

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

"BANK OF ASIA" CJSC

Country: Kyrgyzstan  
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

No i/o	Name of items	on 31.05.2019	on 31.05.2018	on 31.12.2018
<b>ASSETS</b>				
1	Cash on hand	435 306	330 517	254 318
2	Cash at the corresponding account and other accounts in NBKR	143 976	183 599	168 597
3	Cash at banks	115 330	103 909	283 824
4	Securities held for trading	29 358	0	30 920
5	Securities available for sale	431	373	(451)
6	Securities held-to-maturity	249 422	256 804	252 950
7	Securities to financial institutions	12 624	0	0
8	Derivative financial instruments	101 544	2 914	86 724
9	Loans to customers	1 983 826	1 394 922	1 691 583
10	Allowance for impairment on loans, granted to financial institutions and customers	(45 422)	(67 573)	(34 627)
11	Loans to financial institutions and customers, net	2 039 948	1 330 262	1 743 680
12	Fixed and intangible assets, net	166 032	165 746	163 953
13	Long-term assets held for sale	28 314	45 746	31 907
14	Other assets	171 665	106 083	45 309
15	<b>TOTAL ASSETS</b>	<b>3</b>	<b>2 552 588</b>	<b>2 975 007</b>
<b>LIABILITIES AND EQUITY</b>		<b>3 392 405</b>		
<b>LIABILITIES</b>				
15	Funds of financial institutions	236 848	118 997	226 214
16	Funds of clients	1 935 216	1 320 749	1 648 663
17	Government funds	50 014	31 211	0
18	Loans received	267 340	192 976	151 365
19	Credits received from the NBKR	92 419	160 679	193 756
20	Derivative financial instruments	0	1 596	23
21	Profit tax liabilities	3 187	1 119	6 511
22	Dividends payable	10 482		
23	Estimated reserves	0	1 501	0
24	Other liabilities	120 392	76 518	53 383
25	<b>TOTAL LIABILITIES</b>	<b>2 715 898</b>	<b>1 905 346</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	0
28	Revaluation reserve for available-for-sale financial assets	(231)	(274)	(243)
29	Retained earnings	56 738	(2 484)	75 335
30	<b>TOTAL EQUITY</b>	<b>676 507</b>	<b>617 242</b>	<b>695 092</b>
31	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>3 392 405</b>	<b>2 522 588</b>	<b>2 975 007</b>

**Referance**

1	Provision for impairment of loans to financial institutions and customers in accordance with the requirements of the NBKR (regulatory reporting)	(64 584)
2	Provision for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(27 604)
3	Estimated reserves for agencies in accordance with terbovaniya national Bank (regulatory reporting)	3 043

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



**Information of compliance with economic standards of "Bank of Asia" CJSC  
at the end of "31" May 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%	13,2%
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%	10,3%
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%	26,9%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	24,1%
The coefficient of leverage (K 2.3)	not less than 8%	19,7%
The bank's liquidity ratio (K 3.1)	not less than 45%	60,0%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	26,9%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	69,0%
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

**Chairman of the Board**



**Atakishieva Z.A.**

**Chief Accountant**

**Kustebaeva N.B.**