

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

	Jan 31,11	Jan 31, 10
Interest income	45 666	42 955
Interest expense	(12 798)	(16 547)
Net interest income before RPLL on interest earning assets	32 868	26 408
RPLL on Interest earning assets	(4 870)	(3 184)
Net interest income	27 998	23 224
Net income from FX operations	1 788	97
Commission income	2 775	849
Commission expenses	(437)	(213)
Other income	548	429
Net non-interest income	4 674	1 162
Operational income	32 672	24 386
Operational expenses	(24 191)	(20 882)
RPLL on other assets	35	(19)
Income before tax	8 516	3 485
Income tax expense	(1 022)	(229)
Net income and total aggregate income of the period	7 494	3 256
<i>Basic income per 1 share in KGS</i>	<i>134</i>	<i>58</i>