

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

"BANK OF ASIA" CJSC

Country: Kyrgyzstan  
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som

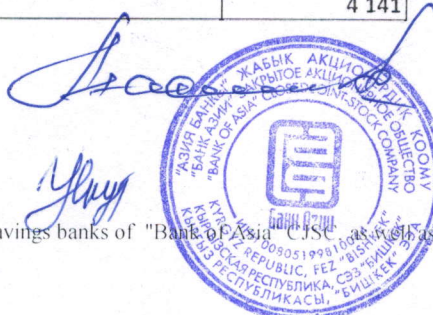
№ i/o	Name of items	on 31.10.2019	on 31.10.2018	on 31.12.2018
<b>ASSETS</b>				
1	Cash on hand	612 935	396 578	254 318
2	Cash at the corresponding account and other accounts in NBKR	247 525	346 591	168 597
3	Cash at banks	136 476	86 287	283 824
4	Securities held for trading	29 357	0	30 920
5	Securities available for sale	409	373	(451)
6	Securities held-to-maturity	246 914	281 527	252 950
7	Loans to financial institutions	134 159	5 926	86 724
8	Loans to customers	2 129 372	1 552 335	1 691 583
9	Allowance for impairment on loans, granted to financial institutions and customers	(53 362)	(66 862)	(34 627)
10	Loans to financial institutions and customers, net	2 210 169	1 491 400	1 743 680
11	Fixed and intangible assets, net	191 331	162 746	163 953
12	Long-term assets held for sale	23 619	44 572	31 907
13	Other assets	95 396	100 775	45 309
14	<b>TOTAL ASSETS</b>	<b>3 794 132</b>	<b>2 910 850</b>	<b>2 975 007</b>
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
16	Funds of financial institutions	279 335	195 795	226 214
17	Funds of clients	2 265 156	1 575 155	1 648 663
18	Government funds	99 887	0	0
19	Loans received	237 732	188 319	151 365
20	Credits received from the NBKR	83 257	193 756	193 756
21	Derivative financial instruments	2	1 530	23
22	Profit tax liabilities	4 121	2 205	6 511
23	Estimated reserves	0	1 560	0
24	Other liabilities	119 328	120 397	53 383
25	<b>TOTAL LIABILITIES</b>	<b>3 088 818</b>	<b>2 278 717</b>	<b>2 279 915</b>
<b>EQUITY</b>				
26	Common shares	620 000	620 000	620 000
27	Additional capital contributed by shareholders		0	0
28	Revaluation reserve for available-for-sale financial assets	(253)	(274)	(243)
29	Retained earnings	85 567	12 408	75 335
30	<b>TOTAL EQUITY</b>	<b>705 314</b>	<b>632 134</b>	<b>695 092</b>
31	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>3 794 132</b>	<b>2 910 850</b>	<b>2 975 007</b>

**Reference**

1	*Allowance for impairment of loans to financial institutions and customers in accordance with the requirements of the NBKR (regulatory reporting)	(67 819)
2	*Allowance for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(26 377)
3	Estimated reserves under the guarantee in accordance with the requirements of the NBKR (regulatory reporting)	4 141

Chairman of the Board

Chief Accountant



Atakishieva Z.A.

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:  
Bishkek, 303 Aitmatov av. "Bishkek" FEZ  
or on the Bank's website: [www.bankasia.kg](http://www.bankasia.kg)

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

"BANK OF ASIA" CJSC

Country: Kyrgyzstan  
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som

№ i/o	Name of items	Reporting period 2019	Previous period 2018
1	Interest income	258 570	177 013
2	Interest expenses	(90 968)	(56 314)
3	Net interest income before formation / restoration of provision for impairment	167 602	120 699
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	4 479	(6 110)
<b>5</b>	<b>Net interest income</b>	<b>172 081</b>	<b>114 589</b>
6	Income from received services and commissions	98 263	59 377
7	Fees for paid services and commissions	(14 261)	(9 611)
8	Net Income for Foreign Exchange Transactions	32 176	26 708
9	Net income from operations with securitiestrading portfolio	0	0
10	Other income	951	2 375
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	2 525	(595)
<b>12</b>	<b>Net non-interest income</b>	<b>119 655</b>	<b>78 253</b>
<b>13</b>	<b>Operating income</b>	<b>291 735</b>	<b>192 842</b>
<b>14</b>	<b>Operating expenses</b>	<b>(198 093)</b>	<b>(179 059)</b>
<b>15</b>	<b>Total operating profit</b>	<b>93 643</b>	<b>13 783</b>
16	Other non-operating income and expenses	0	0
<b>17</b>	<b>Profit before income tax</b>	<b>93 643</b>	<b>13 783</b>
18	Income tax expense	(8 076)	(1 375)
<b>19</b>	<b>Net profit (loss) for the period</b>	<b>85 567</b>	<b>12 408</b>
20	Other comprehensive income	0	-
<b>21</b>	<b>Total comprehensive income for the period</b>	<b>85 567</b>	<b>12 408</b>
22	Earnings per share (KGS)	138,01	20,01

**Reference**

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	69 762,00
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	112,52

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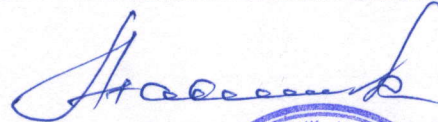
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**Information of compliance with economic standards of "Bank of Asia" CJSC  
at the end of "31" August 2019**

<b>The name of economic standards</b>	<b>The set value of the standard</b>	<b>The actual value of the standard</b>
The maximum amount of risk per borrower, not related to the bank (K 1.1)	not more than 20%	11,8%
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%	6,8%
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%	24,3%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	20,7%
The coefficient of leverage (K 2.3)	not less than 8%	18,5%
The bank's liquidity ratio (K 3.1)	not less than 45%	97,9%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	24,3%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	84,0%
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



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