

**REPORT
OF FINANCIAL STATE
on November 30, 2019 (included)**

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

№ i/o	Name of items	on 30.11.2019	on 30.11.2018	on 31.12.2018
ASSETS				
1	Cash on hand	685 538	348 562	254 318
2	Cash at the corresponding account and other accounts in NBKR	218 857	195 578	168 597
3	Cash at banks	222 816	208 512	283 824
4	Securities held for trading	34 316	30 520	30 920
5	Securities available for sale	409	381	(451)
6	Securities held-to-maturity	285 635	276 404	252 950
7	Securities to financial institutions		88	
8	Derivative financial instruments	150 665	88 576	86 724
9	Loans to customers	2 175 943	1 667 430	1 691 583
10	Allowance for impairment on loans, granted to financial institutions and customers	(56 321)	(68 099)	(34 627)
11	Loans to financial institutions and customers, net	2 270 287	1 687 907	1 743 680
12	Fixed and intangible assets, net	185 463	164 400	163 953
13	Long-term assets held for sale	22 369	44 771	31 907
14	Other assets	170 088	115 848	45 309
15	TOTAL ASSETS	4 095 778	3 072 970	2 975 007
LIABILITIES AND EQUITY				
LIABILITIES				
16	Funds of financial institutions	267 319	224 687	226 214
17	Funds of clients	2 518 818	1 757 012	1 648 663
18	Government funds	99 858	0	0
19	Loans received	242 186	154 993	151 365
20	Credits received from the NBKR	83 247	193 730	193 756
21	Derivative financial instruments	4	0	23
22	Profit tax liabilities	5 279	2 975	6 511
23	Estimated reserves	0	2 252	0
24	Other liabilities	137 959	85 639	53 383
25	TOTAL LIABILITIES	3 354 671	2 421 287	2 279 915
EQUITY				
26	Common shares	620 000	620 000	620 000
27	Additional capital contributed by shareholders	0	0	0
28	Revaluation reserve for available-for-sale financial assets	(253)	(266)	(243)
29	Retained earnings	121 359	31 950	75 335
30	TOTAL EQUITY	741 107	651 683	695 092
31	TOTAL LIABILITIES AND EQUITY	4 095 778	3 072 970	2 975 007

Reference

1	*Allowance for impairment of loans to financial institutions and customers in accordance with the requirements of the NBKR (regulatory reporting)	(70 105)
2	*Allowance for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(25 728)
3	Estimated reserves under the guarantee in accordance with the requirements of the NBKR (regulatory reporting)	4 652

Chairman of the Board



Atakishieva Z.A.

Chief Accountant

Kustebaeva N.B.

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, 303 Aitmatov av., "Bishkek" FEZ
or on the Bank's website: www.bankasia.kg

STATEMENT OF COMPREHENSIVE INCOME
on November 30, 2019 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

№ i/o	Name of items	Reporting period 2019	Previous period 2018
1	Interest income	368 633	257 281
2	Interest expenses	(138 354)	(84 707)
3	Net interest income before formation / restoration of provision for impairment	230 280	172 574
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	6 241	(7 081)
5	Net interest income	236 520	165 492
6	Income from received services and commissions	158 238	88 758
7	Fees for paid services and commissions	(23 917)	(14 498)
8	Net Income for Foreign Exchange Transactions	45 950	40 633
9	Net income from operations with securitiestrading portfolio	0	0
10	Other income	1 578	3 503
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(3 406)	(1 491)
12	Net non-interest income	178 443	116 905
13	Operating income	414 964	282 398
14	Operating expenses	(281 079)	(246 900)
15	Total operating profit	133 885	35 497
16	Other non-operating income and expenses	0	0
17	Profit before income tax	133 885	35 497
18	Income tax expense	(12 526)	(3 548)
19	Net profit (loss) for the period	121 359	31 950
20	Other comprehensive income	8	-
21	Total comprehensive income for the period	121 367	31 950
22	Earnings per share (KGS)	195,74	51,53

Reference

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	108 089
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	174,34

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**Information of compliance with economic standards of CJSC "Bank of Asia"
at the end of "30" November 2019**

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%	10,9%
The maximum amount of risk per borrower related to the bank (K 1.2)	not more 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 more than 30%	1,2%
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%	25,9%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	20,9%
The coefficient of leverage (K 2.3)	not less than 8%	18,2%
The bank's liquidity ratio (K 3.1)	not less than 45%	110,2%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	25,9%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	96,7%
The number of days of violations of the total value of the long open positions on precious metals (K 4.5)	not less than 20%	-
The number of days of violations of the total value of the short open positions on precious metals (K 4.6)	not more than 20%	-
The number of days of violations by the total value of long open currency positions (K4.2)	not more than 20%	observed
The number of days of violations by the total value of short open currency positions (K4.3)	not more than 20%	observed

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