

**REPORT
OF FINANCIAL STATE
on October 31, 2015 (included)**

CJSC "BANK OF ASIA"

Country: Kyrgyzstan
Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

# I/O	Name of items	on 31.10.2015	on 31.10.2014	on 31.12.2014
ASSETS				
1	Cash on hand	345,802	351,589	239,923
2	Cash at the corresponding account and other accounts in NBKR	154,872	123,849	158,775
3	Cash at banks	113,238	33,439	121,345
4	Securities held for trading	29,757	6,035	3,671
5	Securities available for sale	373	773	773
6	Securities held-to-maturity	66,103	83,799	70,277
7	Loans to Financial Institutions	8,446	19,132	19,226
8	Loans to customers	1,228,440	961,981	1,009,790
9	Allowance for impairment on loans, granted to financial institutions and customers	(65,520)	(41,274)	(42,719)
10	Loans to financial institutions and customers, net	1,171,366	939,839	986,297
11	Fixed and intangible assets, net	106,778	80,015	78,699
12	Long-term assets held for sale	12,006	12,773	12,813
13	Other assets	75,104	71,586	82,094
14	TOTAL ASSETS	2,075,399	1,703,697	1,754,667
LIABILITIES AND EQUITY				
LIABILITIES				
15	Funds of financial institutions	77,815	101,084	134,847
16	Funds of clients	966,103	832,197	764,566
17	Government funds	151,805	127,984	205,991
18	Debt securities issued	71,931	0	0
19	Loans received	330,106	242,819	225,284
20	Derivative financial instruments	2,468	31,058	43,363
21	Profit tax liabilities	1,314	5,408	3,155
22	Dividends payable	0	0	0
23	Estimated reserves	2,745	3,062	2,841
24	Financial lease	0	39	0
25	Other liabilities	85,700	27,507	26,933
26	TOTAL LIABILITIES	1,689,987	1,371,158	1,406,980
EQUITY				
27	Common shares	335,624	271,001	299,688
28	Revaluation reserve for available-for-sale financial assets	(318)	83	83
29	Retained earnings	50,106	61,455	47,916
30	TOTAL EQUITY	385,412	332,539	347,687
31	TOTAL LIABILITIES AND EQUITY	2,075,399	1,703,697	1,754,667

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 October 31, 2015 (included)

CJSC "BANK OF ASIA"

Country: Kyrgyzstan
 Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

#	Name of items	Reporting period 2015	Previous period 2014
1	Interest income	229,809	176,692
2	Interest expenses	(104,869)	(80,993)
3	Net interest income before formation / restoration of provision for impairment	124,940	95,699
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(16,913)	(12,990)
5	Net interest income	108,027	82,709
6	Income from received services and commissions	71,551	75,058
7	Fees for paid services and commissions	(7,416)	(7,626)
8	Net Income for Foreign Exchange Transactions	48,946	47,283
9	Net income from operations with securities trading portfolio	72	(147)
10	Other income	4,019	4,350
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(1,878)	(8,558)
12	Net non-interest income	115,294	110,360
13	Operating income	223,321	193,069
14	Operating expenses	(167,622)	(155,322)
15	Total operating profit	55,699	37,747
16	Other non-operating income and expenses	0	0
17	Profit before income tax	55,699	37,747
18	Income tax expense	(5,593)	(4,979)
19	Net profit (loss) for the period	50,106	32,768
20	Other comprehensive income	(401)	107
21	Total comprehensive income for the period	49,705	32,875
22	Earnings per share (KGS)	160.52	122.97

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STATEMENT OF COMPREHENSIVE INCOME
on October 31, 2015 (included)

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№ i/o	Name of items	Reporting period 2015	Previous period 2014
1	Interest on debt obligations	8,716	11,923
2	Interest on deposits in banks and other financial institutions	515	406
3	Interest on loans to banks and other FTD	1,823	3,484
4	Interest from REPO-agreement transactions	110	43
5	Interest or loans to customers	206,538	147,189
6	Interest on SWAP transactions	12,107	13,647
7	TOTAL: INTEREST INCOME	229,809	176,692
8	Interest on demand deposits of legal entities	(1,802)	(18)
9	Interest on savings deposits	(32,821)	(31,661)
10	Interest on term deposits of legal entities and the Social Fund of Kyrgyz Republic	(31,302)	(21,580)
11	Interest on deposits of banks and other financial institutions	(4,544)	(4,518)
12	Interest from REPO-agreement transactions	(1,276)	(1,150)
13	Interest on loans from the NBKR	(6,017)	(5,098)
14	Interest on long-term debt, interbank loans and other interest expenses	(19,227)	(12,528)
15	Interest expenses on SWAP operations	(7,880)	(4,440)
16	TOTAL: INTEREST EXPENSES	(104,869)	(80,993)
17	NET INTEREST INCOME BEFORE FORMATION / RESTORATION OF THE IMPAIRMENT FOR IMPAIRMENT	124,940	95,699
18	Formation / restoration of the reserve for impairment of interest-bearing assets	(16,913)	(12,990)
19	TOTAL: NET INTEREST INCOME	108,027	82,709

№ п/п i/o	Наименование статей/Name of items	Reporting period 2015	Previous period 2014
20	Income from received services and commissions	71,551	75,058
21	Expenses paid for services and commissions	(7,416)	(7,626)
22	Net Income on Foreign Exchange Transactions	48,946	47,283
23	Net income from operations with securities trading portfolio	72	(147)
24	Other income	4,019	4,350
25	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(1,878)	(8,558)
26	TOTAL: NET NON-INTEREST INCOME	115,294	110,360
27	TOTAL: OPERATING INCOME	223,321	193,069
28	Personnel costs	(89,953)	(85,351)
29	Expenses for depreciation of fixed assets and intangible assets	(11,966)	(12,838)
30	Other expenses for fixed assets, including rental and property tax	(24,070)	(21,258)
31	Administrative expenses	(39,969)	(34,236)
32	Expenses on loans and debts	(68)	(71)
33	Other operating expenses	(905)	(837)
34	Taxes except income and ownership taxes	(691)	(731)
35	TOTAL: OPERATING EXPENSES	(167,622)	(155,322)
36	TOTAL: OPERATING INCOME	55,699	37,747
37	Other non-operating income and expenses	0	0
38	TOTAL: PROFIT BEFORE INCOME TAX	55,699	37,747
39	Income tax expense	(5,593)	(4,979)
40	TOTAL: NET PROFIT (LOSS) FOR THE PERIOD	50,106	32,768
41	Other comprehensive income	(401)	107
42	TOTAL: COMPREHENSIVE INCOME FOR THE PERIOD	49,705	32,875
43	Earnings per share, som	160.52	122.97

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