## REPORT OF FINANCIAL STATE on January, 2016 (included)

CJSC "BANK OF ASIA"

Country: Kyrgyzstan Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

# //O Name of items 31.01.2016 31.01.2015  **ASSETS**  1		Unit of measure. t		1	
ASSETS   1   Cash on hand   314,396   277,689   2   Cash at the corresponding account and other accounts in NBKR   164,386   168,625   3   Cash at banks   230,535   60,940   4   Securities held for trading   0   3,220   5   Securities held for trading   0   3,220   5   Securities held-to-maturity   70,228   100,594   7   Loans to Financial Institutions   4,386   11,353   1,00	on				#
1 Cash on hand       314,396       277,689         2 Cash at the corresponding account and other accounts in NBKR       164,386       168,625         3 Cash at banks       230,535       60,940         4 Securities held for trading       0       3,220         5 Securities held-to-maturity       70,228       100,594         7 Loans to Financial Institutions       4,386       11,353         8 Loans to customers       1,263,826       1,044,940         Allowance for impairment on loans, granted to financial institutions and customers       (66,474)       (44,699)         10 Loans to financial institutions and customers, net       1,223,683       1,011,594         11 Fixed and intangible assets, net       119,325       79,896         12 Long-term assets held for sale       16,805       12,813         13 Other assets       149,759       68,058         14 TOTAL ASSETS       2,267,530       1,784,202         LIABILITIES         15 Funds of financial institutions       110,250       144,219         16 Funds of clients       1,094,597       728,950         17 Government funds       182,953       208,911         18 Debt securities issued       51,500       59,975         19 Loans received       334,704	31.12.2015	31.01.2015	31.01.2016	Name of items	1/0
1 Cash on hand       314,396       277,689         2 Cash at the corresponding account and other accounts in NBKR       164,386       168,625         3 Cash at banks       230,535       60,940         4 Securities held for trading       0       3,220         5 Securities held-to-maturity       70,228       100,594         7 Loans to Financial Institutions       4,386       11,353         8 Loans to customers       1,263,826       1,044,940         Allowance for impairment on loans, granted to financial institutions and customers       (66,474)       (44,699)         10 Loans to financial institutions and customers, net       1,223,683       1,011,594         11 Fixed and intangible assets, net       119,325       79,896         12 Long-term assets held for sale       16,805       12,813         13 Other assets       149,759       68,058         14 TOTAL ASSETS       2,267,530       1,784,202         LIABILITIES         15 Funds of financial institutions       110,250       144,219         16 Funds of clients       1,094,597       728,950         17 Government funds       182,953       208,911         18 Debt securities issued       51,500       59,975         19 Loans received       334,704				100570	
2 Cash at the corresponding account and other accounts in NBKR       164,386       168,625         3 Cash at banks       230,535       60,940         4 Securities held for trading       0       3,220         5 Securities available for sale       358       773         6 Securities held-to-maturity       70,228       100,594         Loans to Financial Institutions       4,386       11,353         8 Loans to customers       1,263,826       1,044,940         Allowance for impairment on loans, granted to financial institutions and customers       (66,474)       (44,699)         10 Loans to financial institutions and customers, net       1,223,683       1,011,594         11 Fixed and intangible assets, net       119,325       79,896         12 Long-term assets held for sale       16,805       12,813         13 Other assets       149,759       68,058         14 TOTAL ASSETS       2,267,530       1,784,202         LIABILITIES AND EQUITY         LIABILITIES       10,094,597       728,950         16 Funds of clients       1,094,597       728,950         17 Government funds       182,953       208,911         18 Debt securities issued       51,500       59,975         19 Loans received       334,704       <					
3 Cash at banks       230,535       60,940         4 Securities held for trading       0       3,220         5 Securities available for sale       358       773         6 Securities held-to-maturity       70,228       100,594         7 Loans to Financial Institutions       4,386       11,353         8 Loans to customers       1,263,826       1,044,940         Allowance for impairment on loans, granted to financial institutions and       (66,474)       (44,699)         10 Loans to financial institutions and customers, net       1,223,683       1,011,594         11 Fixed and intangible assets, net       119,325       79,896         12 Long-term assets held for sale       16,805       12,813         13 Other assets       149,759       68,058         14 TOTAL ASSETS       2,267,530       1,784,202         LIABILITIES       110,250       144,219         16 Funds of financial institutions       110,250       144,219         17 Government funds       182,953       208,911         18 Debt securities issued       51,500       59,975         19 Loans received       334,704       222,183         20 Derivative financial instruments       7,376       43,920         21 Profit tax liabilities       3,739					
4         Securities held for trading         0         3,220           5         Securities available for sale         358         773           6         Securities held-to-maturity         70,228         100,594           7         Loans to Financial Institutions         4,386         11,353           8         Loans to customers         1,263,826         1,044,940           Allowance for impairment on loans, granted to financial institutions and customers of customers         (66,474)         (44,699)           10         Loans to financial institutions and customers, net         1,223,683         1,011,594           11         Fixed and intangible assets, net         119,325         79,896           12         Long-term assets held for sale         16,805         12,813           13         Other assets         149,759         68,058           14         TOTAL ASSETS         2,267,530         1,784,202           LIABILITIES         1         10,250         144,219           15         Funds of financial institutions         110,250         144,219           16         Funds of financial institutions         110,250         144,219           17         Government funds         182,953         208,911           18<	· ·			Cash at the corresponding account and other accounts in NBKR	
5         Securities available for sale         358         773           6         Securities held-to-maturity         70,228         100,594           7         Loans to Financial Institutions         4,386         11,353           8         Loans to customers         1,263,826         1,044,940           Allowance for impairment on loans, granted to financial institutions and customers         (66,474)         (44,699)           10         Loans to financial institutions and customers, net         1,223,683         1,011,594           11         Fixed and intangible assets, net         119,325         79,896           12         Long-term assets held for sale         16,805         12,813           13         Other assets         149,759         68,058           14         TOTAL ASSETS         2,267,530         1,784,202           LIABILITIES           15         Funds of financial institutions         110,250         144,219           16         Funds of financial institutions         110,250         144,219           16         Funds of clients         1,094,597         728,950           17         Government funds         182,953         208,911           18         Debt securities issued         51,500			230,535	Cash at banks	3
6         Securities held-to-maturity         70,228         100,594           7         Loans to Financial Institutions         4,386         11,353           8         Loans to customers         1,263,826         1,044,940           Allowance for impairment on loans, granted to financial institutions and customers         (66,474)         (44,699)           10         Loans to financial institutions and customers, net         1,223,683         1,011,594           11         Fixed and intangible assets, net         119,325         79,896           12         Long-term assets held for sale         16,805         12,813           13         Other assets         149,759         68,058           14         TOTAL ASSETS         2,267,530         1,784,202           LIABILITIES         1         LIABILITIES         110,250         144,219           16         Funds of financial institutions         110,250         144,219           16         Funds of clients         1,094,597         728,950           17         Government funds         182,953         208,911           18         Debt securities issued         51,500         59,975           19         Loans received         334,704         222,183           20<	0	3,220	0	Securities held for trading	4
7       Loans to Financial Institutions       4,386       11,353         8       Loans to customers       1,263,826       1,044,940         Allowance for impairment on loans, granted to financial institutions and customers       (66,474)       (44,699)         10       Loans to financial institutions and customers, net       1,223,683       1,011,594         11       Fixed and intangible assets, net       119,325       79,896         12       Long-term assets held for sale       16,805       12,813         13       Other assets       149,759       68,058         14       TOTAL ASSETS       2,267,530       1,784,202         LIABILITIES AND EQUITY         LIABILITIES       110,250       144,219         16       Funds of clients       1,094,597       728,950         17       Government funds       182,953       208,911         18       Debt securities issued       51,500       59,975         19       Loans received       334,704       222,183         20       Derivative financial instruments       7,376       43,920         21       Profit tax liabilities       3,739       594         22       Estimated reserves       2,121       1,740 <tr< th=""><td>373</td><td>773</td><td>358</td><td>Securities available for sale</td><td>5</td></tr<>	373	773	358	Securities available for sale	5
8 Loans to customers       1,263,826       1,044,940         Allowance for impairment on loans, granted to financial institutions and customers       (66,474)       (44,699)         10 Loans to financial institutions and customers, net       1,223,683       1,011,594         11 Fixed and intangible assets, net       119,325       79,896         12 Long-term assets held for sale       16,805       12,813         13 Other assets       149,759       68,058         14 TOTAL ASSETS       2,267,530       1,784,202         LIABILITIES       1         15 Funds of financial institutions       110,250       144,219         16 Funds of clients       1,094,597       728,950         17 Government funds       182,953       208,911         18 Debt securities issued       51,500       59,975         19 Loans received       334,704       222,183         20 Derivative financial instruments       7,376       43,920         21 Profit tax liabilities       3,739       594         22 Estimated reserves       2,121       1,740         23 Other liabilities       76,976       23,752         24 TOTAL LIABILITIES       1,864,216       1,434,244         EQUITY       25 Common shares       335,624       271,001 <td>70,959</td> <td>100,594</td> <td>70,228</td> <td>Securities held-to-maturity</td> <td>6</td>	70,959	100,594	70,228	Securities held-to-maturity	6
Allowance for impairment on loans, granted to financial institutions and customers (66,474) (44,699)  10 Loans to financial institutions and customers, net 1,223,683 1,011,594  11 Fixed and intangible assets, net 119,325 79,896  12 Long-term assets held for sale 16,805 12,813  13 Other assets 149,759 68,058  14 TOTAL ASSETS 2,267,530 1,784,202  LIABILITIES AND EQUITY  LIABILITIES  15 Funds of financial institutions 110,250 144,219  16 Funds of clients 1,094,597 728,950  17 Government funds 182,953 208,911  18 Debt securities issued 51,500 59,975  19 Loans received 334,704 222,183  20 Derivative financial instruments 7,376 43,920  21 Profit tax liabilities 3,739 594  22 Estimated reserves 2,121 1,740  23 Other liabilities 76,976 23,752  24 TOTAL LIABILITIES 1,884,216 1,434,244  EQUITY  25 Common shares 335,624 271,001  26 Revaluation reserve for available-for-sale financial assets (332) 83	4,525	11,353	4,386	Loans to Financial Institutions	7
9 customers         (66,474)         (44,699)           10 Loans to financial institutions and customers, net         1,223,683         1,011,594           11 Fixed and intangible assets, net         119,325         79,896           12 Long-term assets held for sale         16,805         12,813           13 Other assets         149,759         68,058           14 TOTAL ASSETS         2,267,530         1,784,202           LIABILITIES           15 Funds of financial institutions         110,250         144,219           16 Funds of clients         1,094,597         728,950           17 Government funds         182,953         208,911           18 Debt securities issued         51,500         59,975           19 Loans received         334,704         222,183           20 Derivative financial instruments         7,376         43,920           21 Profit tax liabilities         3,739         594           22 Estimated reserves         2,121         1,740           23 Other liabilities         76,976         23,752           24 TOTAL LIABILITIES         1,864,216         1,434,244           EQUITY         EQUITY           25 Common shares         335,624         271,001           26 Revalu	1,280,738	1,044,940	1,263,826	Loans to customers	8
10       Loans to financial institutions and customers, net       1,223,683       1,011,594         11       Fixed and intangible assets, net       119,325       79,896         12       Long-term assets held for sale       16,805       12,813         13       Other assets       149,759       68,058         14       TOTAL ASSETS       2,267,530       1,784,202         LIABILITIES         15       Funds of financial institutions       110,250       144,219         16       Funds of clients       1,094,597       728,950         17       Government funds       182,953       208,911         18       Debt securities issued       51,500       59,975         19       Loans received       334,704       222,183         20       Derivative financial instruments       7,376       43,920         21       Profit tax liabilities       3,739       594         22       Estimated reserves       2,121       1,740         23       Other liabilities       76,976       23,752         24       TOTAL LIABILITIES       1,864,216       1,434,244         EQUITY       25       Common shares       335,624       271,001         26 </th <td></td> <td></td> <td></td> <td>Allowance for impairment on loans, granted to financial institutions and</td> <td></td>				Allowance for impairment on loans, granted to financial institutions and	
11       Fixed and intangible assets, net       119,325       79,896         12       Long-term assets held for sale       16,805       12,813         13       Other assets       149,759       68,058         14       TOTAL ASSETS       2,267,530       1,784,202         LIABILITIES         15       Funds of financial institutions       110,250       144,219         16       Funds of clients       1,094,597       728,950         17       Government funds       182,953       208,911         18       Debt securities issued       51,500       59,975         19       Loans received       334,704       222,183         20       Derivative financial instruments       7,376       43,920         21       Profit tax liabilities       3,739       594         22       Estimated reserves       2,121       1,740         23       Other liabilities       76,976       23,752         24       TOTAL LIABILITIES       1,864,216       1,434,244         EQUITY       E         25       Common shares       335,624       271,001         26       Revaluation reserve for available-for-sale financial assets       (332)       83	(61,580)	(44,699)	(66,474)	customers	9
12 Long-term assets held for sale       16,805       12,813         13 Other assets       149,759       68,058         14 TOTAL ASSETS       2,267,530       1,784,202         LIABILITIES AND EQUITY         15 Funds of financial institutions       110,250       144,219         16 Funds of clients       1,094,597       728,950         17 Government funds       182,953       208,911         18 Debt securities issued       51,500       59,975         19 Loans received       334,704       222,183         20 Derivative financial instruments       7,376       43,920         21 Profit tax liabilities       3,739       594         22 Estimated reserves       2,121       1,740         23 Other liabilities       76,976       23,752         24 TOTAL LIABILITIES       1,864,216       1,434,244         EQUITY       25 Common shares       335,624       271,001         26 Revaluation reserve for available-for-sale financial assets       (332)       83	1,223,683	1,011,594	1,223,683	Loans to financial institutions and customers, net	10
13 Other assets       149,759       68,058         14 TOTAL ASSETS       2,267,530       1,784,202         LIABILITIES AND EQUITY         15 Funds of financial institutions       110,250       144,219         16 Funds of clients       1,094,597       728,950         17 Government funds       182,953       208,911         18 Debt securities issued       51,500       59,975         19 Loans received       334,704       222,183         20 Derivative financial instruments       7,376       43,920         21 Profit tax liabilities       3,739       594         22 Estimated reserves       2,121       1,740         23 Other liabilities       76,976       23,752         24 TOTAL LIABILITIES       1,864,216       1,434,244         EQUITY       25 Common shares       335,624       271,001         26 Revaluation reserve for available-for-sale financial assets       (332)       83	107,590	79,896	119,325	Fixed and intangible assets, net	11
14 TOTAL ASSETS       2,267,530       1,784,202         LIABILITIES         15 Funds of financial institutions       110,250       144,219         16 Funds of clients       1,094,597       728,950         17 Government funds       182,953       208,911         18 Debt securities issued       51,500       59,975         19 Loans received       334,704       222,183         20 Derivative financial instruments       7,376       43,920         21 Profit tax liabilities       3,739       594         22 Estimated reserves       2,121       1,740         23 Other liabilities       76,976       23,752         24 TOTAL LIABILITIES       1,864,216       1,434,244         EQUITY       25 Common shares       335,624       271,001         26 Revaluation reserve for available-for-sale financial assets       (332)       83	16,805	12,813	16,805	Long-term assets held for sale	12
LIABILITIES AND EQUITY           15         Funds of financial institutions         110,250         144,219           16         Funds of clients         1,094,597         728,950           17         Government funds         182,953         208,911           18         Debt securities issued         51,500         59,975           19         Loans received         334,704         222,183           20         Derivative financial instruments         7,376         43,920           21         Profit tax liabilities         3,739         594           22         Estimated reserves         2,121         1,740           23         Other liabilities         76,976         23,752           24         TOTAL LIABILITIES         1,864,216         1,434,244           EQUITY         EQUITY           25         Common shares         335,624         271,001           26         Revaluation reserve for available-for-sale financial assets         (332)         83	105,150	68,058	149,759	Other assets	13
LIABILITIES         110,250         144,219           16 Funds of financial institutions         1,094,597         728,950           17 Government funds         182,953         208,911           18 Debt securities issued         51,500         59,975           19 Loans received         334,704         222,183           20 Derivative financial instruments         7,376         43,920           21 Profit tax liabilities         3,739         594           22 Estimated reserves         2,121         1,740           23 Other liabilities         76,976         23,752           24 TOTAL LIABILITIES         1,864,216         1,434,244           EQUITY         EQUITY           25 Common shares         335,624         271,001           26 Revaluation reserve for available-for-sale financial assets         (332)         83	2,393,764	1,784,202	2,267,530	TOTAL ASSETS	14
15       Funds of financial institutions       110,250       144,219         16       Funds of clients       1,094,597       728,950         17       Government funds       182,953       208,911         18       Debt securities issued       51,500       59,975         19       Loans received       334,704       222,183         20       Derivative financial instruments       7,376       43,920         21       Profit tax liabilities       3,739       594         22       Estimated reserves       2,121       1,740         23       Other liabilities       76,976       23,752         24       TOTAL LIABILITIES       1,864,216       1,434,244         EQUITY       EQUITY         25       Common shares       335,624       271,001         26       Revaluation reserve for available-for-sale financial assets       (332)       83				LIABILITIES AND EQUITY	
16 Funds of clients       1,094,597       728,950         17 Government funds       182,953       208,911         18 Debt securities issued       51,500       59,975         19 Loans received       334,704       222,183         20 Derivative financial instruments       7,376       43,920         21 Profit tax liabilities       3,739       594         22 Estimated reserves       2,121       1,740         23 Other liabilities       76,976       23,752         24 TOTAL LIABILITIES       1,864,216       1,434,244         EQUITY       EQUITY         25 Common shares       335,624       271,001         26 Revaluation reserve for available-for-sale financial assets       (332)       83				LIABILITIES	
17 Government funds       182,953       208,911         18 Debt securities issued       51,500       59,975         19 Loans received       334,704       222,183         20 Derivative financial instruments       7,376       43,920         21 Profit tax liabilities       3,739       594         22 Estimated reserves       2,121       1,740         23 Other liabilities       76,976       23,752         24 TOTAL LIABILITIES       1,864,216       1,434,244         EQUITY       25 Common shares       335,624       271,001         26 Revaluation reserve for available-for-sale financial assets       (332)       83	99,797	144,219	110,250	Funds of financial institutions	15
18 Debt securities issued       51,500       59,975         19 Loans received       334,704       222,183         20 Derivative financial instruments       7,376       43,920         21 Profit tax liabilities       3,739       594         22 Estimated reserves       2,121       1,740         23 Other liabilities       76,976       23,752         24 TOTAL LIABILITIES       1,864,216       1,434,244         EQUITY       25 Common shares       335,624       271,001         26 Revaluation reserve for available-for-sale financial assets       (332)       83	1,203,972	728,950	1,094,597	Funds of clients	16
19       Loans received       334,704       222,183         20       Derivative financial instruments       7,376       43,920         21       Profit tax liabilities       3,739       594         22       Estimated reserves       2,121       1,740         23       Other liabilities       76,976       23,752         24       TOTAL LIABILITIES       1,864,216       1,434,244         EQUITY       25         25       Common shares       335,624       271,001         26       Revaluation reserve for available-for-sale financial assets       (332)       83	180,000	208,911	182,953	Government funds	17
20       Derivative financial instruments       7,376       43,920         21       Profit tax liabilities       3,739       594         22       Estimated reserves       2,121       1,740         23       Other liabilities       76,976       23,752         24       TOTAL LIABILITIES       1,864,216       1,434,244         EQUITY       25       Common shares       335,624       271,001         26       Revaluation reserve for available-for-sale financial assets       (332)       83	79,510	59,975	51,500	Debt securities issued	18
21       Profit tax liabilities       3,739       594         22       Estimated reserves       2,121       1,740         23       Other liabilities       76,976       23,752         24       TOTAL LIABILITIES       1,864,216       1,434,244         EQUITY       25       Common shares       335,624       271,001         26       Revaluation reserve for available-for-sale financial assets       (332)       83	332,478	222,183	334,704	Loans received	19
22       Estimated reserves       2,121       1,740         23       Other liabilities       76,976       23,752         24       TOTAL LIABILITIES       1,864,216       1,434,244         EQUITY       25       Common shares       335,624       271,001         26       Revaluation reserve for available-for-sale financial assets       (332)       83	7,821	43,920	7,376	Derivative financial instruments	20
23 Other liabilities       76,976       23,752         24 TOTAL LIABILITIES       1,864,216       1,434,244         EQUITY       25 Common shares       335,624       271,001         26 Revaluation reserve for available-for-sale financial assets       (332)       83	3,739	594	3,739	Profit tax liabilities	21
24 TOTAL LIABILITIES       1,864,216       1,434,244         EQUITY       25 Common shares       335,624       271,001         26 Revaluation reserve for available-for-sale financial assets       (332)       83	2,419	1,740	2,121	Estimated reserves	22
EQUITY 25 Common shares 335,624 271,001 26 Revaluation reserve for available-for-sale financial assets (332) 83	76,997	23,752	76,976	Other liabilities	23
25Common shares335,624271,00126Revaluation reserve for available-for-sale financial assets(332)83	1,986,733	1,434,244	1,864,216	TOTAL LIABILITIES	24
26 Revaluation reserve for available-for-sale financial assets (332) 83				EQUITY	
` '	335,624	271,001	335,624	Common shares	25
	(318)	83	(332)	Revaluation reserve for available-for-sale financial assets	26
27 Retained earnings 68,022 78,874	71,725	78,874	68,022	Retained earnings	27
28 TOTAL EQUITY 403,314 349,958	407,031	349,958	403,314		
29 TOTAL LIABILITIES AND EQUITY 2,267,530 1,784,202	2,393,764	1,784,202	2,267,530	TOTAL LIABILITIES AND EQUITY	29

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 January, 2016 (included)

CJSC "BANK OF ASIA"

Country: Kyrgyzstan Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

#	Name of items	Reporting	Previous
"	Nume of items	period 2016	period 2015
1	Interest income	23,756	23,005
2	Interest expenses	(12,009)	(11,932)
	interest expenses	(12,003)	(11,332)
3	Net interest income before formation / restoration of provision for impairment	11,747	11,073
	The formation / recovery of provision for impairment of assets, for which		
4	interest is accrued	(4,899)	(1,583)
5	Net interest income	6,848	9,490
6	Income from received services and commissions	4,152	4,715
7	Fees for paid services and commissions	(467)	(627)
8	Net Income for Foreign Exchange Transactions	2,936	3,351
	Net income from operations with securities		
9	trading portfolio	0	86
10	Other income	247	351
	Formation / recovery of provision for impairment of assets, other than assets for		
11	which interest is accrued	298	1,112
12	Net non-interest income	7,166	8,988
13	Operating income	14,014	18,478
14	Operating expenses	(17,717)	(15,954)
15	Total operating profit	(3,703)	2,524
16	Other non-operating income and expenses	0	0
17	Profit before income tax	(3,703)	2,524
18	Income tax expense	0	(253)
19	Net profit (loss) for the period	(3,703)	2,271
20	Other comprehensive income	0	0
21	Total comprehensive income for the period	(3,703)	2,271
22	Earnings per share (KGS)	0	8.38

Chairman of the Board Aldayarov N.N.

Chief Accountant Shokenov M.K.

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## STATEMENT OF COMPREHENSIVE INCOME on January, 2016 (included)

CJSC "BANK OF ASIA"

Country: Kyrgyzstan Bishkek, Aitmatov Avenue, 303

Unit of measure: thousand som.

		Unit of measure:	tilousaliu soili.
Nº i/o	Name of items	Reporting	Previous
		period 2016	period 2015
1	Interest on debt obligations	794	875
	Interest on deposits in banks		
2	and other financial institutions	21	0
3	Interest on loans to banks and other FTD	37	54
4	Interest from REPO-agreement transactions	81	175
5	Interest or loans to customers	16	0
6	Interest on SWAP transactions	22,772	18,068
7	TOTAL: INTEREST INCOME	35	3,833
8	Interest on demand deposits of legal entities	23,756	23,005
9	Interest on savings deposits	(230)	(116)
10	Interest on term deposits of legal entities and the Social Fund of Kyrgyz Republic	(3,859)	(2,835)
10	Interest on deposits of banks and other	(3,833)	(2,833)
11	financial institutions	(3,988)	(3,270)
12	Interest from REPO-agreement transactions	(772)	(420)
13	Interest on loans from the NBKR	(9)	(20)
14	Interest on long-term debt, interbank loans and other interest expenses	(486)	(664)
15	Interest expenses on SWAP operations	(2,665)	(4,607)
16	TOTAL: INTEREST EXPENSES	(12,009)	(11,932)
17	NET INTEREST INCOME BEFORE FORMATION / RESTORATION OF THE IMPAIRMENT FOR IMPAIRMENT	11,747	11,073
	Formation / restoration of the reserve	11,777	11,073
18	for impairment of interest-bearing assets	(4,899)	(1,583)
	TOTAL: NET INTEREST INCOME		9,490
19		6,848	

Nº	Наименование статей/Name of items	Reporting	Previous
п/п і/о		period 2016	period 2015
20	Income from received services and commissions	4,152	4,715
21	Expenses paid for services and commissions	(467)	(627)
22	Net Income on Foreign Exchange Transactions	2,936	3,351
	Net income from operations with securities		
23	trading portfolio	0	86
24	Other income	247	351
	Formation / recovery of provision for impairment of		
25	assets, other than assets for which interest is accrued	298	1,112
26	TOTAL: NET NON-INTEREST INCOME	7,166	8,988
27	TOTAL: OPERATING INCOME	14,014	18,478
28	Personnel costs	(9,103)	(9,115)
	Expenses for depreciation of fixed assets and		
29	intangible assets	(1,149)	(1,219)
	Other expenses for fixed assets, including rental and		
30	property tax	(2,477)	(2,025)
31	Administrative expenses	(4,827)	(3,455)
32	Expenses on loans and debts	(11)	(4)
33	Other operating expenses	(94)	(82)
34	Taxes except income and ownership taxes	(56)	(54)
35	TOTAL: OPERATING EXPENSES	(17,717)	(15,954)
36	TOTAL: OPERATING INCOME	(3,703)	2,524
37	Other non-operating income and expenses	0	0
38	TOTAL: PROFIT BEFORE INCOME TAX	(3,703)	2,524
39	Income tax expense	0	(253)
40	TOTAL: NET PROFIT (LOSS) FOR THE PERIOD	(3,703)	2,271
41	Other comprehensive income	0	0
42	TOTAL: COMPREHENSIVE INCOME FOR THE PERIOD	(3,703)	2,271
43	Earnings per share, som	0	8.38

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 As

or at the Bank's website: www.bankasia.kg