

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

	March 31, 12	March 31, 11
Interest income	146 606	137 168
Interest expense	<u>(48 262)</u>	<u>(28 796)</u>
Net interest income before RPLL on interest earning assets	98 344	98 372
RPLL on Interest earning assets	<u>(3 661)</u>	<u>722</u>
Net interest income	<u>94 683</u>	<u>99 094</u>
Net income from FX operations	7 473	4 136
Commission income	16 316	9 902
Commission expenses	(2 258)	(1 879)
Other income	<u>2 270</u>	<u>1 577</u>
Net non-interest income	<u>23 801</u>	<u>13 736</u>
Operational income	118 484	112 830
Operational expenses	(92 711)	(76 182)
RPLL on other assets	<u>214</u>	<u>(117)</u>
Income before tax	25 988	36 531
Income tax expense	<u>(1 442)</u>	<u>(2 008)</u>
Net income and total aggregate income of the period	<u>24 546</u>	<u>34 523</u>
<i>Basic income per 1 share in KGS</i>	<u>409</u>	<u>616</u>