

Aiyl bank OJSC

Statement of profit or Loss and Comprehensive Income
as at **SEPTEMBER 30** (including)
(in thousand KGS)

	September 30, 21	September 30, 20
Interest income	2 242 287	2 106 532
Amortisation of government grant	159 073	153 351
Interest expense	<u>(940 901)</u>	<u>(891 192)</u>
Net interest income before RPLL on interest earning assets	1 460 459	1 368 691
RPLL on Interest earning assets	<u>(339 020)</u>	<u>(223 074)</u>
Net interest income	1 121 439	1 145 617
Net income from FX operations	112 975	116 670
Commission income	260 799	217 726
Commission expenses	(93 147)	(75 536)
Impairment losses on other assets	(23 620)	(328 798)
Impairment (losses)/recovery on credit- related commitments	(23 719)	(7 659)
Other income	<u>15 621</u>	<u>8 581</u>
Net non-interest income	248 908	(69 015)
	<u>328 070</u>	<u>111 441</u>
	<u>939</u>	<u>330</u>
Operational income	1 370 347	1 076 602
Operational expenses	(1 006 998)	(946 265)
Income before tax	363 350	130 337
Income tax expense	(35 280)	(18 896)
Net income and total aggregate income of the period		

Basic income per 1 share in KGS