# REPORT OF FINANCIAL STATE on October 31, 2019 (included)

CJSC "BANK OF ASIA"

Country: Kyrgyzstan Bishkek, Aitmatov Avenue, 303

Unit of measure: thousand som.

2 Cash at the corresponding account and other accounts in NBKR		Unit of measure: thousand som.			
ASSETS	Nº		on	on	on
ASSETS   Cash on hand   725,166   360,667   254,318   254,024   201,339   168,593   30,238   311,095   283,824   326,338   3496   30,613   30,936   30,936		Name of items			
ASSETS   1 Cash on hand   725,166   360,667   254,311	l .		31.10.2019	31.10.2018	31.12.2018
Cash on hand	i/o				
2 Cash at the corresponding account and other accounts in NBKR		ASSETS	,		
3   Cash at banks   70,382   131,095   283,824	1	Cash on hand		360,667	254,318
Securities held for trading   34,996   30,613   30,926   5	2	Cash at the corresponding account and other accounts in NBKR	241,624		168,597
5         Securities available for sale         401         325         (451           6         Securities held-to-maturity         313,109         320,573         252,950           7         Securities to financial institutions         40         0         0           8         Derivative financial instituments         156,299         5,597         86,724           9         Loans to customers         2,145,710         1,644,951         1,691,583           Allowance for impairment on loans, granted to financial institutions and customers         (53,160)         (67,864)         (34,627           11         Loans to financial institutions and customers, net         2,248,850         1,582,684         1,743,688           12         Fixed and intangible assets, net         185,885         160,688         163,953           13         Long-term assets held for sale         26,506         43,650         31,903           14         Other assets         189,065         98,955         45,300           15         TOTAL ASSETS         4,035,993         2,930,649         2,975,007           14BILITIES         1         1,637,309         1,648,663           17         Funds of financial institutions         277,733         198,889         226,214	3	Cash at banks	70,382	131,095	283,824
6         Securities held-to-maturity         313,109         320,573         252,956           7         Securities to financial institutions         40         0         0           8         Derivative financial instruments         156,299         5,597         86,722           9         Loans to customers         2,145,710         1,644,951         1,691,583           Allowance for impairment on loans, granted to financial institutions and customers         (53,160)         (67,864)         (34,627           11         Loans to financial institutions and customers, net         2,248,850         1,582,684         1,743,686           12         Fixed and intangible assets, net         185,855         160,688         163,953           13         Long-term assets held for sale         26,506         43,650         31,903           14         Other assets         189,065         98,955         45,309           15         TOTAL ASSETS         4,035,993         2,930,649         2,975,007           LIABILITIES         1         19,000         1,644,650         1,644,650         1,644,650         1,644,650         1,644,650         1,644,650         1,644,650         1,644,650         1,644,650         1,644,650         1,644,650         1,644,650         1,644		<u> </u>		· · · · · · · · · · · · · · · · · · ·	30,920
7         Securities to financial institutions         40         0         0           8         Derivative financial instruments         156,299         5,597         86,724           9         Loans to customers         2,145,710         1,644,951         1,691,583           Allowance for impairment on loans, granted to financial institutions and customers of customers         (53,160)         (67,864)         (34,627)           11         Loans to financial institutions and customers, net         2,248,850         1,582,684         1,743,684           12         Fixed and intangible assets, net         185,855         160,688         163,953           13         Long-term assets held for sale         26,506         43,650         31,900           14         Other assets         189,065         98,955         45,305           15         TOTAL ASSETS         4,035,993         2,930,649         2,975,007           LABILITIES         LIABILITIES         VIABILITIES         150,000         1,648,663           16         Funds of financial institutions         277,733         198,889         26,214           17         Funds of financial institutions         277,733         198,889         26,214           17         Funds of financial institutions	5	Securities available for sale	401		(451)
Borivative financial instruments   156,299   5,597   86,724	6	Securities held-to-maturity	313,109	320,573	252,950
Section   Sect	7	Securities to financial institutions	40	0	0
Allowance for impairment on loans, granted to financial institutions and customers	8	Derivative financial instruments		,	86,724
10         customers         (53,160)         (67,864)         (34,627)           11         Loans to financial institutions and customers, net         2,248,850         1,582,684         1,743,686           12         Fixed and intangible assets, net         185,855         160,688         163,953           13         Long-term assets held for sale         26,506         43,650         31,903           14         Other assets         189,065         98,955         45,303           15         TOTAL ASSETS         4,035,993         2,930,649         2,975,007           LIABILITIES           16         Funds of financial institutions         277,733         198,889         226,214           17         Funds of clients         2,444,087         1,637,309         1,648,663           18         Government funds         99,887         0         0           19         Loans received         241,739         150,322         151,365           20         Credits received from the NBKR         83,257         193,756         193,756           21         Derivative financial instruments         0         643         23           22         Profit tax liabilities         7,021         3,501         6,	9		2,145,710	1,644,951	1,691,583
11   Loans to financial institutions and customers, net   2,248,850   1,582,684   1,743,680   12   Fixed and intangible assets, net   185,855   160,688   163,953   13   Long-term assets held for sale   26,506   43,650   31,901   14   Other assets   189,065   98,955   45,303   15   TOTAL ASSETS   4,035,993   2,930,649   2,975,007   LIABILITIES AND EQUITY   LIABILITIES		Allowance for impairment on loans, granted to financial institutions and			
12         Fixed and intangible assets, net         185,855         160,688         163,955           13         Long-term assets held for sale         26,506         43,650         31,907           14         Other assets         189,065         98,955         45,309           15         TOTAL ASSETS         4,035,993         2,930,649         2,975,007           LIABILITIES AND EQUITY           LIABILITIES         Tomas of financial institutions         277,733         198,889         226,214           17         Funds of clients         2,444,087         1,637,309         1,648,663           18         Government funds         99,887         0         0           19         Loans received         241,739         150,322         151,363           20         Credits received from the NBKR         83,257         193,756         193,756           21         Derivative financial instruments         0         643         23           22         Profit tax liabilities         7,021         3,501         6,512           23         Estimated reserves         0         2,036         0           24         Other liabilities         126,353         99,983         53,383 </td <td></td> <td></td> <td></td> <td>, , ,</td> <td>(34,627)</td>				, , ,	(34,627)
13 Long-term assets held for sale       26,506       43,650       31,907         14 Other assets       189,065       98,955       45,309         15 TOTAL ASSETS       4,035,993       2,930,649       2,975,007         LIABILITIES         16 Funds of financial institutions       277,733       198,889       226,214         17 Funds of clients       2,444,087       1,637,309       1,648,663         18 Government funds       99,887       0       0         19 Loans received       241,739       150,322       151,365         20 Credits received from the NBKR       83,257       193,756       193,756         21 Derivative financial instruments       0       643       23         22 Profit tax liabilities       7,021       3,501       6,513         23 Estimated reserves       0       2,036       0         24 Other liabilities       126,353       99,983       53,383         25 TOTAL LIABILITIES       3,280,078       2,286,440       2,279,915         EQUITY       6       620,000       620,000       620,000         28 Revaluation reserve for available-for-sale financial assets       0       0       0       0         29 Retained earnings       136,176 </td <td>11</td> <td>Loans to financial institutions and customers, net</td> <td>2,248,850</td> <td>1,582,684</td> <td>1,743,680</td>	11	Loans to financial institutions and customers, net	2,248,850	1,582,684	1,743,680
14 Other assets       189,065       98,955       45,305         15 TOTAL ASSETS       4,035,993       2,930,649       2,975,007         LIABILITIES AND EQUITY         16 Funds of financial institutions       277,733       198,889       226,214         17 Funds of clients       2,444,087       1,637,309       1,648,665         18 Government funds       99,887       0       0         19 Loans received       241,739       150,322       151,365         20 Credits received from the NBKR       83,257       193,756       193,756         21 Derivative financial instruments       0       643       22         22 Profit tax liabilities       7,021       3,501       6,512         23 Estimated reserves       0       2,036       0         24 Other liabilities       126,353       99,983       53,383         25 TOTAL LIABILITIES       3,280,078       2,286,440       2,279,915         EQUITY       26       Common shares       620,000       620,000       620,000         28 Revaluation reserve for available-for-sale financial assets       (261)       (322)       (243         29 Retained earnings       136,176       24,532       75,333         30 TOTAL EQUITY	12	Fixed and intangible assets, net	185,855	160,688	163,953
TOTAL ASSETS   4,035,993   2,930,649   2,975,007	13	Long-term assets held for sale	26,506	43,650	31,907
LIABILITIES AND EQUITY           LIABILITIES         277,733         198,889         226,214           16 Funds of financial institutions         277,733         198,889         226,214           17 Funds of clients         2,444,087         1,637,309         1,648,663           18 Government funds         99,887         0         0           19 Loans received         241,739         150,322         151,369           20 Credits received from the NBKR         83,257         193,756         193,756           21 Derivative financial instruments         0         643         23           22 Profit tax liabilities         7,021         3,501         6,513           23 Estimated reserves         0         2,036         0           24 Other liabilities         126,353         99,983         53,383           25 TOTAL LIABILITIES         3,280,078         2,286,440         2,279,915           EQUITY         26 Common shares         620,000         620,000         620,000           27 Additional capital contributed by shareholders         0         0         0         0           28 Revaluation reserve for available-for-sale financial assets         (261)         (322)         (243           29 Retained earnings <td>14</td> <td>Other assets</td> <td>189,065</td> <td>98,955</td> <td>45,309</td>	14	Other assets	189,065	98,955	45,309
LIABILITIES         LIABILITIES           16 Funds of financial institutions         277,733         198,889         226,214           17 Funds of clients         2,444,087         1,637,309         1,648,663           18 Government funds         99,887         0         0           19 Loans received         241,739         150,322         151,363           20 Credits received from the NBKR         83,257         193,756         193,756           21 Derivative financial instruments         0         643         23           22 Profit tax liabilities         7,021         3,501         6,513           23 Estimated reserves         0         2,036         0           24 Other liabilities         126,353         99,983         53,383           25 TOTAL LIABILITIES         3,280,078         2,286,440         2,279,915           EQUITY         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         (261)         (322)         (243           29 Retained earnings         136,176         24,532         75,333           30 TOTAL EQUITY         <	15	TOTAL ASSETS	4,035,993	2,930,649	2,975,007
16 Funds of financial institutions       277,733       198,889       226,214         17 Funds of clients       2,444,087       1,637,309       1,648,663         18 Government funds       99,887       0       0         19 Loans received       241,739       150,322       151,363         20 Credits received from the NBKR       83,257       193,756       193,756         21 Derivative financial instruments       0       643       23         22 Profit tax liabilities       7,021       3,501       6,513         23 Estimated reserves       0       2,036       0         24 Other liabilities       126,353       99,983       53,383         25 TOTAL LIABILITIES       3,280,078       2,286,440       2,279,915         EQUITY       EQUITY       0       620,000       620,000       620,000         27 Additional capital contributed by shareholders       0       0       0       0       0         28 Revaluation reserve for available-for-sale financial assets       (261)       (322)       (243         29 Retained earnings       136,176       24,532       75,333         30 TOTAL EQUITY       755,916       644,210       695,092		LIABILITIES AND EQUITY	=		
17 Funds of clients       2,444,087       1,637,309       1,648,665         18 Government funds       99,887       0       0         19 Loans received       241,739       150,322       151,365         20 Credits received from the NBKR       83,257       193,756       193,756         21 Derivative financial instruments       0       643       23         22 Profit tax liabilities       7,021       3,501       6,513         23 Estimated reserves       0       2,036       0         24 Other liabilities       126,353       99,983       53,383         25 TOTAL LIABILITIES       3,280,078       2,286,440       2,279,915         EQUITY		LIABILITIES			
18 Government funds       99,887       0       0         19 Loans received       241,739       150,322       151,365         20 Credits received from the NBKR       83,257       193,756       193,756         21 Derivative financial instruments       0       643       23         22 Profit tax liabilities       7,021       3,501       6,512         23 Estimated reserves       0       2,036       0         24 Other liabilities       126,353       99,983       53,383         25 TOTAL LIABILITIES       3,280,078       2,286,440       2,279,915         EQUITY	16	Funds of financial institutions	277,733	198,889	226,214
19 Loans received       241,739       150,322       151,365         20 Credits received from the NBKR       83,257       193,756       193,756         21 Derivative financial instruments       0       643       23         22 Profit tax liabilities       7,021       3,501       6,512         23 Estimated reserves       0       2,036       0         24 Other liabilities       126,353       99,983       53,383         25 TOTAL LIABILITIES       3,280,078       2,286,440       2,279,915         EQUITY	17	Funds of clients	2,444,087	1,637,309	1,648,663
20 Credits received from the NBKR       83,257       193,756       193,756         21 Derivative financial instruments       0       643       23         22 Profit tax liabilities       7,021       3,501       6,512         23 Estimated reserves       0       2,036       0         24 Other liabilities       126,353       99,983       53,383         25 TOTAL LIABILITIES       3,280,078       2,286,440       2,279,915         EQUITY       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       (261)       (322)       (243         29 Retained earnings       136,176       24,532       75,335         30 TOTAL EQUITY       755,916       644,210       695,092	18	Government funds	99,887	0	0
21 Derivative financial instruments       0       643       23         22 Profit tax liabilities       7,021       3,501       6,512         23 Estimated reserves       0       2,036       0         24 Other liabilities       126,353       99,983       53,383         25 TOTAL LIABILITIES       3,280,078       2,286,440       2,279,915         EQUITY       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       (261)       (322)       (243         29 Retained earnings       136,176       24,532       75,335         30 TOTAL EQUITY       755,916       644,210       695,092	19	Loans received	241,739	150,322	151,365
22 Profit tax liabilities       7,021       3,501       6,512         23 Estimated reserves       0       2,036       0         24 Other liabilities       126,353       99,983       53,383         25 TOTAL LIABILITIES       3,280,078       2,286,440       2,279,915         EQUITY       6       620,000       620,000       620,000         27 Additional capital contributed by shareholders       0       0       0         28 Revaluation reserve for available-for-sale financial assets       (261)       (322)       (243         29 Retained earnings       136,176       24,532       75,335         30 TOTAL EQUITY       755,916       644,210       695,092	20	Credits received from the NBKR	83,257	193,756	193,756
23 Estimated reserves       0       2,036       0         24 Other liabilities       126,353       99,983       53,383         25 TOTAL LIABILITIES       3,280,078       2,286,440       2,279,915         EQUITY	21	Derivative financial instruments	0	643	23
24 Other liabilities       126,353       99,983       53,383         25 TOTAL LIABILITIES       3,280,078       2,286,440       2,279,915         EQUITY       620,000       620,000       620,000         27 Additional capital contributed by shareholders       0       0       0         28 Revaluation reserve for available-for-sale financial assets       (261)       (322)       (243         29 Retained earnings       136,176       24,532       75,335         30 TOTAL EQUITY       755,916       644,210       695,092	22	Profit tax liabilities	7,021	3,501	6,511
25 TOTAL LIABILITIES       3,280,078       2,286,440       2,279,915         EQUITY       EQUITY       620,000       620,000       620,000         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       (261)       (322)       (243         29 Retained earnings       136,176       24,532       75,335         30 TOTAL EQUITY       755,916       644,210       695,092	23	Estimated reserves	0	2,036	0
EQUITY         620,000         620,000         620,000           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         (261)         (322)         (243           29 Retained earnings         136,176         24,532         75,335           30 TOTAL EQUITY         755,916         644,210         695,092	24	Other liabilities	126,353	99,983	53,383
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       (261)       (322)       (243         29       Retained earnings       136,176       24,532       75,333         30       TOTAL EQUITY       755,916       644,210       695,092	25	TOTAL LIABILITIES	3,280,078	2,286,440	2,279,915
27       Additional capital contributed by shareholders       0       0       0         28       Revaluation reserve for available-for-sale financial assets       (261)       (322)       (243)         29       Retained earnings       136,176       24,532       75,333         30       TOTAL EQUITY       755,916       644,210       695,092		EQUITY			
28 Revaluation reserve for available-for-sale financial assets       (261)       (322)       (243)         29 Retained earnings       136,176       24,532       75,335         30 TOTAL EQUITY       755,916       644,210       695,092	26	Common shares	620,000	620,000	620,000
29 Retained earnings     136,176     24,532     75,335       30 TOTAL EQUITY     755,916     644,210     695,092	27	Additional capital contributed by shareholders	0	0	0
30 TOTAL EQUITY 755,916 644,210 695,092	_		(261)	(322)	(243)
			136,176	24,532	75,335
31 TOTAL LIABILITIES AND EQUITY 4,035,993 2,930,649 2,975,007	30	TOTAL EQUITY	755,916	644,210	695,092
	31	TOTAL LIABILITIES AND EQUITY	4,035,993	2,930,649	2,975,007

#### Reference

	*Allowance for impairment of loans to financial institutions	
	and customers in accordance with the requirements of the	
1	NBKR (regulatory reporting)	(70,530)
	*Allowance for impairment of other assets in accordance	
2	with the requirements of the NBKR (regulatory reporting)	(25,690)
	Estimated reserves under the guarantee in accordance with	
3	the requirements of the NBKR (regulatory reporting)	4,670

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 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 October 31, 2019 (included)

CJSC "BANK OF ASIA"

Country: Kyrgyzstan Bishkek, Aitmatov Avenue, 303

Unit of measure: thousand som.

		Unit of measure. t	ilousailu soili.
Nº	Name of items	Reporting	Previous
			period 2017
i/o		period 2018	
1	Interest income	331,410	228,661
2	Interest expenses	(122,828)	(74,904)
	Net interest income before formation /		
	restoration of provision for impairment		
3		208,582	153,758
	The formation / recovery of provision for impairment of assets,		
	for which interest is accrued		
4		9,355	(6,922)
5	Net interest income	217,937	146,836
6	Income from received services and commissions	138,341	78,471
7	Fees for paid services and commissions	(20,693)	(12,810)
8	Net Income for Foreign Exchange Transactions	41,657	36,265
9	Net income from operations with securitiestrading portfolio	0	601
10	Other income	1,361	3,173
	Formation / recovery of provision for impairment of assets, other		
	than assets for which interest is accrued		
11		(1,881)	(1,294)
12	Net non-interest income	158,784	104,406
13	Operating income	376,721	251,241
14	Operating expenses	(251,965)	(223,984)
15	Total operating profit	124,756	27,257
16	Other non-operating income and expenses	0	0
17	Profit before income tax	124,756	27,257
18	Income tax expense	(10,976)	(2,726)
19	Net profit (loss) for the period	113,780	24,532
20	Other comprehensive income	(6)	(69)
21	Total comprehensive income for the period	113,774	24,462
22	Earnings per share (KGS)	183.52	39.57

### Reference

	*Profit in accordance with the requirements of the NBKR	
1	(regulatory reporting)	95424
	*Earnings per share in accordance with the requirements of the	
	NBKR	
2	(regulatory reporting)	153.91

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 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

## Information of compliance with economic standards of CJSC "Bank of Asia" at the end of "31" October 2019

The name of economic standards	The set value of	The actual value
	the standard	of the standard
The maximum amount of risk per borrower, not related to the bank (K 1.1)	not more then 20%	11.1%
The maximum amount of risk per borrower related to the bank (K 1.2)	not more then 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 then 30%	2.6%
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%	25.6%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	21.1%
The coefficient of leverage (K 2.3)	not less than 8%	18.2%
The bank's liquidity ratio (K 3.1)	not less than 45%	106.1%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	25.6%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	104.7%
The number of days of violations of the total value of the long open positions on precious metals (K 4.5)	not less than 20%	-
The number of days of violations of the total value of the short open positions on precious metals (K 4.6)	not more than 20%	-
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.