

**REPORT
OF FINANCIAL STATE
on August 31, 2018 (included)**

CJSC "BANK OF ASIA"

Country: Kyrgyzstan
Bishkek, Aitmatov Avenue, 303

Unit of measure: thousand som.

№ i/o	Name of items	on 31.08.2018	on 31.08.2017	on 31.12.2017
ASSETS				
1	Cash on hand	396,578	269,589	274,297
2	Cash at the corresponding account and other accounts in NBKR	346,591	137,841	172,116
3	Cash at banks	86,287	86,968	155,340
4	Securities held for trading	0	34,103	0
5	Securities available for sale	373	256	256
6	Securities held-to-maturity	281,527	173,390	238,968
7	Securities to financial institutions	5,926	33,000	6,494
8	Loans to customers	1,552,335	1,354,249	1,201,891
9	Allowance for impairment on loans, granted to financial institutions and customers	(66,862)	(75,803)	(62,529)
10	Loans to financial institutions and customers, net	1,491,400	1,311,446	1,145,856
11	Fixed and intangible assets, net	162,746	150,554	184,402
12	Long-term assets held for sale	44,572	28,158	38,717
13	Other assets	100,775	109,341	28,890
14	TOTAL ASSETS	2,910,850	2,301,645	2,238,843
LIABILITIES AND EQUITY				
LIABILITIES				
15	Funds of financial institutions	195,795	110,571	127,992
16	Funds of clients	1,575,155	1,109,523	1,234,247
17	Government funds	0	186,768	31,000
18	Loans received	188,319	305,260	128,846
19	Credits received from the NBKR	193,756	0	160,679
20	Derivative financial instruments	1,530	2,021	1,195
21	Profit tax liabilities	2,205	984	2,631
22	Estimated reserves	1,560	2,184	1,798
23	Other liabilities	120,397	99,095	42,214

24	TOTAL LIABILITIES	2,278,717	1,816,405	1,730,603
	EQUITY			
25	Common shares	620,000	400,000	400,000
26	Additional capital contributed by shareholders	0	23,000	25,000
27	Revaluation reserve for available-for-sale financial assets	(274)	(397)	(391)
28	Retained earnings	12,408	62,638	83,631
29	TOTAL EQUITY	632,134	485,241	508,240
30	TOTAL LIABILITIES AND EQUITY	2,910,850	2,301,645	2,238,843

Chairman of the Board

Atakishieva Z.A.

Chief Accountant

Sartbaeva E.S.

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 August 31,2018 (included)

CJSC "BANK OF ASIA"

Country: Kyrgyzstan
 Bishkek, Aitmatov avenue, 303

Unit of measure: thousand som

№ i/o	Name of items	Reporting period 2018	Previous period 2017
1	Interest income	177,013	174,519
2	Interest expenses	(56,314)	(61,113)
3	Net interest income before formation / restoration of provision for impairment	120,699	113,406
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(6,110)	1,492
5	Net interest income	114,589	114,898
6	Income from received services and commissions	59,377	56,394
7	Fees for paid services and commissions	(9,611)	(7,751)
8	Net Income for Foreign Exchange Transactions	26,708	30,884
9	Net income from operations with securities trading portfolio	0	0
10	Other income	2,375	4,006
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(595)	(6,093)
12	Net non-interest income	78,253	77,440
13	Operating income	192,842	192,338
14	Operating expenses	(179,059)	(160,516)
15	Total operating profit	13,783	31,822
16	Other non-operating income and expenses	0	0
17	Profit before income tax	13,783	31,822
18	Income tax expense	(1,375)	(2,620)
19	Net profit (loss) for the period	12,408	29,202
20	Other comprehensive income	0	(66)

21	Total comprehensive income for the period	12,408	29,136
22	Earnings per share (KGS)	20.01	73.00

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**Information of compliance with economic standards of CJSC "Bank of Asia"
at the end of "31" August 2018**

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 more than 20%	12.9%
The maximum amount of risk per borrower related to the bank (K 1.2)	not more than 15%	0.8%
The maximum amount of risk on interbank placements to a bank that is not related to a bank (K 1.3)	not more than 30%	5.4%
The maximum amount of risk on interbank placements in a bank related to a bank (K 1.4)	not more than 15%	0.0%
The coefficient of adequacy of total capital (K 2.1)	not less than 12%	31.7%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	29.8%
The coefficient of leverage (K 2.3)	not less than 8%	21.8%
The bank's liquidity ratio (K 3.1)	not less than 45%	91.7%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	31.7%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	85.1%
The number of days of violations of the total value of the long currency positions on all currencies (4.1 K)	not less than 20%	Complied
Number of days of violations for the total value of short currency positions for all currencies (K 4.2)	not more than 20%	Complied

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