

**REPORT
OF FINANCIAL STATE
on April 30, 2018 (included)**

CJSC "BANK OF ASIA"

Country: Kyrgyzstan
Bishkek, Aitmatov Avenue, 303

Unit of measure: thousand som.

№ i/o	Name of items	on 30.04.2018	on 30.04.2017	on 31.12.2017
ASSETS				
1	Cash on hand	294,709	247,519	274,297
2	Cash at the corresponding account and other accounts in NBKR	130,837	168,355	172,116
3	Cash at banks	80,999	41,062	155,340
4	Securities held for trading	0	64,620	0
5	Securities available for sale	373	336	256
6	Securities held-to-maturity	258,278	154,655	238,968
7	Securities to financial institutions	2,997	38,801	6,494
8	Loans to customers	1,408,307	1,178,419	1,201,891
9	Allowance for impairment on loans, granted to financial institutions and customers	(79,662)	(77,891)	(62,529)
10	Loans to financial institutions and customers, net	1,331,642	1,139,329	1,145,856
11	Fixed and intangible assets, net	166,809	148,881	184,402
12	Long-term assets held for sale	37,179	20,762	38,717
13	Other assets	80,917	127,908	28,890
14	TOTAL ASSETS	2,381,742	2,113,427	2,238,843
LIABILITIES AND EQUITY				
LIABILITIES				
15	Funds of financial institutions	139,221	120,329	127,992
16	Funds of clients	1,274,901	1,080,207	1,234,247
17	Government funds	31,204	155,507	31,000
18	Loans received	156,163	214,106	128,846
19	Credits received from the NBKR	160,658	0	160,679
20	Derivative financial instruments	1,430	787	1,195
21	Profit tax liabilities	1,119	1,352	2,631
22	Estimated reserves	1,525	2,585	1,798
23	Other liabilities	62,331	76,727	42,214
24	TOTAL LIABILITIES	1,828,552	1,651,600	1,730,603
EQUITY				
25	Common shares	517,000	400,000	400,000
26	Additional capital contributed by shareholders	86	17,000	25,000
27	Revaluation reserve for available-for-sale financial assets	(274)	(317)	(391)
28	Retained earnings	36,378	45,144	83,631
29	TOTAL EQUITY	553,189	461,827	508,240
30	TOTAL LIABILITIES AND EQUITY	2,381,742	2,113,427	2,238,843

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

STATEMENT OF COMPREHENSIVE INCOME
on April 30, 2018 (included) 

CJSC "BANK OF ASIA"

Country: Kyrgyzstan
 Bishkek, Aitmatov Avenue, 303

Unit of measure: thousand som.

№ i/o	Name of items	Reporting period 2018 г.	Reporting period 2017 г.
1	Interest income	82,147	85,101
2	Interest expenses	(24,280)	(31,471)
3	Net interest income before formation / restoration of provision for impairment	57,867	53,630
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(17,106)	(1,510)
5	Net interest income	40,760	52,120
6	Income from received services and commissions	25,407	25,679
7	Fees for paid services and commissions	(3,926)	(3,756)
8	Net Income for Foreign Exchange Transactions	11,261	14,185
9	Net income from operations with securities trading portfolio	0	0
10	Other income	1,234	2,226
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	2,787	898
12	Net non-interest income	36,763	39,232
13	Operating income	77,524	91,352
14	Operating expenses	(91,342)	(78,544)
15	Total operating profit	(13,818)	12,808
16	Other non-operating income and expenses	0	0
17	Profit before income tax	(13,818)	12,808
18	Income tax expense	-	-1,100
19	Net profit (loss) for the period	(13,818)	11,708
20	Other comprehensive income	0	15
21	Total comprehensive income for the period	(13,818)	11,723
22	Earnings per share (KGS)	0.00	29.27

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STATEMENT OF COMPREHENSIVE INCOME
on April 30, 2018 (included) 2

CJSC "BANK OF ASIA"

Country: Kyrgyzstan
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Unit of measure: thousand som

№ i/o	Name of item	Reporting period 2018 r.	Reporting period 2017 r.
1	Interest on debt obligations	11,630	10,183
2	Interest on deposits in banks and other financial institutions	63	104
3	Interest on loans to banks and other FTD	212	2,996
4	Interest from REPO-agreement transactions	92	13
5	Interest on loans to clients	70,144	71,805
6	Interest on SWAP transactions	7	0
7	TOTAL: INTEREST INCOME	82,147	85,101
8	Interest on demand deposits of legal entities	(460)	(832)
9	Interest on savings deposits	(11,738)	(12,430)
10	Interest on term deposits of legal entities and the Social Fund of Kyrgyz Republic	(3,667)	(9,715)
11	Interest on deposits of banks and other financial institutions	(3,729)	(3,766)
12	Interest from REPO-agreement transactions	0	0
13	Interest on loans from the NBKR	(2,630)	(334)
14	Interest on long-term debt, interbank loans and other interest expenses	(1,755)	(4,265)
15	Interest expenses on SWAP operations	(302)	(129)
16	TOTAL: INTEREST EXPENSES	(24,280)	(31,471)
17	NET INTEREST INCOME BEFORE FORMATION / RESTORATION OF THE IMPAIRMENT FOR IMPAIRMENT	57,867	53,630
18	Formation / restoration of the reserve for impairment of interest-bearing assets	(17,106)	(1,510)
19	TOTAL: NET INTEREST INCOME	40,760	52,120

№ i/o	Name of items	Reporting period 2018 r.	Reporting period 2017 r.
20	Income from received services and commissions	25,407	25,679
21	Expenses paid for services and commissions	(3,926)	(3,756)
22	Net Income on Foreign Exchange Transactions	11,261	14,185

23	Net income from operations with securities trading portfolio	0	0
24	Other income	1,234	2,226
25	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	2,787	898
26	TOTAL: NET NON-INTEREST INCOME	36,763	39,232
27	TOTAL: OPERATING INCOME	77,524	91,352
28	Personnel costs	(52,578)	(42,468)
29	Expenses for depreciation of fixed assets and intangible assets	(6,748)	(4,761)
30	Другие расходы на основные средства, включая аренду и налог на собственность	(7,853)	(9,533)
31	Administrative expenses	(22,844)	(21,050)
32	Expenses on loans and debts	(689)	(59)
33	Other operating expenses	(333)	(356)
34	Taxes except income and ownership taxes	(297)	(317)
35	TOTAL: OPERATING EXPENSES	(91,342)	(78,544)
36	TOTAL: OPERATING INCOME	(13,818)	12,808
37	Other non-operating income and expenses	0	0
38	TOTAL: PROFIT BEFORE INCOME TAX	(13,818)	12,808
39	Income tax expense	-	(1,100)
40	TOTAL: NET PROFIT (LOSS) FOR THE PERIOD	(13,818)	11,708
41	Other comprehensive income	0	15
42	TOTAL: COMPREHENSIVE INCOME FOR THE PERIOD	(13,818)	11,723
43	Earnings per share, som	0.00	29.27

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