

OJSC Aiyl Bank

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

	March 31, 11	March 31,10	Dec 31,10
Assets			
Cash	95 856	27 704	55 374
Correspondent account with NBKR	20 319	8 853	37 253
Accounts and deposits with banks and other financial institutions	11 505	35 325	40 950
Loans issued to clients	2 929 328	2 554 320	2 795 009
Depreciation reserve	(124 502)	(105 380)	(124 532)
Loans issued to clients less depreciation reserve	<u>2 805 104</u>	<u>2 448 940</u>	<u>2 670 477</u>
Securities held to redemption	64 841	20 418	40 184
Fixed assets	93 801	63 739	92 666
Non-tangible assets	8 401	10 676	8 972
Income tax advance payment	17	0	0
Other assets	<u>24 152</u>	<u>11 154</u>	<u>14 546</u>
Total assets	<u><u>3 123 996</u></u>	<u><u>2 626 809</u></u>	<u><u>2 960 422</u></u>
Capital and liabilities			
Liabilities			
Current accounts and deposits of clients	262 709	35 512	200 473
Liabilities on repurchase operations	23 415	15 641	30 991
Loans of the KR Ministry of Finance	1 208 782	1 417 091	1 265 461
Other attracted funds	410 137	77 426	277 364
Income tax payable	0	240	9 530
Other liabilities	50 598	42 777	42 524
Deferred tax liabilities	<u>1 436</u>	<u>2 236</u>	<u>3 537</u>
Total liabilities	<u><u>1 957 077</u></u>	<u><u>1 590 923</u></u>	<u><u>1 829 880</u></u>
Equity			
Shareholder capital	560 000	560 000	560 000
Additional capital	36 158	28 617	34 304
Future needs reserves	401 098	366 454	401 098
Retained earnings	<u>169 663</u>	<u>80 815</u>	<u>135 140</u>
Total capital	<u><u>1 166 919</u></u>	<u><u>1 035 886</u></u>	<u><u>1 130 542</u></u>
Total capital and liabilities	<u><u>3 123 996</u></u>	<u><u>2 626 809</u></u>	<u><u>2 960 422</u></u>