

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

	Okt 31, 11	Okt 31, 10
Interest income	469 549	457 413
Interest expense	<u>(158 118)</u>	<u>(88 050)</u>
Net interest income before RPLL on interest earning assets		
	311 431	369 363
RPLL on Interest earning assets	<u>19 069</u>	<u>(42 182)</u>
Net interest income	<u>330 500</u>	<u>327 181</u>
Net income from FX operations	15 322	6 969
Commission income	40 610	17 628
Commission expenses	(7 246)	(3 079)
Other income	<u>5 337</u>	<u>4 692</u>
Net non-interest income	<u>54 023</u>	<u>26 210</u>
Operational income	384 523	353 391
Operational expenses	(265 274)	(246 149)
RPLL on other assets	<u>575</u>	<u>595</u>
Income before tax	119 824	107 837
Income tax expense	<u>(12 975)</u>	<u>(11 675)</u>
Net income and total aggregate income of the period	<u>106 849</u>	<u>96 162</u>
<i>Basic income per 1 share in KGS</i>	<u>1 855</u>	<u>1 717</u>