REPORT OF FINANCIAL STATE on October 31, 2019 (included)

CJSC "BANK OF ASIA"

Country: Kyrgyzstan Bishkek, Aitmatov Avenue, 303

Unit of measure: thousand som.

2 Cash at the corresponding account and other accounts in NBKR		Unit of measure: thousand som.			
ASSETS	Nº		on	on	on
ASSETS Cash on hand 725,166 360,667 254,318 254,024 201,339 168,593 30,238 311,095 283,824 326,338 3496 30,613 30,936 30,936		Name of items			
ASSETS 1 Cash on hand 725,166 360,667 254,311	l .		31.10.2019	31.10.2018	31.12.2018
Cash on hand	i/o				
2 Cash at the corresponding account and other accounts in NBKR		ASSETS	,		
3 Cash at banks 70,382 131,095 283,824	1	Cash on hand		360,667	254,318
Securities held for trading 34,996 30,613 30,926 5	2	Cash at the corresponding account and other accounts in NBKR	241,624		168,597
5 Securities available for sale 401 325 (451 6 Securities held-to-maturity 313,109 320,573 252,950 7 Securities to financial institutions 40 0 0 8 Derivative financial instituments 156,299 5,597 86,724 9 Loans to customers 2,145,710 1,644,951 1,691,583 Allowance for impairment on loans, granted to financial institutions and customers (53,160) (67,864) (34,627 11 Loans to financial institutions and customers, net 2,248,850 1,582,684 1,743,688 12 Fixed and intangible assets, net 185,885 160,688 163,953 13 Long-term assets held for sale 26,506 43,650 31,903 14 Other assets 189,065 98,955 45,300 15 TOTAL ASSETS 4,035,993 2,930,649 2,975,007 14BILITIES 1 1,637,309 1,648,663 17 Funds of financial institutions 277,733 198,889 226,214	3	Cash at banks	70,382	131,095	283,824
6 Securities held-to-maturity 313,109 320,573 252,956 7 Securities to financial institutions 40 0 0 8 Derivative financial instruments 156,299 5,597 86,722 9 Loans to customers 2,145,710 1,644,951 1,691,583 Allowance for impairment on loans, granted to financial institutions and customers (53,160) (67,864) (34,627 11 Loans to financial institutions and customers, net 2,248,850 1,582,684 1,743,686 12 Fixed and intangible assets, net 185,855 160,688 163,953 13 Long-term assets held for sale 26,506 43,650 31,903 14 Other assets 189,065 98,955 45,309 15 TOTAL ASSETS 4,035,993 2,930,649 2,975,007 LIABILITIES 1 19,000 1,644,650 1,644,650 1,644,650 1,644,650 1,644,650 1,644,650 1,644,650 1,644,650 1,644,650 1,644,650 1,644,650 1,644,650 1,644		<u> </u>		· · · · · · · · · · · · · · · · · · ·	30,920
7 Securities to financial institutions 40 0 0 8 Derivative financial instruments 156,299 5,597 86,724 9 Loans to customers 2,145,710 1,644,951 1,691,583 Allowance for impairment on loans, granted to financial institutions and customers of customers (53,160) (67,864) (34,627) 11 Loans to financial institutions and customers, net 2,248,850 1,582,684 1,743,684 12 Fixed and intangible assets, net 185,855 160,688 163,953 13 Long-term assets held for sale 26,506 43,650 31,900 14 Other assets 189,065 98,955 45,305 15 TOTAL ASSETS 4,035,993 2,930,649 2,975,007 LABILITIES LIABILITIES Total control institutions 277,733 198,889 26,214 17 Funds of financial institutions 277,733 198,889 26,214 17 Funds of financial institutions 277,733 198,889 26,214 18 Funds o	5	Securities available for sale	401		(451)
Borivative financial instruments 156,299 5,597 86,724	6	Securities held-to-maturity	313,109	320,573	252,950
Section Sect	7	Securities to financial institutions	40	0	0
Allowance for impairment on loans, granted to financial institutions and customers	8	Derivative financial instruments		,	86,724
10 customers (53,160) (67,864) (34,627) 11 Loans to financial institutions and customers, net 2,248,850 1,582,684 1,743,686 12 Fixed and intangible assets, net 185,855 160,688 163,953 13 Long-term assets held for sale 26,506 43,650 31,903 14 Other assets 189,065 98,955 45,303 15 TOTAL ASSETS 4,035,993 2,930,649 2,975,007 LIABILITIES 16 Funds of financial institutions 277,733 198,889 226,214 17 Funds of clients 2,444,087 1,637,309 1,648,663 18 Government funds 99,887 0 0 19 Loans received 241,739 150,322 151,365 20 Credits received from the NBKR 83,257 193,756 193,756 21 Derivative financial instruments 0 643 23 22 Profit tax liabilities 7,021 3,501 6,	9		2,145,710	1,644,951	1,691,583
11 Loans to financial institutions and customers, net 2,248,850 1,582,684 1,743,680 12 Fixed and intangible assets, net 185,855 160,688 163,953 13 Long-term assets held for sale 26,506 43,650 31,901 14 Other assets 189,065 98,955 45,303 15 TOTAL ASSETS 4,035,993 2,930,649 2,975,007 LIABILITIES AND EQUITY LIABILITIES		Allowance for impairment on loans, granted to financial institutions and			
12 Fixed and intangible assets, net 185,855 160,688 163,955 13 Long-term assets held for sale 26,506 43,650 31,907 14 Other assets 189,065 98,955 45,309 15 TOTAL ASSETS 4,035,993 2,930,649 2,975,007 LIABILITIES AND EQUITY LIABILITIES Tomas of financial institutions 277,733 198,889 226,214 17 Funds of clients 2,444,087 1,637,309 1,648,665 18 Government funds 99,887 0 0 19 Loans received 241,739 150,322 151,365 20 Credits received from the NBKR 83,257 193,756 193,756 21 Derivative financial instruments 0 643 23 22 Profit tax liabilities 7,021 3,501 6,512 23 Estimated reserves 0 2,036 0 24 Other liabilities 126,353 99,983 53,383 </td <td></td> <td></td> <td></td> <td>, , ,</td> <td>(34,627)</td>				, , ,	(34,627)
13 Long-term assets held for sale 26,506 43,650 31,907 14 Other assets 189,065 98,955 45,309 15 TOTAL ASSETS 4,035,993 2,930,649 2,975,007 LIABILITIES 16 Funds of financial institutions 277,733 198,889 226,214 17 Funds of clients 2,444,087 1,637,309 1,648,663 18 Government funds 99,887 0 0 19 Loans received 241,739 150,322 151,365 20 Credits received from the NBKR 83,257 193,756 193,756 21 Derivative financial instruments 0 643 23 22 Profit tax liabilities 7,021 3,501 6,513 23 Estimated reserves 0 2,036 0 24 Other liabilities 126,353 99,983 53,383 25 TOTAL LIABILITIES 3,280,078 2,286,440 2,279,915 EQUITY 6 620,000 620,000 620,000 28 Revaluation reserve for available-for-sale financial assets 0 0 0 0 28 Retained earnings 136,176 </td <td>11</td> <td>Loans to financial institutions and customers, net</td> <td>2,248,850</td> <td>1,582,684</td> <td>1,743,680</td>	11	Loans to financial institutions and customers, net	2,248,850	1,582,684	1,743,680
14 Other assets 189,065 98,955 45,305 15 TOTAL ASSETS 4,035,993 2,930,649 2,975,007 LIABILITIES AND EQUITY 16 Funds of financial institutions 277,733 198,889 226,214 17 Funds of clients 2,444,087 1,637,309 1,648,665 18 Government funds 99,887 0 0 19 Loans received 241,739 150,322 151,365 20 Credits received from the NBKR 83,257 193,756 193,756 21 Derivative financial instruments 0 643 22 22 Profit tax liabilities 7,021 3,501 6,512 23 Estimated reserves 0 2,036 0 24 Other liabilities 126,353 99,983 53,383 25 TOTAL LIABILITIES 3,280,078 2,286,440 2,279,915 EQUITY 26 Common shares 620,000 620,000 620,000 28 Revaluation reserve for available-for-sale financial assets (261) (322) (243 29 Retained earnings 136,176 24,532 75,333 30 TOTAL EQUITY	12	Fixed and intangible assets, net	185,855	160,688	163,953
TOTAL ASSETS 4,035,993 2,930,649 2,975,007	13	Long-term assets held for sale	26,506	43,650	31,907
LIABILITIES AND EQUITY LIABILITIES 277,733 198,889 226,214 16 Funds of financial institutions 277,733 198,889 226,214 17 Funds of clients 2,444,087 1,637,309 1,648,663 18 Government funds 99,887 0 0 19 Loans received 241,739 150,322 151,369 20 Credits received from the NBKR 83,257 193,756 193,756 21 Derivative financial instruments 0 643 23 22 Profit tax liabilities 7,021 3,501 6,513 23 Estimated reserves 0 2,036 0 24 Other liabilities 126,353 99,983 53,383 25 TOTAL LIABILITIES 3,280,078 2,286,440 2,279,915 EQUITY 26 Common shares 620,000 620,000 620,000 27 Additional capital contributed by shareholders 0 0 0 0 28 Revaluation reserve for available-for-sale financial assets (261) (322) (243 29 Retained earnings <td>14</td> <td>Other assets</td> <td>189,065</td> <td>98,955</td> <td>45,309</td>	14	Other assets	189,065	98,955	45,309
LIABILITIES LIABILITIES 16 Funds of financial institutions 277,733 198,889 226,214 17 Funds of clients 2,444,087 1,637,309 1,648,663 18 Government funds 99,887 0 0 19 Loans received 241,739 150,322 151,363 20 Credits received from the NBKR 83,257 193,756 193,756 21 Derivative financial instruments 0 643 23 22 Profit tax liabilities 7,021 3,501 6,513 23 Estimated reserves 0 2,036 0 24 Other liabilities 126,353 99,983 53,383 25 TOTAL LIABILITIES 3,280,078 2,286,440 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 (261) (322) (243 29 Retained earnings 136,176 24,532 75,333 30 TOTAL EQUITY <	15	TOTAL ASSETS	4,035,993	2,930,649	2,975,007
16 Funds of financial institutions 277,733 198,889 226,214 17 Funds of clients 2,444,087 1,637,309 1,648,663 18 Government funds 99,887 0 0 19 Loans received 241,739 150,322 151,363 20 Credits received from the NBKR 83,257 193,756 193,756 21 Derivative financial instruments 0 643 23 22 Profit tax liabilities 7,021 3,501 6,513 23 Estimated reserves 0 2,036 0 24 Other liabilities 126,353 99,983 53,383 25 TOTAL LIABILITIES 3,280,078 2,286,440 2,279,915 EQUITY EQUITY 0 620,000 620,000 620,000 27 Additional capital contributed by shareholders 0 0 0 0 0 28 Revaluation reserve for available-for-sale financial assets (261) (322) (243 29 Retained earnings 136,176 24,532 75,333 30 TOTAL EQUITY 755,916 644,210 695,092		LIABILITIES AND EQUITY	=		
17 Funds of clients 2,444,087 1,637,309 1,648,665 18 Government funds 99,887 0 0 19 Loans received 241,739 150,322 151,365 20 Credits received from the NBKR 83,257 193,756 193,756 21 Derivative financial instruments 0 643 23 22 Profit tax liabilities 7,021 3,501 6,513 23 Estimated reserves 0 2,036 0 24 Other liabilities 126,353 99,983 53,383 25 TOTAL LIABILITIES 3,280,078 2,286,440 2,279,915 EQUITY		LIABILITIES			
18 Government funds 99,887 0 0 19 Loans received 241,739 150,322 151,365 20 Credits received from the NBKR 83,257 193,756 193,756 21 Derivative financial instruments 0 643 23 22 Profit tax liabilities 7,021 3,501 6,512 23 Estimated reserves 0 2,036 0 24 Other liabilities 126,353 99,983 53,383 25 TOTAL LIABILITIES 3,280,078 2,286,440 2,279,915 EQUITY	16	Funds of financial institutions	277,733	198,889	226,214
19 Loans received 241,739 150,322 151,365 20 Credits received from the NBKR 83,257 193,756 193,756 21 Derivative financial instruments 0 643 23 22 Profit tax liabilities 7,021 3,501 6,512 23 Estimated reserves 0 2,036 0 24 Other liabilities 126,353 99,983 53,383 25 TOTAL LIABILITIES 3,280,078 2,286,440 2,279,915 EQUITY	17	Funds of clients	2,444,087	1,637,309	1,648,663
20 Credits received from the NBKR 83,257 193,756 193,756 21 Derivative financial instruments 0 643 23 22 Profit tax liabilities 7,021 3,501 6,512 23 Estimated reserves 0 2,036 0 24 Other liabilities 126,353 99,983 53,383 25 TOTAL LIABILITIES 3,280,078 2,286,440 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 (261) (322) (243 29 Retained earnings 136,176 24,532 75,335 30 TOTAL EQUITY 755,916 644,210 695,092	18	Government funds	99,887	0	0
21 Derivative financial instruments 0 643 23 22 Profit tax liabilities 7,021 3,501 6,512 23 Estimated reserves 0 2,036 0 24 Other liabilities 126,353 99,983 53,383 25 TOTAL LIABILITIES 3,280,078 2,286,440 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 (261) (322) (243 29 Retained earnings 136,176 24,532 75,335 30 TOTAL EQUITY 755,916 644,210 695,092	19	Loans received	241,739	150,322	151,365
22 Profit tax liabilities 7,021 3,501 6,512 23 Estimated reserves 0 2,036 0 24 Other liabilities 126,353 99,983 53,383 25 TOTAL LIABILITIES 3,280,078 2,286,440 2,279,915 EQUITY 6 620,000 620,000 620,000 27 Additional capital contributed by shareholders 0 0 0 28 Revaluation reserve for available-for-sale financial assets (261) (322) (243 29 Retained earnings 136,176 24,532 75,335 30 TOTAL EQUITY 755,916 644,210 695,092	20	Credits received from the NBKR	83,257	193,756	193,756
23 Estimated reserves 0 2,036 0 24 Other liabilities 126,353 99,983 53,383 25 TOTAL LIABILITIES 3,280,078 2,286,440 2,279,915 EQUITY	21	Derivative financial instruments	0	643	23
24 Other liabilities 126,353 99,983 53,383 25 TOTAL LIABILITIES 3,280,078 2,286,440 2,279,915 EQUITY 620,000 620,000 620,000 27 Additional capital contributed by shareholders 0 0 0 28 Revaluation reserve for available-for-sale financial assets (261) (322) (243 29 Retained earnings 136,176 24,532 75,335 30 TOTAL EQUITY 755,916 644,210 695,092	22	Profit tax liabilities	7,021	3,501	6,511
25 TOTAL LIABILITIES 3,280,078 2,286,440 2,279,915 EQUITY 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 (261) (322) (243 29 Retained earnings 136,176 24,532 75,335 30 TOTAL EQUITY 755,916 644,210 695,092	23	Estimated reserves	0	2,036	0
EQUITY 620,000 620,000 620,000 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 (261) (322) (243 29 Retained earnings 136,176 24,532 75,335 30 TOTAL EQUITY 755,916 644,210 695,092	24	Other liabilities	126,353	99,983	53,383
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 (261) (322) (243 29 Retained earnings 136,176 24,532 75,333 30 TOTAL EQUITY 755,916 644,210 695,092	25	TOTAL LIABILITIES	3,280,078	2,286,440	2,279,915
27 Additional capital contributed by shareholders 0 0 0 28 Revaluation reserve for available-for-sale financial assets (261) (322) (243) 29 Retained earnings 136,176 24,532 75,333 30 TOTAL EQUITY 755,916 644,210 695,092		EQUITY			
28 Revaluation reserve for available-for-sale financial assets (261) (322) (243) 29 Retained earnings 136,176 24,532 75,335 30 TOTAL EQUITY 755,916 644,210 695,092	26	Common shares	620,000	620,000	620,000
29 Retained earnings 136,176 24,532 75,335 30 TOTAL EQUITY 755,916 644,210 695,092	27	Additional capital contributed by shareholders	0	0	0
30 TOTAL EQUITY 755,916 644,210 695,092	_		(261)	(322)	(243)
			136,176	24,532	75,335
31 TOTAL LIABILITIES AND EQUITY 4,035,993 2,930,649 2,975,007	30	TOTAL EQUITY	755,916	644,210	695,092
	31	TOTAL LIABILITIES AND EQUITY	4,035,993	2,930,649	2,975,007

Reference

	*Allowance for impairment of loans to financial institutions	
	and customers in accordance with the requirements of the	
1	NBKR (regulatory reporting)	(70,530)
	*Allowance for impairment of other assets in accordance	
2	with the requirements of the NBKR (regulatory reporting)	(25,690)
	Estimated reserves under the guarantee in accordance with	
3	the requirements of the NBKR (regulatory reporting)	4,670

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, Aytmatova Avenue 303, FEZ "Bishkek"

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

STATEMENT OF COMPREHENSIVE INCOME on October 31, 2019 (included)

CJSC "BANK OF ASIA"

Country: Kyrgyzstan Bishkek, Aitmatov Avenue, 303

Unit of measure: thousand som.

		Unit of measure. t	ilousariu soiii.
Nº	Name of items	Reporting	Previous
			period 2017
i/o		period 2018	
1	Interest income	331,410	228,661
2	Interest expenses	(122,828)	(74,904)
	Net interest income before formation /		
	restoration of provision for impairment		
3		208,582	153,758
	The formation / recovery of provision for impairment of assets,		
	for which interest is accrued		
4		9,355	(6,922)
5	Net interest income	217,937	146,836
6	Income from received services and commissions	138,341	78,471
7	Fees for paid services and commissions	(20,693)	(12,810)
8	Net Income for Foreign Exchange Transactions	41,657	36,265
9	Net income from operations with securitiestrading portfolio	0	601
10	Other income	1,361	3,173
	Formation / recovery of provision for impairment of assets, other		
	than assets for which interest is accrued		
11		(1,881)	(1,294)
12	Net non-interest income	158,784	104,406
13	Operating income	376,721	251,241
14	Operating expenses	(251,965)	(223,984)
15	Total operating profit	124,756	27,257
16	Other non-operating income and expenses	0	0
17	Profit before income tax	124,756	27,257
18	Income tax expense	(10,976)	(2,726)
19	Net profit (loss) for the period	113,780	24,532
20	Other comprehensive income	(6)	(69)
21	Total comprehensive income for the period	113,774	24,462
22	Earnings per share (KGS)	183.52	39.57

Reference

	*Profit in accordance with the requirements of the NBKR	
1	(regulatory reporting)	95424
	*Earnings per share in accordance with the requirements of the	
	NBKR	
2	(regulatory reporting)	153.91

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, Aytmatova Avenue 303, FEZ "Bishkek"

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

Information of compliance with economic standards of CJSC "Bank of Asia" at the end of "31" October 2019

The name of economic standards	The set value of	The actual value
	the standard	of the standard
The maximum amount of risk per borrower, not related to the bank (K 1.1)	not more then 20%	11.1%
The maximum amount of risk per borrower related to the bank (K 1.2)	not more then 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 then 30%	2.6%
The maximum amount of risk on interbank placements in a bank related to a bank (K 1.4)	not more then 15%	0.0%
The coefficient of adequacy of total capital (K 2.1)	not less than 12%	25.6%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	21.1%
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%	106.1%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	25.6%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	104.7%
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

Chairman of the Board Atakishieva Z.A.

Chief Accountant Kustebaeva N.B.