

**REPORT
OF FINANCIAL STATE
on November 30, 2013 (included)**

CJSC "BANK OF ASIA"

Country: Kyrgyzstan
Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

# I/O	Name of items	on 30.11.2013	on 30.11.2012	on 31.12.2012
ASSETS				
1	Cash on hand	247,182	236,198	172,068
2	Cash at the corresponding account and other accounts in NBKR	142,087	88,947	27,685
3	Cash at banks	58,838	30,847	119,854
4	Securities held for trading	34,419	4,080	4,013
5	Securities available for sale	481	362	410
6	Securities held-to-maturity	105,718	68,288	132,099
7	Loans to Financial Institutions	28,078	11,885	20,494
8	Loans to customers	699,654	511,770	538,315
9	Allowance for impairment on loans, granted to financial institutions and customers	(27,394)	(14,510)	(16,121)
10	Loans to financial institutions and customers, net	700,338	509,145	542,688
11	Fixed and intangible assets, net	88,204	65,853	69,533
12	Long-term assets held for sale	9,565	9,961	5,711
13	Deferred income tax requirements	0	53	0
14	Other assets	53,262	38,401	80,179
15	TOTAL ASSETS	1,440,094	1,052,135	1,154,240
LIABILITIES AND EQUITY				
LIABILITIES				
16	Funds of financial institutions	40,036	50,982	70,445
17	Funds of clients	694,317	536,762	627,160
18	Government funds	134,295	110,015	108,905
19	Loans received	213,054	32,114	30,848
20	Derivative financial instruments	15,082	11,798	12,864
21	Profit tax liabilities	1,601	2,808	3,233
22	Dividends payable	10,503	0	0
23	Estimated reserves	661	1,288	329
24	Financial lease	392	740	714
25	Other liabilities	14,252	22,442	15,237
26	TOTAL LIABILITIES	1,124,193	768,949	869,735
EQUITY				
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)	(17)	(15)
30	Retained earnings	85,574	52,758	54,075
31	TOTAL EQUITY	315,901	283,186	284,505
32	TOTAL LIABILITIES AND EQUITY	1,440,094	1,052,135	1,154,240

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

STATEMENT OF COMPREHENSIVE INCOME
on November 30, 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	157,245	116,857
2	Interest expenses	(66,899)	(46,481)
3	Net interest income before formation / restoration of provision for impairment	90,346	70,376
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(10,923)	(1,054)
5	Net interest income	79,423	69,322
6	Income from received services and commissions	75,786	57,536
7	Fees for paid services and commissions	(9,351)	(8,975)
8	Net Income for Foreign Exchange Transactions	49,274	48,486
9	Net income from operations with securities trading portfolio	239	-
10	Other income	3,674	3,825
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(1,605)	(898)
12	Net non-interest income	118,017	99,974
13	Operating income	197,440	169,296
14	Operating expenses	(147,490)	(111,086)
15	Total operating profit	49,950	58,210
16	Other non-operating income and expenses	0	0
17	Profit before income tax	49,950	58,210
18	Income tax expense	(4,932)	(5,452)
19	Net profit (loss) for the period	45,018	52,758
20	Other comprehensive income	(103)	(27)
21	Total comprehensive income for the period	44,915	52,731
22	Earnings per share (KGS)	195	252

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No i/o	Name of items	Reporting period 2013	Previous period 2012
1	Interest on debt obligations	11,641	10,066
2	Interest on deposits in NBKR	0	0
3	Interest on deposits in banks and other financial institutions	611	789
4	Interest on loans to banks and other FTD	4,434	2,343
5	Interest from REPO-agreement transactions	20	10
6	Interest on loans to customers	131,655	95,074
7	Interest on SWAP operations	8,884	8,575
8	TOTAL: INTEREST INCOME	157,245	116,857
9	Interest on demand deposits of legal entities	(41)	(14)
10	Interest on savings deposits	(31,971)	(23,819)
11	Interest on term deposits of legal entities and the Social Fund of Kyrgyz Republic	(17,858)	(16,606)
12	Interest on deposits of banks and other financial institutions	(5,102)	(862)
13	Interest from REPO-agreement transactions	(211)	(140)
14	Interest on loans from the NBKR	(1,955)	0
15	Interest on long-term debt, interbank loans and other interest expenses	(9,761)	(5,040)
16	TOTAL: INTEREST EXPENSES	(66,899)	(46,481)
17	NET INTEREST INCOME BEFORE FORMATION / RESTORATION OF THE IMPAIRMENT FOR IMPAIRMENT	90,346	70,376
18	Formation / restoration of the reserve for impairment of interest-bearing assets	(10,923)	(1,054)
19	TOTAL: NET INTEREST INCOME	79,423	69,322

№ п/п i/o	Наименование статей/Name of items	Reporting period 2013	Previous period 2012
19	Income from received services and commissions	75,786	57,536
20	Expenses paid for services and commissions	(9,351)	(8,975)
21	Net Income on Foreign Exchange Transactions	49,274	48,486
22	Net income from operations with securities trading portfolio	239	0
23	Other income	3,674	3,825
24	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(1,605)	(898)
25	TOTAL: NET NON-INTEREST INCOME	118,017	99,974
26	TOTAL: OPERATING INCOME	197,440	169,296
27	Personnel costs	(75,581)	(59,039)
28	Expenses for depreciation of fixed assets and intangible assets	(12,534)	(8,531)
29	Other expenses for fixed assets, including rental and property tax	(20,307)	(13,701)
30	Administrative expenses	(37,374)	(28,891)
31	Expenses on loans and debts	(75)	(24)
32	Other operating expenses	(797)	(485)
33	Taxes except income and ownership taxes	(822)	(415)
34	TOTAL: OPERATING EXPENSES	(147,490)	(111,086)
35	TOTAL: OPERATING INCOME	49,950	58,210
36	Other non-operating income and expenses	0	0
37	TOTAL: PROFIT BEFORE INCOME TAX	49,950	58,210
38	Income tax expense	(4,932)	(5,452)
39	TOTAL: NET PROFIT (LOSS) FOR THE PERIOD	45,018	52,758
40	Other comprehensive income	(103)	(27)
41	TOTAL: COMPREHENSIVE INCOME FOR THE PERIOD	44,915	52,731
42	Earnings per share, som	195	252

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