

**REPORT
OF FINANCIAL STATE
on May 31, 2021 (included)**

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

№ i/o	Name of items	on 31.05.2021	on 31.05.2020	on 31.12.2020
ASSETS				
1	Cash on hand	889 653	668 015	1 015 818
2	Cash at the corresponding account and other accounts in NBKR	286 698	225 777	330 725
3	Cash at banks	468 747	82 616	414 385
4	Securities held for trading	4 949	34 939	5 092
5	Securities available for sale	336	409	300
6	Securities held-to-maturity	310 733	310 567	303 491
7	Securities to financial institutions	5 613	4 398	230
8	Derivative financial instruments	136 651	134 198	175 287
9	Loans to customers	2 933 506	2 412 452	2 831 324
10	Allowance for impairment on loans, granted to financial institutions and cust	(218 450)	(67 646)	(143 629)
11	Loans to financial institutions and customers, net	2 851 706	2 479 004	2 862 982
12	Fixed and intangible assets, net	236 032	210 397	225 999
13	Long-term assets held for sale	28 992	24 191	32 463
14	Other assets	287 669	114 726	34 518
15	TOTAL ASSETS	5 371 128	4 155 038	5 226 003
LIABILITIES AND EQUITY				
LIABILITIES				
16	Funds of financial institutions	247 455	240 069	326 084
17	Funds of clients	2 910 541	2 386 878	3 066 078
18	Government funds	443 281	99 502	340 000
19	Loans received	219 948	248 660	226 237
20	Credits received from the NBKR	264 797	177 551	376 472
21	Derivative financial instruments	0	0	3 168
22	Income tax liabilities	2 459	5 079	10 576
23	Dividends payable	0	23 781	0
24	Estimated reserves	0	0	0
25	Other liabilities	602 042	254 441	105 933
26	TOTAL LIABILITIES	4 690 522	3 435 961	4 454 548
EQUITY				
27	Common shares	670 000	620 000	670 000
28	Additional capital contributed by shareholders	0	0	0
29	Revaluation reserve for available-for-sale financial assets	(315)	(253)	(351)
30	Retained earnings	10 921	99 330	101 806
31	TOTAL EQUITY	680 606	719 076	771 455
32	TOTAL LIABILITIES AND EQUITY	5 371 128	4 155 038	5 226 003

Reference

1	*The provision for impairment on loans granted to financial institutions and clients in accordance with the requirements of the NBKR (regulatory reporting)	(153 795)	(82 075)
2	*The provision for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(25 195)	(24 860)
3	*Estimated reserves for guarantees in accordance with the requirements of the NBKR (regulatory reporting)	6400	4172

Chairman of the Board



Atakishieva Z.A.

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Chief Accountant

Kustebaeva N.B.

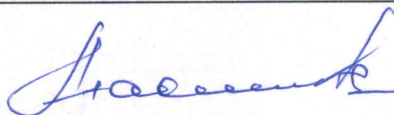
Kustebaeva N.B.

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

**Information of compliance with economic standards of "Bank of Asia" CJSC
at the end of "31" May 2021 r.**


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%	15,9%
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%	6,0%
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%	19,2%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	17,0%
Basic capital adequacy ratio of the First level (K 2.3)	not less than 4,5%	17,0%
The coefficient of leverage (K 2.4)	not less than 8%	13,7%
The bank's liquidity ratio (K 3.1)	not less than 45%	71,7%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	19,2%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	78,1%
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.

