

**REPORT
OF FINANCIAL STATE
on January 31, 2021**

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

№ i/o	Name of items	on 31.01.2021	on 31.01.2020	on 31.12.2020
ASSETS				
1	Cash on hand	828 039	519 247	1 015 818
2	Cash at the corresponding account and other accounts in NBKR	314 765	252 683	326 188
3	Cash at banks	207 857	202 642	418 238
4	Securities held for trading	5 043	35 287	4 976
5	Securities available for sale	300	422	300
6	Securities held-to-maturity	305 108	399 795	303 503
7	Securities to financial institutions		99	
8	Derivative financial instruments	173 592	143 251	175 287
9	Loans to customers	2 867 960	2 242 366	2 831 325
10	Allowance for impairment on loans, granted to financial institutions and customers	(146 782)	(48 745)	(149 593)
11	Loans to financial institutions and customers, net	2 894 771	2 336 872	2 857 019
12	Fixed and intangible assets, net	228 129	213 971	205 543
13	Long-term assets held for sale	25 029	13 398	25 721
14	Other assets	102 339	88 342	89 487
15	TOTAL ASSETS	4 911 380	4 062 657	5 246 793
LIABILITIES AND EQUITY				
LIABILITIES				
16	Funds of financial institutions	275 430	271 935	326 085
17	Funds of clients	2 601 162	2 455 947	2 818 308
18	Government funds	341 659	99 887	340 000
19	Loans received	223 758	258 927	226 237
20	Credits received from the NBKR	374 551	79 507	376 472
21	Derivative financial instruments	5 441		3 295
22	Income tax liabilities	8 422	8 269	6 902
23	Estimated reserves		3 782	
24	Other liabilities	295 755	121 142	351 053
25	TOTAL LIABILITIES	4 126 177	3 299 396	4 448 351
EQUITY				
26	Common shares	670 000	620 000	670 000
27	Additional capital contributed by shareholders			
28	Revaluation reserve for available-for-sale financial assets	(351)	(240)	(351)
29	Retained earnings	115 554	143 602	128 793
30	TOTAL EQUITY	785 203	763 362	798 441
31	TOTAL LIABILITIES AND EQUITY	4 911 380	4 062 757	5 246 793

Reference

1	*The provision for impairment on loans granted to financial institutions and clients in accordance with the requirements of the NBKR (regulatory reporting))	(121 874)	(73 632)
2	*The provision for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(23 480)	(24 650)
3	*Estimated reserves for guarantees in accordance with the requirements of the NBKR (regulatory reporting)	2881	3782

Chairman of the Board

Chief Accountant



[Signature]

Atakishieva Z.A.

[Signature]

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" FEZ

or on the Bank's website: www.bankasia.kg

STATEMENT OF COMPREHENSIVE INCOME
on January 31, 2021

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

№ i/o	Name of items	Отчетный период 2021 г.	Предыдущий период 2020 г.
1	Interest income	41 142	37 687
2	Interest expenses	(15 389)	(16 922)
3	Net interest income before formation / restoration of provision for impairment	25 754	20 766
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(4 963)	19 357
5	Net interest income	20 791	40 123
6	Income from received services and commissions	17 993	11 186
7	Fees for paid services and commissions	(3 069)	(1 001)
8	Net Income for Foreign Exchange Transactions	7 548	3 832
9	Net income from operations with securities trading portfolio	-	-
10	Other income	251	190
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	2 893	(2 624)
12	Net non-interest income	25 616	11 582
13	Operating income	46 407	51 705
14	Operating expenses	(30 507)	(27 959)
15	Total operating profit	15 901	23 746
16	Other non-operating income and expenses	-	-
17	Profit before income tax	15 901	23 746
18	Income tax expense	(1 520)	(350)
19	Net profit (loss) for the period	14 381	23 396
20	Other comprehensive income	-	-
21	Total comprehensive income for the period	14 381	23 396
22	Earnings per share (KGS)	21,46	37,74

Reference

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	12304	2 309
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	18,36	3,72

Chairman of the Board



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Chief Accountant

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**Information of compliance with economic standards of "Bank of Asia" CJSC
at the end of "31" January 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%	13,0%
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%	0,4%
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%	26,4%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	24,7%
Basic capital adequacy ratio of the First level (K 2.3)	not less than 4,5%	24,7%
The coefficient of leverage (K 2.4)	not less than 8%	16,9%
The bank's liquidity ratio (K 3.1)	not less than 45%	95,4%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	26,4%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	90,5%
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

Z.A. Atakishieva
Atakishieva Z.A.

Chief Accountant

N.B. Kustebaeva
Kustebaeva N.B.

