

OJSC Aiyl Bank

**Financial State Report
as of June 30, 2011 (including)
(in thousand KGS)**

	June 30, 11	June 30,10	Dec 31,10
Assets			
Cash	73 137	60 148	55 374
Correspondent account with NBKR	13 137	20 154	37 253
Accounts and deposits with banks and other financial institutions	36 577	9 343	40 950
Loans issued to clients	3 130 576	2 627 245	2 795 009
Depreciation reserve	(118 483)	(129 121)	(124 532)
Loans issued to clients less depreciation reserve	<u>3 012 093</u>	<u>2 498 124</u>	<u>2 670 477</u>
Securities held to redemption	38 774	54 093	40 184
Fixed assets	97 632	68 252	92 666
Non-tangible assets	7 831	10 105	8 972
Income tax advance payment	1 478	0	0
Other assets	<u>26 330</u>	<u>15 026</u>	<u>14 546</u>
Total assets	<u><u>3 306 989</u></u>	<u><u>2 735 245</u></u>	<u><u>2 960 422</u></u>
Capital and liabilities			
Liabilities			
Current accounts and deposits of clients	263 831	159 762	200 473
Liabilities on repurchase operations	36 239	17 056	30 991
Loans of the KR Ministry of Finance	1 100 503	1 328 253	1 265 461
Other attracted funds	698 388	121 948	277 364
Income tax payable	0	3 394	9 530
Other liabilities	88 712	47 239	42 524
Deferred tax liabilities	<u>595</u>	<u>2 225</u>	<u>3 537</u>
Total liabilities	<u><u>2 188 268</u></u>	<u><u>1 679 877</u></u>	<u><u>1 829 880</u></u>
Equity			
Shareholder capital	600 000	560 000	560 000
Additional capital	37 798	30 880	34 304
Future needs reserves	414 612	401 098	401 098
Retained earnings	<u>66 131</u>	<u>63 390</u>	<u>135 140</u>
Total capital	<u><u>1 118 721</u></u>	<u><u>1 055 368</u></u>	<u><u>1 130 542</u></u>
Total capital and liabilities	<u><u>3 306 989</u></u>	<u><u>2 735 245</u></u>	<u><u>2 960 422</u></u>