

**REPORT  
OF FINANCIAL STATE  
on April 30, 2015 (included)**

CJSC "BANK OF ASIA"

Country: Kyrgyzstan  
Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

# I/O	Name of items	on 30.04.2015	on 30.04.2014	on 31.12.2014
<b>ASSETS</b>				
1	Cash on hand	231,791	246,676	239,923
2	Cash at the corresponding account and other accounts in NBKR	93,082	105,441	158,775
3	Cash at banks	21,953	12,351	121,345
4	Securities held for trading	1,915	24,331	3,671
5	Securities available for sale	773	648	773
6	Securities held-to-maturity	83,020	98,904	70,277
7	Loans to Financial Institutions	10,414	24,828	19,226
8	Loans to customers	1,110,703	805,173	1,009,790
9	Allowance for impairment on loans, granted to financial institutions and customers	(49,354)	(32,826)	(42,719)
10	Loans to financial institutions and customers, net	1,071,763	797,175	986,297
11	Fixed and intangible assets, net	90,571	82,673	78,699
12	Long-term assets held for sale	12,813	12,710	12,813
13	Other assets	78,238	65,949	82,094
14	<b>TOTAL ASSETS</b>	<b>1,685,919</b>	<b>1,446,858</b>	<b>1,754,667</b>
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
15	Funds of financial institutions	74,460	75,344	134,847
16	Funds of clients	682,601	658,216	764,566
17	Government funds	183,589	159,655	205,991
18	Debt securities issued	61,616	0	0
19	Loans received	280,899	205,914	225,284
20	Derivative financial instruments	22,561	19,202	43,363
21	Profit tax liabilities	1,844	1,992	3,155
22	Dividends payable	0	9,563	0
23	Estimated reserves	2,798	2,157	2,841
24	Financial lease	0	212	0
25	Other liabilities	27,665	19,162	26,933
26	<b>TOTAL LIABILITIES</b>	<b>1,338,033</b>	<b>1,151,417</b>	<b>1,406,980</b>
<b>EQUITY</b>				
27	Common shares	299,688	271,001	299,688
28	Additional capital contributed by shareholders	0	0	0
29	Revaluation reserve for available-for-sale financial assets	83	39	83
30	Retained earnings	48,115	24,401	47,916
31	<b>TOTAL EQUITY</b>	<b>347,886</b>	<b>295,441</b>	<b>347,687</b>
32	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1,685,919</b>	<b>1,446,858</b>	<b>1,754,667</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, 2015 (included)

CJSC "BANK OF ASIA"

Country: Kyrgyzstan  
Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

#	Name of items	Reporting period 2015	Previous period 2014
1	Interest income	92,315	66,612
2	Interest expenses	(44,981)	(30,109)
3	Net interest income before formation / restoration of provision for impairment	47,334	36,503
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(6,197)	(7,060)
5	<b>Net interest income</b>	<b>41,137</b>	<b>29,443</b>
6	Income from received services and commissions	26,453	24,140
7	Fees for paid services and commissions	(3,061)	(2,988)
8	Net Income for Foreign Exchange Transactions	14,812	12,953
9	Net income from operations with securities trading portfolio	32	(91)
10	Other income	1,567	1,485
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	77	(6,513)
12	<b>Net non-interest income</b>	<b>39,880</b>	<b>28,986</b>
13	<b>Operating income</b>	<b>81,017</b>	<b>58,429</b>
14	<b>Operating expenses</b>	<b>(67,335)</b>	<b>(62,278)</b>
15	<b>Total operating profit</b>	<b>13,682</b>	<b>(3,849)</b>
16	Other non-operating income and expenses	0	0
17	<b>Profit before income tax</b>	<b>13,682</b>	<b>(3,849)</b>
18	Income tax expense	(1,503)	(437)
19	<b>Net profit (loss) for the period</b>	<b>12,179</b>	<b>(4,286)</b>
20	Other comprehensive income	0	63
21	<b>Total comprehensive income for the period</b>	<b>12,179</b>	<b>(4,223)</b>
22	Earnings per share (KGS)	43.90	0

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**STATEMENT OF COMPREHENSIVE INCOME**  
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Country: Kyrgyzstan  
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№ i/o	Name of items	Reporting period 2015	Previous period 2014
1	Interest on debt obligations	3,699	5,369
2	Interest on deposits in NBKR	0	0
3	Interest on deposits in banks and other financial institutions	135	196
4	Interest on loans to banks and other FTD	738	1,563
5	Interest from REPO-agreement transactions	4	4
6	Interest on loans to customers	77,344	55,476
7	Interest on SWAP transactions	10,395	4,004
<b>8</b>	<b>TOTAL: INTEREST INCOME</b>	<b>92,315</b>	<b>66,612</b>
9	Interest on demand deposits of legal entities	(506)	(4)
10	Interest on savings deposits	(11,520)	(12,162)
11	Interest on term deposits of legal entities and the Social Fund of Kyrgyz Republic	(12,197)	(8,193)
12	Interest on deposits of banks and other financial institutions	(1,793)	(1,754)
13	Interest from REPO-agreement transactions	(739)	(326)
14	Interest on loans from the NBKR	(2,724)	(1,724)
15	Interest on long-term debt, interbank loans and other interest expenses	(7,894)	(5,946)
16	Interest expenses on SWAP operations	(7,608)	0
<b>17</b>	<b>TOTAL: INTEREST EXPENSES</b>	<b>(44,981)</b>	<b>(30,109)</b>
<b>18</b>	<b>NET INTEREST INCOME BEFORE FORMATION / RESTORATION OF THE IMPAIRMENT FOR IMPAIRMENT</b>	<b>47,334</b>	<b>36,503</b>
19	Formation / restoration of the reserve for impairment of interest-bearing assets	(6,197)	(7,060)
<b>20</b>	<b>TOTAL: NET INTEREST INCOME</b>	<b>41,137</b>	<b>29,443</b>

№ п/п i/o	Наименование статей/Name of items	Reporting period 2015	Previous period 2014
21	Income from received services and commissions	26,453	24,140
22	Expenses paid for services and commissions	(3,061)	(2,988)
23	Net Income on Foreign Exchange Transactions	14,812	12,953
24	Net income from operations with securities trading portfolio	32	(91)
25	Other income	1,567	1,485
26	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	77	(6,513)
<b>27</b>	<b>TOTAL: NET NON-INTEREST INCOME</b>	<b>39,880</b>	<b>28,986</b>
<b>28</b>	<b>TOTAL: OPERATING INCOME</b>	<b>81,017</b>	<b>58,429</b>
29	Personnel costs	(36,800)	(33,916)
30	Expenses for depreciation of fixed assets and intangible assets	(4,794)	(5,254)
31	Other expenses for fixed assets, including rental and property tax	(9,639)	(8,436)
32	Administrative expenses	(15,448)	(13,998)
33	Expenses on loans and debts	(30)	(29)
34	Other operating expenses	(365)	(363)
35	Taxes except income and ownership taxes	(259)	(282)
<b>36</b>	<b>TOTAL: OPERATING EXPENSES</b>	<b>(67,335)</b>	<b>(62,278)</b>
<b>37</b>	<b>TOTAL: OPERATING INCOME</b>	<b>13,682</b>	<b>(3,849)</b>
38	Other non-operating income and expenses	0	0
<b>39</b>	<b>TOTAL: PROFIT BEFORE INCOME TAX</b>	<b>13,682</b>	<b>(3,849)</b>
40	Income tax expense	(1,503)	(437)
<b>41</b>	<b>TOTAL: NET PROFIT (LOSS) FOR THE PERIOD</b>	<b>12,179</b>	<b>(4,286)</b>
42	Other comprehensive income	0	63
<b>43</b>	<b>TOTAL: COMPREHENSIVE INCOME FOR THE PERIOD</b>	<b>12,179</b>	<b>(4,223)</b>
44	Earnings per share, som	43.90	

Chairman of the Board

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