

**REPORT
OF FINANCIAL STATE
on February 28, 2019 (included)**

"BANK OF ASIA" CJSC

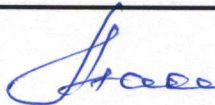


Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som

№ п/п	Name of items	on 28.02.2019	on 28.02.2018	on 31.12.2018
ASSETS				
1	Cash on hand	384 538	305 692	254 318
2	Cash at the corresponding account and other accounts in NBKR	169 492	165 165	168 597
3	Cash at banks	223 480	106 487	283 493
4	Securities held for trading	29 893	-	30 920
5	Securities available for sale	424	256	403
6	Securities held-to-maturity	250 174	246 245	254 576
7	Loans to Financial Institutions	107 756	3 192	86 724
8	Loans to customers	1 717 829	1 214 083	1 690 298
9	Allowance for impairment on loans, granted to financial institutions and customers	(61 035)	(73 830)	(57 435)
10	Loans to financial institutions and customers, net	1 764 550	1 143 444	1 719 587
11	Fixed and intangible assets, net	164 831	160 674	164 662
12	Long-term assets held for sale	36 107	39 089	36 107
13	Other assets	85 020	91 335	46 130
14	TOTAL ASSETS	3 108 509	2 258 387	2 958 793
LIABILITIES AND EQUITY				
LIABILITIES				
15	Funds of financial institutions	294 779	141 380	226 214
16	Funds of clients	1 635 554	1 153 803	1 648 663
17	Government funds		31 190	-
18	Loans received	147 805	127 878	151 365
19	Credits received from the NBKR	192 104	160 614	193 756
20	Derivative financial instruments	8	1 789	23
21	Profit tax liabilities	2 231	1 118	5 339
22	Estimated reserves	3 076	2 013	2 040
23	Other liabilities	147 945	81 899	58 713
24	TOTAL LIABILITIES	2 423 501	1 701 684	2 286 113
EQUITY				
25	Common shares	620 000	517 000	620 000
26	Additional capital contributed by shareholders		86	
27	Revaluation reserve for available-for-sale financial assets	(237)	(391)	(258)
28	Retained earnings	65 245	40 008	52 939
29	TOTAL EQUITY	685 008	556 703	672 680
30	TOTAL LIABILITIES AND EQUITY	3 108 509	2 258 387	2 958 793

Chairman of the Board

Chief Accountant

Atakishieva Z.A.

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

STATEMENT OF COMPREHENSIVE INCOME
on February 28, 2019 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
 Bishkek, 303 Aitmatov av.

Unit of measure: thousand som

№ i/o	Name of items	Reporting period	Previous period
		2019 r.	2018 r.
1	Interest income	58 620	39 822
2	Interest expenses	(17 932)	(11 430)
3	Net interest income before formation/restoration of provision for impairment	40 688	28 392
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(3 688)	(11 686)
5	Net interest income	37 000	16 706
6	Income from received services and commissions	18 429	11 386
7	Fees for paid services and commissions	(2 711)	(1 724)
8	Net Income for Foreign Exchange Transactions	6 593	5 793
9	Net income from operations with securities trading portfolio	-	-
10	Other income	549	569
11	Formation/recovery of provision for impairment of assets, other than assets for which interest is accrued	204	1 260
12	Net non-interest income	23 063	17 282
13	Operating income	60 063	33 988
14	Operating expenses	(46 234)	(44 177)
15	Total operating profit	13 830	(10 188)
16	Other non-operating income and expenses	-	-
17	Profit before income tax	13 830	(10 188)
18	Income tax expense	(1 524)	-
19	Net profit (loss) for the period	12 306	(10 188)
20	Other comprehensive income	-	-
21	Total comprehensive income for the period	12 306	(10 188)
22	Earnings per share (KGS)	19,85	-

Chairman of the Board

Atakishieva Z.A.

Deputy Chief Accountant

Kustebaeva N.B.

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**Information of compliance with economic standards of "Bank of Asia" CJSC
at the end of February 28, 2019**

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 more than 20%	12,5%
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%	20,8%
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%	31,1%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	29,3%
The coefficient of leverage (K 2.3)	not less than 8%	22,3%
The bank's liquidity ratio (K 3.1)	not less than 45%	73,9%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	31,1%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	81,1%
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.

