

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

CJSC "BANK OF ASIA"

Country: Kyrgyzstan
Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

# I/O	Name of items	on 31.10.2013	on 31.10.2012	on 31.12.2012
ASSETS				
1	Cash on hand	274,536	197,782	172,068
2	Cash at the corresponding account and other accounts in NBKR	96,806	94,757	27,685
3	Cash at banks	58,345	79,244	119,854
4	Securities held for trading	18,948	14,178	4,013
5	Securities available for sale	481	365	410
6	Securities held-to-maturity	104,937	70,866	132,099
7	Loans to Financial Institutions	26,990	12,107	20,494
8	Loans to customers	685,400	496,228	538,315
9	Allowance for impairment on loans, granted to financial institutions and customers	(27,769)	(16,682)	(16,121)
10	Loans to financial institutions and customers, net	684,621	491,653	542,688
11	Fixed and intangible assets, net	88,729	66,005	69,533
12	Long-term assets held for sale	5,523	6,555	5,711
13	Deferred income tax requirements	0	53	0
14	Other assets	53,995	62,211	80,179
15	TOTAL ASSETS	1,386,921	1,083,669	1,154,240
LIABILITIES AND EQUITY				
LIABILITIES				
16	Funds of financial institutions	39,336	64,173	70,445
17	Funds of clients	691,397	548,216	627,160
18	Government funds	113,912	110,001	108,905
19	Loans received	178,785	35,337	30,848
20	Derivative financial instruments	13,379	10,396	12,864
21	Profit tax liabilities	1,741	2,327	3,233
22	Dividends payable	10,503	0	0
23	Estimated reserves	614	1,450	329
24	Financial lease	421	767	714
25	Other liabilities	23,523	36,148	15,237
26	TOTAL LIABILITIES	1,073,611	808,815	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)	(1)	(15)
30	Retained earnings	82,983	44,410	54,075
31	TOTAL EQUITY	313,310	274,854	284,505
32	TOTAL LIABILITIES AND EQUITY	1,386,921	1,083,669	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 October 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	140,957	105,259
2	Interest expenses	(59,639)	(41,468)
3	Net interest income before formation / restoration of provision for impairment	81,318	63,791
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(11,408)	(3,255)
5	Net interest income	69,910	60,536
6	Income from received services and commissions	69,542	51,312
7	Fees for paid services and commissions	(8,666)	(8,186)
8	Net Income for Foreign Exchange Transactions	45,495	42,751
9	Net income from operations with securities trading portfolio	146	-
10	Other income	3,291	3,484
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(208)	101
12	Net non-interest income	109,600	89,462
13	Operating income	179,510	149,998
14	Operating expenses	(132,452)	(100,616)
15	Total operating profit	47,058	49,382
16	Other non-operating income and expenses	0	0
17	Profit before income tax	47,058	49,382
18	Income tax expense	(4,631)	(4,972)
19	Net profit (loss) for the period	42,427	44,410
20	Other comprehensive income	(103)	(11)
21	Total comprehensive income for the period	42,324	44,399
22	Earnings per share (KGS)	184	214

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STATEMENT OF COMPREHENSIVE INCOME
on October 31, 2013 (included)

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Country: Kyrgyzstan
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Unit of measure: thousand som.

№ i/o	Name of items	Reporting period 2013	Previous period 2012
1	Interest on debt obligations	10,270	9,354
2	Interest on deposits in NBKR	0	0
3	Interest on deposits in banks and other financial institutions	566	767
4	Interest on loans to banks and other FTD	4,030	2,161
5	Interest from REPO-agreement transactions	20	10
6	Interest on loans to customers	118,003	85,330
7	Interest on SWAP operations	8,068	7,637
8	TOTAL: INTEREST INCOME	140,957	105,259
9	Interest on demand deposits of legal entities	(41)	(12)
10	Interest on savings deposits	(29,041)	(21,294)
11	Interest on term deposits of legal entities and the Social Fund of Kyrgyz Republic	(17,382)	(14,471)
12	Interest on deposits of banks and other financial institutions	(2,780)	(762)
13	Interest from REPO-agreement transactions	(211)	(140)
14	Interest on loans from the NBKR	(1,620)	0
15	Interest on long-term debt, interbank loans and other interest expenses	(8,564)	(4,789)
16	TOTAL: INTEREST EXPENSES	(59,639)	(41,468)
17	NET INTEREST INCOME BEFORE FORMATION / RESTORATION OF THE IMPAIRMENT FOR IMPAIRMENT	81,318	63,791
18	Formation / restoration of the reserve for impairment of interest-bearing assets	(11,408)	(3,255)
19	TOTAL: NET INTEREST INCOME	69,910	60,536

№ п/п i/o	Наименование статей/Name of items	Reporting period 2013	Previous period 2012
19	Income from received services and commissions	69,542	51,312
20	Expenses paid for services and commissions	(8,666)	(8,186)
21	Net Income on Foreign Exchange Transactions	45,495	42,751
22	Net income from operations with securities trading portfolio	146	0
23	Other income	3,291	3,484
24	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(208)	101
25	TOTAL: NET NON-INTEREST INCOME	109,600	89,462
26	TOTAL: OPERATING INCOME	179,510	149,998
27	Personnel costs	(67,570)	(53,582)
28	Expenses for depreciation of fixed assets and intangible assets	(11,228)	(7,703)
29	Other expenses for fixed assets, including rental and property tax	(18,342)	(12,307)
30	Administrative expenses	(33,773)	(26,134)
31	Expenses on loans and debts	(68)	(56)
32	Other operating expenses	(724)	(428)
33	Taxes except income and ownership taxes	(747)	(406)
34	TOTAL: OPERATING EXPENSES	(132,452)	(100,616)
35	TOTAL: OPERATING INCOME	47,058	49,382
36	Other non-operating income and expenses	0	0
37	TOTAL: PROFIT BEFORE INCOME TAX	47,058	49,382
38	Income tax expense	(4,631)	(4,972)
39	TOTAL: NET PROFIT (LOSS) FOR THE PERIOD	42,427	44,410
40	Other comprehensive income	(103)	(11)
41	TOTAL: COMPREHENSIVE INCOME FOR THE PERIOD	42,324	44,399
42	Earnings per share, som	184	214

Chairman of the Board

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