

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

CJSC "BANK OF ASIA"

Country: Kyrgyzstan
Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

# I/O	Name of items	on 31.10.2016	on 31.10.2015	on 31.12.2015
ASSETS				
1	Cash on hand	311,919	345,802	429,094
2	Cash at the corresponding account and other accounts in NBKR	160,762	154,872	174,036
3	Cash at banks	74,668	111,496	266,074
4	Securities held for trading	33,656	29,757	0
5	Securities available for sale	300	373	373
6	Securities held-to-maturity	152,150	66,103	70,959
7		634		0
8	Loans to Financial Institutions	43,717	8,446	4,526
9	Loans to customers	1,202,275	1,228,440	1,280,738
10	Allowance for impairment on loans, granted to financial institutions and customers	(92,394)	(65,520)	(61,580)
11	Loans to financial institutions and customers, net	1,153,598	1,171,366	1,223,684
12	Fixed and intangible assets, net	125,704	106,778	116,794
13	Long-term assets held for sale	19,044	12,006	16,805
14	Deffered tax demands	40	0	40
15	Other assets	207,986	76,846	95,945
16	TOTAL ASSETS	2,240,461	2,075,399	2,393,804
LIABILITIES AND EQUITY				
LIABILITIES				
17	Funds of financial institutions	92,237	77,815	149,797
18	Funds of clients	1,245,225	966,103	1,203,972
19	Government funds	132,083	151,805	180,000
20	Debt securities issued	23,514	71,931	79,168
21	Loans received	234,862	330,106	332,149
22	Derivative financial instruments	0	2,468	7,821
23	Profit tax liabilities	1,391	1,314	3,717
24	Estimated reserves	1,129	2,745	2,419
25	Other liabilities	76,437	85,700	29,346
26	TOTAL LIABILITIES	1,806,878	1,689,987	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	16,942	50,106	70,077
31	TOTAL EQUITY	433,583	385,412	405,415
32	TOTAL LIABILITIES AND EQUITY	2,240,461	2,075,399	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 October 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	225,343	229,809
2	Interest expenses	(106,136)	(104,869)
3	Net interest income before formation / restoration of provision for impairment	119,207	124,940
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(34,485)	(16,913)
5	Net interest income	84,722	108,027
6	Income from received services and commissions	65,009	71,551
7	Fees for paid services and commissions	(7,698)	(7,416)
8	Net Income for Foreign Exchange Transactions	49,376	48,946
9	Net income from operations with securities trading portfolio	0	72
10	Other income	3,498	4,019
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(1,896)	(1,878)
12	Net non-interest income	108,289	115,294
13	Operating income	193,011	223,321
14	Operating expenses	(174,229)	(167,622)
15	Total operating profit	18,782	55,699
16	Other non-operating income and expenses	0	0
17	Profit before income tax	18,782	55,699
18	Income tax expense	(1,840)	(5,593)
19	Net profit (loss) for the period	16,942	50,106
20	Other comprehensive income	(73)	(401)
21	Total comprehensive income for the period	16,869	49,705
22	Earnings per share (KGS)	46.48	160.52

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№ i/o	Name of items	Reporting period 2016	Previous period 2015
1	Interest on debt obligations	14,551	8,716
2	Interest on deposits in banks and other financial institutions	741	515
3	Interest on loans to banks and other FTD	3,622	1,823
4	Interest from REPO-agreement transactions	76	110
5	Interest on loans to customers	206,196	206,538
6	Interest on SWAP transactions	157	12,107
7	TOTAL: INTEREST INCOME	225,343	229,809
8	Interest on demand deposits of legal entities	(3,044)	(1,802)
9	Interest on savings deposits	(35,910)	(32,821)
10	Interest on term deposits of legal entities and the Social Fund of Kyrgyz Republic	(35,185)	(31,302)
11	Interest on deposits of banks and other financial institutions	(4,947)	(4,544)
12	Interest from REPO-agreement transactions	(57)	(1,276)
13	Interest on loans from the NBKR	(6,477)	(6,017)
14	Interest on long-term debt, interbank loans and other interest expenses	(20,493)	(19,227)
15	Interest expenses on SWAP operations	(23)	(7,880)
16	TOTAL: INTEREST EXPENSES	(106,136)	(104,869)
17	NET INTEREST INCOME BEFORE FORMATION / RESTORATION OF THE IMPAIRMENT FOR IMPAIRMENT	119,207	124,940
18	Formation / restoration of the reserve for impairment of interest-bearing assets	(34,485)	(16,913)
19	TOTAL: NET INTEREST INCOME	84,722	108,027

№ п/п i/o	Наименование статей/Name of items		
20	Income from received services and commissions	65,009	71,551
21	Expenses paid for services and commissions	(7,698)	(7,416)
22	Net Income on Foreign Exchange Transactions	49,376	48,946
23	Net income from operations with securities trading portfolio	0	72
24	Other income	3,498	4,019
25	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(1,896)	(1,878)
26	TOTAL: NET NON-INTEREST INCOME	108,289	115,294
27	TOTAL: OPERATING INCOME	193,011	223,321
28	Personnel costs	(93,568)	(89,953)
29	Expenses for depreciation of fixed assets and intangible assets	(11,494)	(11,966)
30	Other expenses for fixed assets, including rental and property tax	(23,972)	(24,070)
31	Administrative expenses	(43,293)	(39,969)
32	Expenses on loans and debts	(99)	(68)
33	Other operating expenses	(895)	(905)
34	Taxes except income and ownership taxes	(908)	(691)
35	TOTAL: OPERATING EXPENSES	(174,229)	(167,622)
36	TOTAL: OPERATING INCOME	18,782	55,699
37	Other non-operating income and expenses	0	0
38	TOTAL: PROFIT BEFORE INCOME TAX	18,782	55,699
39	Income tax expense	(1,840)	(5,593)
40	TOTAL: NET PROFIT (LOSS) FOR THE PERIOD	16,942	50,106
41	Other comprehensive income	(73)	(401)
42	TOTAL: COMPREHENSIVE INCOME FOR THE PERIOD	16,869	49,705
43	Earnings per share, som	46.48	160.52

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