Aiyl bank OJSC

Statement of profit or Loss and Comprehensive Income
as at JULY 31 (including)
(in thousand KGS)

	July 31, 21	**July 31, 20**
Interest income	1 725 331	1 621 666
Amortisation of government grant	141 252	120 368
Interest expense	(717 193)	(688 357)
Net interest income before RPLL on interest earning assets	1 149 390	1 053 677
RPLL on Interest earning assets	(371 000)	(85 705)
Net interest income	**778 391**	**967 972**
Net income from FX operations	73 205	85 929
Commission income	192 761	164 192
Commission expenses	(64 602)	(60 536)
Impairment losses on other assets	9 959	(306 336)
Impairment (losses)/recovery on credit- related commitments	(24 605)	(4 582)
Other income	8 243	7 132
Net non-interest income	**194 960**	**(114 201)**
	157 929	**96 559**
	453	*286*
Operational income	**973 351**	**853 771**
Operational expenses	**(792 565)**	**(737 837)**
Income before tax	**180 786**	**115 934**
Income tax expense	(22 858)	(19 375)
Net income and total aggregate income of the period		
Basic income per 1 share in KGS		