

OJSC Aiyl Bank**Aggregate Income Statement
as of July 31, 2011 (including)
(in thousand KGS except basic income per one share)**

	July 31, 11	July 31,10
Interest income	324 794	320 778
Interest expense	<u>(105 185)</u>	<u>(57 070)</u>
Net interest income before RPLL on interest earning assets		
	219 609	263 708
RPLL on Interest earning assets	<u>9 129</u>	<u>(41 417)</u>
Net interest income	<u>228 738</u>	<u>222 291</u>
Net income from FX operations	9 189	3 537
Commission income	25 314	9 563
Commission expenses	(4 749)	(1 998)
Other income	<u>3 349</u>	<u>3 211</u>
Net non-interest income	<u>33 103</u>	<u>14 313</u>
Operational income	261 841	236 604
Operational expenses	(178 944)	(162 239)
RPLL on other assets	<u>(553)</u>	<u>577</u>
Income before tax	82 343	74 942
Income tax expense	<u>(5 574)</u>	<u>(6 610)</u>
Net income and total aggregate income of the period	<u>76 769</u>	<u>68 332</u>
<i>Basic income per 1 share in KGS</i>	<u>1 357</u>	<u>1 220</u>