

OF FINANCIAL STATE
on February 29, 2020 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, Aitmatov Avenue, 303
Unit of measure: thousand som.

No i/o	Name of items	on 29.02.2020	on 28.02.2019	on 31.12.2019
ASSETS				
1	Cash on hand	461 374	384 538	489 144
2	Cash at the corresponding account and other accounts in NBKR	229 185	169 492	316 070
3	Cash at banks	159 262	223 480	408 400
4	Securities held for trading	35 757	29 893	35 771
5	Securities available for sale	402	424	409
6	Securities held-to-maturity	418 879	250 174	318 184
7	Securities to financial institutions	310		
8	Derivative financial instruments	161 513	107 756	151 964
9	Loans to customers	2 304 258	1 717 829	2 212 326
10	Allowance for impairment on loans, granted to financial institutions and customers	(50 685)	(61 035)	(42 785)
11	Loans to financial institutions and customers, net	2 415 086	1 764 550	2 321 505
12	Fixed and intangible assets, net	212 086	164 831	219 013
13	Long-term assets held for sale	14 418	36 107	26 518
14	Other assets	96 302	85 020	25 939
15	TOTAL ASSETS	4 043 060	3 108 509	4 160 953
LIABILITIES AND EQUITY				
LIABILITIES				
16	Funds of financial institutions	266 590	294 779	276 403
17	Funds of clients	2 441 677	1 635 554	2 593 458
18	Government funds	99 830		99 000
19	Loans received	258 502	147 805	244 869
20	Credits received from the NBKR	79 479	192 104	83 257
21	Derivative financial instruments		8	22
22	Profit tax liabilities	2 576	2 231	9 667
23	Estimated reserves		3 076	
24	Other liabilities	115 656	147 945	86 788
25	TOTAL LIABILITIES	3 264 309	2 423 501	3 393 464
EQUITY				
26	Common shares	620 000	620 000	620 000
27	Additional capital contributed by shareholders			
28	Revaluation reserve for available-for-sale financial assets	(260)	(237)	(238)
29	Retained earnings	159 011	65 245	147 727
30	TOTAL EQUITY	778 751	685 008	767 489
31	TOTAL LIABILITIES AND EQUITY	4 043 060	3 108 509	4 160 953

Reference

1	*Allowance for impairment of loans to financial institutions and customers in accordance with the requirements of the NBKR (regulatory reporting)	(74 316)
2	*Allowance for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(24 103)
3	Estimated reserves under the guarantee in accordance with the requirements of the NBKR (regulatory reporting)	3979

Chairman of the Board

Chief Accountant



Atakishieva Z.A.
Ylay

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: Bishkek, Aytmatova Avenue 303, FEZ "Bishkek"

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

STATEMENT OF COMPREHENSIVE INCOME
on February, 2020 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan

Bishkek, Aitmatov Avenue, 303

Unit of measure: thousand som

No i/o	Name of items	Reporting period 2020	Previous period 2019
1	Interest income	76 546	58 620
2	Interest expenses	(32 843)	(17 932)
3	Net interest income before formation / restoration of provision for impairment	43 703	40 688
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(4 064)	(3 688)
5	Net interest income	39 639	37 000
6	Income from received services and commissions	19 908	18 429
7	Fees for paid services and commissions	(1 742)	(2 711)
8	Net Income for Foreign Exchange Transactions	7 192	6 593
9	Net income from operations with securitiestrading portfolio	-	-
10	Other income	746	549
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	1 367	204
12	Net non-interest income	27 471	23 063
13	Operating income	67 111	60 063
14	Operating expenses	(54 677)	(46 234)
15	Total operating profit	12 434	13 830
16	Other non-operating income and expenses	-	-
17	Profit before income tax	12 434	13 830
18	Income tax expense	(1 150)	(1 524)
19	Net profit (loss) for the period	11 284	12 306
20	Other comprehensive income	(20)	-
21	Total comprehensive income for the period	11 263	12 306
22	Earnings per share (KGS)	18,20	20

Reference

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	8605
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	13,88

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, Aytmatova Avenue 303, FZ "Bishkek"

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

**Information of compliance with economic standards of "Bank of Asia" CJSC
at the end of "29" February 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 more than 20%	9,9%
The maximum amount of risk per borrower related to the bank (K 1.2)	not more 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 more than 30%	0,7%
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%	24,4%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	22,9%
The coefficient of leverage (K 2.3)	not less than 8%	19,0%
The bank's liquidity ratio (K 3.1)	not less than 45%	102,0%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	24,4%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	87,9%
The number of days of violations by the total value of long open currency positions (K4.1)	not more than 20%	observed
The number of days of violations by the total value of short open currency positions (K4.2)	not more than 20%	observed

Chairman of the Board

Atakishieva Z.A.

Chief Accountant



Kustebaeva N.B.