

**REPORT  
OF FINANCIAL STATE  
on January 31, 2015 (included)**

CJSC "BANK OF ASIA"

Country: Kyrgyzstan  
Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

# I/O	Name of items	on 31.01.2015	on 31.01.2014	on 31.12.2014
<b>ASSETS</b>				
1	Cash on hand	277,689	292,994	239,923
2	Cash at the corresponding account and other accounts in NBKR	168,625	54,790	158,775
3	Cash at banks	60,940	67,172	121,345
4	Securities held for trading	3,220	34,807	3,671
5	Securities available for sale	773	491	773
6	Securities held-to-maturity	100,594	106,885	70,277
7	Loans to Financial Institutions	11,353	26,908	19,226
8	Loans to customers	1,044,940	723,419	1,009,790
9	Allowance for impairment on loans, granted to financial institutions and customers	(44,699)	(26,727)	(42,719)
10	Loans to financial institutions and customers, net	1,011,594	723,600	986,297
11	Fixed and intangible assets, net	79,896	86,029	78,699
12	Long-term assets held for sale	12,813	12,942	12,813
13	Other assets	68,058	59,925	82,094
14	<b>TOTAL ASSETS</b>	<b>1,784,202</b>	<b>1,439,635</b>	<b>1,754,667</b>
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
15	Funds of financial institutions	144,219	52,509	134,847
16	Funds of clients	728,950	688,129	764,566
17	Government funds	208,911	134,382	205,991
18	Debt securities issued	59,975	0	0
19	Loans received	222,183	202,905	225,284
20	Derivative financial instruments	43,920	19,801	43,363
21	Profit tax liabilities	594	1,475	3,155
22	Dividends payable	0	0	0
23	Estimated reserves	1,740	749	2,841
24	Financial lease	0	338	0
25	Other liabilities	23,752	26,346	26,933
26	<b>TOTAL LIABILITIES</b>	<b>1,434,244</b>	<b>1,126,634</b>	<b>1,406,980</b>
<b>EQUITY</b>				
27	Common shares	271,001	230,445	299,688
28	Additional capital contributed by shareholders	0	0	
29	Revaluation reserve for available-for-sale financial assets	83	(118)	83
30	Retained earnings	78,874	82,674	47,916
31	<b>TOTAL EQUITY</b>	<b>349,958</b>	<b>313,001</b>	<b>347,687</b>
32	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1,784,202</b>	<b>1,439,635</b>	<b>1,754,667</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 January 31, 2015 (included)**

CJSC "BANK OF ASIA"

Country: Kyrgyzstan  
 Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

#	Name of items	Reporting period 2015	Previous period 2014
1	Interest income	23,005	16,069
2	Interest expenses	(11,932)	(7,586)
3	Net interest income before formation / restoration of provision for impairment	11,073	8,483
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(1,583)	(454)
5	<b>Net interest income</b>	<b>9,490</b>	<b>8,029</b>
6	Income from received services and commissions	4,715	4,545
7	Fees for paid services and commissions	(627)	(560)
8	Net Income for Foreign Exchange Transactions	3,351	1,150
9	Net income from operations with securities trading portfolio	86	-
10	Other income	351	315
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	1,112	(413)
12	<b>Net non-interest income</b>	<b>8,988</b>	<b>5,037</b>
13	<b>Operating income</b>	<b>18,478</b>	<b>13,066</b>
14	<b>Operating expenses</b>	<b>(15,954)</b>	<b>(15,033)</b>
15	<b>Total operating profit</b>	<b>2,524</b>	<b>(1,967)</b>
16	Other non-operating income and expenses	0	0
17	<b>Profit before income tax</b>	<b>2,524</b>	<b>(1,967)</b>
18	Income tax expense	(253)	(165)
19	<b>Net profit (loss) for the period</b>	<b>2,271</b>	<b>(2,132)</b>
20	Other comprehensive income	0	(94)
21	<b>Total comprehensive income for the period</b>	<b>2,271</b>	<b>(2,226)</b>
22	Earnings per share (KGS)	8.38	0

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 January 31, 2015 (included)**

CJSC "BANK OF ASIA"

Country: Kyrgyzstan  
 Bishkek, Mira Avenue, 303

Unit of measure: thousand som.

№ i/o	Name of items	Reporting period 2015	Previous period 2014
1	Interest on debt obligations	875	1,418
2	Interest on deposits in NBKR	0	0
3	Interest on deposits in banks and other financial institutions	54	73
4	Interest on loans to banks and other FTD	175	400
5	Interest from REPO-agreement transactions	0	0
6	Interest on loans to customers	18,068	13,107
7	Interest on SWAP transactions	3,833	1,071
<b>8</b>	<b>TOTAL: INTEREST INCOME</b>	<b>23,005</b>	<b>16,069</b>
9	Interest on demand deposits of legal entities	(116)	(2)
10	Interest on savings deposits	(2,835)	(3,129)
11	Interest on term deposits of legal entities and the Social Fund of Kyrgyz Republic	(3,270)	(2,161)
12	Interest on deposits of banks and other financial institutions	(420)	(325)
13	Interest from REPO-agreement transactions	(20)	(15)
14	Interest on loans from the NBKR	(664)	(291)
15	Interest on long-term debt, interbank loans and other interest expenses	(4,607)	(1,663)
<b>16</b>	<b>TOTAL: INTEREST EXPENSES</b>	<b>(11,932)</b>	<b>(7,586)</b>
<b>17</b>	<b>NET INTEREST INCOME BEFORE FORMATION / RESTORATION OF THE IMPAIRMENT FOR IMPAIRMENT</b>	<b>11,073</b>	<b>8,483</b>
18	Formation / restoration of the reserve for impairment of interest-bearing assets	(1,583)	(454)
<b>19</b>	<b>TOTAL: NET INTEREST INCOME</b>	<b>9,490</b>	<b>8,029</b>

№ п/п i/o	Наименование статей/Name of items	Reporting period 2015	Previous period 2014
20	Income from received services and commissions	4,715	4,545
21	Expenses paid for services and commissions	(627)	(560)
22	Net Income on Foreign Exchange Transactions	3,351	1,150
23	Net income from operations with securities trading portfolio	86	0
24	Other income	351	315
25	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	1,112	(413)
<b>26</b>	<b>TOTAL: NET NON-INTEREST INCOME</b>	<b>8,988</b>	<b>5,037</b>
<b>27</b>	<b>TOTAL: OPERATING INCOME</b>	<b>18,478</b>	<b>13,066</b>
28	Personnel costs	(9,115)	(8,300)
29	Expenses for depreciation of fixed assets and intangible assets	(1,219)	(1,302)
30	Other expenses for fixed assets, including rental and property tax	(2,025)	(2,015)
31	Administrative expenses	(3,455)	(3,235)
32	Expenses on loans and debts	(4)	(6)
33	Other operating expenses	(82)	(96)
34	Taxes except income and ownership taxes	(54)	(79)
<b>35</b>	<b>TOTAL: OPERATING EXPENSES</b>	<b>(15,954)</b>	<b>(15,033)</b>
<b>36</b>	<b>TOTAL: OPERATING INCOME</b>	<b>2,524</b>	<b>(1,967)</b>
37	Other non-operating income and expenses	0	0
<b>38</b>	<b>TOTAL: PROFIT BEFORE INCOME TAX</b>	<b>2,524</b>	<b>(1,967)</b>
39	Income tax expense	(253)	(165)
<b>40</b>	<b>TOTAL: NET PROFIT (LOSS) FOR THE PERIOD</b>	<b>2,271</b>	<b>(2,132)</b>
41	Other comprehensive income	0	(94)
<b>42</b>	<b>TOTAL: COMPREHENSIVE INCOME FOR THE PERIOD</b>	<b>2,271</b>	<b>(2,226)</b>
43	Earnings per share, som	8.38	0

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 As

or at the Bank's website: [www.bankasia.kg](http://www.bankasia.kg)