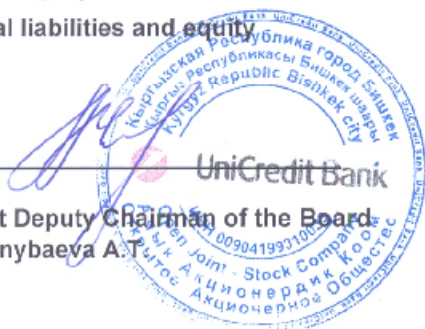


OJSC «UniCredit Bank»
Statement of Financial Position

	30 June 2013 KGS '000	30 June 2012 KGS '000	31 December 2012 KGS '000
ASSETS			
Cash and cash equivalents	853 595	683 803	907 934
Loans and advances to National Bank	965 636	804 682	1 302 166
Loans and advances to banks and other financial institutions	3 353 272	2 172 933	2 226 795
Amounts receivable under Repo agreements	64 623	289 508	297 251
Available-for-sale financial assets			
- Held by the Bank	1 175 102	1 033 294	1 172 500
Loans to customers	7 893 833	6 860 937	6 929 617
- Provisions	(493 717)	(584 643)	(507 458)
Loans to customers, net of provisions	7 400 116	6 276 294	6 422 159
Property, equipment	304 311	328 930	324 360
Intangible assets	99 471	109 743	107 166
Other assets	109 208	75 251	71 299
Total assets	14 325 334	11 774 438	12 831 630
LIABILITIES			
Deposits and balances from banks and other financial institutions	1 340 428	671 770	752 648
Current accounts and deposits from customers	9 824 821	6 951 764	7 624 161
Other borrowed funds	766 950	2 282 263	2 157 768
Provision for guarantees and letters of credit issued	39 560	45 389	36 199
Other liabilities	410 681	296 570	299 994
Current tax liability	-	4 227	15 153
Deferred tax liability	7 558	7 166	7 558
Total liabilities	12 389 998	10 259 149	10 893 481
EQUITY			
Share capital	700 000	700 000	700 000
Revaluation reserve for available-for-sale financial assets	4 173	5 170	2 190
Retained earnings	1 231 163	810 119	1 235 959
Total equity	1 935 336	1 515 289	1 938 149
Total liabilities and equity	14 325 334	11 774 438	12 831 630

First Deputy Chairman of the Board
Cnynybaeva A.T.

Chief accountant
Baryktabasova A.K.



OJSC «UniCredit Bank»

Statement of Comprehensive Income

	30 June 2013 r. KGS '000	30 June 2012 r. KGS '000
Interest income	732 780	684 822
Interest expense	(205 062)	(182 865)
Net interest income	527 718	501 957
Fee and commission income	118 840	114 941
Fee and commission expense	(55 417)	(29 514)
Net fee and commission income	63 423	85 427
Income of investments and trading operations	-	39
Net foreign exchange income	46 616	46 475
Other operating income	1 586	1 489
Operating income	639 343	635 387
Impairment losses	35 054	(37 942)
Personnel expenses	(160 859)	(153 098)
Other general administrative expenses	(110 333)	(97 696)
	(236 138)	(288 736)
Profit before income tax	403 205	346 651
Income tax expense	(40 361)	(37 225)
Profit for the quarter	362 844	309 426
Other comprehensive (loss)/income		
Net change in fair value of available-for-sale financial assets	1 983	2 508
Total comprehensive income for the period	364 827	311 934



First Deputy Chairman of the Board
Snynyaeva A.T.


Chief accountant
Baryktabasova A.K.