

**REPORT  
OF FINANCIAL STATE  
on October 31, 2014 (included)**

CJSC "BANK OF ASIA"

Country: Kyrgyzstan  
Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

# I/O	Name of items	on 31.10.2014	on 31.10.2013	on 31.12.2013
<b>ASSETS</b>				
1	Cash on hand	351,589	249,823	219,079
2	Cash at the corresponding account and other accounts in NBKR	123,849	175,882	114,812
3	Cash at banks	33,439	81,992	98,876
4	Securities held for trading	6,035	18,870	34,595
5	Securities available for sale	773	481	575
6	Securities held-to-maturity	83,799	87,631	105,850
7	Loans to Financial Institutions	19,132	22,094	22,796
8	Loans to customers	961,981	669,423	717,724
9	Allowance for impairment on loans, granted to financial institutions and customers	(41,274)	(24,714)	(26,016)
10	Loans to financial institutions and customers, net	939,839	666,803	714,504
11	Fixed and intangible assets, net	80,015	87,337	87,069
12	Long-term assets held for sale	12,773	5,523	11,681
13	Other assets	71,586	64,198	77,781
14	<b>TOTAL ASSETS</b>	<b>1,703,697</b>	<b>1,438,540</b>	<b>1,464,822</b>
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
15	Funds of financial institutions	101,084	47,943	42,225
16	Funds of clients	832,197	768,946	756,822
17	Government funds	127,984	83,167	132,909
18	Loans received	242,819	179,416	181,639
19	Derivative financial instruments	31,058	13,937	17,830
20	Profit tax liabilities	5,408	1,184	1,555
21	Dividends payable	0	10,503	0
22	Estimated reserves	3,062	1,206	742
23	Financial lease	39	455	361
24	Other liabilities	27,507	23,368	21,512
25	<b>TOTAL LIABILITIES</b>	<b>1,371,158</b>	<b>1,130,125</b>	<b>1,155,595</b>
<b>EQUITY</b>				
26	Common shares	271,001	230,445	271,001
27	Additional capital contributed by shareholders	0	0	0
28	Revaluation reserve for available-for-sale financial assets	83	(118)	(24)
29	Retained earnings	61,455	78,088	38,250
30	<b>TOTAL EQUITY</b>	<b>332,539</b>	<b>308,415</b>	<b>309,227</b>
31	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1,703,697</b>	<b>1,438,540</b>	<b>1,464,822</b>

Chairman of the Board

Jumataev T.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 October 31, 2014 (included)**

CJSC "BANK OF ASIA"

Country: Kyrgyzstan  
 Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

#	Name of items	Reporting period 2014	Previous period 2013
1	Interest income	176,692	140,957
2	Interest expenses	(80,993)	(59,639)
3	Net interest income before formation / restoration of provision for impairment	95,699	81,318
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(12,990)	(11,408)
5	<b>Net interest income</b>	<b>82,709</b>	<b>69,910</b>
6	Income from received services and commissions	75,058	69,542
7	Fees for paid services and commissions	(7,626)	(8,666)
8	Net Income for Foreign Exchange Transactions	47,283	45,495
9	Net income from operations with securities trading portfolio	(147)	146
10	Other income	4,350	3,291
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(8,558)	(208)
12	<b>Net non-interest income</b>	<b>110,360</b>	<b>109,600</b>
13	<b>Operating income</b>	<b>193,069</b>	<b>179,510</b>
14	<b>Operating expenses</b>	<b>(155,322)</b>	<b>(132,452)</b>
15	<b>Total operating profit</b>	<b>37,747</b>	<b>47,058</b>
16	Other non-operating income and expenses	0	0
17	<b>Profit before income tax</b>	<b>37,747</b>	<b>47,058</b>
18	Income tax expense	(4,979)	(4,631)
19	<b>Net profit (loss) for the period</b>	<b>32,768</b>	<b>42,427</b>
20	Other comprehensive income	107	(103)
21	<b>Total comprehensive income for the period</b>	<b>32,875</b>	<b>42,324</b>
22	Earnings per share (KGS)	123	184

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№ i/o	Name of items	Reporting period 2014	Previous period 2013
1	Interest on debt obligations	11,923	10,270
2	Interest on deposits in banks and other financial institutions	0	0
3	Interest on loans to banks and other FTD	406	566
4	Interest from REPO-agreement transactions	3,484	4,030
5	Interest or loans to customers	43	20
6	Interest on SWAP transactions	147,189	118,003
<b>7</b>	<b>TOTAL: INTEREST INCOME</b>	<b>13,647</b>	<b>8,068</b>
8	Interest on demand deposits of legal entities	<b>176,692</b>	<b>140,957</b>
9	Interest on savings deposits	(18)	(41)
10	Interest on term deposits of legal entities and the Social Fund of Kyrgyz Republic	(29,995)	(29,041)
11	Interest on deposits of banks and other financial institutions	(21,580)	(17,382)
12	Interest from REPO-agreement transactions	(4,518)	(2,780)
13	Interest on loans from the NBKR	(1,150)	(211)
14	Interest on long-term debt, interbank loans and other interest expenses	(5,098)	(1,620)
15	Interest expenses on SWAP operations	(18,634)	(8,564)
<b>16</b>	<b>TOTAL: INTEREST EXPENSES</b>	<b>(80,993)</b>	<b>(59,639)</b>
<b>17</b>	<b>NET INTEREST INCOME BEFORE FORMATION / RESTORATION OF THE IMPAIRMENT FOR IMPAIRMENT</b>	<b>95,699</b>	<b>81,318</b>
18	Formation / restoration of the reserve for impairment of interest-bearing assets	(12,990)	(11,408)
<b>19</b>	<b>TOTAL: NET INTEREST INCOME</b>	<b>82,709</b>	<b>69,910</b>

№ п/п i/o	Наименование статей/Name of items	Reporting period 2014	Previous period 2013
20	Income from received services and commissions	75,058	69,542
21	Expenses paid for services and commissions	(7,626)	(8,666)
22	Net Income on Foreign Exchange Transactions	47,283	45,495
23	Net income from operations with securities trading portfolio	(147)	146
24	Other income	4,350	3,291
25	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(8,558)	(208)
<b>26</b>	<b>TOTAL: NET NON-INTEREST INCOME</b>	<b>110,360</b>	<b>109,600</b>
<b>27</b>	<b>TOTAL: OPERATING INCOME</b>	<b>193,069</b>	<b>179,510</b>
28	Personnel costs	(85,351)	(67,570)
29	Expenses for depreciation of fixed assets and intangible assets	(12,838)	(11,228)
30	Other expenses for fixed assets, including rental and property tax	(21,258)	(18,342)
31	Administrative expenses	(34,236)	(33,773)
32	Expenses on loans and debts	(71)	(68)
33	Other operating expenses	(837)	(724)
34	Taxes except income and ownership taxes	(731)	(747)
<b>35</b>	<b>TOTAL: OPERATING EXPENSES</b>	<b>(155,322)</b>	<b>(132,452)</b>
<b>36</b>	<b>TOTAL: OPERATING INCOME</b>	<b>37,747</b>	<b>47,058</b>
37	Other non-operating income and expenses	0	0
<b>38</b>	<b>TOTAL: PROFIT BEFORE INCOME TAX</b>	<b>37,747</b>	<b>47,058</b>
39	Income tax expense	(4,979)	(4,631)
<b>40</b>	<b>TOTAL: NET PROFIT (LOSS) FOR THE PERIOD</b>	<b>32,768</b>	<b>42,427</b>
41	Other comprehensive income	107	(103)
<b>42</b>	<b>TOTAL: COMPREHENSIVE INCOME FOR THE PERIOD</b>	<b>32,875</b>	<b>42,324</b>
43	Earnings per share, som	123	184

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