

STATEMENT OF COMPREHENSIVE INCOME
on August 31, 2020 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
303 Aitmatov av., Bishkek

Unit of measure: thousand som

No i/o	Name of items	Reporting period 2020 r.	Previous period 2019 r.
1	Interest income	313 679	258 570
2	Interest expenses	(127 395)	(90 968)
3	Net interest income before formation / restoration of provision for impairment	186 284	167 602
4	The formation /recovery of provision for impairment of assets, for which interest is accrued	(53 654)	4 479
5	Net interest income	132 631	172 081
6	Income from received services and commissions	98 431	98 263
7	Fees for paid services and commissions	(15 675)	(14 261)
8	Net Income for Foreign Exchange Transactions	43 861	32 176
9	Net income from operations with securitiestrading portfolio	0	0
10	Other income	1 821	951
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	1 061	2 525
12	Net non-interest income	129 499	119 655
13	Operating income	262 129	291 735
14	Operating expenses	(216 177)	(198 093)
15	Total operating profit	45 953	93 643
16	Other non-operating income and expenses	0	0
17	Profit before income tax	45 953	93 643
18	Income tax expense	(9 490)	(8 076)
19	Net profit (loss) for the period	36 463	85 567
20	Other comprehensive income	0	-
21	Total comprehensive income for the period	36 463	85 567
22	Earnings per share (KGS)	58,81	138,01

Reference

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	75 654,00	69 762,00
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	122,02	112,52

Chairman of the Board



Atakishieva Z.A.

Chief Accountant

Kustebaeva N.B.

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

**REPORT
OF FINANCIAL STATE
on August 31, 2020 (included)**

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
303 Aitmatov av., Bishkek

Unit of measure: thousand som

№ i/o	Name of items	on 31.08.2020	on 31.08.2019	on 31.12.2019
ASSETS				
1	Cash on hand	638 606	612 935	489 144
2	Cash at the corresponding account and other accounts in NBKR	337 065	247 525	316 070
3	Cash at banks	214 191	136 476	408 400
4	Securities held for trading	4 912	29 357	35 771
5	Securities available for sale	409	409	409
6	Securities held-to-maturity	302 258	246 914	318 184
7	Loans to financial institutions	209 035	134 159	151 964
8	Loans to customers	2 631 508	2 129 372	2 212 326
9	Provision for loan impairment, provided to financial institutions and clients	(98 178)	(53 362)	(42 785)
10	Loans to financial institutions and customers, net	2 742 365	2 210 169	1 743 680
11	Property, plant and equipment and intangible assets, net	210 918	191 331	219 013
12	Non-current assets held for sale	28 056	23 619	26 518
13	Other assets	119 190	95 396	25 939
14	TOTAL ASSETS	4 597 971	3 794 132	4 160 953
LIABILITIES AND EQUITY				
LIABILITIES				
15	Funds of financial institutions	195 033	279 335	276 403
16	Funds of clients	2 566 088	2 265 156	2 593 458
17	Government funds	281 717	99 887	99 000
18	Loans received	253 676	237 732	244 869
19	Credits received from the NBKR	388 676	83 257	83 257
20	Derivative financial instruments	4 844	2	22
21	Profit tax liabilities	7 086	4 121	9 667
22	Dividends payable	23 781		
23	Estimated reserves	0	0	0
24	Other liabilities	143 241	119 328	86 788
25	TOTAL LIABILITIES	3 864 141	3 088 818	3 393 464
26	EQUITY			
27	Common shares	620 000	620 000	620 000
28	Additional capital contributed by shareholders			
29	Revaluation reserve for available-for-sale financial assets	(253)	(253)	(238)
30	Retained earnings	114 083	85 567	147 727
31	TOTAL EQUITY	733 830	705 314	767 489
32	TOTAL LIABILITIES AND EQUITY	4 597 971	3 794 132	4 160 953

Reference

1	*Allowance for impairment of loans to financial institutions and customers in accordance with the requirements of the NBKR (regulatory reporting)	(85 829)	(67 819)
2	*Allowance for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(24 333)	(26 377)
3	*Estimated reserves under the guarantee in accordance with the requirements of the NBKR (regulatory reporting)	4 016	4 141

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**Information of compliance with economic standards of "Bank of Asia" CJSC
at the end on August, 31 2020**

The name of economic standards	The set value of the standard	The actual value of the standard
The maximum amount of risk per borrower, not related to the bank (K 1.1)	not less than 20%	11,7%
The maximum amount of risk per borrower related to the bank (K 1.2)	not less than 15%	0,0%
The maximum amount of risk on interbank placements to a bank that is not related to a bank (K 1.3)	not less than 30%	0,8%
The maximum amount of risk on interbank placements in a bank related to a bank (K 1.4)	not less than 15%	0,0%
The coefficient of adequacy of total capital (K 2.1)	not less than 12%	24,4%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	20,7%
Basic capital adequacy ratio of the First level (K 2.3)	not less than 4,5%	20,7%
The coefficient of leverage (K 2.4)	not less than 8%	16,5%
The bank's liquidity ratio (K 3.1)	not less than 45%	81,4%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	24,4%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	78,5%
The number of days of violations by the total value of long open currency positions (K 4.1)	not more than 20%	Observed
The number of days of violations by the total value of short open currency positions (K 4.2)	not more than 20%	Observed

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