

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