

**REPORT  
OF FINANCIAL STATE  
on April 30, 2016 (included)**

CJSC "BANK OF ASIA"

Country: Kyrgyzstan  
Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

# I/O	Name of items	on 30.04.2016	on 30.04.2015	on 31.12.2015
<b>ASSETS</b>				
1	Cash on hand	278,342	231,791	429,094
2	Cash at the corresponding account and other accounts in NBKR	216,598	93,082	174,036
3	Cash at banks	72,272	21,953	266,074
4	Securities held for trading	0	1,915	0
5	Securities available for sale	368	773	373
6	Securities held-to-maturity	100,910	83,020	70,959
7	Loans to Financial Institutions	5,240	10,414	4,526
8	Loans to customers	1,183,713	1,110,703	1,280,738
9	Allowance for impairment on loans, granted to financial institutions and customers	(77,998)	(49,354)	(61,580)
10	Loans to financial institutions and customers, net	1,110,955	1,071,763	1,223,684
11	Fixed and intangible assets, net	129,342	90,571	116,794
12	Long-term assets held for sale	17,359	12,813	16,805
13	Deferred tax demands	40	0	40
14	Other assets	142,926	78,238	95,945
15	<b>TOTAL ASSETS</b>	<b>2,069,112</b>	<b>1,685,919</b>	<b>2,393,804</b>
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
16	Funds of financial institutions	128,230	74,460	149,797
17	Funds of clients	961,891	682,601	1,203,972
18	Government funds	182,857	183,589	180,000
19	Debt securities issued	46,845	61,616	79,168
20	Loans received	314,581	280,899	332,149
21	Derivative financial instruments	1,981	22,561	7,821
22	Profit tax liabilities	0	1,844	3,717
23	Dividends payable	5,701	0	0
24	Estimated reserves	1,656	2,798	2,419
25	Other liabilities	25,921	27,665	29,346
26	<b>TOTAL LIABILITIES</b>	<b>1,669,663</b>	<b>1,338,033</b>	<b>1,988,389</b>
<b>EQUITY</b>				
27	Common shares	335,624	299,688	335,624
28	Revaluation reserve for available-for-sale financial assets	(290)	83	(286)
29	Retained earnings	64,115	48,115	70,077
30	<b>TOTAL EQUITY</b>	<b>399,449</b>	<b>347,886</b>	<b>405,415</b>
31	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>2,069,112</b>	<b>1,685,919</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 April 30, 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	91,062	92,315
2	Interest expenses	(45,380)	(44,981)
3	Net interest income before formation / restoration of provision for impairment	45,682	47,334
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(20,438)	(6,197)
5	<b>Net interest income</b>	<b>25,244</b>	<b>41,137</b>
6	Income from received services and commissions	24,404	26,453
7	Fees for paid services and commissions	(3,126)	(3,061)
8	Net Income for Foreign Exchange Transactions	19,931	14,812
9	Net income from operations with securities trading portfolio	0	32
10	Other income	1,296	1,567
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	475	77
12	<b>Net non-interest income</b>	<b>42,980</b>	<b>39,880</b>
13	<b>Operating income</b>	<b>68,224</b>	<b>81,017</b>
14	<b>Operating expenses</b>	<b>(68,485)</b>	<b>(67,335)</b>
15	<b>Total operating profit</b>	<b>(261)</b>	<b>13,682</b>
16	Other non-operating income and expenses	0	0
17	<b>Profit before income tax</b>	<b>(261)</b>	<b>13,682</b>
18	Income tax expense	0	(1,503)
19	<b>Net profit (loss) for the period</b>	<b>(261)</b>	<b>12,179</b>
20	Other comprehensive income	0	0
21	<b>Total comprehensive income for the period</b>	<b>(261)</b>	<b>12,179</b>
22	Earnings per share (KGS)	0.00	43.90

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**STATEMENT OF COMPREHENSIVE INCOME**  
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№ i/o	Name of items	Reporting period 2016	Previous period 2015
1	Interest on debt obligations	3,672	3,699
2	Interest on deposits in banks and other financial institutions	297	135
3	Interest on loans to banks and other FTD	292	738
4	Interest from REPO-agreement transactions	72	4
5	Interest on loans to customers	86,695	77,344
6	Interest on SWAP transactions	35	10,395
<b>7</b>	<b>TOTAL: INTEREST INCOME</b>	<b>91,063</b>	<b>92,315</b>
8	Interest on demand deposits of legal entities	(629)	(506)
9	Interest on savings deposits	(14,748)	(11,520)
10	Interest on term deposits of legal entities and the Social Fund of Kyrgyz Republic	(15,531)	(12,197)
11	Interest on deposits of banks and other financial institutions	(2,569)	(1,793)
12	Interest from REPO-agreement transactions	(15)	(739)
13	Interest on loans from the NBKR	(2,545)	(2,724)
14	Interest on long-term debt, interbank loans and other interest expenses	(9,344)	(7,894)
15	Interest expenses on SWAP operations	0	(7,608)
<b>16</b>	<b>TOTAL: INTEREST EXPENSES</b>	<b>(45,381)</b>	<b>(44,981)</b>
<b>17</b>	<b>NET INTEREST INCOME BEFORE FORMATION / RESTORATION OF THE IMPAIRMENT FOR IMPAIRMENT</b>	<b>45,682</b>	<b>47,334</b>
18	Formation / restoration of the reserve for impairment of interest-bearing assets	(20,438)	(6,197)
<b>19</b>	<b>TOTAL: NET INTEREST INCOME</b>	<b>25,244</b>	<b>41,137</b>

№ п/п i/o	Наименование статей/Name of items		
20	Income from received services and commissions	24,404	26,453
21	Expenses paid for services and commissions	(3,126)	(3,061)
22	Net Income on Foreign Exchange Transactions	19,931	14,812
23	Net income from operations with securities trading portfolio	0	32
24	Other income	1,296	1,567
25	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	475	77
<b>26</b>	<b>TOTAL: NET NON-INTEREST INCOME</b>	<b>42,980</b>	<b>39,880</b>
<b>27</b>	<b>TOTAL: OPERATING INCOME</b>	<b>68,224</b>	<b>81,017</b>
28	Personnel costs	(36,200)	(36,800)
29	Expenses for depreciation of fixed assets and intangible assets	(4,552)	(4,794)
30	Other expenses for fixed assets, including rental and property tax	(9,744)	(9,639)
31	Administrative expenses	(17,254)	(15,448)
32	Expenses on loans and debts	(23)	(30)
33	Other operating expenses	(377)	(365)
34	Taxes except income and ownership taxes	(335)	(259)
<b>35</b>	<b>TOTAL: OPERATING EXPENSES</b>	<b>(68,485)</b>	<b>(67,335)</b>
<b>36</b>	<b>TOTAL: OPERATING INCOME</b>	<b>(261)</b>	<b>13,682</b>
37	Other non-operating income and expenses	0	0
<b>38</b>	<b>TOTAL: PROFIT BEFORE INCOME TAX</b>	<b>(261)</b>	<b>13,682</b>
39	Income tax expense	0	(1,503)
<b>40</b>	<b>TOTAL: NET PROFIT (LOSS) FOR THE PERIOD</b>	<b>(261)</b>	<b>12,179</b>
41	Other comprehensive income	0	0
<b>42</b>	<b>TOTAL: COMPREHENSIVE INCOME FOR THE PERIOD</b>	<b>(261)</b>	<b>12,179</b>
43	Earnings per share, som		43.90

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