

Aiyl bank OJSC

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

	November 30, 21	November 30, 20
Interest income	2 787 430	2 595 715
Amortisation of government grant	197 440	187 502
Interest expense	<u>(1 217 125)</u>	<u>(1 094 657)</u>
Net interest income before RPLL on interest earning assets	1 767 745	1 688 560
RPLL on Interest earning assets	<u>(548 688)</u>	<u>(373 117)</u>
Net interest income	<u>1 219 056</u>	<u>1 315 443</u>
Net income from FX operations	165 110	148 625
Commission income	330 600	270 510
Commission expenses	(124 103)	(90 911)
Impairment losses on other assets	(150 272)	(339 342)
Impairment (losses)/recovery on credit- related commitments	1 616	(10 578)
Other income	<u>18 089</u>	<u>10 526</u>
Net non-interest income	<u>241 040</u>	<u>(11 172)</u>
Operational income	1 460 096	1 304 271
Operational expenses	(1 218 332)	(1 157 920)
Income before tax	241 765	146 351
Income tax expense	<u>(24 582)</u>	<u>(20 528)</u>
Net income and total aggregate income of the period	<u><u>217 183</u></u>	<u><u>125 824</u></u>
<i>Basic income per 1 share in KGS</i>	<u>621</u>	<u>372</u>