

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

CJSC "BANK OF ASIA"

Country: Kyrgyzstan
Bishkek, Aitmatov Avenue, 303

Unit of measure: thousand som.

# I/O	Name of items	on 31.07.2017	on 31.07.2016	on 31.12.2016
ASSETS				
1	Cash on hand	270,905	341,180	301,102
2	Cash at the corresponding account and other accounts in NBKR	133,533	346,930	237,858
3	Cash at banks	83,196	129,337	111,525
4	Securities held for trading	33,754	0	33,115
5	Securities available for sale	263	336	322
6	Securities held-to-maturity	175,993	126,996	162,778
7	Loans to Financial Institutions	37,106	44,518	43,419
8	Loans to customers	1,338,739	1,158,653	1,134,695
9	Allowance for impairment on loans, granted to financial institutions and customers	(78,294)	(85,273)	(77,462)
10	Loans to financial institutions and customers, net	1,297,551	1,117,898	1,100,652
11	Fixed and intangible assets, net	150,415	127,798	139,807
12	Long-term assets held for sale	20,408	17,359	18,580
13	Deferred taxes	0	40	0
14	Other assets	108,393	148,976	136,708
15	TOTAL ASSETS	2,274,411	2,356,850	2,242,447
LIABILITIES AND EQUITY				
LIABILITIES				
16	Funds of financial institutions	120,116	147,614	102,157
17	Funds of clients	1,101,688	1,248,623	1,250,537
18	Government funds	186,739	162,655	154,000
19	Debt securities issued	0	22,749	0
20	Loans received	306,057	312,296	243,260
21	Derivative financial instruments	2,064	1,641	459
22	Profit tax liabilities	1,281	500	3,461
23	Estimated reserves	2,452	2,092	1,830
24	Other liabilities	79,932	37,462	36,639
25	TOTAL LIABILITIES	1,800,329	1,935,632	1,792,343
EQUITY				
26	Common shares	400,000	400,000	400,000
27	Additional capital contributed by shareholders	17,000	17,000	17,000
28	Revaluation reserve for available-for-sale financial assets	(390)	(322)	(332)
29	Retained earnings	57,472	4,540	33,436
30	TOTAL EQUITY	474,082	421,218	450,104
31	TOTAL LIABILITIES AND EQUITY	2,274,411	2,356,850	2,242,447

Chairman of the Board

Atakishieva Z.A.

Chief Accountant

Kustebaeva N.B.

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 July 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	151,471	156,978
2	Interest expenses	(54,934)	(77,833)
3	Net interest income before formation / restoration of provision for impairment	96,537	79,145
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(1,040)	(27,668)
5	Net interest income	95,497	51,477
6	Income from received services and commissions	48,009	43,995
7	Fees for paid services and commissions	(6,600)	(5,185)
8	Net Income for Foreign Exchange Transactions	27,010	33,855
9	Net income from operations with securities trading portfolio	0	0
10	Other income	3,551	2,101
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(1,917)	(236)
12	Net non-interest income	70,053	74,530
13	Operating income	165,550	126,007
14	Operating expenses	(139,434)	(120,967)
15	Total operating profit	26,116	5,040
16	Other non-operating income and expenses	0	0
17	Profit before income tax	26,116	5,040
18	Income tax expense	(2,080)	(500)
19	Net profit (loss) for the period	24,036	4,540
20	Other comprehensive income	(58)	(36)
21	Total comprehensive income for the period	23,978	4,504
22	Earnings per share (KGS)	60.09	13.00

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№ i/o	Name of items	Reporting period 2017	Previous period 2016
1	Interest on debt obligations	17,745	7,976
2	Interest on deposits in banks and other financial institutions	199	572
3	Interest on loans to banks and other FTD	4,901	1,328
4	Interest from REPO-agreement transactions	79	76
5	Interest on loans to customers	128,466	146,869
6	Interest on SWAP transactions	81	157
7	TOTAL: INTEREST INCOME	151,471	156,978
8	Interest on demand deposits of legal entities	(1,727)	(1,858)
9	Interest on savings deposits	(21,167)	(25,474)
10	Interest on term deposits of legal entities and the Social Fund of Kyrgyz Republic	(17,124)	(26,424)
11	Interest on deposits of banks and other financial institutions	(6,493)	(3,798)
12	Interest from REPO-agreement transactions	0	(15)
13	Interest on loans from the NBKR	(1,643)	(4,967)
14	Interest on long-term debt, interbank loans and other interest expenses	(6,630)	(15,297)
15	Interest expenses on SWAP operations	(150)	0
16	TOTAL: INTEREST EXPENSES	(54,934)	(77,833)
17	NET INTEREST INCOME BEFORE FORMATION / RESTORATION OF THE IMPAIRMENT FOR IMPAIRMENT	96,537	79,145
18	Formation / restoration of the reserve for impairment of interest-bearing assets	(1,040)	(27,668)
19	TOTAL: NET INTEREST INCOME	95,497	51,477

№ п/п i/o	Наименование статей/Name of items	Reporting period 2017	Previous period 2016
20	Income from received services and commissions	48,009	43,995
21	Expenses paid for services and commissions	(6,600)	(5,185)
22	Net Income on Foreign Exchange Transactions	27,010	33,855
23	Net income from operations with securities trading portfolio	0	0
24	Other income	3,551	2,101
25	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(1,917)	(236)
26	TOTAL: NET NON-INTEREST INCOME	70,053	74,530
27	TOTAL: OPERATING INCOME	165,550	126,007
28	Personnel costs	(77,063)	(64,624)
29	Expenses for depreciation of fixed assets and intangible assets	(8,946)	(7,990)
30	Other expenses for fixed assets, including rental and property tax	(17,010)	(16,963)
31	Administrative expenses	(35,192)	(30,090)
32	Expenses on loans and debts	(58)	(64)
33	Other operating expenses	(595)	(630)
34	Taxes except income and ownership taxes	(570)	(606)
35	TOTAL: OPERATING EXPENSES	(139,434)	(120,967)
36	TOTAL: OPERATING INCOME	26,116	5,040
37	Other non-operating income and expenses	0	0
38	TOTAL: PROFIT BEFORE INCOME TAX	26,116	5,040
39	Income tax expense	(2,080)	(500)
40	TOTAL: NET PROFIT (LOSS) FOR THE PERIOD	24,036	4,540
41	Other comprehensive income	(58)	(36)
42	TOTAL: COMPREHENSIVE INCOME FOR THE PERIOD	23,978	4,504
43	Earnings per share, som	60.09	13.00

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