

**REPORT
OF FINANCIAL STATE
on May 31, 2020 (included)**

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

No i/o	Name of items	on 31.05.2020	on 31.05.2019	on 31.12.2019
АКТИВЫ				
1	Cash on hand	668 015	435 306	489 144
2	Cash at the corresponding account and other accounts in NBKR	225 777	143 976	316 070
3	Cash at banks	82 616	115 330	408 400
4	Securities held for trading	34 939	29 358	35 771
5	Securities available for sale	409	431	409
6	Securities held-to-maturity	310 567	249 422	318 184
7	Securities to financial institutions	4 398	12 624	
8	Derivative financial instruments	134 198	101 544	151 964
9	Loans to customers	2 412 452	1 983 826	2 212 326
10	Allowance for impairment on loans, granted to financial institutions and customers	(67 646)	(45 422)	(42 785)
11	Loans to financial institutions and customers, net	2 479 004	1 964 596	2 321 505
12	Fixed and intangible assets, net	210 397	166 032	219 013
13	Long-term assets held for sale	24 191	28 314	26 518
14	Other assets	114 726	171 665	25 939
15	TOTAL ASSETS	4 155 038	3 392 405	4 160 953
LIABILITIES AND EQUITY				
LIABILITIES				
16	Funds of financial institutions	240 069	236 848	276 403
17	Funds of clients	2 386 878	1 935 216	2 593 458
18	Government funds	99 502	50 014	99 000
19	Loans received	248 660	267 340	244 869
20	Credits received from the NBKR	177 551	92 419	83 257
21	Derivative financial instruments		0	22
22	Profit tax liabilities	5 079	3 187	9 667
23	Estimated reserves	23 781	10 482	
24	Dividends payable	0	0	0
25	Other liabilities	254 441	120 392	86 788
26	TOTAL LIABILITIES	3 435 961	2 715 898	3 393 464
EQUITY				
27	Common shares	620 000	620 000	620 000
28	Additional capital contributed by shareholders	0	0	
29	Revaluation reserve for available-for-sale financial assets	(253)	(231)	(238)
30	Retained earnings	99 330	56 738	147 727
31	TOTAL EQUITY	719 076	676 507	767 489
32	TOTAL LIABILITIES AND EQUITY	4 155 038	3 392 405	4 160 953

Reference

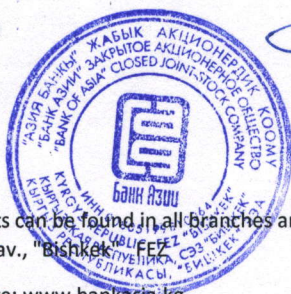
1	*The provision for impairment on loans granted to financial institutions and clients in accordance with the requirements of the NBKR (regulatory reporting)	(82 075)	(64 584)
2	*The provision for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(24 860)	(27 604)
3	*Estimated reserves for guarantees in accordance with the requirements of the NBKR (regulatory reporting)	4172	3043

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 "Bank of Asia" CJSC, as well as in the head office in:

Bishkek, 303 Aitmatov av., "Bishkek"

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

STATEMENT OF COMPREHENSIVE INCOME
on May 31, 2020 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

No i/o	Name of items	Reporting period 2020 r.	Previous period 2019 r.
1	Interest income	193 717	152 838
2	Interest expenses	(80 378)	(48 616)
3	Net interest income before formation / restoration of provision for impairment	113 340	104 222
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(25 927)	12 109
5	Net interest income	87 413	116 331
6	Income from received services and commissions	49 512	54 086
7	Fees for paid services and commissions	(7 242)	(7 863)
8	Net Income for Foreign Exchange Transactions	25 766	17 818
9	Net income from operations with securitiestrading portfolio	0	0
10	Other income	1 114	1 312
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	1 772	1 003
12	Net non-interest income	70 923	66 356
13	Operating income	158 335	182 687
14	Operating expenses	(132 345)	(121 508)
15	Total operating profit	25 990	61 179
16	Other non-operating income and expenses	0	0
17	Profit before income tax	25 990	61 179
18	Income tax expense	(4 280)	-4 442
19	Net profit (loss) for the period	21 710	56 738
20	Other comprehensive income	0	4
21	Total comprehensive income for the period	21 710	56 741
22	Earnings per share (KGS)	35,02	91,51

Reference

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	33402	37 827,00
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	53,87	61,01

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**Information of compliance with economic standards of "Bank of Asia" CJSC
at the end of "31" May 2020**

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%	1,0%
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%	23,8%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	21,4%
Basic capital adequacy ratio of the First level (K 2.3)	not less than 4,5%	21,4%
The coefficient of leverage (K 2.4)	not less than 8%	17,3%
The bank's liquidity ratio (K 3.1)	not less than 45%	75,2%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	23,8%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	74,3%
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

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