

**REPORT
OF FINANCIAL STATE
on August 31, 2022 (included)**

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

№ i/o	Name of items	on 31.08.2022	on 31.08.2021	on 31.12.2021
ASSETS				
1	Cash on hand	688 486	958 326	830 563
2	Cash at the corresponding account and other accounts in NBKR	344 006	426 114	439 884
3	Cash at banks	1 802 660	307 219	696 946
4	Securities held for trading	19 696	4 970	25 161
5	Securities available for sale	420	274	287
6	Securities held-to-maturity	267 747	279 924	275 178
7	Securities to financial institutions	0	0	0
8	Derivative financial instruments	403 534	111 971	127 094
9	Loans to customers	2 973 958	2 993 274	2 977 418
10	Allowance for impairment on loans, granted to financial institutions and cust	(157 015)	(199 862)	(142 725)
11	Loans to financial institutions and customers, net	3 220 477	2 905 383	2 961 787
12	Fixed and intangible assets, net	283 801	226 293	261 128
13	Long-term assets held for sale	22 865	30 041	33 197
14	Other assets	152 748	133 029	63 425
15	TOTAL ASSETS	6 802 906	5 271 575	5 587 556
LIABILITIES AND EQUITY				
LIABILITIES				
16	Funds of financial institutions	262 015	264 502	305 483
17	Funds of clients	4 230 248	3 169 612	3 154 049
18	Government funds	613 747	453 669	650 331
19	Loans received	198 323	204 976	175 463
20	Credits received from the NBKR	0	238 071	232 626
21	Derivative financial instruments	6 300	69	4 317
22	Income tax liabilities	30 057	6 543	22 541
23	Estimated reserves	0	0	0
24	Other liabilities	2 269	6 927	0
25	TOTAL LIABILITIES	193 802	167 279	148 164
26	EQUITY	5 536 761	4 511 648	4 692 974
27	Common shares	808 990	670 000	670 000
28	Additional capital contributed by shareholders	0	0	0
29	Revaluation reserve for available-for-sale financial assets	(230)	(377)	(363)
30	Retained earnings	457 385	90 304	224 945
31	TOTAL EQUITY	1 266 145	759 927	894 582
33	TOTAL LIABILITIES AND EQUITY	6 802 906	5 271 575	5 587 556

Reference

1	*The provision for impairment on loans granted to financial institutions and clients in accordance with the requirements of the NBKR (regulatory reporting)	(227 777)	(169 309)
2	*The provision for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(36 729)	(22 706)

Chairperson 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" FEZ

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

STATEMENT OF COMPREHENSIVE INCOME
on August 31, 2022 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

№ п/п	Name of items	Reporting period 2022 r.	Previous period 2021 r.
1	Interest income	378 601	334 333
2	Interest expenses	(168 927)	(127 778)
3	Net interest income before formation / restoration of provision for impairment	209 674	206 555
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(17 810)	(51 619)
5	Net interest income	191 864	154 935
6	Income from received services and commissions	164 737	165 159
7	Fees for paid services and commissions	(18 728)	(19 591)
8	Net income for Foreign Exchange Transactions	571 888	68 691
9	Net income from operations with securitiestrading portfolio	0	0
10	Other income	1 830	2 216
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(116 280)	(2 810)
12	Net non-interest income	603 447	213 665
13	Operating income	795 311	368 600
14	Operating expenses	(316 520)	(266 296)
15	Total operating profit	478 791	102 304
16	Other non-operating income and expenses	0	0
17	Profit before income tax	478 791	102 304
18	Income tax expense	(60 019)	(12 000)
19	Net profit (loss) for the period	418 772	90 304
20	Other comprehensive income	133	0
21	Total comprehensive income for the period	418 905	90 304
22	Earnings per share (KGS)	594,26	134,78

Reference

1	*The provision for impairment on loans granted to financial institutions and clients in accordance with the requirements of the NBKR (regulatory reporting)	494 221	90 362
2	*The provision for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	701,32	134,87

Chairperson 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" FEZ

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

**Information of compliance with economic standards of "Bank of Asia" CJSC
at the end of "31" August 2022 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%	10,1%
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%	17,0%
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%	26,6%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	17,7%
Basic capital adequacy ratio of the First level (K 2.3)	not less than 4,5%	17,7%
The coefficient of leverage (K 2.4)	not less than 8%	19,2%
The bank's liquidity ratio (K 3.1)	not less than 45%	99,8%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	30,2%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	85,4%
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

Chairperson of Board

Atakishieva Z.A.

Chairperson of Board

Kustebaeva N.B.