

OJSC Aiyl Bank

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

	May 31, 11	May 31,10	Dec 31,10
Assets			
Cash	80 724	66 398	55 374
Correspondent account with NBKR	74 420	81 586	37 253
Accounts and deposits with banks and other financial institutions	90 835	23 142	40 950
Loans issued to clients	3 121 409	2 528 428	2 795 009
Depreciation reserve	(123 131)	(106 280)	(124 532)
Loans issued to clients less depreciation reserve	<u>2 998 278</u>	<u>2 422 148</u>	<u>2 670 477</u>
Securities held to redemption	41 941	40 588	40 184
Fixed assets	96 364	64 181	92 666
Non-tangible assets	8 021	10 296	8 972
Income tax advance payment	2 028	0	0
Other assets	<u>28 283</u>	<u>18 462</u>	<u>14 546</u>
Total assets	<u><u>3 420 994</u></u>	<u><u>2 726 801</u></u>	<u><u>2 960 422</u></u>
Capital and liabilities			
Liabilities			
Current accounts and deposits of clients	310 516	89 522	200 473
Liabilities on repurchase operations	39 542	-	30 991
Loans of the KR Ministry of Finance	1 177 075	1 385 951	1 265 461
Other attracted funds	697 776	131 044	277 364
Income tax payable	0	3 408	9 530
Other liabilities	92 203	62 284	42 524
Deferred tax liabilities	<u>1 294</u>	<u>2 212</u>	<u>3 537</u>
Total liabilities	<u><u>2 318 406</u></u>	<u><u>1 674 421</u></u>	<u><u>1 829 880</u></u>
Equity			
Shareholder capital	560 000	560 000	560 000
Additional capital	77 395	30 198	34 304
Future needs reserves	414 612	401 098	401 098
Retained earnings	<u>50 581</u>	<u>61 084</u>	<u>135 140</u>
Total capital	<u><u>1 102 588</u></u>	<u><u>1 052 380</u></u>	<u><u>1 130 542</u></u>
Total capital and liabilities	<u><u>3 420 994</u></u>	<u><u>2 726 801</u></u>	<u><u>2 960 422</u></u>