

OJSC Aiyl Bank

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

	July 31, 11	July 31,10	Dec 31,10
Assets			
Cash	83 527	52 618	55 374
Correspondent account with NBKR	96 956	39 858	37 253
Accounts and deposits with banks and other financial institutions	150 038	41 454	40 950
Loans issued to clients	3 125 736	2 650 092	2 795 009
Depreciation reserve	(114 323)	(135 763)	(124 532)
Loans issued to clients less depreciation reserve	<u>3 011 413</u>	<u>2 514 329</u>	<u>2 670 477</u>
Securities held to redemption	35 490	37 372	40 184
Fixed assets	97 516	69 230	92 666
Non-tangible assets	7 641	9 916	8 972
Income tax advance payment	1 656	0	0
Other assets	<u>29 325</u>	<u>18 397</u>	<u>14 546</u>
Total assets	<u><u>3 513 562</u></u>	<u><u>2 783 174</u></u>	<u><u>2 960 422</u></u>
Capital and liabilities			
Liabilities			
Current accounts and deposits of clients	414 325	152 348	200 473
Liabilities on repurchase operations	29 089	-	30 991
Loans of the KR Ministry of Finance	1 127 437	1 337 302	1 265 461
Other attracted funds	761 206	184 070	277 364
Income tax payable	0	3224	9 530
Other liabilities	50 656	42 571	42 524
Deferred tax liabilities	<u>871</u>	<u>2 684</u>	<u>3 537</u>
Total liabilities	<u><u>2 383 584</u></u>	<u><u>1 722 199</u></u>	<u><u>1 829 880</u></u>
Equity			
Shareholder capital	600 000	560 000	560 000
Additional capital	38 596	31 545	34 304
Future needs reserves	414 612	401 098	401 098
Retained earnings	<u>76 769</u>	<u>68 332</u>	<u>135 140</u>
Total capital	<u><u>1 129 978</u></u>	<u><u>1 060 975</u></u>	<u><u>1 130 542</u></u>
Total capital and liabilities	<u><u>3 513 562</u></u>	<u><u>2 783 174</u></u>	<u><u>2 960 422</u></u>