

OJSC Aiyl Bank**Aggregate Income Statement
as of January 31, 2012 (including)
(in thousand KGS except basic income per one share)**

	Jan 31,12	Jan 31,11
Interest income	48 481	45 666
Interest expense	<u>(17 491)</u>	<u>(12 798)</u>
Net interest income before RPLL on interest earning assets	30 990	32 868
RPLL on Interest earning assets	<u>2 471</u>	<u>(4 870)</u>
Net interest income	<u>33 461</u>	<u>27 998</u>
Net income from FX operations	2 246	1 788
Commission income	4 240	2 775
Commission expenses	(983)	(437)
Other income	<u>669</u>	<u>548</u>
Net non-interest income	<u>6 172</u>	<u>4 674</u>
Operational income	39 633	32 672
Operational expenses	(28 444)	(24 191)
RPLL on other assets	<u>(21)</u>	<u>35</u>
Income before tax	11 168	8 516
Income tax expense	<u>(1 201)</u>	<u>(1 022)</u>
Net income and total aggregate income of the period	<u>9 967</u>	<u>7 494</u>
<i>Basic income per 1 share in KGS</i>	<u>166</u>	<u>134</u>