

OF FINANCIAL STATE
on January 31, 2020 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, Aitmatov Avenue, 303

Unit of measure: thousand som.

№ i/o	Name of items	on	on	on
		31.01.2020	31.01.2019	31.12.2019
ASSETS				
1	Cash on hand	519 247	321 949	514 245
2	Cash at the corresponding account and other accounts in NBKR	252 683	137 113	317 872
3	Cash at banks	202 642	188 609	380 752
4	Securities held for trading	35 287	29 828	34 315
5	Securities available for sale	422	403	409
6	Securities held-to-maturity	399 795	249 605	316 906
7	Securities to financial institutions	99		
8	Derivative financial instruments	143 251	84 722	147 936
9	Loans to customers	2 242 366	1 698 933	2 211 249
10	Allowance for impairment on loans, granted to financial institutions and customers	(48 745)	(57 692)	(40 758)
11	Loans to financial institutions and customers, net	2 336 872	1 725 963	2 318 427
12	Fixed and intangible assets, net	213 971	162 253	197 285
13	Long-term assets held for sale	13 398	31 906	13 834
14	Other assets	88 342	77 655	85 216
15	TOTAL ASSETS	4 062 757	2 925 286	4 179 262
LIABILITIES AND EQUITY				
LIABILITIES				
16	Funds of financial institutions	271 935	204 202	276 353
17	Funds of clients	2 455 947	1 533 391	2 581 211
18	Government funds	99 887		99 000
19	Loans received	258 927	198 057	244 869
20	Credits received from the NBKR	79 507	193 756	83 257
21	Derivative financial instruments		34	22
22	Profit tax liabilities	8 269	6 191	7 919
23	Estimated reserves	3 782		
24	Other liabilities	121 142	109 695	98 981
25	TOTAL LIABILITIES	3 299 396	2 245 325	3 391 611
EQUITY				
26	Common shares	620 000	620 000	620 000
27	Additional capital contributed by shareholders			-
28	Revaluation reserve for available-for-sale financial assets	(240)	(258)	(253)
29	Retained earnings	143 602	60 218	167 904
30	TOTAL EQUITY	763 362	679 960	787 651
31	TOTAL LIABILITIES AND EQUITY	4 062 757	2 925 286	4 179 262

Reference

1	*Allowance for impairment of loans to financial institutions and customers in accordance with the requirements of the NBKR (regulatory reporting)	(73 632)	(57 692)
2	*Allowance for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(24 650)	(28 821)
3	Estimated reserves under the guarantee in accordance with the requirements of the NBKR (regulatory reporting)	3782	2 183

Chairman of the Board

Chief Accountant



(Handwritten signatures)

Atakishieva Z.A.

Kustebava N.B.

Full financial statements can be found in all branches and savings banks of CJSC "Bank of Asia", as well as in the head office in: Bishkek, Aytmatova Avenue 303, FEZ "Bishkek".

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

STATEMENT OF COMPREHENSIVE INCOME
on January, 2020 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, Aitmatov Avenue, 303

Unit of measure: thousand som.

No i/o	Name of items	Reporting period 2020	Previous period 2020
1	Interest income	37 687	28 987
2	Interest expenses	(16 922)	(8 893)
3	Net interest income before formation / restoration of provision for impairment	20 766	20 094
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	19 357	(272)
5	Net interest income	40 123	19 822
6	Income from received services and commissions	11 186	8 760
7	Fees for paid services and commissions	(1 001)	(1 312)
8	Net Income for Foreign Exchange Transactions	3 832	3 104
9	Net income from operations with securities trading portfolio	-	-
10	Other income	190	349
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(2 624)	1 012
12	Net non-interest income	11 582	11 913
13	Operating income	51 705	31 735
14	Operating expenses	(27 959)	(23 582)
15	Total operating profit	23 746	8 153
16	Other non-operating income and expenses	-	-
17	Profit before income tax	23 746	8 153
18	Income tax expense	(350)	(874)
19	Net profit (loss) for the period	23 396	7 279
20	Other comprehensive income	-	-
21	Total comprehensive income for the period	23 396	7 279
22	Earnings per share (KGS)	37,74	11,74

Reference

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	2309	7 029
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	3,72	11,34

Chairman of the Board

Atakishieva Z.A.
Atakishieva Z.A.

Chief Accountant

Kustebaeva N.B.
Kustebaeva N.B.



Full financial statements can be found in all branches and savings banks of CJSC "Bank of Asia", as well as in the head office in:
Bishkek, Aitmatova Avenue 303, FEZ "Bishkek"

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

**Information of compliance with economic standards of CJSC "Bank of Asia"
at the end of "31" January 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 more than 20%	9,4%
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%	1,1%
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%	24,7%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	23,4%
The coefficient of leverage (K 2.3)	not less than 8%	18,6%
The bank's liquidity ratio (K 3.1)	not less than 45%	102,3%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	24,7%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	93,7%
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

Atakishieva Z.A.

Chief Accountant



Kustebaeva N.B.