

**REPORT
OF FINANCIAL STATE
on July 31, 2021 (included)**

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

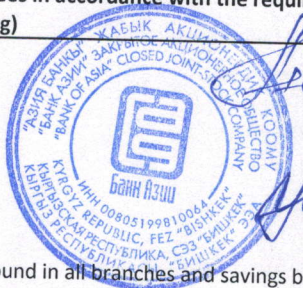
Unit of measure: thousand som.

№ i/o	Name of items	on 31.07.2021	on 31.07.2020	on 31.12.2020
ASSETS				
1	Cash on hand	998 907	550 990	1 015 818
2	Cash at the corresponding account and other accounts in NBKR	340 000	352 663	330 725
3	Cash at banks	221 733	197 685	414 385
4	Securities held for trading	5 086	36 005	5 092
5	Securities available for sale	274	409	300
6	Securities held-to-maturity	309 595	301 833	303 491
7	Securities to financial institutions	0	218	230
8	Derivative financial instruments	126 280	215 879	175 287
9	Loans to customers	3 005 943	2 591 075	2 831 324
10	Allowance for impairment on loans, granted to financial institutions and cust	(233 846)	(103 715)	(143 629)
11	Loans to financial institutions and customers, net	2 898 377	2 703 239	2 862 982
12	Fixed and intangible assets, net	229 004	209 426	225 999
13	Long-term assets held for sale	30 829	26 649	32 463
14	Other assets	126 308	124 514	34 518
15	TOTAL ASSETS	5 160 113	4 503 631	5 226 003
LIABILITIES AND EQUITY				
LIABILITIES				
16	Funds of financial institutions	280 232	247 524	326 084
17	Funds of clients	3 003 393	2 426 896	3 066 078
18	Government funds	453 329	281 480	340 000
19	Loans received	207 481	252 911	226 237
20	Credits received from the NBKR	238 071	388 676	376 472
21	Derivative financial instruments	65	0	3 168
22	Income tax liabilities	7 129	8 139	10 576
23	Dividends payable	0	23 781	0
24	Estimated reserves	0	0	0
25	Other liabilities	258 805	131 789	105 933
26	TOTAL LIABILITIES	4 448 505	3 761 196	4 454 548
EQUITY				
27	Common shares	670 000	620 000	670 000
28	Additional capital contributed by shareholders	0	0	0
29	Revaluation reserve for available-for-sale financial assets	(377)	(253)	(351)
30	Retained earnings	41 985	122 688	101 806
31	TOTAL EQUITY	711 608	742 435	771 455
32	TOTAL LIABILITIES AND EQUITY	5 160 113	4 503 631	5 226 003

Reference

1	*The provision for impairment on loans granted to financial institutions and clients in accordance with the requirements of the NBKR (regulatory reporting)	(167 990)	(89 755)
2	*The provision for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(23 180)	(24 166)
3	*Estimated reserves for guarantees in accordance with the requirements of the NBKR (regulatory reporting)	7 436	3 836

Председатель Правления



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 July 31, 2021 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

№ п/п	Name of items	Reporting period	Previous period
		2021 г.	2020 г.
1	Interest income	291 636	275 296
2	Interest expenses	(110 123)	(112 513)
3	Net interest income before formation / restoration of provision for impairment	181 513	162 784
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(78 172)	(32 590)
5	Net interest income	103 342	130 194
6	Income from received services and commissions	139 598	84 034
7	Fees for paid services and commissions	(16 513)	(13 801)
8	Net Income for Foreign Exchange Transactions	58 765	38 392
9	Net income from operations with securities trading portfolio	0	0
10	Other income	2 137	1 497
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(3 139)	1 154
12	Net non-interest income	180 848	111 276
13	Operating income	284 189	241 470
14	Operating expenses	(232 794)	(189 062)
15	Total operating profit	51 395	52 408
16	Other non-operating income and expenses	0	0
17	Profit before income tax	51 395	52 408
18	Income tax expense	(9 410)	(7 340)
19	Net profit (loss) for the period	41 985	45 068
20	Other comprehensive income	(25)	0
21	Total comprehensive income for the period	41 960	45 068
22	Earnings per share (KGS)	62,66	72,69

Reference

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	69386	58356
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	103,56	94,12

Chairman of the Board

Atakishieva Z.A.

Chief Accountant

Kustebaeva N.B.



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**Information of compliance with economic standards of "Bank of Asia" CJSC
at the end of "31" July 2021 г.**

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%	15,5%
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%	21,6%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	18,5%
Basic capital adequacy ratio of the First level (K 2.3)	not less than 4,5%	18,5%
The coefficient of leverage (K 2.4)	not less than 8%	15,1%
The bank's liquidity ratio (K 3.1)	not less than 45%	85,3%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	21,6%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	81,3%
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

Chairman of the Board



Atakishieva Z.A.

Chief Accountant

Kustebaeva N.B.