

**REPORT  
OF FINANCIAL STATE  
on November 30, 2014 (included)**

**CJSC "BANK OF ASIA"**

Country: Kyrgyzstan  
Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

# I/O	Name of items	on 30.11.2014	on 30.11.2013	on 31.12.2013
<b>ASSETS</b>				
1	Cash on hand	291,126	247,182	219,079
2	Cash at the corresponding account and other accounts in NBKR	70,239	142,087	114,812
3	Cash at banks	29,848	58,838	98,876
4	Securities held for trading	6,026	34,419	34,595
5	Securities available for sale	773	481	575
6	Securities held-to-maturity	84,412	105,718	105,850
7	Loans to Financial Institutions	18,003	28,078	22,796
8	Loans to customers	994,048	699,654	717,724
9	Allowance for impairment on loans, granted to financial institutions and customers	(42,971)	(27,394)	(26,016)
10	Loans to financial institutions and customers, net	969,080	700,338	714,504
11	Fixed and intangible assets, net	78,981	88,204	87,069
12	Long-term assets held for sale	12,773	9,565	11,681
13	Other assets	80,977	53,262	77,781
14	<b>TOTAL ASSETS</b>	<b>1,624,235</b>	<b>1,440,094</b>	<b>1,464,822</b>
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
15	Funds of financial institutions	73,126	40,036	42,225
16	Funds of clients	790,202	694,317	756,822
17	Government funds	107,899	134,295	132,909
18	Loans received	224,567	213,054	181,639
19	Derivative financial instruments	39,368	15,082	17,830
20	Profit tax liabilities	2,822	1,601	1,555
21	Dividends payable	0	10,503	0
22	Estimated reserves	2,675	661	742
23	Financial lease	38	392	361
24	Other liabilities	44,067	14,252	21,512
25	<b>TOTAL LIABILITIES</b>	<b>1,284,764</b>	<b>1,124,193</b>	<b>1,155,595</b>
<b>EQUITY</b>				
26	Common shares	271,001	230,445	271,001
27	Additional capital contributed by shareholders	0	0	0
28	Revaluation reserve for available-for-sale financial assets	83	(118)	(24)
29	Retained earnings	68,387	85,574	38,250
30	<b>TOTAL EQUITY</b>	<b>339,471</b>	<b>315,901</b>	<b>309,227</b>
31	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1,624,235</b>	<b>1,440,094</b>	<b>1,464,822</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 November 30, 2014 (included)

CJSC "BANK OF ASIA"

Country: Kyrgyzstan  
Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

#	Name of items	Reporting period 2014	Previous period 2013
1	Interest income	198,739	157,245
2	Interest expenses	(90,688)	(66,899)
3	Net interest income before formation / restoration of provision for impairment	108,051	90,346
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(14,600)	(10,923)
5	<b>Net interest income</b>	<b>93,451</b>	<b>79,423</b>
6	Income from received services and commissions	82,747	75,786
7	Fees for paid services and commissions	(8,487)	(9,351)
8	Net Income for Foreign Exchange Transactions	54,392	49,274
9	Net income from operations with securities trading portfolio	(247)	239
10	Other income	4,714	3,674
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(8,180)	(1,605)
12	<b>Net non-interest income</b>	<b>124,939</b>	<b>118,017</b>
13	<b>Operating income</b>	<b>218,390</b>	<b>197,440</b>
14	<b>Operating expenses</b>	<b>(174,108)</b>	<b>(147,490)</b>
15	<b>Total operating profit</b>	<b>44,282</b>	<b>49,950</b>
16	Other non-operating income and expenses	0	0
17	<b>Profit before income tax</b>	<b>44,282</b>	<b>49,950</b>
18	Income tax expense	(4,582)	(4,932)
19	<b>Net profit (loss) for the period</b>	<b>39,700</b>	<b>45,018</b>
20	Other comprehensive income	107	(103)
21	<b>Total comprehensive income for the period</b>	<b>39,807</b>	<b>44,915</b>
22	Earnings per share (KGS)	149	195

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**STATEMENT OF COMPREHENSIVE INCOME**  
**on November 30, 2014 (included)**

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Country: Kyrgyzstan  
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№ i/o	Name of items	Reporting period 2014	Previous period 2013
1	Interest on debt obligations	12,848	11,641
2	Interest on deposits in banks and other financial institutions	0	0
3	Interest on loans to banks and other FTD	455	611
4	Interest from REPO-agreement transactions	3,752	4,434
5	Interest or loans to customers	43	20
6	Interest on SWAP transactions	164,898	131,655
<b>7</b>	<b>TOTAL: INTEREST INCOME</b>	<b>16,743</b>	<b>8,884</b>
8	Interest on demand deposits of legal entities	<b>198,739</b>	<b>157,245</b>
9	Interest on savings deposits	(329)	(41)
10	Interest on term deposits of legal entities and the Social Fund of Kyrgyz Republic	(32,431)	(31,971)
11	Interest on deposits of banks and other financial institutions	(23,391)	(17,858)
12	Interest from REPO-agreement transactions	(4,897)	(5,102)
13	Interest on loans from the NBKR	(1,461)	(211)
14	Interest on long-term debt, interbank loans and other interest expenses	(5,749)	(1,955)
15	Interest expenses on SWAP operations	(22,430)	(9,761)
<b>16</b>	<b>TOTAL: INTEREST EXPENSES</b>	<b>(90,688)</b>	<b>(66,899)</b>
<b>17</b>	<b>NET INTEREST INCOME BEFORE FORMATION / RESTORATION OF THE IMPAIRMENT FOR IMPAIRMENT</b>	<b>108,051</b>	<b>90,346</b>
18	Formation / restoration of the reserve for impairment of interest-bearing assets	(14,600)	(10,923)
<b>19</b>	<b>TOTAL: NET INTEREST INCOME</b>	<b>93,451</b>	<b>79,423</b>

№ п/п i/o	Наименование статей/Name of items	Reporting period 2014	Previous period 2013
20	Income from received services and commissions	82,747	75,786
21	Expenses paid for services and commissions	(8,487)	(9,351)
22	Net Income on Foreign Exchange Transactions	54,392	49,274
23	Net income from operations with securities trading portfolio	(247)	239
24	Other income	4,714	3,674
25	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(8,180)	(1,605)
<b>26</b>	<b>TOTAL: NET NON-INTEREST INCOME</b>	<b>124,939</b>	<b>118,017</b>
<b>27</b>	<b>TOTAL: OPERATING INCOME</b>	<b>218,390</b>	<b>197,440</b>
28	Personnel costs	(96,252)	(75,581)
29	Expenses for depreciation of fixed assets and intangible assets	(14,086)	(12,534)
30	Other expenses for fixed assets, including rental and property tax	(23,521)	(20,307)
31	Administrative expenses	(38,329)	(37,374)
32	Expenses on loans and debts	(76)	(75)
33	Other operating expenses	(919)	(797)
34	Taxes except income and ownership taxes	(925)	(822)
<b>35</b>	<b>TOTAL: OPERATING EXPENSES</b>	<b>(174,108)</b>	<b>(147,490)</b>
<b>36</b>	<b>TOTAL: OPERATING INCOME</b>	<b>44,282</b>	<b>49,950</b>
37	Other non-operating income and expenses	0	0
<b>38</b>	<b>TOTAL: PROFIT BEFORE INCOME TAX</b>	<b>44,282</b>	<b>49,950</b>
39	Income tax expense	(4,582)	(4,932)
<b>40</b>	<b>TOTAL: NET PROFIT (LOSS) FOR THE PERIOD</b>	<b>39,700</b>	<b>45,018</b>
41	Other comprehensive income	107	(103)
<b>42</b>	<b>TOTAL: COMPREHENSIVE INCOME FOR THE PERIOD</b>	<b>39,807</b>	<b>44,915</b>
43	Earnings per share, som	149	195

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