

**REPORT  
OF FINANCIAL STATE  
on November 30, 2018 (included)**

"BANK OF ASIA" CJSC

Country: Kyrgyzstan  
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

No i/o	Name of items	on 30.11.2018	on 30.11.2017	on 31.12.2017
<b>ASSETS</b>				
1	Cash on hand	348 562	334 976	274 297
2	Cash at the corresponding account and other accounts in NBKR	195 578	210 090	172 116
3	Cash at banks	208 512	85 647	155 340
4	Securities held for trading	30 520	5 055	0
5	Securities available for sale	381	227	256
6	Securities held-to-maturity	276 404	181 458	238 968
7	Derivative financial instruments	88	0	0
8	Loans to financial institutions	88 576	72 491	6 494
9	Loans to customers	1 667 430	1 253 889	1 201 891
10	Allowance for impairment on loans, granted to financial institutions and customers	(68 099)	(66 271)	(62 529)
11	Loans to financial institutions and customers, net	1 687 907	1 260 109	1 145 856
12	Fixed and intangible assets, net	164 400	157 109	184 402
13	Long-term assets held for sale	44 771	38 538	38 717
14	Other assets	115 848	82 028	28 890
15	<b>TOTAL ASSETS</b>	<b>3 072 970</b>	<b>2 355 236</b>	<b>2 238 843</b>
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
15	Funds of financial institutions	224 687	116 027	127 992
16	Funds of clients	1 757 012	1 295 492	1 234 247
17	Government funds	0	55 401	31 000
18	Loans received	154 993	129 354	128 846
19	Credits received from the NBKR	193 730	160 658	160 679
20	Derivative financial instruments	0	2 374	1 195
21	Profit tax liabilities	2 975	1 780	2 631
22	Estimated reserves	2 252	3 385	1 798
23	Other liabilities	85 639	87 752	42 214
24	<b>TOTAL LIABILITIES</b>	<b>2 421 287</b>	<b>1 852 223</b>	<b>1 730 603</b>
<b>EQUITY</b>				
25	Common shares	620 000	400 000	400 000
26	Additional capital contributed by shareholders	0	23 000	25 000
27	Revaluation reserve for available-for-sale financial assets	(266)	(426)	(391)
28	Retained earnings	31 950	80 440	83 631
29	<b>TOTAL EQUITY</b>	<b>651 683</b>	<b>503 013</b>	<b>508 240</b>
30	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>3 072 970</b>	<b>2 355 236</b>	<b>2 238 843</b>

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 Aitmatova Avenue, "Bishkek" FEZ  
or at the Bank's website: [www.bankasia.kg](http://www.bankasia.kg)



**STATEMENT OF COMPREHENSIVE INCOME**  
on November 30, 2018 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan  
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

No i/o	Name of items	Reporting period 2018	Previous period 2017
1	Interest income	257 281	240 906
2	Interest expenses	(84 707)	(81 876)
3	Net interest income before formation/restoration of provision for impairment	<b>172 574</b>	<b>159 030</b>
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(7 081)	11 598
5	<b>Net interest income</b>	<b>165 492</b>	<b>170 628</b>
6	Income from received services and commissions	88 758	79 171
7	Fees for paid services and commissions	(14 498)	(11 243)
8	Net Income for Foreign Exchange Transactions	40 633	41 757
9	Net income from operations with securities trading portfolio	0	0
10	Other income	3 503	5 883
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(1 491)	(8 362)
12	<b>Net non-interest income</b>	<b>116 905</b>	<b>107 206</b>
13	<b>Operating income</b>	<b>282 398</b>	<b>277 834</b>
14	<b>Operating expenses</b>	<b>(246 900)</b>	<b>(225 760)</b>
15	<b>Total operating profit</b>	<b>35 497</b>	<b>52 074</b>
16	Other non-operating income and expenses	0	0
17	<b>Profit before income tax</b>	<b>35 497</b>	<b>52 074</b>
18	Income tax expense	(3 548)	(5 070)
19	<b>Net profit (loss) for the period</b>	<b>31 950</b>	<b>47 004</b>
20	Other comprehensive income	-	(95)
21	<b>Total comprehensive income for the period</b>	<b>31 950</b>	<b>46 909</b>
22	Earnings per share (KGS)	51,53	117,51

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**Information of compliance with economic standards of CJSC "Bank of Asia"  
at the end of November 30,2018**

<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 then 20%	12,8%
The maximum amount of risk per borrower related to the bank (K 1.2)	not more then 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 then 30%	18,8%
The maximum amount of risk on interbank placements in a bank related to a bank (K 1.4)	not more then 15%	0,0%
The coefficient of adequacy of total capital (K 2.1)	not less than 12%	28,1%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	25,5%
The coefficient of leverage (K 2.3)	not less than 8%	21,4%
The bank's liquidity ratio (K 3.1)	not less than 45%	82,9%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	28,1%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	74,3%
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.**

**Deputy Chief Accountant**

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