

Aiyl bank OJSC

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

	<b>May 31, 21</b>	<b>May 31, 20</b>
Interest income	1 238 766	1 143 537
Amortisation of government grant	85 837	89 224
Interest expense	<u>(507 002)</u>	<u>(489 904)</u>
<b>Net interest income before RPLL on interest earning assets</b>	<b>817 602</b>	<b>742 857</b>
RPLL on Interest earning assets	<u>(301 831)</u>	<u>90 862</u>
<b>Net interest income</b>	<b><u>515 770</u></b>	<b><u>1 033 626</u></b>
Net income from FX operations	43 167	57 755
Commission income	136 536	109 140
Commission expenses	(44 448)	(38 044)
Impairment losses on other assets	(54 502)	(313 553)
Impairment (losses)/recovery on credit- related commitments	4	(11 258)
Other income	<u>6 499</u>	<u>5 557</u>
<b>Net non-interest income</b>	<b><u>87 257</u></b>	<b><u>(190 403)</u></b>
<b>Operational income</b>	<b>603 027</b>	<b>643 316</b>
<b>Operational expenses</b>	<b>(555 100)</b>	<b>(543 399)</b>
<b>Income before tax</b>	<b>47 927</b>	<b>99 917</b>
Income tax expense	<u>(10 004)</u>	<u>(20 745)</u>
<b>Net income and total aggregate income of the period</b>	<b><u><u>37 923</u></u></b>	<b><u><u>79 172</u></u></b>
<i>Basic income per 1 share in KGS</i>	<u>109</u>	<u>284</u>