REPORT OF FINANCIAL STATE on May 31, 2013 (included)

CJSC "BANK OF ASIA"

Country: Kyrgyzstan Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

3 Cash at banks 78,930 22,865 119,854 4 Securities held for trading 4,000 4,067 4,013 5 Securities available for sale 540 189 410 6 Securities held-to-maturity 110,479 57,837 132,099 7 Loans to Financial Institutions 19,767 13,114 20,494 8 Loans to customers 659,491 490,314 538,315 Allowance for impairment on loans, granted to financial institutions and customers (21,608) (14,071) (16,121) Loans to financial institutions and customers (21,608) (44,071) (16,121) Loans to financial institutions and customers, net 657,650 489,357 542,688 Fixed and intangible assets, net 78,368 62,375 69,533 Long-term assets held for sale 5,523 7,337 5,711 Deferred income tax requirements 0 53 0 Other assets 76,689 15,172 80,179 TOTAL ASSETS 1,264,966 911,030 1,154,240 LABILITIES			-	Unit of measure: t	illousariu soili.
Cash on hand	#			-	-
Cash on hand	1/0	Name of items	31.05.2013	31.05.2012	31.12.2012
2 Cash at the corresponding account and other accounts in NBKR 75,310 80,328 27,685 3 Cash at banks 78,930 22,865 119,854 4 Securities held for trading 4,000 4,067 4,013 5 Securities available for sale 540 189 410 6 Securities held-to-maturity 110,479 57,837 132,099 1 Loans to Financial Institutions 19,767 13,114 20,494 8 Loans to Cinamical Institutions 659,491 490,314 538,315 Allowance for impairment on loans, granted to financial institutions and customers (21,608) (14,071) (16,121) 10 Loans to financial institutions and customers, net 657,650 489,357 542,688 11 Fixed and intangible assets, net 78,368 62,375 69,533 12 Long-term assets held for sale 5,523 7,337 5,711 13 Deferred income tax requirements 0 53 0 14 Other assets 76,689 <t< th=""><th></th><td>ASSETS</td><td></td><td></td><td></td></t<>		ASSETS			
2 Cash at the corresponding account and other accounts in NBKR 75,310 80,328 27,685 3 Cash at banks 78,930 22,865 119,854 4 Securities held for trading 4,000 4,067 4,013 5 Securities available for sale 540 189 410 6 Securities held-to-maturity 110,479 57,837 132,099 1 Loans to Financial Institutions 19,767 13,114 20,494 8 Loans to Cinamical Institutions 659,491 490,314 538,315 Allowance for impairment on loans, granted to financial institutions and customers (21,608) (14,071) (16,121) 10 Loans to financial institutions and customers, net 657,650 489,357 542,688 11 Fixed and intangible assets, net 78,368 62,375 69,533 12 Long-term assets held for sale 5,523 7,337 5,711 13 Deferred income tax requirements 0 53 0 14 Other assets 76,689 <t< th=""><th>1</th><td>Cash on hand</td><td>177,477</td><td>171,450</td><td>172,068</td></t<>	1	Cash on hand	177,477	171,450	172,068
3 Cash at banks 78,930 22,865 119,854 4 Securities held for trading 4,000 4,067 4,013 5 Securities available for sale 540 189 410 6 Securities available for sale 540 189 410 7 Loans to Financial Institutions 19,767 13,114 20,494 8 Loans to customers 659,491 490,314 538,315 Allowance for impairment on loans, granted to financial institutions and customers (21,608) (14,071) (16,121) 10 Loans to financial institutions and customers (21,608) (44,071) (16,121) 11 Loans to financial institutions and customers (21,608) (44,071) (16,121) 12 Loans to financial institutions and customers (21,608) (34,071) (16,121) 13 Loans to financial institutions and customers (21,608) (34,071) (36,533) 14 Diang-term assets held for sale 5,523 7,337 5,711 15 Deferred income tax requirements 0 53 0 14 Other assets 76,689 15,172 80,179 15 TOTAL ASSETS 1,264,966 911,030 1,154,240 11 HABILITIES	2				
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7 Loans to Financial Institutions 19,767 13,114 20,494 8 Loans to customers 659,491 490,314 538,315 Allowance for impairment on loans, granted to financial institutions and customers (21,608) (14,071) (16,121) 10 Loans to financial institutions and customers, net 657,650 489,357 542,688 11 Fixed and intangible assets, net 78,368 62,375 69,533 12 Long-term assets held for sale 5,523 7,337 5,711 31 Deferred income tax requirements 0 53 0 14 Other assets 76,689 15,172 80,179 15 TOTAL ASSETS 1,264,966 911,030 1,154,240 14 LIABILITIES	5	Securities available for sale		189	
Base Loans to customers G59,491 490,314 538,315 Allowance for impairment on loans, granted to financial institutions and customers (21,608) (14,071) (16,121) Loans to financial institutions and customers, net G57,650 489,357 542,688 11 Fixed and intangible assets, net 78,368 G2,375 69,533 12 Long-term assets held for sale 5,523 7,337 5,711 3 Deferred income tax requirements 0 53 0 4 Other assets 76,689 15,172 80,179 15 TOTAL ASSETS 1,264,966 911,030 1,154,240	6	Securities held-to-maturity	110,479	57,837	132,099
Allowance for impairment on loans, granted to financial institutions and customers (21,608) (14,071) (16,121)	7	Loans to Financial Institutions			
9 customers (21,608) (14,071) (16,121) 10 Loans to financial institutions and customers, net 657,650 489,357 542,688 11 Fixed and intangible assets, net 78,368 62,375 69,533 12 Long-term assets held for sale 5,523 7,337 5,711 13 Deferred income tax requirements 0 53 0 14 Other assets 76,689 15,172 80,179 15 TOTAL ASSETS 1,264,966 911,030 1,154,240 LIABILITIES 16 Funds of financial institutions 86,930 5,398 70,445 17 Funds of clients 633,888 477,134 627,160 18 Government funds 72,688 82,855 108,905 19 Loans received 119,145 71,823 30,848 20 Derivative financial instruments 15,426 7,867 12,864 21 Profit tax liabilities 2,007 795 3,233 22 Dividends payable 13,519 0 0 23 Estimated reserves 456 760 329	8	Loans to customers	659,491	490,314	538,315
10 Loans to financial institutions and customers, net 657,650 489,357 542,688 11 Fixed and intangible assets, net 78,368 62,375 69,533 12 Long-term assets held for sale 5,523 7,337 5,711 13 Deferred income tax requirements 0 53 0 14 Other assets 76,689 15,172 80,179 15 TOTAL ASSETS 1,264,966 911,030 1,154,240 LABILITIES AND EQUITY ILABILITIES 86,930 5,398 70,445 17 Funds of clients 633,888 477,134 627,160 18 Government funds 72,688 82,855 108,905 19 Loans received 119,145 71,823 30,848 20 Derivative financial instruments 15,426 7,867 12,864 21 Profit tax liabilities 2,007 795 3,233 22 Dividends payable 13,519 0 0 23 <td< th=""><th></th><td>· · · · · · · · · · · · · · · · · · ·</td><td>(0.1.5</td><td>=:</td><td>/</td></td<>		· · · · · · · · · · · · · · · · · · ·	(0.1.5	=:	/
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16 Funds of financial institutions 86,930 5,398 70,445 17 Funds of clients 633,888 477,134 627,160 18 Government funds 72,688 82,855 108,905 19 Loans received 119,145 71,823 30,848 20 Derivative financial instruments 15,426 7,867 12,864 21 Profit tax liabilities 2,007 795 3,233 22 Dividends payable 13,519 0 0 23 Estimated reserves 456 760 329 24 Financial lease 576 899 714 25 Other liabilities 30,951 16,353 15,237 26 TOTAL LIABILITIES 975,586 663,884 869,735 EQUITY 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) 15 (15) 30 Retained earnings 58,950 45,542 54,075 31 TOTAL EQUITY 289,380 247,146 284,505 <th>ļ.,</th> <th></th> <th></th> <th></th> <th></th>	ļ.,				
17 Funds of clients 633,888 477,134 627,160 18 Government funds 72,688 82,855 108,905 19 Loans received 119,145 71,823 30,848 20 Derivative financial instruments 15,426 7,867 12,864 21 Profit tax liabilities 2,007 795 3,233 22 Dividends payable 13,519 0 0 23 Estimated reserves 456 760 329 24 Financial lease 576 899 714 25 Other liabilities 30,951 16,353 15,237 26 TOTAL LIABILITIES 975,586 663,884 869,735 EQUITY 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) 15 (15) 30 Retained earnings 58,950 45,542 54,075 31 TOTAL EQUITY 289,380 247,146 284,505			00.000	F 000	
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23 Estimated reserves 456 760 329 24 Financial lease 576 899 714 25 Other liabilities 30,951 16,353 15,237 26 TOTAL LIABILITIES 975,586 663,884 869,735 EQUITY 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) 15 (15) 30 Retained earnings 58,950 45,542 54,075 31 TOTAL EQUITY 289,380 247,146 284,505	_				
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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) 15 (15) 30 Retained earnings 58,950 45,542 54,075 31 TOTAL EQUITY 289,380 247,146 284,505	26		975,586	663,884	869,735
28 Additional capital contributed by shareholders 0 0 0 29 Revaluation reserve for available-for-sale financial assets (15) 15 (15) 30 Retained earnings 58,950 45,542 54,075 31 TOTAL EQUITY 289,380 247,146 284,505		EQUITY			
29 Revaluation reserve for available-for-sale financial assets (15) 15 (15) 30 Retained earnings 58,950 45,542 54,075 31 TOTAL EQUITY 289,380 247,146 284,505	27	Common shares	230,445	201,589	230,445
30 Retained earnings 58,950 45,542 54,075 31 TOTAL EQUITY 289,380 247,146 284,505	28	Additional capital contributed by shareholders	·	•	0
31 TOTAL EQUITY 289,380 247,146 284,505	29	Revaluation reserve for available-for-sale financial assets		15	(15)
	30	Retained earnings			54,075
32 TOTAL LIABILITIES AND EQUITY 1,264,966 911,030 1,154,240	31	TOTAL EQUITY	289,380	247,146	284,505
	32	TOTAL LIABILITIES AND EQUITY	1,264,966	911,030	1,154,240

Chairman of the Board Jumataev T.N.

Chief Accountant Shokenov M.K.

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

CJSC "BANK OF ASIA"

Country: Kyrgyzstan Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

#	Name of items	Reporting	Previous
	Trainic of Itemio	period 2013	period 2012
1	Interest income	67,042	49,870
2	Interest expenses	(28,440)	(18,830)
	·		
3	Net interest income before formation / restoration of provision for impairment	38,602	31,040
	The formation / recovery of provision for impairment of assets, for which		
4	interest is accrued	(5,308)	(701)
5	Net interest income	33,294	30,339
6	Income from received services and commissions	31,610	21,767
7	Fees for paid services and commissions	(4,625)	(4,334)
8	Net Income for Foreign Exchange Transactions	20,719	14,574
	Net income from operations with securities		
9	trading portfolio	53	-
10	Other income	1,617	1,995
	Formation / recovery of provision for impairment of assets, other than assets for		
11	which interest is accrued	(59)	459
12	Net non-interest income	49,315	34,461
13	Operating income	82,609	64,800
14	Operating expenses	(62,220)	(46,486)
15	Total operating profit	20,389	18,314
16	Other non-operating income and expenses	0	0
17	Profit before income tax	20,389	18,314
18	Income tax expense	(1,995)	(1,628)
19	Net profit (loss) for the period	18,394	16,686
20	Other comprehensive income	-	5
21	Total comprehensive income for the period	18,394	16,691
22	Earnings per share (KGS)	80	83

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 May 31, 2013 (included)

CJSC "BANK OF ASIA"

Country: Kyrgyzstan Bishkek, Aitmatov Avenue, 303

Unit of measure: thousand som.

Nº i/o	Name of items	Reporting	Previous
1,0	name of terms	period 2013	period 2012
1	Interest on debt obligations	4,810	4,425
2	Interest on deposits in NBKR	0	0
	Interest on deposits in banks		
3	and other financial institutions	328	208
4	Interest on loans to banks and other FTD	1,630	1,188
5	Interest from REPO-agreement transactions	20	0
6	Interest or loans to customers	56,129	40,990
7	Interest on SWAP operations	4,125	3,059
8	TOTAL: INTEREST INCOME	67,042	49,870
9	Interest on demand deposits of legal entities	(26)	(5)
10	Interest on savings deposits	(14,197)	(10,093)
	Interest on term deposits of legal entities and the Social		
11	Fund of Kyrgyz Republic	(10,046)	(5,505)
	Interest on deposits of banks and other		
12	financial institutions	(443)	(436)
13	Interest from REPO-agreement transactions	(125)	(133)
14	Interest on loans from the NBKR	(283)	0
	Interest on long-term debt, interbank loans and other		
15	interest expenses	(3,320)	(2,658)
16	TOTAL: INTEREST EXPENSES	(28,440)	(18,830)
	NET INTEREST INCOME BEFORE FORMATION /		
17	RESTORATION OF THE IMPAIRMENT FOR IMPAIRMENT	20.000	24.040
17	Formation / restoration of the reserve	38,602	31,040
18	•	(5,308)	(701)
	for impairment of interest-bearing assets TOTAL: NET INTEREST INCOME		, ,
19	TOTAL INLI INTEREST INCOME	33,294	30,339

Nº	Name of items	Reporting	Previous
п/п і/о		period 2013	period 2012
20	Income from received services and commissions	31,610	21,767
21	Expenses paid for services and commissions	(4,625)	(4,334)
22	Net Income on Foreign Exchange Transactions	20,719	14,574
	Net income from operations with securities		
23	trading portfolio	53	0
24	Other income	1,617	1,995
25	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(59)	459
26	TOTAL: NET NON-INTEREST INCOME	49,315	34,461
27	TOTAL: OPERATING INCOME	82,609	•
28	Personnel costs	(31,485)	64,800 (24,182)
20	Expenses for depreciation of fixed assets and	(31,483)	(24,102)
29	intangible assets	(5,089)	(3,630)
	Other expenses for fixed assets, including rental and	(3,003)	(3,030)
30	property tax	(8,422)	(5,762)
31	Administrative expenses	(16,474)	(12,356)
32	Expenses on loans and debts	(44)	(38)
33	Other operating expenses	(365)	(189)
34	Taxes except income and ownership taxes	(341)	(329)
35	TOTAL: OPERATING EXPENSES	(62,220)	(46,486)
36	TOTAL: OPERATING INCOME	20,389	18,314
37	Other non-operating income and expenses	0	0
38	TOTAL: PROFIT BEFORE INCOME TAX	20,389	18,314
39	Income tax expense	(1,995)	(1,628)
40	TOTAL: NET PROFIT (LOSS) FOR THE PERIOD	18,394	16,686
41	Other comprehensive income	-	5
42	TOTAL: COMPREHENSIVE INCOME FOR THE PERIOD	18,394	16,691
43	Earnings per share, som	80	83

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 As

or at the Bank's website: www.bankasia.kg