

**REPORT
OF FINANCIAL STATE
on October 31, 2020 (included)**

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
303 Aitmatov av., Bishkek

Unit of measure: thousand som

№ i/o	Name of items	on 31.10.2020	on 31.10.2019	on 31.12.2019
ASSETS				
1	Cash on hand	910 514	725 166	489 144
2	Cash at the corresponding account and other accounts in NBKR	241 103	241 624	316 070
3	Cash at banks	208 539	70 382	408 400
4	Securities held for trading	5 028	34 996	35 771
5	Securities available for sale	409	401	409
6	Securities held-to-maturity	303 646	313 109	318 184
7	Securities to financial institutions		40	
8	Derivative financial instruments	193 452	156 299	151 964
9	Loans to customers	2 783 301	2 145 710	2 212 326
10	Allowance for impairment on loans, granted to financial institutions and customers	(85 782)	(53 160)	(42 785)
11	Loans to financial institutions and customers, net	2 890 971	2 248 850	2 321 505
12	Fixed and intangible assets, net	210 872	185 855	219 013
13	Long-term assets held for sale	29 166	26 506	26 518
14	Other assets	102 281	189 065	25 939
15	TOTAL ASSETS	4 902 529	4 035 953	4 160 953
LIABILITIES AND EQUITY				
LIABILITIES				
16	Funds of financial institutions	306 333	277 733	276 403
17	Funds of clients	2 615 916	2 444 087	2 593 458
18	Government funds	342 301	99 887	99 000
19	Loans received	253 491	241 739	244 869
20	Credits received from the NBKR	384 271	83 257	83 257
21	Derivative financial instruments	6 799	0	22
22	Profit tax liabilities	11 886	7 021	9 667
23	Dividends payable		0	0
24	Estimated reserves	23 781		
25	Other liabilities	162 003	126 353	86 788
26	TOTAL LIABILITIES	4 106 782	3 280 078	3 393 464
EQUITY				
27	Common shares	670 000	620 000	620 000
28	Additional capital contributed by shareholders	0	0	
29	Revaluation reserve for available-for-sale financial assets	(253)	(261)	(238)
30	Retained earnings	126 000	136 176	147 727
31	TOTAL EQUITY	795 747	755 916	767 489
32	TOTAL LIABILITIES AND EQUITY	4 902 529	4 035 993	4 160 953

Reference

1	*Allowance for impairment of loans to financial institutions and customers in accordance with the requirements of the NBKR (regulatory reporting)	(96 834)	(70 530)
2	*Allowance for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(24 351)	(25 690)
3	*Estimated reserves under the guarantee in accordance with the requirements of the NBKR (regulatory reporting)	4 188	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 "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

STATEMENT OF COMPREHENSIVE INCOME
on October 31, 2020 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
303 Aitmatov av., Bishkek

Unit of measure: thousand som

№ i/o	Name of items	Reporting period 2020	Previous period 2019
1	Interest income		
2	Interest expenses	402 687	331 410
	Net interest income before formation / restoration of provision for impairment	(157 078)	(122 828)
3		245 609	208 582
4	The formation /recovery of provision for impairment of assets, for which interest is accrued	(39 559)	9 355
5	Net interest income	206 051	217 937
6	Income from received services and commissions	138 809	138 341
7	Fees for paid services and commissions	(20 502)	(20 693)
8	Net Income for Foreign Exchange Transactions	60 129	41 657
9	Net income from operations with securitiestrading portfolio	0	0
10	Other income	2 104	1 361
	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	1 686	(1 881)
11		1 686	(1 881)
12	Net non-interest income	182 226	158 784
13	Operating income	388 276	376 721
14	Operating expenses	(275 607)	(251 965)
15	Total operating profit	112 670	124 756
16	Other non-operating income and expenses	0	0
17	Profit before income tax	112 670	124 756
18	Income tax expense	(14 290)	(10 976)
19	Net profit (loss) for the period	98 380	113 780
20	Other comprehensive income		(6)
21	Total comprehensive income for the period	98 380	113 774
22	Earnings per share (KGS)	146,84	183,52

Reference

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	113 369	95 424
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	169,21	153,91

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**Information of compliance with economic standards of "Bank of Asia" CJSC
at the end on October 31, 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%	10,8%
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%	0,9%
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%	20,1%
Basic capital adequacy ratio of the First level (K 2.3)	not less than 4,5%	20,1%
The coefficient of leverage (K 2.4)	not less than 8%	16,4%
The bank's liquidity ratio (K 3.1)	not less than 45%	94,3%
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%	84,8%
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

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