

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

CJSC "BANK OF ASIA"

Country: Kyrgyzstan
Bishkek, Aitmatov Avenue, 303

Unit of measure: thousand som.

№ i/o	Name of items	on 31.10.2019	on 31.10.2018	on 31.12.2018
ASSETS				
1	Cash on hand	725,166	360,667	254,318
2	Cash at the corresponding account and other accounts in NBKR	241,624	201,399	168,597
3	Cash at banks	70,382	131,095	283,824
4	Securities held for trading	34,996	30,613	30,920
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 instruments	156,299	5,597	86,724
9	Loans to customers	2,145,710	1,644,951	1,691,583
10	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	1,743,680
12	Fixed and intangible assets, net	185,855	160,688	163,953
13	Long-term assets held for sale	26,506	43,650	31,907
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				
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	6,511
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
31	TOTAL LIABILITIES AND EQUITY	4,035,993	2,930,649	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)	(70,530)
2	*Allowance for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(25,690)
3	Estimated reserves under the guarantee in accordance with 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.

№ i/o	Name of items	Reporting period 2018	Previous period 2017
1	Interest income	331,410	228,661
2	Interest expenses	(122,828)	(74,904)
3	Net interest income before formation / restoration of provision for impairment	208,582	153,758
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	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
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(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

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	95424
2	*Earnings per share in accordance with the requirements of the NBKR (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 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%	11.1%
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%	2.6%
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%	25.6%
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.