

**REPORT
OF FINANCIAL STATE
on February 28, 2021**

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

№ i/o	Name of items	on 28.02.2021	on 29.02.2020	on 31.12.2020
ASSETS				
1	Cash on hand	858 931	461 374	1 015 818
2	Cash at the corresponding account and other accounts in NBKR	257 749	229 185	330 725
3	Cash at banks	143 786	159 262	414 385
4	Securities held for trading	4 927	35 757	5 092
5	Securities available for sale	300	402	300
6	Securities held-to-maturity	305 488	418 879	303 491
7	Securities to financial institutions	0	310	230
7	Derivative financial instruments	147 367	161 513	175 287
8	Loans to customers	2 905 874	2 304 258	2 831 324
9	Allowance for impairment on loans, granted to financial institutions and cust	(149 558)	(50 685)	(143 629)
10	Loans to financial institutions and customers, net	2 903 683	2 415 086	2 862 982
11	Fixed and intangible assets, net	231 212	212 086	225 999
12	Long-term assets held for sale	28 026	14 418	32 463
13	Other assets	90 715	96 302	34 518
14	TOTAL ASSETS	4 824 816	4 043 060	5 226 003
LIABILITIES AND EQUITY				
LIABILITIES				
15	Funds of financial institutions	265 264	266 590	326 084
16	Funds of clients	2 642 228	2 441 677	3 066 078
17	Government funds	341 838	99 830	340 000
18	Loans received	234 639	258 502	226 237
19	Credits received from the NBKR	374 399	79 479	376 472
20	Derivative financial instruments	5 493	0	3 168
21	Income tax liabilities	2 778	2 576	10 576
22	Estimated reserves	0	0	0
23	Other liabilities	169 578	115 656	105 933
24	TOTAL LIABILITIES	4 036 217	3 264 309	4 454 548
EQUITY				
25	Common shares	670 000	620 000	670 000
26	Additional capital contributed by shareholders	0	0	0
27	Revaluation reserve for available-for-sale financial assets	(351)	(260)	(351)
28	Retained earnings	118 951	159 011	101 806
29	TOTAL EQUITY	788 600	778 751	771 455
30	TOTAL LIABILITIES AND EQUITY	4 824 816	4 043 060	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)	(133 271)	(74 316)
2	*The provision for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(23 685)	(24 103)
3	*Estimated reserves for guarantees in accordance with the requirements of the NBKR (regulatory reporting)	2286	3 979

Chairman of the Board



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Atakishieva Z.A.

Chief Accountant

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Kustebaeva N.B.

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STATEMENT OF COMPREHENSIVE INCOME
on February 28, 2021

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

№ i/o	Name of items	Reporting period 2021r.	Previous period 2020 r.
1	Interest income	82 133	76 546
2	Interest expenses	(30 122)	(32 843)
3	Net interest income before formation / restoration of provision for impairment	52 011	43 703
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(19 099)	(4 064)
5	Net interest income	32 912	39 639
6	Income from received services and commissions	34 535	19 908
7	Fees for paid services and commissions	(5 092)	(1 742)
8	Net Income for Foreign Exchange Transactions	14 104	7 192
9	Net income from operations with securitiestrading portfolio	0	0
10	Other income	954	746
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	3 187	1 367
12	Net non-interest income	47 688	27 471
13	Operating income	80 600	67 111
14	Operating expenses	(61 286)	(54 677)
15	Total operating profit	19 315	12 434
16	Other non-operating income and expenses	0	0
17	Profit before income tax	19 315	12 434
18	Income tax expense	(2 170)	(1 150)
19	Net profit (loss) for the period	17 145	11 284
20	Other comprehensive income	0	(20)
21	Total comprehensive income for the period	17 145	11 263
22	Earnings per share (KGS)	25,59	18,20

Reference

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	18101	8 605
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	27,02	13,88

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