b>Operational income</b>	<b>1 698 192</b>	<b>1 467 349</b>
<b>Operational expenses</b>	<b>(1 384 340)</b>	<b>(1 270 810)</b>
<b>Income before tax</b>	<b>313 852</b>	<b>196 538</b>
Income tax expense	<u>(33 456)</u>	<u>(32 608)</u>
<b>Net income and total aggregate income of the period</b>	<b><u><u>280 396</u></u></b>	<b><u><u>163 931</u></u></b>
<i>Basic income per 1 share in KGS</i>	<u>802</u>	<u>372</u>