

REPORT  
OF FINANCIAL STATE  
on November 30, 2020 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan  
303 Aitmatov av., Bishkek

Unit of measure: thousand som

№ i/o	Name of items	on 30.11.2020	on 30.11.2019	on 31.12.2019
<b>ASSETS</b>				
1	Cash on hand	923 083	685 538	489 144
2	Cash at the corresponding account and other accounts in NBKR	343 142	218 857	316 070
3	Cash at banks	305 038	222 816	408 400
4	Securities held for trading	4 911	34 316	35 771
5	Securities available for sale	300	409	409
6	Securities held-to-maturity	306 245	285 635	318 184
7	Securities to financial institutions			
8	Derivative financial instruments	186 924	150 665	151 964
9	Loans to customers	2 756 310	2 175 943	2 212 326
10	Allowance for impairment on loans, granted to financial institutions and customers	(84 720)	(56 321)	(42 785)
11	Loans to financial institutions and customers, net	2 858 514	2 270 287	2 321 505
12	Fixed and intangible assets, net	207 762	185 463	219 013
13	Long-term assets held for sale	27 882	22 369	26 518
14	Other assets	127 995	170 088	25 939
15	<b>TOTAL ASSETS</b>	<b>5 104 871</b>	<b>4 095 778</b>	<b>4 160 953</b>
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
17	Funds of financial institutions	290 654	267 319	276 403
18	Funds of clients	2 843 291	2 518 818	2 593 458
19	Government funds	342 587	99 858	99 000
21	Loans received	236 077	242 186	244 869
22	Credits received from the NBKR	381 506	83 247	83 257
23	Derivative financial instruments	8 813	4	22
24	Profit tax liabilities	9 248	5 279	9 667
25	Dividends payable		0	0
26	Estimated reserves	11 891		
27	Other liabilities	162 205	137 959	86 788
28	<b>TOTAL LIABILITIES</b>	<b>4 286 272</b>	<b>3 354 671</b>	<b>3 393 464</b>
<b>EQUITY</b>				
30	Common shares	670 000	620 000	620 000
31	Additional capital contributed by shareholders	0	0	
32	Revaluation reserve for available-for-sale financial assets	(362)	(253)	(238)
33	Retained earnings	148 961	121 359	147 727
34	<b>TOTAL EQUITY</b>	<b>818 599</b>	<b>741 107</b>	<b>767 489</b>
35	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>5 104 871</b>	<b>4 095 778</b>	<b>4 160 953</b>

Reference

*Allowance for impairment of loans to financial institutions and customers in accordance with the requirements of the NBKR (regulatory reporting)	(101 550)	(70 105)
*Allowance for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(24 904)	(25 728)
*Estimated reserves under the guarantee in accordance with the requirements of the NBKR (regulatory reporting)	4 343	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 "Bank of Asia" CJSC, as well as in the head office in: 303 Aitmatov av., FEZ "Bishkek", Bishkek city

or at the Bank's website: [www.bankasia.kg](http://www.bankasia.kg)

**STATEMENT OF COMPREHENSIVE INCOME**  
on November 30, 2020 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan  
303 Aitmatov av., Bishkek

Unit of measure: thousand som

№ п/п	Name of items	Reporting period 2020	Previous period 2019
1	Interest income	444 656	368 633
2	Interest expenses	(171 790)	(138 354)
3	Net interest income before formation / restoration of provision for impairment	<b>272 866</b>	<b>230 280</b>
4	The formation /recovery of provision for impairment of assets, for which interest is accrued	(36 803)	6 241
<b>5</b>	<b>Net interest income</b>	<b>236 064</b>	<b>236 520</b>
6	Income from received services and commissions	158 807	158 238
7	Fees for paid services and commissions	(22 675)	(23 917)
8	Net Income for Foreign Exchange Transactions	68 611	45 950
9	Net income from operations with securitiestrading portfolio	0	0
10	Other income	2 266	1 578
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	559	(3 406)
<b>12</b>	<b>Net non-interest income</b>	<b>207 568</b>	<b>178 443</b>
<b>13</b>	<b>Operating income</b>	<b>443 632</b>	<b>414 964</b>
<b>14</b>	<b>Operating expenses</b>	<b>(305 700)</b>	<b>(281 079)</b>
<b>15</b>	<b>Total operating profit</b>	<b>137 931</b>	<b>133 885</b>
16	Other non-operating income and expenses	0	0
<b>17</b>	<b>Profit before income tax</b>	<b>137 931</b>	<b>133 885</b>
18	Income tax expense	(16 590)	(12 526)
<b>19</b>	<b>Net profit (loss) for the period</b>	<b>121 341</b>	<b>121 359</b>
20	Other comprehensive income	(109)	8
<b>21</b>	<b>Total comprehensive income for the period</b>	<b>121 232</b>	<b>121 367</b>
22	Earnings per share (KGS)	191,50	195,74

Reference

<b>1</b>	<b>*Profit in accordance with the requirements of the NBKR (regulatory reporting)</b>	131 894	108 089,10
<b>2</b>	<b>*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)</b>	208,15	174,34

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**Information of compliance with economic standards of "Bank of Asia" CJSC  
at the end on November 30, 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%	10,9%
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%	2,5%
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%	24,8%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	19,6%
Basic capital adequacy ratio of the First level (K 2.3)	not less than 4,5%	19,6%
The coefficient of leverage (K 2.4)	not less than 8%	15,9%
The bank's liquidity ratio (K 3.1)	not less than 45%	84,2%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	24,8%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	86,7%
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

Chairman of the Board



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