

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

CJSC "BANK OF ASIA"

Country: Kyrgyzstan  
Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

# I/O	Name of items	on 30.04.2013	on 30.04.2012	on 31.12.2012
<b>ASSETS</b>				
1	Cash on hand	226,268	150,471	172,068
2	Cash at the corresponding account and other accounts in NBKR	60,608	76,122	27,685
3	Cash at banks	6,823	53,588	119,854
4	Securities held for trading	4,113	4,000	4,013
5	Securities available for sale	449	118	410
6	Securities held-to-maturity	110,790	56,377	132,099
7	Loans to Financial Institutions	19,935	21,781	20,494
8	Loans to customers	659,320	501,491	538,315
9	Allowance for impairment on loans, granted to financial institutions and customers	(21,131)	(14,510)	(16,121)
10	Loans to financial institutions and customers, net	658,124	508,762	542,688
11	Fixed and intangible assets, net	78,291	62,183	69,533
12	Long-term assets held for sale	4,992	9,487	5,711
13	Deferred income tax requirements	0	53	0
14	Other assets	60,677	37,734	80,179
15	<b>TOTAL ASSETS</b>	<b>1,211,135</b>	<b>958,895</b>	<b>1,154,240</b>
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
16	Funds of financial institutions	95,612	32,544	70,445
17	Funds of clients	594,693	498,449	627,160
18	Government funds	72,688	82,734	108,905
19	Loans received	119,508	74,389	30,848
20	Derivative financial instruments	14,814	7,251	12,864
21	Profit tax liabilities	1,409	419	3,233
22	Dividends payable	13,519	0	0
23	Estimated reserves	299	392	329
24	Financial lease	606	924	714
25	Other liabilities	14,001	19,715	15,237
26	<b>TOTAL LIABILITIES</b>	<b>927,149</b>	<b>716,817</b>	<b>869,735</b>
<b>EQUITY</b>				
27	Common shares	230,445	201,589	230,445
28	Additional capital contributed by shareholders	0	0	0
29	Revaluation reserve for available-for-sale financial assets	(15)	(5)	(15)
30	Retained earnings	53,556	40,494	54,075
31	<b>TOTAL EQUITY</b>	<b>283,986</b>	<b>242,078</b>	<b>284,505</b>
32	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1,211,135</b>	<b>958,895</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 April 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	53,332	39,409
2	Interest expenses	(22,611)	(14,681)
3	Net interest income before formation / restoration of provision for impairment	30,721	24,728
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(4,844)	(1,147)
5	<b>Net interest income</b>	<b>25,877</b>	<b>23,581</b>
6	Income from received services and commissions	23,904	16,789
7	Fees for paid services and commissions	(3,636)	(3,564)
8	Net Income for Foreign Exchange Transactions	15,276	11,474
9	Net income from operations with securities trading portfolio	233	-
10	Other income	1,374	1,666
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	275	52
12	<b>Net non-interest income</b>	<b>37,426</b>	<b>26,417</b>
13	<b>Operating income</b>	<b>63,303</b>	<b>49,998</b>
14	<b>Operating expenses</b>	<b>(48,905)</b>	<b>(37,286)</b>
15	<b>Total operating profit</b>	<b>14,398</b>	<b>12,712</b>
16	Other non-operating income and expenses	0	0
17	<b>Profit before income tax</b>	<b>14,398</b>	<b>12,712</b>
18	Income tax expense	(1,397)	(1,073)
19	<b>Net profit (loss) for the period</b>	<b>13,001</b>	<b>11,639</b>
20	Other comprehensive income	-	(5)
21	<b>Total comprehensive income for the period</b>	<b>13,001</b>	<b>11,634</b>
22	Earnings per share (KGS)	56	58

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**STATEMENT OF COMPREHENSIVE INCOME**  
**on April 30, 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	3,712	3,533
2	Interest on deposits in NBKR	0	0
3	Interest on deposits in banks and other financial institutions	259	181
4	Interest on loans to banks and other FTD	1,309	986
5	Interest from REPO-agreement transactions	20	0
6	Interest on loans to customers	44,649	32,444
7	Interest on SWAP operations	3,383	2,265
<b>8</b>	<b>TOTAL: INTEREST INCOME</b>	<b>53,332</b>	<b>39,409</b>
9	Interest on demand deposits of legal entities	(20)	(4)
10	Interest on savings deposits	(11,245)	(7,899)
11	Interest on term deposits of legal entities and the Social Fund of Kyrgyz Republic	(8,213)	(4,134)
12	Interest on deposits of banks and other financial institutions	(381)	(400)
13	Interest from REPO-agreement transactions	(121)	(106)
14	Interest on loans from the NBKR	(147)	0
15	Interest on long-term debt, interbank loans and other interest expenses	(2,484)	(2,138)
<b>16</b>	<b>TOTAL: INTEREST EXPENSES</b>	<b>(22,611)</b>	<b>(14,681)</b>
<b>17</b>	<b>NET INTEREST INCOME BEFORE FORMATION / RESTORATION OF THE IMPAIRMENT FOR IMPAIRMENT</b>	<b>30,721</b>	<b>24,728</b>
18	Formation / restoration of the reserve for impairment of interest-bearing assets	(4,844)	(1,147)
<b>19</b>	<b>TOTAL: NET INTEREST INCOME</b>	<b>25,877</b>	<b>23,581</b>

№ п/п i/o	Наименование статей/Name of items	Reporting period 2013	Previous period 2012
19	Income from received services and commissions	23,904	16,789
20	Expenses paid for services and commissions	(3,636)	(3,564)
21	Net Income on Foreign Exchange Transactions	15,276	11,474
22	Net income from operations with securities trading portfolio	233	0
23	Other income	1,374	1,666
24	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	275	52
<b>25</b>	<b>TOTAL: NET NON-INTEREST INCOME</b>	<b>37,426</b>	<b>26,417</b>
<b>26</b>	<b>TOTAL: OPERATING INCOME</b>	<b>63,303</b>	<b>49,998</b>
27	Personnel costs	(24,397)	(19,441)
28	Expenses for depreciation of fixed assets and intangible assets	(4,007)	(2,885)
29	Other expenses for fixed assets, including rental and property tax	(6,675)	(4,475)
30	Administrative expenses	(13,253)	(10,020)
31	Expenses on loans and debts	(26)	(9)
32	Other operating expenses	(300)	(148)
33	Taxes except income and ownership taxes	(247)	(308)
<b>34</b>	<b>TOTAL: OPERATING EXPENSES</b>	<b>(48,905)</b>	<b>(37,286)</b>
<b>35</b>	<b>TOTAL: OPERATING INCOME</b>	<b>14,398</b>	<b>12,712</b>
36	Other non-operating income and expenses	0	0
<b>37</b>	<b>TOTAL: PROFIT BEFORE INCOME TAX</b>	<b>14,398</b>	<b>12,712</b>
38	Income tax expense	(1,397)	(1,073)
<b>39</b>	<b>TOTAL: NET PROFIT (LOSS) FOR THE PERIOD</b>	<b>13,001</b>	<b>11,639</b>
40	Other comprehensive income	-	(5)
<b>41</b>	<b>TOTAL: COMPREHENSIVE INCOME FOR THE PERIOD</b>	<b>13,001</b>	<b>11,634</b>
42	Earnings per share, som	56	58

Chairman of the Board

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