

**REPORT  
OF FINANCIAL STATE  
on November 30, 2015 (included)**

CJSC "BANK OF ASIA"

Country: Kyrgyzstan  
Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

# I/O	Name of items	on 30.11.2015	on 30.11.2014	on 31.12.2014
<b>ASSETS</b>				
1	Cash on hand	356,824	291,126	239,923
2	Cash at the corresponding account and other accounts in NBKR	114,592	70,239	158,775
3	Cash at banks	206,172	29,848	121,345
4	Securities held for trading	0	6,026	3,671
5	Securities available for sale	373	773	773
6	Securities held-to-maturity	80,126	84,412	70,277
7	Loans to Financial Institutions	5,768	18,003	19,226
8	Loans to customers	1,351,298	994,048	1,009,790
9	Allowance for impairment on loans, granted to financial institutions and customers	(70,919)	(42,971)	(42,719)
10	Loans to financial institutions and customers, net	1,286,147	969,080	986,297
11	Fixed and intangible assets, net	105,656	78,981	78,699
12	Long-term assets held for sale	8,600	12,773	12,813
13	Other assets	93,066	80,977	82,094
14	<b>TOTAL ASSETS</b>	<b>2,251,556</b>	<b>1,624,235</b>	<b>1,754,667</b>
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
15	Funds of financial institutions	91,188	73,126	134,847
16	Funds of clients	1,076,444	790,202	764,566
17	Government funds	182,107	107,899	205,991
18	Debt securities issued	78,911	0	0
19	Loans received	330,309	224,567	225,284
20	Derivative financial instruments	5,761	39,368	43,363
21	Profit tax liabilities	1,859	2,822	3,155
22	Dividends payable	0	0	0
23	Estimated reserves	2,559	2,675	2,841
24	Financial lease	0	38	0
25	Other liabilities	89,564	44,067	26,933
26	<b>TOTAL LIABILITIES</b>	<b>1,858,702</b>	<b>1,284,764</b>	<b>1,406,980</b>
<b>EQUITY</b>				
27	Common shares	335,624	271,001	299,688
28	Revaluation reserve for available-for-sale financial assets	(318)	83	83
29	Retained earnings	57,548	68,387	47,916
30	<b>TOTAL EQUITY</b>	<b>392,854</b>	<b>339,471</b>	<b>347,687</b>
31	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>2,251,556</b>	<b>1,624,235</b>	<b>1,754,667</b>

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

**STATEMENT OF COMPREHENSIVE INCOME**  
**on November 30, 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	255,425	198,739
2	Interest expenses	(116,424)	(90,688)
3	Net interest income before formation / restoration of provision for impairment	139,001	108,051
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(18,526)	(14,600)
5	<b>Net interest income</b>	<b>120,475</b>	<b>93,451</b>
6	Income from received services and commissions	78,817	82,747
7	Fees for paid services and commissions	(8,079)	(8,487)
8	Net Income for Foreign Exchange Transactions	53,291	54,392
9	Net income from operations with securities trading portfolio	72	(247)
10	Other income	6,707	4,714
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(393)	(8,180)
12	<b>Net non-interest income</b>	<b>130,415</b>	<b>124,939</b>
13	<b>Operating income</b>	<b>250,890</b>	<b>218,390</b>
14	<b>Operating expenses</b>	<b>(186,949)</b>	<b>(174,108)</b>
15	<b>Total operating profit</b>	<b>63,941</b>	<b>44,282</b>
16	Other non-operating income and expenses	0	0
17	<b>Profit before income tax</b>	<b>63,941</b>	<b>44,282</b>
18	Income tax expense	(6,393)	(4,582)
19	<b>Net profit (loss) for the period</b>	<b>57,548</b>	<b>39,700</b>
20	Other comprehensive income	(401)	107
21	<b>Total comprehensive income for the period</b>	<b>57,147</b>	<b>39,807</b>
22	Earnings per share (KGS)	183.12	148.76

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№ i/o	Name of items	Reporting period 2015	Previous period 2014
1	Interest on debt obligations	9,609	12,848
2	Interest on deposits in banks and other financial institutions	654	455
3	Interest on loans to banks and other FTD	1,992	3,752
4	Interest from REPO-agreement transactions	148	43
5	Interest or loans to customers	230,875	164,898
6	Interest on SWAP transactions	12,147	16,743
<b>7</b>	<b>TOTAL: INTEREST INCOME</b>	<b>255,425</b>	<b>198,739</b>
8	Interest on demand deposits of legal entities	(1,932)	(329)
9	Interest on savings deposits	(36,818)	(34,237)
10	Interest on term deposits of legal entities and the Social Fund of Kyrgyz Republic	(34,839)	(23,391)
11	Interest on deposits of banks and other financial institutions	(5,176)	(4,897)
12	Interest from REPO-agreement transactions	(1,301)	(1,461)
13	Interest on loans from the NBKR	(6,421)	(5,749)
14	Interest on long-term debt, interbank loans and other interest expenses	(22,057)	(13,819)
15	Interest expenses on SWAP operations	(7,880)	(6,805)
<b>16</b>	<b>TOTAL: INTEREST EXPENSES</b>	<b>(116,424)</b>	<b>(90,688)</b>
<b>17</b>	<b>NET INTEREST INCOME BEFORE FORMATION / RESTORATION OF THE IMPAIRMENT FOR IMPAIRMENT</b>	<b>139,001</b>	<b>108,051</b>
18	Formation / restoration of the reserve for impairment of interest-bearing assets	(18,526)	(14,600)
<b>19</b>	<b>TOTAL: NET INTEREST INCOME</b>	<b>120,475</b>	<b>93,451</b>

№ п/п i/o	Наименование статей/Name of items	Reporting period 2015	Previous period 2014
20	Income from received services and commissions	78,817	82,747
21	Expenses paid for services and commissions	(8,079)	(8,487)
22	Net Income on Foreign Exchange Transactions	53,291	54,392
23	Net income from operations with securities trading portfolio	72	(247)
24	Other income	6,707	4,714
25	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(393)	(8,180)
<b>26</b>	<b>TOTAL: NET NON-INTEREST INCOME</b>	<b>130,415</b>	<b>124,939</b>
<b>27</b>	<b>TOTAL: OPERATING INCOME</b>	<b>250,890</b>	<b>218,390</b>
28	Personnel costs	(101,201)	(96,252)
29	Expenses for depreciation of fixed assets and intangible assets	(13,145)	(14,086)
30	Other expenses for fixed assets, including rental and property tax	(26,604)	(23,521)
31	Administrative expenses	(44,187)	(38,329)
32	Expenses on loans and debts	(72)	(76)
33	Other operating expenses	(994)	(919)
34	Taxes except income and ownership taxes	(746)	(925)
<b>35</b>	<b>TOTAL: OPERATING EXPENSES</b>	<b>(186,949)</b>	<b>(174,108)</b>
<b>36</b>	<b>TOTAL: OPERATING INCOME</b>	<b>63,941</b>	<b>44,282</b>
37	Other non-operating income and expenses	0	0
<b>38</b>	<b>TOTAL: PROFIT BEFORE INCOME TAX</b>	<b>63,941</b>	<b>44,282</b>
39	Income tax expense	(6,393)	(4,582)
<b>40</b>	<b>TOTAL: NET PROFIT (LOSS) FOR THE PERIOD</b>	<b>57,548</b>	<b>39,700</b>
41	Other comprehensive income	(401)	107
<b>42</b>	<b>TOTAL: COMPREHENSIVE INCOME FOR THE PERIOD</b>	<b>57,147</b>	<b>39,807</b>
43	Earnings per share, som	183.12	148.76

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