

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

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som

# I/O	Name of items	on 31.01.2019	on 31.01.2018	on 31.12.2018
ASSETS				
1	Cash on hand	321 949	314 156	254 318
2	Cash at the corresponding account and other accounts in	137 894	132 911	168 597
3	Cash at banks	187 060	81 424	283 493
4	Securities held for trading	30 693	-	30 920
5	Securities available for sale	403	256	403
6	Securities held-to-maturity	251 390	242 367	254 576
7	Loans to Financial Institutions	84 722	3 287	86 724
8	Loans to customers	1 698 933	1 201 310	1 690 298
9	Allowance for impairment on loans, granted to financial institutions and customers	(57 692)	(70 667)	(57 435)
10	Loans to financial institutions and customers, net	1 725 963	1 133 930	1 719 587
11	Fixed and intangible assets, net	162 253	156 384	164 662
12	Long-term assets held for sale	36 107	39 104	36 107
13	Other assets	77 704	86 105	46 130
14	TOTAL ASSETS	2 931 417	2 186 636	2 958 793
LIABILITIES AND EQUITY				
LIABILITIES				
15	Funds of financial institutions	204 202	134 119	226 214
16	Funds of clients	1 533 391	1 087 702	1 648 663
17	Government funds		31 211	-
18	Loans received	198 057	125 850	151 365
19	Credits received from the NBKR	193 756	160 679	193 756
20	Derivative financial instruments	34	1 240	23
21	Profit tax liabilities	6 191	1 062	5 339
22	Estimated reserves	2 182	2 007	2 040
23	Other liabilities	113 895	81 649	58 713
24	TOTAL LIABILITIES	2 251 707	1 625 519	2 286 113
EQUITY				
25	Common shares	620 000	517 000	620 000
26	Additional capital contributed by shareholders		86	
27	Revaluation reserve for available-for-sale financial assets	(258)	(391)	(258)
28	Retained earnings	59 968	44 422	52 939
29	TOTAL EQUITY	679 710	561 117	672 680
30	TOTAL LIABILITIES AND EQUITY	2 931 417	2 186 636	2 958 793

Chairman of the Board

Atakishieva Z.A.

Deputy 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:

Bishkek, 303 Aitmatov av., "Bishkek" FEZ
or at the Bank's website: www.bankasia.kg

STATEMENT OF COMPREHENSIVE INCOME
on January 31, 2019 (included)

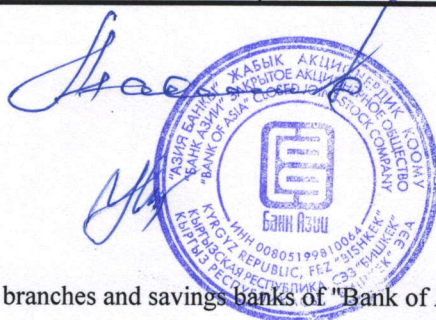
"BANK OF ASIA" CJSC

Country: Kyrgyzstan
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#	Name of items	Reporting period 2019	Previous period 2018
1	Interest income	28 987	20 015
2	Interest expenses	(8 893)	(5 605)
3	Net interest income before formation/restoration of provision for impairment	20 094	14 410
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(272)	(8 337)
5	Net interest income	19 822	6 073
6	Income from received services and commissions	8 760	5 801
7	Fees for paid services and commissions	(1 312)	(820)
8	Net Income for Foreign Exchange Transactions	3 104	3 520
9	Net income from operations with securities trading portfolio	-	-
10	Other income	349	231
11	Formation/recovery of provision for impairment of assets, other than assets for which interest is accrued	762	1 728
12	Net non-interest income	11 663	10 460
13	Operating income	31 485	16 533
14	Operating expenses	(23 582)	(22 241)
15	Total operating profit	7 902	(5 708)
16	Other non-operating income and expenses	-	-
17	Profit before income tax	7 902	(5 708)
18	Income tax expense	(874)	-
19	Net profit (loss) for the period	7 029	(5 708)
20	Other comprehensive income	-	-
21	Total comprehensive income for the period	7 029	(5 708)
22	Earnings per share (KGS)	11,34	-

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**Information of compliance with economic standards of "Bank of Asia" CJSC
at the end of January 31, 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%	13,5%
The maximum amount of risk per borrower related to the bank (K 1.2)	not more than 15%	0,1%
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%	12,3%
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%	30,7%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	29,1%
The coefficient of leverage (K 2.3)	not less than 8%	22,9%
The bank's liquidity ratio (K 3.1)	not less than 45%	66,3%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	30,7%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	67,8%
The number of days of violations of the total value of the long currency positions on all currencies (4.1 K)	not less than 20%	Observed
Number of days of violations for the total value of short currency positions for all currencies (K 4.2)	not more than 20%	Observed

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