

**REPORT  
OF FINANCIAL STATE  
on November 30, 2017 (included)**

CJSC "BANK OF ASIA"

Country: Kyrgyzstan  
Bishkek, Aitmatov Avenue, 303

Unit of measure: thousand som.

# I/O	Name of items	on 30.11.2017	on 30.11.2016	on 31.12.2016
<b>ASSETS</b>				
1	Cash on hand	334,976	335,437	301,102
2	Cash at the corresponding account and other accounts in NBKR	210,090	241,574	237,858
3	Cash at banks	85,647	86,392	111,525
4	Securities held for trading	5,055	34,148	33,115
5	Securities available for sale	227	300	322
6	Securities held-to-maturity	181,458	156,138	162,778
	Derivative financial instruments	0	140	0
7	Loans to Financial Institutions	72,491	43,472	43,419
8	Loans to customers	1,253,889	1,157,739	1,134,695
9	Allowance for impairment on loans, granted to financial institutions and customers	(66,271)	(92,824)	(77,462)
10	Loans to financial institutions and customers, net	1,260,109	1,108,387	1,100,652
11	Fixed and intangible assets, net	157,109	134,150	139,807
12	Long-term assets held for sale	38,538	19,045	18,580
13	Deferred taxes	0	40	0
14	Other assets	82,028	115,179	136,708
15	<b>TOTAL ASSETS</b>	<b>2,355,236</b>	<b>2,230,930</b>	<b>2,242,447</b>
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
16	Funds of financial institutions	116,027	109,010	102,157
17	Funds of clients	1,295,492	1,143,044	1,250,537
18	Government funds	55,401	212,078	154,000
19	Debt securities issued	0	23,863	0
20	Loans received	129,354	236,176	243,260
21	Loans received from NBKR	160,658	0	0
22	Derivative financial instruments	2,374	0	459
23	Profit tax liabilities	1,780	1,330	3,461
24	Estimated reserves	3,385	1,027	1,830
25	Other liabilities	87,752	66,680	36,639
26	<b>TOTAL LIABILITIES</b>	<b>1,852,223</b>	<b>1,793,208</b>	<b>1,792,343</b>
<b>EQUITY</b>				
27	Common shares	400,000	400,000	400,000
28	Additional capital contributed by shareholders	23,000	17,000	17,000
29	Revaluation reserve for available-for-sale financial assets	(426)	(359)	(332)
30	Retained earnings	80,440	21,081	33,436
31	<b>TOTAL EQUITY</b>	<b>503,013</b>	<b>437,722</b>	<b>450,104</b>
32	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>2,355,236</b>	<b>2,230,930</b>	<b>2,242,447</b>

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](http://www.bankasia.kg)

**STATEMENT OF COMPREHENSIVE INCOME**  
**on November 30, 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	240,906	247,360
2	Interest expenses	(81,876)	(115,002)
3	Net interest income before formation / restoration of provision for impairment	<b>159,030</b>	<b>132,358</b>
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	11,598	(34,571)
5	<b>Net interest income</b>	<b>170,628</b>	<b>97,787</b>
6	Income from received services and commissions	79,171	71,547
7	Fees for paid services and commissions	(11,243)	(8,506)
8	Net Income for Foreign Exchange Transactions	41,757	53,362
9	Net income from operations with securities trading portfolio	0	0
10	Other income	5,883	3,751
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(8,362)	(2,047)
12	<b>Net non-interest income</b>	<b>107,206</b>	<b>118,107</b>
13	<b>Operating income</b>	<b>277,834</b>	<b>215,894</b>
14	<b>Operating expenses</b>	<b>(225,760)</b>	<b>(192,403)</b>
15	<b>Total operating profit</b>	<b>52,074</b>	<b>23,491</b>
16	Other non-operating income and expenses	0	0
17	<b>Profit before income tax</b>	<b>52,074</b>	<b>23,491</b>
18	Income tax expense	(5,070)	(2,410)
19	<b>Net profit (loss) for the period</b>	<b>47,004</b>	<b>21,081</b>
20	Other comprehensive income	(95)	(73)
21	<b>Total comprehensive income for the period</b>	<b>46,909</b>	<b>21,008</b>
22	Earnings per share (KGS)	117.51	57.33

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**Atakishieva Z.A.**

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No i/o	Name of items	Reporting period 2017	Previous period 2016
1	Interest on debt obligations	27,078	16,973
2	Interest on deposits in banks and other financial institutions	360	781
3	Interest on loans to banks and other FTD	7,358	4,331
4	Interest from REPO-agreement transactions	105	76
5	Interest on loans to customers	205,763	225,042
6	Interest on SWAP transactions	242	157
<b>7</b>	<b>TOTAL: INTEREST INCOME</b>	<b>240,906</b>	<b>247,360</b>
8	Interest on demand deposits of legal entities	(2,604)	(3,752)
9	Interest on savings deposits	(30,002)	(38,796)
10	Interest on term deposits of legal entities and the Social Fund of Kyrgyz Republic	(25,816)	(38,135)
11	Interest on deposits of banks and other financial institutions	(9,907)	(5,483)
12	Interest from REPO-agreement transactions	0	(57)
13	Interest on loans from the NBKR	(4,318)	(6,723)
14	Interest on long-term debt, interbank loans and other interest expenses	(8,991)	(22,031)
15	Interest expenses on SWAP operations	(240)	-25
<b>16</b>	<b>TOTAL: INTEREST EXPENSES</b>	<b>(81,876)</b>	<b>(115,002)</b>
<b>17</b>	<b>NET INTEREST INCOME BEFORE FORMATION / RESTORATION OF THE IMPAIRMENT FOR IMPAIRMENT</b>	<b>159,030</b>	<b>132,358</b>
18	Formation / restoration of the reserve for impairment of interest-bearing assets	11,598	(34,571)
<b>19</b>	<b>TOTAL: NET INTEREST INCOME</b>	<b>170,628</b>	<b>97,787</b>

№ п/п i/o	Наименование статей/Name of items	Reporting period 2017	Previous period 2016
20	Income from received services and commissions	79,171	71,547
21	Expenses paid for services and commissions	(11,243)	(8,506)
22	Net Income on Foreign Exchange Transactions	41,757	53,362
23	Net income from operations with securities trading portfolio	0	0
24	Other income	5,883	3,751
25	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(8,362)	(2,047)
<b>26</b>	<b>TOTAL: NET NON-INTEREST INCOME</b>	<b>107,206</b>	<b>118,107</b>
<b>27</b>	<b>TOTAL: OPERATING INCOME</b>	<b>277,834</b>	<b>215,894</b>
28	Personnel costs	(125,233)	(103,452)
29	Expenses for depreciation of fixed assets and intangible assets	(15,498)	(12,636)
30	Other expenses for fixed assets, including rental and property tax	(26,311)	(26,447)
31	Administrative expenses	(56,639)	(47,782)
32	Expenses on loans and debts	(196)	(103)
33	Other operating expenses	(932)	(985)
34	Taxes except income and ownership taxes	(952)	(998)
<b>35</b>	<b>TOTAL: OPERATING EXPENSES</b>	<b>(225,760)</b>	<b>(192,403)</b>
<b>36</b>	<b>TOTAL: OPERATING INCOME</b>	<b>52,074</b>	<b>23,491</b>
37	Other non-operating income and expenses	0	0
<b>38</b>	<b>TOTAL: PROFIT BEFORE INCOME TAX</b>	<b>52,074</b>	<b>23,491</b>
39	Income tax expense	(5,070)	(2,410)
<b>40</b>	<b>TOTAL: NET PROFIT (LOSS) FOR THE PERIOD</b>	<b>47,004</b>	<b>21,081</b>
41	Other comprehensive income	(95)	(73)
<b>42</b>	<b>TOTAL: COMPREHENSIVE INCOME FOR THE PERIOD</b>	<b>46,909</b>	<b>21,008</b>
43	Earnings per share, som	117.51	57.33

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