

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

CJSC "BANK OF ASIA"

Country: Kyrgyzstan
Bishkek, Aitmatov Avenue, 303
Unit of measure: thousand som.

# I/O	Name of items	on 31.01.17	on 31.01.2016	on 31.12.2016
ASSETS				
1	Cash on hand	392,452	314,396	301,102
2	Cash at the corresponding account and other accounts in NBKR	178,201	164,386	237,858
3	Cash at banks	68,016	228,638	109,795
4	Securities held for trading	33,607	0	33,115
5	Securities available for sale	322	358	322
6	Securities held-to-maturity	158,855	70,228	163,227
7	Loans to Financial Institutions	43,211	4,386	43,419
8	Loans to customers	1,105,586	1,263,826	1,134,695
9	Allowance for impairment on loans, granted to financial institutions and customers	(75,610)	(66,474)	(77,462)
10	Loans to financial institutions and customers, net	1,073,187	1,201,738	1,100,652
11	Fixed and intangible assets, net	142,870	119,325	139,807
12	Long-term assets held for sale	17,838	16,805	18,580
13	Other assets	110,404	151,656	134,741
14	TOTAL ASSETS	2,175,752	2,267,530	2,239,199
LIABILITIES AND EQUITY				
LIABILITIES				
15	Funds of financial institutions	136,073	110,250	102,157
16	Funds of clients	1,115,025	1,094,597	1,250,874
17	Government funds	155,558	182,953	154,000
18	Loans received	0	51,500	0
19	Credits received from the NBKR	229,418	334,704	243,260
20	Derivative financial instruments	485	7,376	459
21	Profit tax liabilities	694	3,739	3,493
22	Estimated reserves	2,495	2,121	1,830
23	Other liabilities	82,310	76,976	33,045
24	TOTAL LIABILITIES	1,722,058	1,864,216	1,789,118
EQUITY				
25	Common shares	400,000	335,624	400,000
26	Additional capital contributed by shareholders	17,000	0	17,000
27	Revaluation reserve for available-for-sale financial assets	(332)	(332)	(332)
28	Retained earnings	37,026	68,022	33,413
29	TOTAL EQUITY	453,694	403,314	450,081
30	TOTAL LIABILITIES AND EQUITY	2,175,752	2,267,530	2,239,199

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 31 January, 2017 (included)

CJSC "BANK OF ASIA"

Country: Kyrgyzstan
 Bishkek, Aitmatov Avenue, 303

Unit of measure: thousand som.

#	Name of items	Reporting period 2016	Previous period 2015
1	Interest income	21,096	23,756
2	Interest expenses	(8,195)	(12,009)
3	Net interest income before formation / restoration of provision for impairment	12,901	11,747
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	1,791	(4,899)
5	Net interest income	14,692	6,848
6	Income from received services and commissions	6,378	4,152
7	Fees for paid services and commissions	(1,069)	(467)
8	Net Income for Foreign Exchange Transactions	3,926	2,936
9	Net income from operations with securities trading portfolio	0	0
10	Other income	348	247
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(1,330)	298
12	Net non-interest income	8,253	7,166
13	Operating income	22,945	14,014
14	Operating expenses	(18,922)	(17,717)
15	Total operating profit	4,023	(3,703)
16	Other non-operating income and expenses	0	0
17	Profit before income tax	4,023	(3,703)
18	Income tax expense	(410)	-
19	Net profit (loss) for the period	3,613	(3,703)
20	Other comprehensive income	0	0
21	Total comprehensive income for the period	3,613	(3,703)
22	Earnings per share (KGS)	9.03	0.00

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**Information of compliance with economic standards of CJSC "Bank of Asia"
at the end of January 31, 2017**

The name of economic standards	The set value of the standard	The actual value of the standard
The maximum amount of risk per borrower, not related to the bank (K 1.1)	not more than 20%	11.7%
The maximum amount of risk per borrower related to the bank (K 1.2)	not more than 15%	0.2%
The maximum amount of risk on interbank placements to a bank that is not related to a bank (K 1.3)	not more than 30%	11.3%
The maximum amount of risk on interbank placements in a bank related to a bank (K 1.4)	not more than 15%	0.0%
The coefficient of adequacy of total capital (K 2.1)	not less than 12%	29.0%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	27.5%
The coefficient of leverage (K 2.3)	not less than 8%	20.7%
The bank's liquidity ratio (K 3.1)	not less than 45%	87.9%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	29.0%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	73.8%
The number of days of violations of the total value of the long currency positions on all currencies (4.1 K)	not less than 20%	Complied
Number of days of violations for the total value of short currency positions for all currencies (K 4.2)	not more than 20%	Complied

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