

**OJSC Aiyl Bank**

**Financial State Report  
as of January 31, 2012 (including)  
(in thousand KGS)**

	<b>Jan 31,12</b>	<b>Jan 31,11</b>	<b>Dec 31,11</b>
<b>Assets</b>			
Cash	250 127	113 716	210 555
Correspondent account with NBKR	38 393	18 058	48 564
Accounts and deposits with banks and other financial institutions	414 687	18 632	386 439
Loans issued to clients	3 217 245	2 814 753	3 273 356
Depreciation reserve	(96 509)	(129 155)	(100 589)
Loans issued to clients less depreciation reserve	<u>3 120 736</u>	<u>2 685 598</u>	<u>3 172 767</u>
Securities held to redemption	59 526	47 911	28 661
Fixed assets	134 458	92 960	135 603
Non-tangible assets	6 500	8 781	6 690
Income tax advance payment	4 610	0	3510
Other assets	<u>43 752</u>	<u>25 339</u>	<u>48 101</u>
<b>Total assets</b>	<b><u><u>4 072 789</u></u></b>	<b><u><u>3 010 995</u></u></b>	<b><u><u>4 040 890</u></u></b>
<b>Capital and liabilities</b>			
<b>Liabilities</b>			
Current accounts and deposits of clients	1 056 542	239 185	1 013 701
Liabilities on repurchase operations	-	26 825	-
Amounts owed to the Ministry of Finance of the Kyrgyz Republic	1 387 612	1 275 164	1 398 942
Amounts owed to the National Bank of the Kyrgyz Republic	308 387	-	310 272
Other attracted funds	86 589	274 768	93 268
Current tax liability	-	8 379	-
Deffered tax liability	6 166	3 711	5 865
Other liabilities	49 625	44 308	50 941
Total liabilities	<u>2 894 921</u>	<u>1 872 340</u>	<u>2 872 989</u>
<b>Equity</b>			
Shareholder capital	600 000	560 000	600 000
Additional capital	41 210	34 923	41 210
Future needs reserves	414 612	401 098	414 612
Retained earnings	<u>122 046</u>	<u>142 634</u>	<u>112 079</u>
Total capital	<u>1 177 868</u>	<u>1 138 655</u>	<u>1 167 901</u>
<b>Total capital and liabilities</b>	<b><u><u>4 072 789</u></u></b>	<b><u><u>3 010 995</u></u></b>	<b><u><u>4 040 890</u></u></b>