## OJSC Aiyl Bank

Aggregate Income Statement as of September 30, 2011 (including) (in thousand KGS except basic income per one share)

	Sept 30, 11	Sept 30, 10
Interest income	420 588	412 900
Interest expense	(140 002)	(79 522)
Net interest income before RPLL on interest earning assets	(= 13 432)	(1)
	280 586	333 378
RPLL on Interest earning assets	12 685	(49 275)
Net interest income	293 271	284 103
Net income from FX operations	12 410	5 449
Commission income	35 510	14 982
Commission expenses	(6 421)	(2 718)
Other income	4 155	4 007
Net non-interest income	45 654	21 720
Operational income	338 925	305 823
Operational expenses	(237 228)	(216 377)
RPLL on other assets	(1 231)	609
Income before tax	100 466	90 055
Income tax expense	(7 460)	(10 688)
Net income and total aggregate income of the period	93 006	79 367
Basic income per 1 share in KGS	1 622	1 417