

OJSC Aiyl Bank

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

	Sept 30, 11	Sept 30, 10	Dec 31, 10
Assets			
Cash	101 763	79 799	55 374
Correspondent account with NBKR	58 568	32 895	37 253
Accounts and deposits with banks and other financial institutions	152 815	10 970	40 950
Loans issued to clients	3 258 652	2 770 508	2 795 009
Depreciation reserve	(111 154)	(141 643)	(124 532)
Loans issued to clients less depreciation reserve	<u>3 147 498</u>	<u>2 628 865</u>	<u>2 670 477</u>
Securities held to redemption	24 120	50 678	40 184
Fixed assets	126 907	76 996	92 666
Non-tangible assets	7 261	9 535	8 972
Income tax advance payment	3 219	0	0
Other assets	<u>25 071</u>	<u>18 806</u>	<u>14 546</u>
Total assets	<u><u>3 647 222</u></u>	<u><u>2 908 544</u></u>	<u><u>2 960 422</u></u>
Capital and liabilities			
Liabilities			
Current accounts and deposits of clients	485 308	171 397	200 473
Liabilities on repurchase operations	20 897	-	30 991
Loans of the KR Ministry of Finance	1 287 372	1 355 932	1 265 461
Other attracted funds	650 936	252 345	277 364
Income tax payable	0	4112	9 530
Other liabilities	54 309	47 675	42 524
Deferred tax liabilities	<u>949</u>	<u>3 742</u>	<u>3 537</u>
Total liabilities	<u><u>2 499 771</u></u>	<u><u>1 835 203</u></u>	<u><u>1 829 880</u></u>
Equity			
Shareholder capital	600 000	560 000	560 000
Additional capital	39 832	32 876	34 304
Future needs reserves	414 612	401 098	401 098
Retained earnings	<u>93 006</u>	<u>79 367</u>	<u>135 140</u>
Total capital	<u><u>1 147 451</u></u>	<u><u>1 073 341</u></u>	<u><u>1 130 542</u></u>
Total capital and liabilities	<u><u>3 647 222</u></u>	<u><u>2 908 544</u></u>	<u><u>2 960 422</u></u>