

**REPORT  
OF FINANCIAL STATE  
on July 31, 2016 (included)**

CJSC "BANK OF ASIA"

Country: Kyrgyzstan  
Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

# I/O	Name of items	on 31.07.2016	on 31.07.2015	on 31.12.2015
<b>ASSETS</b>				
1	Cash on hand	341,180	277,262	429,094
2	Cash at the corresponding account and other accounts in NBKR	346,930	110,447	174,036
3	Cash at banks	129,337	90,113	266,074
4	Securities held for trading	0	1,525	0
5	Securities available for sale	336	446	373
6	Securities held-to-maturity	126,996	70,226	70,959
7	Loans to Financial Institutions	44,518	12,960	4,526
8	Loans to customers	1,158,653	1,118,662	1,280,738
9	Allowance for impairment on loans, granted to financial institutions and customers	(85,273)	(55,783)	(61,580)
10	Loans to financial institutions and customers, net	1,117,898	1,075,839	1,223,684
11	Fixed and intangible assets, net	127,798	105,903	116,794
12	Long-term assets held for sale	17,359	11,835	16,805
13	Deferred tax demands	40	0	40
14	Other assets	148,976	70,784	95,945
15	<b>TOTAL ASSETS</b>	<b>2,356,850</b>	<b>1,814,380</b>	<b>2,393,804</b>
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
16	Funds of financial institutions	147,614	87,930	149,797
17	Funds of clients	1,248,623	805,993	1,203,972
18	Government funds	162,655	183,638	180,000
19	Debt securities issued	22,749	61,546	79,168
20	Loans received	312,296	254,111	332,149
21	Derivative financial instruments	1,641	13,591	7,821
22	Profit tax liabilities	500	1,590	3,717
23	Dividends payable	2,092	2,423	0
24	Estimated reserves	37,462	41,437	2,419
25	Other liabilities	1,935,632	1,452,259	29,346
26	<b>TOTAL LIABILITIES</b>			<b>1,988,389</b>
<b>EQUITY</b>				
27	Common shares	400,000	335,624	
28	Revaluation reserve for available-for-sale financial assets	17,000	0	335,624
29	Retained earnings	(322)	(245)	(286)
30	<b>TOTAL EQUITY</b>	<b>421,218</b>	<b>362,121</b>	<b>405,415</b>
31	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>2,356,850</b>	<b>1,814,380</b>	<b>2,393,804</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 July 31, 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	156,978	159,690
2	Interest expenses	(77,833)	(73,679)
3	Net interest income before formation / restoration of provision for impairment	79,145	86,011
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(27,668)	(12,132)
5	<b>Net interest income</b>	<b>51,477</b>	<b>73,879</b>
6	Income from received services and commissions	43,995	48,340
7	Fees for paid services and commissions	(5,185)	(5,098)
8	Net Income for Foreign Exchange Transactions	33,855	30,458
9	Net income from operations with securities trading portfolio	0	-19
10	Other income	2,101	2,758
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(236)	(1,778)
12	<b>Net non-interest income</b>	<b>74,530</b>	<b>74,661</b>
13	<b>Operating income</b>	<b>126,007</b>	<b>148,540</b>
14	<b>Operating expenses</b>	<b>(120,967)</b>	<b>(118,875)</b>
15	<b>Total operating profit</b>	<b>5,040</b>	<b>29,665</b>
16	Other non-operating income and expenses	0	0
17	<b>Profit before income tax</b>	<b>5,040</b>	<b>29,665</b>
18	Income tax expense	(500)	(2,923)
19	<b>Net profit (loss) for the period</b>	<b>4,540</b>	<b>26,742</b>
20	Other comprehensive income	(36)	(328)
21	<b>Total comprehensive income for the period</b>	<b>4,504</b>	<b>26,414</b>
22	Earnings per share (KGS)	13.00	88.56

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№ i/o	Name of items	Reporting period 2016	Previous period 2015
1	Interest on debt obligations	7,976	6,348
2	Interest on deposits in banks and other financial institutions	572	206
3	Interest on loans to banks and other FTD	1,328	1,252
4	Interest from REPO-agreement transactions	76	23
5	Interest on loans to customers	146,869	139,834
6	Interest on SWAP transactions	157	12,027
<b>7</b>	<b>TOTAL: INTEREST INCOME</b>	<b>156,978</b>	<b>159,690</b>
8	Interest on demand deposits of legal entities	(1,858)	(1,447)
9	Interest on savings deposits	(25,474)	(21,525)
10	Interest on term deposits of legal entities and the Social Fund of Kyrgyz Republic	(26,424)	(21,121)
11	Interest on deposits of banks and other financial institutions	(3,798)	(2,985)
12	Interest from REPO-agreement transactions	(15)	(1,231)
13	Interest on loans from the NBKR	(4,967)	(4,645)
14	Interest on long-term debt, interbank loans and other interest expenses	(15,297)	(12,845)
15	Interest expenses on SWAP operations	0	(7,880)
<b>16</b>	<b>TOTAL: INTEREST EXPENSES</b>	<b>(77,833)</b>	<b>(73,679)</b>
<b>17</b>	<b>NET INTEREST INCOME BEFORE FORMATION / RESTORATION OF THE IMPAIRMENT FOR IMPAIRMENT</b>	<b>79,145</b>	<b>86,011</b>
18	Formation / restoration of the reserve for impairment of interest-bearing assets	(27,668)	(12,132)
<b>19</b>	<b>TOTAL: NET INTEREST INCOME</b>	<b>51,477</b>	<b>73,879</b>

№ п/п i/o	Наименование статей/Name of items		
20	Income from received services and commissions	43,995	48,340
21	Expenses paid for services and commissions	(5,185)	(5,098)
22	Net Income on Foreign Exchange Transactions	33,855	30,458
23	Net income from operations with securities trading portfolio	0	(19)
24	Other income	2,101	2,758
25	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(236)	(1,778)
<b>26</b>	<b>TOTAL: NET NON-INTEREST INCOME</b>	<b>74,530</b>	<b>74,661</b>
<b>27</b>	<b>TOTAL: OPERATING INCOME</b>	<b>126,007</b>	<b>148,540</b>
28	Personnel costs	(64,624)	(64,334)
29	Expenses for depreciation of fixed assets and intangible assets	(7,990)	(8,410)
30	Other expenses for fixed assets, including rental and property tax	(16,963)	(16,845)
31	Administrative expenses	(30,090)	(28,124)
32	Expenses on loans and debts	(64)	(60)
33	Other operating expenses	(630)	(639)
34	Taxes except income and ownership taxes	(606)	(463)
<b>35</b>	<b>TOTAL: OPERATING EXPENSES</b>	<b>(120,967)</b>	<b>(118,875)</b>
<b>36</b>	<b>TOTAL: OPERATING INCOME</b>	<b>5,040</b>	<b>29,665</b>
37	Other non-operating income and expenses	0	0
<b>38</b>	<b>TOTAL: PROFIT BEFORE INCOME TAX</b>	<b>5,040</b>	<b>29,665</b>
39	Income tax expense	(500)	(2,923)
<b>40</b>	<b>TOTAL: NET PROFIT (LOSS) FOR THE PERIOD</b>	<b>4,540</b>	<b>26,742</b>
41	Other comprehensive income	(36)	(328)
<b>42</b>	<b>TOTAL: COMPREHENSIVE INCOME FOR THE PERIOD</b>	<b>4,504</b>	<b>26,414</b>
43	Earnings per share, som	13.00	88.56

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