

**REPORT
OF FINANCIAL STATE
on April 30, 2019 (included)**

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

# I/O	Name of items	on 30.04.2019	on 30.04.2018	on 31.12.2018
ASSETS				
1	Cash on hand	360 357	294 709	254 318
2	Cash at the corresponding account and other accounts in NBKR	165 638	130 837	168 597
3	Cash at banks	173 370	80 999	283 824
4	Securities held for trading	30 135	0	30 920
5	Securities available for sale	427	373	(451)
6	Securities held-to-maturity	248 526	258 278	252 950
7	Derivative financial instruments	12 582		
8	Loans to Financial Institutions	103 660	2 997	86 724
9	Loans to customers	1 906 602	1 408 307	1 691 583
10	Allowance for impairment on loans, granted to financial institutions and customers	(45 667)	(79 662)	(34 627)
11	Loans to financial institutions and customers, net	1 946 494	1 331 642	1 743 680
12	Fixed and intangible assets, net	166 460	166 809	163 953
13	Long-term assets held for sale	28 554	37 179	31 907
14	Other assets	99 886	80 917	45 309
15	TOTAL ASSETS	3 250 577	2 381 742	2 975 007
LIABILITIES AND EQUITY				
LIABILITIES				
16	Funds of financial institutions	315 002	139 221	226 214
17	Funds of clients	1 764 440	1 274 901	1 648 663
18	Government funds		31 204	0
19	Loans received	164 695	156 163	151 365
20	Credits received from the NBKR	153 566	160 658	193 756
21	Derivative financial instruments		1 430	23
22	Income tax liabilities	4 149	1 119	6 511
23	Profit tax liabilities	10 482		
24	Estimated reserves	0	1 525	0
25	Other liabilities	170 857	62 331	53 383
26	TOTAL LIABILITIES	2 583 191	1 828 552	2 279 915
EQUITY				
27	Common shares	620 000	517 000	620 000
28	Additional capital contributed by shareholders	0	86	0
29	Revaluation reserve for available-for-sale financial assets	(234)	(274)	(243)
30	Retained earnings	47 621	36 378	75 335
31	TOTAL EQUITY	667 387	553 189	695 092
32	TOTAL LIABILITIES AND EQUITY	3 250 577	2 381 742	2 975 007

Reference

1	*Allowance for impairment of loans to financial institutions and customers in accordance with the requirements of the NBKR (regulatory reporting)	(63 678)
2	*Allowance for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(28 136)
3	Estimated reserves under the guarantee in accordance with the requirements of the NBKR (regulatory reporting)	3 375

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

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

STATEMENT OF COMPREHENSIVE INCOME
on April 30, 2019 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

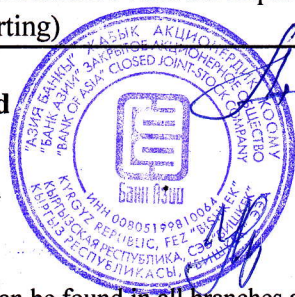
Unit of measure: thousand som.

#	Name of items	Reporting period 2019	Previous period 2018
1	Interest income	119 788	82 147
2	Interest expenses	(37 716)	(24 280)
3	Net interest income before formation/restoration of provision for impairment	82 072	57 867
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	11 868	(17 106)
5	Net interest income	93 940	40 760
6	Income from received services and commissions	42 708	25 407
7	Fees for paid services and commissions	(6 167)	(3 926)
8	Net Income for Foreign Exchange Transactions	14 702	11 261
9	Net income from operations with securities trading portfolio	0	0
10	Other income	844	1 234
11	Formation/recovery of provision for impairment of assets, other than assets for which interest is accrued	1 143	2 787
12	Net non-interest income	53 230	36 763
13	Operating income	147 170	77 524
14	Operating expenses	(96 107)	(91 342)
15	Total operating profit	51 063	(13 818)
16	Other non-operating income and expenses	0	0
17	Profit before income tax	51 063	(13 818)
18	Income tax expense	(3 442)	0
19	Net profit (loss) for the period	47 621	(13 818)
20	Other comprehensive income	24	-
21	Total comprehensive income for the period	47 645	(13 818)
22	Earnings per share (KGS)	47, 61	0,00

Reference

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	28 818
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	46, 48

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**Information of compliance with economic standards of "Bank of Asia" CJSC
at the end of April 30, 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%	17,0%
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%	27,2%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	24,7%
The coefficient of leverage (K 2.3)	not less than 8%	20,4%
The bank's liquidity ratio (K 3.1)	not less than 45%	64,7%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	27,2%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	67,0%
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



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