

OJSC Aiyl Bank**Financial State Report
as of January 31, 2011 (including)
(in thousand KGS)**

	Jan 31, 11	Jan 31,10	Dec 31,10
Assets			
Cash	113 716	22 474	55 374
Correspondent account with NBKR	18 058	15 028	37 253
Accounts and deposits with banks and other financial institutions	18 632	39 612	40 950
Loans issued to clients	2 814 753	2 465 811	2 795 009
Depreciation reserve	(129 155)	(100 968)	(124 532)
Loans issued to clients less depreciation reserve	<u>2 685 598</u>	<u>2 364 843</u>	<u>2 670 477</u>
Securities held to redemption	47 911	45 812	40 184
Fixed assets	92 960	64 425	92 666
Non-tangible assets	8 781	11 055	8 972
Income tax advance payment	25 339	10 001	14 546
Total assets	<u>3 010 995</u>	<u>2 573 250</u>	<u>2 960 422</u>
Capital and liabilities			
Liabilities			
Current accounts and deposits of clients	239 185	39 331	200 473
Liabilities on repurchase operations	26 825	-	30 991
Loans of the Kyrgyz Republic Ministry of Finance	1 275 164	1 410 101	1 265 461
Other attracted funds	274 768	75 972	277 364
Income tax payable	8379	0	9 530
Other liabilities	44 308	41 606	42 524
Deferred tax liabilities	<u>3 711</u>	<u>2 874</u>	<u>3 537</u>
Total liabilities	<u>1 872 340</u>	<u>1 569 884</u>	<u>1 829 880</u>
Equity			
Shareholder capital	560 000	560 000	560 000
Additional capital	34 923	27 464	34 304
Future needs reserves	401 098	366 454	401 098
Retained earnings	<u>142 634</u>	<u>49 448</u>	<u>135 140</u>
Total capital	<u>1 138 655</u>	<u>1 003 366</u>	<u>1 130 542</u>
Total capital and liabilities	<u>3 010 995</u>	<u>2 573 250</u>	<u>2 960 422</u>