

OJSC Aiyl Bank

**Financial State Report
as of February 29, 2012 (including)
(in thousand KGS)**

	Feb 29,12	Feb 29,11	Dec 31,11
Assets			
Cash	257 196	120 141	210 555
Correspondent account with NBKR	96 929	69 297	48 564
Accounts and deposits with banks and other financial institutions	639 441	24 413	386 439
Loans issued to clients	3 320 184	2 872 097	3 273 356
Depreciation reserve	(97 669)	(124 502)	(100 589)
Loans issued to clients less depreciation reserve	<u>3 222 516</u>	<u>2 747 595</u>	<u>3 172 767</u>
Securities held to redemption	49 482	41 560	28 661
Fixed assets	133 875	93 754	135 603
Non-tangible assets	6 310	8 592	6 690
Income tax advance payment	6 030	461	3510
Other assets	<u>73 696</u>	<u>27 020</u>	<u>48 101</u>
Total assets	<u><u>4 485 475</u></u>	<u><u>3 132 833</u></u>	<u><u>4 040 890</u></u>
Capital and liabilities			
Liabilities			
Current accounts and deposits of clients	1 363 370	330 091	1 013 701
Amounts owed to the Ministry of Finance of the Kyrgyz Republic	1 560 459	1 282 851	1 398 942
Amounts owed to the National Bank of the Kyrgyz Republic	293 595	-	310 272
Other attracted funds	19 752	312 453	93 268
Deffered tax liability	4 419	1 567	5 865
Other liabilities	55 279	50 565	50 941
Total liabilities	<u>3 296 874</u>	<u>1 977 527</u>	<u>2 872 989</u>
Equity			
Shareholder capital	600 000	560 000	600 000
Additional capital	42 366	35 540	41 210
Future needs reserves	414 612	401 098	414 612
Retained earnings	<u>131 623</u>	<u>158 668</u>	<u>112 079</u>
Total capital	<u>1 188 601</u>	<u>1 155 306</u>	<u>1 167 901</u>
Total capital and liabilities	<u><u>4 485 475</u></u>	<u><u>3 132 833</u></u>	<u><u>4 040 890</u></u>