

**Information of compliance with economic standards of "Bank of Asia" CJSC
at the end on December 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%	13,0%
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%	4,3%
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%	25,5%
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%	15,6%
The bank's liquidity ratio (K 3.1)	not less than 45%	92,5%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	25,5%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	92,4%
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.

Chief Accountant

Kustebaeva N.B.

STATEMENT OF CHANGES IN SHAREHOLDERS 'EQUITY
on December 31, 2020 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
 303 Aitmatov av., Bishkek

Unit of measure: thousand som.

No i/o	Name of item	Capital Stock	Additional capital	Revaluation reserve for available-for-sale financial assets	Retained earning	Total
1	on December 31, 2018	620 000	0	(243)	74 296	694 053
2	Issue of shares	0	0	0	0	0
3	Formation of additional capital	0	0	0	0	0
4	Declared dividends	0	0	0	(52 939)	(52 939)
5	Comprehensive income for the period	0	0	5	126 370	126 375
6	on December 31, 2019	620 000	0	(238)	147 727	767 489
7	Issue of shares	50 000	0	0	(50 000)	-
8	Formation of additional capital	0	0	0	0	0
9	Declared dividends	0	0	0	(70 108)	(70 108)
10	Comprehensive income for the period	0	0	(113)	101 174	101 061
11	on December 31, 2020	670 000	0	(351)	128 793	798 441

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or at the Bank's website: www.bankasia.kg

STATEMENT OF CASH FLOWS
on December 31, 2020 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
303 Aitmatov av., Bishkek

Unit of measure: thousand som

№ n\n	Name of items	on December 31, 2020	on December 31, 2020
Cash flows from operating activities:			
1	Interest received	463 474	402 283
2	Interest paid	(187 565)	(143 609)
3	Commissions received	185 381	178 243
4	Commissions paid	(25 539)	(26 358)
5	Net receipts from foreign exchange operations	82 506	51 504
6	Other income	2 685	2 195
7	General and administrative expenses	(303 775)	(272 784)
<i>(Increase) decrease in operating assets:</i>			
8	Accounts and deposits in financial institutions	(900)	(61 207)
9	Loans to financial institutions	(27 470)	(60 719)
10	Loans to customers	(590 658)	(493 024)
11	Changes in mandatory reserves in the NBKR		
12	Other assets	(4 772)	(8 657)
<i>Increase (decrease) in operating liabilities:</i>			
13	Funds of financial organizations	50 347	33 194
14	Loans from financial institutions	273 513	
15	Customer accounts and deposits	716 430	1 038 972
16	Other liabilities	12 463	38 228
17	Paid income tax	(15 952)	(12 914)
18	Net cash from operating activities	630 167	665 346
Cash flows from investing activities:			
19	Acquisition of investment securities	(550 870)	(512 325)
20	Sale, redemption of investment securities	594 596	441 974
21	Purchase of fixed assets	(19 647)	(38 127)
22	Proceeds from sale of fixed assets	6	
23	Net cash from investing activities	24 085	(108 478)
Cash flows from financing activities:			
24	Proceeds from issuance of promissory notes	0	0
25	Repayment of promissory notes	0	0
26	Proceeds from issue of shares		0
27	Proceeds to increase the supplementary capital	0	
28	Dividends paid	(70 108)	(52 939)
29	Net cash from financing activities	(70 108)	(52 939)
30	Net increase (decrease) in cash and cash equivalents		
	Effect of currency fluctuations	584 145	503 930
31	Cash and cash equivalents at the beginning of the period	(26 705)	2 217
32	Cash and cash equivalents at the end of the period	1 213 614	707 467
33	Денежные средства и их эквиваленты на конец периода	1 771 054	1 213 614

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

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
303 Aitmatov av., Bishkek

Unit of measure: thousand som

№ п/п	Name of items	Reporting period	Previous period
1	Interest income	486 453	407 542
2	Interest expenses	(186 824)	(153 835)
3	Net interest income before formation / restoration of provision for impairment	299 628	253 707
4	The formation /recovery of provision for impairment of assets, for which interest is accrued	(74 976)	-
5	Net interest income	224 653	253 707
6	Income from received services and commissions	185 598	178 194
7	Fees for paid services and commissions	(25 555)	(28 287)
8	Net Income for Foreign Exchange Transactions	76 595	52 217
9	Net income from operations with securitiestrading portfolio	0	267
10	Other income	2 685	1 879
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	1 766	(6 535)
12	Net non-interest income	241 090	197 735
13	Operating income	465 743	451 442
14	Operating expenses	(350 314)	(309 216)
15	Total operating profit	115 428	142 226
16	Other non-operating income and expenses	0	0
17	Profit before income tax	115 428	142 226
18	Income tax expense	(14 254)	(15 856)
19	Net profit (loss) for the period	101 174	126 370
20	Other comprehensive income	(113)	5
21	Total comprehensive income for the period	101 061	126 375
22	Earnings per share (KGS)	158,91	203,82

Reference

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	135 628
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	213,03

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**REORT
OF FINANCIAL STATE
on December 31, 2020 (included)**

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
303 Aitmatov av., Bishkek

Unit of measure: thousand som

№ i/o	Name of items	on 31.12.2020	on 31.12.2019
ASSETS			
1	Cash on hand	1 015 818	489 144
2	Cash at the corresponding account and other accounts in NBKR	326 188	316 070
3	Cash at banks	418 238	408 400
4	Securities held for trading	4 976	35 771
5	Securities available for sale	300	409
6	Securities held-to-maturity	303 503	318 184
7	Securities to financial institutions		0
8	Derivative financial instruments	175 287	151 964
9	Loans to customers	2 831 325	2 212 326
10	Allowance for impairment on loans, granted to financial institutions and customers	(149 593)	(42 785)
11	Loans to financial institutions and customers, net	2 857 019	2 321 505
12	Fixed and intangible assets, net	205 543	219 013
13	Long-term assets held for sale	25 721	26 518
14	Other assets	89 487	25 939
15	TOTAL ASSETS	5 246 793	4 160 953
LIABILITIES AND EQUITY			
LIABILITIES			
16	Funds of financial institutions	326 085	276 403
17	Funds of clients	2 818 308	2 593 458
18	Government funds	340 000	99 000
19	Loans received	226 237	244 869
20	Credits received from the NBKR	376 472	83 257
21	Derivative financial instruments	3 295	22
22	Profit tax liabilities	6 902	9 667
23	Dividends payable	0	0
24	Estimated reserves		
25	Other liabilities	351 053	86 788
26	TOTAL LIABILITIES	4 448 351	3 393 464
EQUITY			
27	Common shares	670 000	620 000
28	Additional capital contributed by shareholders		
29	Revaluation reserve for available-for-sale financial assets	(351)	(238)
30	Retained earnings	128 793	147 727
31	TOTAL EQUITY	798 441	767 489
32	TOTAL LIABILITIES AND EQUITY	5 246 793	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)	(113 019)
2	*Allowance for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(25 095)
3	*Estimated reserves under the guarantee in accordance with the requirements of the NBKR (regulatory reporting)	4704

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