

**REPORT
OF FINANCIAL STATE
on November 30, 2016 (included)**

CJSC "BANK OF ASIA"

Country: Kyrgyzstan
Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

# I/O	Name of items	on 30.11.2016	on 30.11.2015	on 31.12.2015
ASSETS				
1	Cash on hand	335,437	356,824	429,094
2	Cash at the corresponding account and other accounts in NBKR	241,574	114,592	174,036
3	Cash at banks	86,392	206,172	266,074
4	Securities held for trading	34,148	0	0
5	Securities available for sale	300	373	373
6	Securities held-to-maturity	156,138	80,126	70,959
7		140	0	0
8	Loans to Financial Institutions	43,472	5,768	4,526
9	Loans to customers	1,157,739	1,351,298	1,280,738
10	Allowance for impairment on loans, granted to financial institutions and customers	(92,824)	(70,919)	(61,580)
11	Loans to financial institutions and customers, net	1,108,387	1,286,147	1,223,684
12	Fixed and intangible assets, net	134,150	105,656	116,794
13	Long-term assets held for sale	19,045	8,600	16,805
14	Deffered tax demands	40	0	40
15	Other assets	115,179	93,066	95,945
16	TOTAL ASSETS	2,230,930	2,251,556	2,393,804
LIABILITIES AND EQUITY				
LIABILITIES				
17	Funds of financial institutions	109,010	91,188	149,797
18	Funds of clients	1,143,044	1,076,444	1,203,972
19	Government funds	212,078	182,107	180,000
20	Debt securities issued	23,863	78,911	79,168
21	Loans received	236,176	330,309	332,149
22	Derivative financial instruments	0	5,761	7,821
23	Profit tax liabilities	1,330	1,859	3,717
24	Estimated reserves	1,027	2,559	2,419
25	Other liabilities	66,680	89,564	29,346
26	TOTAL LIABILITIES	1,793,208	1,858,702	1,988,389
EQUITY				
27	Common shares	400,000	335,624	335,624
28	Additional capital contributed by shareholders	17,000	0	(286)
29	Revaluation reserve for available-for-sale financial assets	(359)	(318)	
30	Retained earnings	21,081	57,548	70,077
31	TOTAL EQUITY	437,722	392,854	405,415
32	TOTAL LIABILITIES AND EQUITY	2,230,930	2,251,556	2,393,804

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 November 30, 2016 (included)

CJSC "BANK OF ASIA"

Country: Kyrgyzstan
 Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

#	Name of items	Reporting period 2016	Previous period 2015
1	Interest income	247,360	255,425
2	Interest expenses	(115,002)	(116,424)
3	Net interest income before formation / restoration of provision for impairment	132,358	139,001
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(34,571)	(18,526)
5	Net interest income	97,787	120,475
6	Income from received services and commissions	71,547	78,817
7	Fees for paid services and commissions	(8,506)	(8,079)
8	Net Income for Foreign Exchange Transactions	53,362	53,291
9	Net income from operations with securities trading portfolio	0	72
10	Other income	3,751	6,707
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(2,047)	(393)
12	Net non-interest income	118,107	130,415
13	Operating income	215,894	250,890
14	Operating expenses	(192,403)	(186,949)
15	Total operating profit	23,491	63,941
16	Other non-operating income and expenses	0	0
17	Profit before income tax	23,491	63,941
18	Income tax expense	(2,410)	(6,393)
19	Net profit (loss) for the period	21,081	57,548
20	Other comprehensive income	(73)	(401)
21	Total comprehensive income for the period	21,008	57,147
22	Earnings per share (KGS)	57.33	183.12

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№ i/o	Name of items	Reporting period 2016	Previous period 2015
1	Interest on debt obligations	16,973	9,609
2	Interest on deposits in banks and other financial institutions	781	654
3	Interest on loans to banks and other FTD	4,331	1,992
4	Interest from REPO-agreement transactions	76	148
5	Interest on loans to customers	225,042	230,875
6	Interest on SWAP transactions	157	12,147
7	TOTAL: INTEREST INCOME	247,360	255,425
8	Interest on demand deposits of legal entities	(3,752)	(1,932)
9	Interest on savings deposits	(38,796)	(36,818)
10	Interest on term deposits of legal entities and the Social Fund of Kyrgyz Republic	(38,135)	(34,839)
11	Interest on deposits of banks and other financial institutions	(5,483)	(5,176)
12	Interest from REPO-agreement transactions	(57)	(1,301)
13	Interest on loans from the NBKR	(6,723)	(6,421)
14	Interest on long-term debt, interbank loans and other interest expenses	(22,031)	(22,057)
15	Interest expenses on SWAP operations	(25)	(7,880)
16	TOTAL: INTEREST EXPENSES	(115,002)	(116,424)
17	NET INTEREST INCOME BEFORE FORMATION / RESTORATION OF THE IMPAIRMENT FOR IMPAIRMENT	132,358	139,001
18	Formation / restoration of the reserve for impairment of interest-bearing assets	(34,571)	(18,526)
19	TOTAL: NET INTEREST INCOME	97,787	120,475

№ п/п i/o	Наименование статей/Name of items		
20	Income from received services and commissions	71,547	78,817
21	Expenses paid for services and commissions	(8,506)	(8,079)
22	Net Income on Foreign Exchange Transactions	53,362	53,291
23	Net income from operations with securities trading portfolio	0	72
24	Other income	3,751	6,707
25	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(2,047)	(393)
26	TOTAL: NET NON-INTEREST INCOME	118,107	130,415
27	TOTAL: OPERATING INCOME	215,894	250,890
28	Personnel costs	(103,452)	(101,201)
29	Expenses for depreciation of fixed assets and intangible assets	(12,636)	(13,145)
30	Other expenses for fixed assets, including rental and property tax	(26,447)	(26,604)
31	Administrative expenses	(47,782)	(44,187)
32	Expenses on loans and debts	(103)	(72)
33	Other operating expenses	(985)	(994)
34	Taxes except income and ownership taxes	(998)	(746)
35	TOTAL: OPERATING EXPENSES	(192,403)	(186,949)
36	TOTAL: OPERATING INCOME	23,491	63,941
37	Other non-operating income and expenses	0	0
38	TOTAL: PROFIT BEFORE INCOME TAX	23,491	63,941
39	Income tax expense	(2,410)	(6,393)
40	TOTAL: NET PROFIT (LOSS) FOR THE PERIOD	21,081	57,548
41	Other comprehensive income	(73)	(401)
42	TOTAL: COMPREHENSIVE INCOME FOR THE PERIOD	21,008	57,147
43	Earnings per share, som	57.33	183.12

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