

OJSC Aiyl Bank

**Financial State Report
as of August 31, 2011 (including)
(in thousand KGS)**

	Aug 31, 11	Aug 31, 10	Dec 31, 10
Assets			
Cash	140 903	45 518	55 374
Correspondent account with NBKR	40 403	3 934	37 253
Accounts and deposits with banks and other financial institutions	208 329	20 667	40 950
Loans issued to clients	3 156 880	2 712 710	2 795 009
Depreciation reserve	(110 594)	(138 136)	(124 532)
Loans issued to clients less depreciation reserve	<u>3 046 286</u>	<u>2 574 574</u>	<u>2 670 477</u>
Securities held to redemption	50 085	49 632	40 184
Fixed assets	99 047	75 931	92 666
Non-tangible assets	7 451	9 726	8 972
Income tax advance payment	2 706	0	0
Other assets	<u>28 234</u>	<u>23 625</u>	<u>14 546</u>
Total assets	<u><u>3 623 444</u></u>	<u><u>2 803 607</u></u>	<u><u>2 960 422</u></u>
Capital and liabilities			
Liabilities			
Current accounts and deposits of clients	571 221	148 778	200 473
Liabilities on repurchase operations	0	0	30 991
Loans of the KR Ministry of Finance	1 175 168	1 343 659	1 265 461
Other attracted funds	681 184	184 012	277 364
Income tax payable	0	3792	9 530
Other liabilities	52 580	47 835	42 524
Deferred tax liabilities	<u>1 094</u>	<u>3 978</u>	<u>3 537</u>
Total liabilities	<u><u>2 481 247</u></u>	<u><u>1 732 054</u></u>	<u><u>1 829 880</u></u>
Equity			
Shareholder capital	600 000	560 000	560 000
Additional capital	39 214	32 211	34 304
Future needs reserves	414 612	401 098	401 098
Retained earnings	<u>88 370</u>	<u>78 244</u>	<u>135 140</u>
Total capital	<u><u>1 142 197</u></u>	<u><u>1 071 553</u></u>	<u><u>1 130 542</u></u>
Total capital and liabilities	<u><u>3 623 444</u></u>	<u><u>2 803 607</u></u>	<u><u>2 960 422</u></u>