

**REPORT  
OF FINANCIAL STATE  
on August 31, 2013 (included)**

CJSC "BANK OF ASIA"

Country: Kyrgyzstan  
Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

# I/O	Name of items	on 31.08.2013	on 31.08.2012	on 31.12.2012
<b>ASSETS</b>				
1	Cash on hand	218,870	195,260	172,068
2	Cash at the corresponding account and other accounts in NBKR	91,821	70,732	27,685
3	Cash at banks	30,271	101,984	119,854
4	Securities held for trading	18,627	21,179	4,013
5	Securities available for sale	481	264	410
6	Securities held-to-maturity	96,697	89,395	132,099
7	Loans to Financial Institutions	18,235	12,512	20,494
8	Loans to customers	667,918	500,261	538,315
9	Allowance for impairment on loans, granted to financial institutions and customers	(24,700)	(16,240)	(16,121)
10	Loans to financial institutions and customers, net	661,453	496,533	542,688
11	Fixed and intangible assets, net	81,097	62,817	69,533
12	Long-term assets held for sale	5,246	6,209	5,711
13	Deferred income tax requirements	0	53	0
14	Other assets	82,912	13,443	80,179
15	<b>TOTAL ASSETS</b>	<b>1,287,475</b>	<b>1,057,869</b>	<b>1,154,240</b>
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
16	Funds of financial institutions	13,909	62,646	70,445
17	Funds of clients	707,714	524,525	627,160
18	Government funds	42,389	113,096	108,905
19	Loans received	173,672	63,790	30,848
20	Derivative financial instruments	14,233	9,217	12,864
21	Profit tax liabilities	746	1,781	3,233
22	Dividends payable	10,503	0	0
23	Estimated reserves	1,144	913	329
24	Financial lease	487	804	714
25	Other liabilities	22,414	19,160	15,237
26	<b>TOTAL LIABILITIES</b>	<b>987,211</b>	<b>795,932</b>	<b>869,735</b>
<b>EQUITY</b>				
27	Common shares	230,445	230,445	230,445
28	Additional capital contributed by shareholders	0	0	0
29	Revaluation reserve for available-for-sale financial assets	(118)	8	(15)
30	Retained earnings	69,937	31,484	54,075
31	<b>TOTAL EQUITY</b>	<b>300,264</b>	<b>261,937</b>	<b>284,505</b>
32	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1,287,475</b>	<b>1,057,869</b>	<b>1,154,240</b>

Chairman of the Board

Jumataev T.N.

Chief Accountant

Shokenov M.K.

Full financial statements can be found in all branches and savings banks of CJSC "Bank of Asia", as well as in the head office in: Bishkek, Aytmatova Avenue 303, FEZ "Bishkek" or at the Bank's website: [www.bankasia.kg](http://www.bankasia.kg)

**STATEMENT OF COMPREHENSIVE INCOME**  
**on August 31, 2013 (included)**

CJSC "BANK OF ASIA"

Country: Kyrgyzstan  
 Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

#	Name of items	Reporting period 2013	Previous period 2012
1	Interest income	110,362	81,766
2	Interest expenses	(46,534)	(31,834)
3	Net interest income before formation / restoration of provision for impairment	63,828	49,932
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(8,296)	(3,037)
5	<b>Net interest income</b>	<b>55,532</b>	<b>46,895</b>
6	Income from received services and commissions	54,506	38,368
7	Fees for paid services and commissions	(6,989)	(6,562)
8	Net Income for Foreign Exchange Transactions	31,645	28,787
9	Net income from operations with securities trading portfolio	83	-
10	Other income	2,509	2,604
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(652)	725
12	<b>Net non-interest income</b>	<b>81,102</b>	<b>63,922</b>
13	<b>Operating income</b>	<b>136,634</b>	<b>110,817</b>
14	<b>Operating expenses</b>	<b>(103,949)</b>	<b>(75,813)</b>
15	<b>Total operating profit</b>	<b>32,685</b>	<b>35,004</b>
16	Other non-operating income and expenses	0	0
17	<b>Profit before income tax</b>	<b>32,685</b>	<b>35,004</b>
18	Income tax expense	(3,304)	(3,520)
19	<b>Net profit (loss) for the period</b>	<b>29,381</b>	<b>31,484</b>
20	Other comprehensive income	(103)	8
21	<b>Total comprehensive income for the period</b>	<b>29,278</b>	<b>31,492</b>
22	Earnings per share (KGS)	127	156

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**on August 31, 2013 (included)**

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Country: Kyrgyzstan  
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No i/o	Name of items	Reporting period 2013	Previous period 2012
1	Interest on debt obligations	7,951	7,023
2	Interest on deposits in NBKR	0	0
3	Interest on deposits in banks and other financial institutions	446	409
4	Interest on loans to banks and other FTD	2,536	1,787
5	Interest from REPO-agreement transactions	20	0
6	Interest on loans to customers	93,000	66,997
7	Interest on SWAP operations	6,409	5,550
<b>8</b>	<b>TOTAL: INTEREST INCOME</b>	<b>110,362</b>	<b>81,766</b>
9	Interest on demand deposits of legal entities	(35)	(10)
10	Interest on savings deposits	(23,213)	(16,784)
11	Interest on term deposits of legal entities and the Social Fund of Kyrgyz Republic	(13,241)	(10,240)
12	Interest on deposits of banks and other financial institutions	(2,712)	(564)
13	Interest from REPO-agreement transactions	(164)	(140)
14	Interest on loans from the NBKR	(789)	0
15	Interest on long-term debt, interbank loans and other interest expenses	(6,380)	(4,096)
<b>16</b>	<b>TOTAL: INTEREST EXPENSES</b>	<b>(46,534)</b>	<b>(31,834)</b>
<b>17</b>	<b>NET INTEREST INCOME BEFORE FORMATION / RESTORATION OF THE IMPAIRMENT FOR IMPAIRMENT</b>	<b>63,828</b>	<b>49,932</b>
18	Formation / restoration of the reserve for impairment of interest-bearing assets	(8,296)	(3,037)
<b>19</b>	<b>TOTAL: NET INTEREST INCOME</b>	<b>55,532</b>	<b>46,895</b>

№ п/п i/o	Наименование статей/Name of items	Reporting period 2013	Previous period 2012
19	Income from received services and commissions	54,506	38,368
20	Expenses paid for services and commissions	(6,989)	(6,562)
21	Net Income on Foreign Exchange Transactions	31,645	28,787
22	Net income from operations with securities trading portfolio	83	0
23	Other income	2,509	2,604
24	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(652)	725
<b>25</b>	<b>TOTAL: NET NON-INTEREST INCOME</b>	<b>81,102</b>	<b>63,922</b>
<b>26</b>	<b>TOTAL: OPERATING INCOME</b>	<b>136,634</b>	<b>110,817</b>
27	Personnel costs	(52,620)	(39,263)
28	Expenses for depreciation of fixed assets and intangible assets	(8,728)	(6,003)
29	Other expenses for fixed assets, including rental and property tax	(14,248)	(9,645)
30	Administrative expenses	(27,153)	(20,100)
31	Expenses on loans and debts	(69)	(80)
32	Other operating expenses	(546)	(338)
33	Taxes except income and ownership taxes	(585)	(384)
<b>34</b>	<b>TOTAL: OPERATING EXPENSES</b>	<b>(103,949)</b>	<b>(75,813)</b>
<b>35</b>	<b>TOTAL: OPERATING INCOME</b>	<b>32,685</b>	<b>35,004</b>
36	Other non-operating income and expenses	0	0
<b>37</b>	<b>TOTAL: PROFIT BEFORE INCOME TAX</b>	<b>32,685</b>	<b>35,004</b>
38	Income tax expense	(3,304)	(3,520)
<b>39</b>	<b>TOTAL: NET PROFIT (LOSS) FOR THE PERIOD</b>	<b>29,381</b>	<b>31,484</b>
40	Other comprehensive income	(103)	8
<b>41</b>	<b>TOTAL: COMPREHENSIVE INCOME FOR THE PERIOD</b>	<b>29,278</b>	<b>31,492</b>
42	Earnings per share, som	127	156

Chairman of the Board

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