

OJSC Aiyl Bank

**Financial State Report
as of February 28, 2011 (including)
(in thousand KGS)**

	Feb 28, 11	Feb 28,10	Dec 28,10
Assets			
Cash	120 141	28 829	55 374
Correspondent account with NBKR	69 297	2 011	37 253
Accounts and deposits with banks and other financial institutions	24 413	32 873	40 950
Loans issued to clients	2 872 097	2 497 414	2 795 009
Depreciation reserve	(124 502)	(107 165)	(124 532)
Loans issued to clients less depreciation reserve	<u>2 747 595</u>	<u>2 390 249</u>	<u>2 670 477</u>
Securities held to redemption	41 560	53 700	40 184
Fixed assets	93 754	64 090	92 666
Non-tangible assets	8 592	10 865	8 972
Income tax advance payment	461	193	0
Other assets	<u>27 020</u>	<u>6 361</u>	<u>14 546</u>
Total assets	<u><u>3 132 833</u></u>	<u><u>2 589 171</u></u>	<u><u>2 960 422</u></u>
Capital and liabilities			
Liabilities			
Current accounts and deposits of clients	330 091	35 071	200 473
Liabilities on repurchase operations	0	0	30 991
Loans of the KR Ministry of Finance	1 282 851	1 413 995	1 265 461
Other attracted funds	312 453	76 632	277 364
Income tax payable	0	0	9 530
Other liabilities	50 565	43 553	42 524
Deferred tax liabilities	<u>1 567</u>	<u>2 304</u>	<u>3 537</u>
Total liabilities	<u><u>1 977 527</u></u>	<u><u>1 571 555</u></u>	<u><u>1 829 880</u></u>
Equity			
Shareholder capital	560 000	560 000	560 000
Additional capital	35 540	28 040	34 304
Future needs reserves	401 098	366 454	401 098
Retained earnings	<u>158 668</u>	<u>63 122</u>	<u>135 140</u>
Total capital	<u><u>1 155 306</u></u>	<u><u>1 017 616</u></u>	<u><u>1 130 542</u></u>
Total capital and liabilities	<u><u>3 132 833</u></u>	<u><u>2 589 171</u></u>	<u><u>2 960 422</u></u>