

**REPORT
OF FINANCIAL STATE
on August 31, 2016 (included)**

CJSC "BANK OF ASIA"

Country: Kyrgyzstan
Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

# I/O	Name of items	on 31.08.2016	on 31.08.2015	on 31.12.2015
ASSETS				
1	Cash on hand	367,071	307,720	429,094
2	Cash at the corresponding account and other accounts in NBKR	198,636	117,264	174,036
3	Cash at banks	86,113	73,523	266,074
4	Securities held for trading	0	1,525	0
5	Securities available for sale	263	446	373
6	Securities held-to-maturity	143,802	68,867	70,959
7	Loans to Financial Institutions	44,096	13,343	4,526
8	Loans to customers	1,238,708	1,126,870	1,280,738
9	Allowance for impairment on loans, granted to financial institutions and customers	(92,940)	(54,345)	(61,580)
10	Loans to financial institutions and customers, net	1,189,864	1,085,868	1,223,684
11	Fixed and intangible assets, net	126,761	105,531	116,794
12	Long-term assets held for sale	17,371	12,283	16,805
13	Deferred tax demands	40	0	40
14	Other assets	184,901	89,886	95,945
15	TOTAL ASSETS	2,314,822	1,862,913	2,393,804
LIABILITIES AND EQUITY				
LIABILITIES				
16	Funds of financial institutions	141,125	62,864	149,797
17	Funds of clients	1,233,763	900,029	1,203,972
18	Government funds	111,862	193,919	180,000
19	Debt securities issued	23,217	66,169	79,168
20	Loans received	306,246	216,929	332,149
21	Derivative financial instruments	2,131	249	7,821
22	Profit tax liabilities	51	2,344	3,717
23	Dividends payable	2,112	2,982	0
24	Estimated reserves	72,752	44,939	2,419
25	Other liabilities	1,893,259	1,490,424	29,346
26	TOTAL LIABILITIES			1,988,389
EQUITY				
27	Common shares	400,000	335,624	
28	Revaluation reserve for available-for-sale financial assets	17,000	0	335,624
29	Retained earnings	(395)	(245)	(286)
29	Retained earnings	4,958	37,110	70,077
30	TOTAL EQUITY	421,563	372,489	405,415
31	TOTAL LIABILITIES AND EQUITY	2,314,822	1,862,913	2,393,804

Chairman of the Board

Aldayarov N.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 August 31, 2016 (included)

CJSC "BANK OF ASIA"

Country: Kyrgyzstan
Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

#	Name of items	Reporting period 2016	Previous period 2015
1	Interest income	179,725	181,598
2	Interest expenses	(88,030)	(83,638)
3	Net interest income before formation / restoration of provision for impairment	91,695	97,960
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(34,801)	(8,213)
5	Net interest income	56,894	89,747
6	Income from received services and commissions	51,796	54,868
7	Fees for paid services and commissions	(6,020)	(5,657)
8	Net Income for Foreign Exchange Transactions	40,050	36,807
9	Net income from operations with securities trading portfolio	0	-38
10	Other income	2,337	3,159
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(992)	(2,219)
12	Net non-interest income	87,171	86,920
13	Operating income	144,065	176,667
14	Operating expenses	(138,607)	(135,434)
15	Total operating profit	5,458	41,233
16	Other non-operating income and expenses	0	0
17	Profit before income tax	5,458	41,233
18	Income tax expense	(500)	(4,123)
19	Net profit (loss) for the period	4,958	37,110
20	Other comprehensive income	(109)	(328)
21	Total comprehensive income for the period	4,849	36,782
22	Earnings per share (KGS)	13.94	121.17

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№ i/o	Name of items	Reporting period 2016	Previous period 2015
1	Interest on debt obligations	9,882	7,152
2	Interest on deposits in banks and other financial institutions	672	263
3	Interest on loans to banks and other FTD	1,967	1,399
4	Interest from REPO-agreement transactions	76	33
5	Interest on loans to customers	166,971	160,651
6	Interest on SWAP transactions	157	12,100
7	TOTAL: INTEREST INCOME	179,725	181,598
8	Interest on demand deposits of legal entities	(2,332)	(1,669)
9	Interest on savings deposits	(29,097)	(25,242)
10	Interest on term deposits of legal entities and the Social Fund of Kyrgyz Republic	(29,516)	(24,292)
11	Interest on deposits of banks and other financial institutions	(4,204)	(3,425)
12	Interest from REPO-agreement transactions	(15)	(1,259)
13	Interest on loans from the NBKR	(5,667)	(5,186)
14	Interest on long-term debt, interbank loans and other interest expenses	(17,199)	(14,685)
15	Interest expenses on SWAP operations	0	(7,880)
16	TOTAL: INTEREST EXPENSES	(88,030)	(83,638)
17	NET INTEREST INCOME BEFORE FORMATION / RESTORATION OF THE IMPAIRMENT FOR IMPAIRMENT	91,695	97,960
18	Formation / restoration of the reserve for impairment of interest-bearing assets	(34,801)	(8,213)
19	TOTAL: NET INTEREST INCOME	56,894	89,747

№ п/п i/o	Наименование статей/Name of items		
20	Income from received services and commissions	51,796	54,868
21	Expenses paid for services and commissions	(6,020)	(5,657)
22	Net Income on Foreign Exchange Transactions	40,050	36,807
23	Net income from operations with securities trading portfolio	0	(38)
24	Other income	2,337	3,159
25	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(992)	(2,219)
26	TOTAL: NET NON-INTEREST INCOME	87,171	86,920
27	TOTAL: OPERATING INCOME	144,065	176,667
28	Personnel costs	(74,157)	(73,353)
29	Expenses for depreciation of fixed assets and intangible assets	(9,175)	(9,603)
30	Other expenses for fixed assets, including rental and property tax	(19,311)	(19,159)
31	Administrative expenses	(34,454)	(32,025)
32	Expenses on loans and debts	(83)	(58)
33	Other operating expenses	(718)	(714)
34	Taxes except income and ownership taxes	(709)	(522)
35	TOTAL: OPERATING EXPENSES	(138,607)	(135,434)
36	TOTAL: OPERATING INCOME	5,458	41,233
37	Other non-operating income and expenses	0	0
38	TOTAL: PROFIT BEFORE INCOME TAX	5,458	41,233
39	Income tax expense	(500)	(4,123)
40	TOTAL: NET PROFIT (LOSS) FOR THE PERIOD	4,958	37,110
41	Other comprehensive income	(109)	(328)
42	TOTAL: COMPREHENSIVE INCOME FOR THE PERIOD	4,849	36,782
43	Earnings per share, som	13.94	121.17

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