

**REPORT
OF FINANCIAL STATE
on October 31, 2017 (included)**

CJSC "BANK OF ASIA"

Country: Kyrgyzstan
Bishkek, Aitmatov Avenue, 303

Unit of measure: thousand som.

# I/O	Name of items	on 31.10.2017	on 31.10.2016	on 31.12.2016
ASSETS				
1	Cash on hand	373,411	311,919	301,102
2	Cash at the corresponding account and other accounts in NBKR	214,978	160,762	237,858
3	Cash at banks	79,483	74,668	111,525
4	Securities held for trading	0	33,656	33,115
5	Securities available for sale	263	300	322
6	Securities held-to-maturity	177,314	152,150	162,778
	Derivative financial instruments	0	634	0
7	Loans to Financial Institutions	43,865	43,717	43,419
8	Loans to customers	1,266,042	1,202,275	1,134,695
9	Allowance for impairment on loans, granted to financial institutions and customers	(67,129)	(92,394)	(77,462)
10	Loans to financial institutions and customers, net	1,242,778	1,153,598	1,100,652
11	Fixed and intangible assets, net	158,377	125,704	139,807
12	Long-term assets held for sale	36,306	19,044	18,580
13	Deferred taxes	0	40	0
14	Other assets	87,699	207,986	136,708
15	TOTAL ASSETS	2,370,609	2,240,461	2,242,447
LIABILITIES AND EQUITY				
LIABILITIES				
16	Funds of financial institutions	128,039	92,237	102,157
17	Funds of clients	1,223,489	1,245,225	1,250,537
18	Government funds	116,038	132,083	154,000
19	Debt securities issued	0	23,514	0
20	Loans received	305,020	234,862	243,260
21	Derivative financial instruments	1,881	0	459
22	Profit tax liabilities	2,394	1,391	3,461
23	Estimated reserves	4,164	1,129	1,830
24	Other liabilities	90,537	76,437	36,639
25	TOTAL LIABILITIES	1,871,562	1,806,878	1,792,343
EQUITY				
26	Common shares	400,000	400,000	400,000
27	Additional capital contributed by shareholders	23,000	17,000	17,000
28	Revaluation reserve for available-for-sale financial assets	(390)	(359)	(332)
29	Retained earnings	76,437	16,942	33,436
30	TOTAL EQUITY	499,047	433,583	450,104
31	TOTAL LIABILITIES AND EQUITY	2,370,609	2,240,461	2,242,447

Chairman of the Board

Atakishieva Z.A.

Chief Accountant

Sartbaeva E.S.

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, 2017 (included)

CJSC "BANK OF ASIA"

Country: Kyrgyzstan
 Bishkek, Aitmatov Avenue, 303

Unit of measure: thousand som.

#	Name of items	Reporting period 2017	Previous period 2016
1	Interest income	219,034	225,343
2	Interest expenses	(75,154)	(106,136)
3	Net interest income before formation / restoration of provision for impairment	143,879	119,207
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	10,157	(34,485)
5	Net interest income	154,037	84,722
6	Income from received services and commissions	71,881	65,009
7	Fees for paid services and commissions	(10,117)	(7,698)
8	Net Income for Foreign Exchange Transactions	38,795	49,376
9	Net income from operations with securities trading portfolio	0	0
10	Other income	5,340	3,498
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(8,539)	(1,896)
12	Net non-interest income	97,360	108,289
13	Operating income	251,397	193,011
14	Operating expenses	(204,366)	(174,229)
15	Total operating profit	47,031	18,782
16	Other non-operating income and expenses	0	0
17	Profit before income tax	47,031	18,782
18	Income tax expense	(4,030)	(1,840)
19	Net profit (loss) for the period	43,001	16,942
20	Other comprehensive income	(58)	(73)
21	Total comprehensive income for the period	42,943	16,869
22	Earnings per share (KGS)	107.50	46.48

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№ i/o	Name of items	Reporting period 2017	Previous period 2016
1	Interest on debt obligations	24,866	14,551
2	Interest on deposits in banks and other financial institutions	321	741
3	Interest on loans to banks and other FTD	6,687	3,622
4	Interest from REPO-agreement transactions	97	76
5	Interest on loans to customers	186,860	206,196
6	Interest on SWAP transactions	203	157
7	TOTAL: INTEREST INCOME	219,034	225,343
8	Interest on demand deposits of legal entities	(2,377)	(3,044)
9	Interest on savings deposits	(27,411)	(35,910)
10	Interest on term deposits of legal entities and the Social Fund of Kyrgyz Republic	(23,992)	(35,185)
11	Interest on deposits of banks and other financial institutions	(9,047)	(4,947)
12	Interest from REPO-agreement transactions	0	(57)
13	Interest on loans from the NBKR	(3,660)	(6,477)
14	Interest on long-term debt, interbank loans and other interest expenses	(8,433)	(20,493)
15	Interest expenses on SWAP operations	(234)	-23
16	TOTAL: INTEREST EXPENSES	(75,154)	(106,136)
17	NET INTEREST INCOME BEFORE FORMATION / RESTORATION OF THE IMPAIRMENT FOR IMPAIRMENT	143,879	119,207
18	Formation / restoration of the reserve for impairment of interest-bearing assets	10,157	(34,485)
19	TOTAL: NET INTEREST INCOME	154,037	84,722

№ п/п i/o	Наименование статей/Name of items	Reporting period 2017	Previous period 2016
20	Income from received services and commissions	71,881	65,009
21	Expenses paid for services and commissions	(10,117)	(7,698)
22	Net Income on Foreign Exchange Transactions	38,795	49,376
23	Net income from operations with securities trading portfolio	0	0
24	Other income	5,340	3,498
25	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(8,539)	(1,896)
26	TOTAL: NET NON-INTEREST INCOME	97,360	108,289
27	TOTAL: OPERATING INCOME	251,397	193,011
28	Personnel costs	(113,328)	(93,568)
29	Expenses for depreciation of fixed assets and intangible assets	(13,743)	(11,494)
30	Other expenses for fixed assets, including rental and property tax	(23,834)	(23,972)
31	Administrative expenses	(51,623)	(43,293)
32	Expenses on loans and debts	(138)	(99)
33	Other operating expenses	(836)	(895)
34	Taxes except income and ownership taxes	(863)	(908)
35	TOTAL: OPERATING EXPENSES	(204,366)	(174,229)
36	TOTAL: OPERATING INCOME	47,031	18,782
37	Other non-operating income and expenses	0	0
38	TOTAL: PROFIT BEFORE INCOME TAX	47,031	18,782
39	Income tax expense	(4,030)	(1,840)
40	TOTAL: NET PROFIT (LOSS) FOR THE PERIOD	43,001	16,942
41	Other comprehensive income	(58)	(73)
42	TOTAL: COMPREHENSIVE INCOME FOR THE PERIOD	42,943	16,869
43	Earnings per share, som	107.50	46.48

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