

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

"BANK OF ASIA" CJSC

Country: Kyrgyzstan  
303 Aitmatov av., Bishkek

Unit of measure: thousand som

No i/o	Name of items	on 31.07.2020	on 31.07.2019	on 31.12.2019
<b>ASSETS</b>				
1	Cash on hand	550 990	510 097	489 144
2	Cash at the corresponding account and other accounts in NBKR	352 663	158 491	316 070
3	Cash at banks	197 685	147 225	408 400
4	Securities held for trading	36 005	30 135	35 771
5	Securities available for sale	409	409	409
6	Securities held-to-maturity	301 833	248 142	318 184
7	Securities to financial institutions	218	42	0
8	Derivative financial instruments	215 879	120 250	151 964
9	Loans to customers	2 591 075	2 123 420	2 212 326
10	Allowance for impairment on loans, granted to financial institutions and customers	(103 715)	(59 208)	(42 785)
11	Loans to financial institutions and customers, net	2 703 239	2 184 461	2 321 505
12	Fixed and intangible assets, net	209 426	193 595	219 013
13	Long-term assets held for sale	26 649	23 619	26 518
14	Other assets	124 514	94 952	25 939
15	<b>TOTAL ASSETS</b>	<b>4 503 631</b>	<b>3 591 168</b>	<b>4 160 953</b>
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
16	Funds of financial institutions	247 524	291 313	276 403
17	Funds of clients	2 426 896	2 063 220	2 593 458
18	Government funds	281 480	99 887	99 000
19	Loans received *	252 911	237 861	244 869
20	Credits received from the NBKR	388 676	83 257	83 257
21	Derivative financial instruments	0	0	22
22	Profit tax liabilities	8 139	5 221	9 667
23	Dividends payable	23 781		
24	Estimated reserves		3 606	0
25	Other liabilities	131 789	121 533	86 788
26	<b>TOTAL LIABILITIES</b>	<b>3 761 196</b>	<b>2 905 898</b>	<b>3 393 464</b>
<b>EQUITY</b>				
27	Common shares	620 000	620 000	620 000
28	Additional capital contributed by shareholders	0	0	
29	Revaluation reserve for available-for-sale financial assets	(253)	(253)	(238)
30	Retained earnings	122 688	65 522	147 727
31	<b>TOTAL EQUITY</b>	<b>742 435</b>	<b>685 270</b>	<b>767 489</b>
32	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>4 503 631</b>	<b>3 591 168</b>	<b>4 160 953</b>

**Reference**

1	*Allowance for impairment of loans to financial institutions and customers in accordance with the requirements of the NBKR (regulatory reporting)	(89 755)	(68 053)
2	*Allowance for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(24 166)	(25 652)
3	*Estimated reserves under the guarantee in accordance with the requirements of the NBKR (regulatory reporting)	3 836	3 606

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 July 31, 2020 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan  
303 Aitmatov av., Bishkek

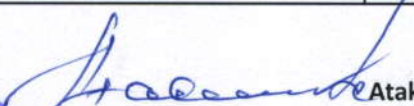
Unit of measure: thousand som

No i/o	Name of items	Reporting period 2020 r.	Previous period 2019 r.
1	Interest income	275 296	222 142
2	Interest expenses	(112 513)	(75 813)
3	Net interest income before formation / restoration of provision for impairment	162 784	146 329
4	The formation /recovery of provision for impairment of assets, for which interest is accrued	(32 590)	(1 512)
5	<b>Net interest income</b>	<b>130 194</b>	<b>144 817</b>
6	Income from received services and commissions	84 034	80 351
7	Fees for paid services and commissions	(13 801)	(11 354)
8	Net Income for Foreign Exchange Transactions	38 392	26 848
9	Net income from operations with securitiestrading portfolio	0	0
10	Other income	1 497	690
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	1 154	3 599
12	<b>Net non-interest income</b>	<b>111 276</b>	<b>100 134</b>
13	<b>Operating income</b>	<b>241 470</b>	<b>244 950</b>
14	<b>Operating expenses</b>	<b>(189 062)</b>	<b>(172 953)</b>
15	<b>Total operating profit</b>	<b>52 408</b>	<b>71 997</b>
16	Other non-operating income and expenses	0	0
17	<b>Profit before income tax</b>	<b>52 408</b>	<b>71 997</b>
18	Income tax expense	(7 340)	(6 476)
19	<b>Net profit (loss) for the period</b>	<b>45 068</b>	<b>65 522</b>
20	Other comprehensive income	0	-
21	<b>Total comprehensive income for the period</b>	<b>45 068</b>	<b>65 522</b>
22	Earnings per share (KGS)	72,69	105,70

Reference

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	58356	55960
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	94,12	90,26

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**Information of compliance with economic standards of "Bank of Asia" CJSC  
at the end on July, 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%	11,9%
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%	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%	24,1%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	21,0%
Basic capital adequacy ratio of the First level (K 2.3)	not less than 4,5%	21,0%
The coefficient of leverage (K 2.4)	not less than 8%	16,5%
The bank's liquidity ratio (K 3.1)	not less than 45%	82,8%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	24,1%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	77,7%
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



*Atakishieva Z.A.*  
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