

**REPORT
OF FINANCIAL STATE
on June 30, 2022 (included)**

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
303 Aitmatov av., Bishkek

Unit of measure: thousand som

No i/o	Name of items	on 30.06.2022	on 30.06.2021	on 31.12.2021
ASSETS				
1	Cash on hand	577 647	932 616	830 563
2	Cash at the corresponding account and other accounts in NBKR	380 820	298 299	439 884
3	Cash at banks	1 269 805	154 402	696 946
4	Securities held for trading	19 696	5 018	25 161
5	Securities available for sale	336	315	287
6	Securities held-to-maturity	264 681	308 001	275 178
7	Securities to financial institutions	0	0	0
8	Derivative financial instruments	349 921	127 108	127 094
9	Loans to customers	2 900 049	3 080 211	2 977 418
10	Allowance for impairment on loans, granted to financial institutions and customers	(154 681)	(208 794)	(142 725)
11	Loans to financial institutions and customers, net	3 095 289	2 998 525	2 961 787
12	Fixed and intangible assets, net	291 104	233 014	261 128
13	Long-term assets held for sale	29 910	30 778	33 197
14	Other assets	176 230	130 771	63 425
15	TOTAL ASSETS	6 105 517	5 091 739	5 587 556
LIABILITIES AND EQUITY				
LIABILITIES				
16	Funds of financial institutions	315 121	245 565	305 483
17	Funds of clients	3 547 390	2 960 619	3 154 049
18	Government funds	605 702	452 204	650 331
19	Loans received	141 676	212 947	175 463
20	Credits received from the NBKR	0	238 038	232 626
21	Derivative financial instruments	8 236	591	4 317
22	Profit tax liabilities	45 887	6 049	22 541
23	Dividends payable	0	0	0
24	Estimated reserves	1 756	0	0
25	Other liabilities	196 730	255 708	148 164
26	TOTAL LIABILITIES	4 862 499	4 371 721	4 692 974
EQUITY				
27	Common shares	670 000	670 000	670 000
28	Additional capital contributed by shareholders	0	0	0
29	Revaluation reserve for available-for-sale financial assets	(314)	(336)	(363)
30	Retained earnings	573 332	50 355	224 945
31	TOTAL EQUITY	1 243 019	720 019	894 582
32	TOTAL LIABILITIES AND EQUITY	6 105 517	5 091 739	5 587 556

Reference

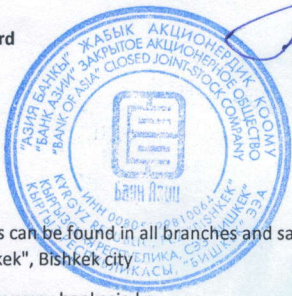
1	*Allowance for impairment of loans to financial institutions and customers in accordance with the requirements of the NBKR (regulatory reporting)	(224 815)	(162 090)
2	*Allowance for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(31 762)	(23 434)

Chairperson of the Board

Atakishieva Z.A.

Chief Accountant

Kustebaeva N.B.



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STATEMENT OF COMPREHENSIVE INCOME
on June 30, 2022 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
303 Aitmatov av., Bishkek

Unit of measure: thousand som

No i/o	Name of items	Reporting period 2022 r.	Previous period 2021 r.
1	Interest income	276 915	248 563
2	Interest expenses	(126 837)	(92 521)
3	Net interest income before formation / restoration of provision for impairment	150 078	156 042
4	The formation /recovery of provision for impairment of assets, for which interest is accrued	(17 012)	(55 292)
5	Net interest income	133 066	100 751
6	Income from received services and commissions	130 825	118 007
7	Fees for paid services and commissions	(13 688)	(14 215)
8	Net Income for Foreign Exchange Transactions	434 230	50 640
9	Net income from operations with securitiestrading portfolio	0	0
10	Other income	1 121	1 984
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(62 537)	(1 427)
12	Net non-interest income	489 952	154 990
13	Operating income	623 018	255 740
14	Operating expenses	(228 262)	(197 056)
15	Total operating profit	394 756	58 685
16	Other non-operating income and expenses	0	0
17	Profit before income tax	394 756	58 685
18	Income tax expense	(46 369)	(8 330)
19	Net profit (loss) for the period	348 387	50 355
20	Other comprehensive income	49	15
21	Total comprehensive income for the period	348 436	50 370
22	Earnings per share (KGS)	519,98	75,16

Reference

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	381 285	60 747
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	569,08	90,67

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STATEMENT OF CASH FLOWS
on June 30, 2022 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
303 Aitmatov av., Bishkek

Unit of measure: thousand som

No i/o	Name of items	On June 30, 2022	On June 30, 2021
Cash flows from operating activities:			
1	Interest received	275 706	246 171
2	Interest paid	(132 216)	(97 377)
3	Commissions received	130 281	117 600
4	Commissions paid	(14 065)	(14 470)
5	Net receipts from foreign exchange operations	442 289	51 806
6	Other income	1 121	1 984
7	General and administrative expenses	(197 069)	(170 501)
<i>(Increase) decrease in operating assets:</i>			
8	Accounts and deposits in financial institutions	78 744	112
9	Loans to financial institutions	(226 296)	47 833
10	Loans to customers	80 229	(248 422)
11	Changes in mandatory reserves in the NBKR	(3 433)	15 533
12	Other assets	(46 824)	(69 092)
<i>Increase (decrease) in operating liabilities:</i>			
13	Funds of financial organizations	(3 926)	(80 358)
14	Loans from financial institutions	(265 089)	(150 773)
15	Customer accounts and deposits	353 388	3 596
16	Other liabilities	(22 658)	128 856
17	Paid income tax	(35 120)	(9 194)
18	Net cash from operating activities	415 061	(226 696)
Cash flows from investing activities:			
19	Acquisition of investment securities	0	0
20	Sale, redemption of investment securities	20 000	0
21	Purchase of fixed assets	(49 490)	(23 239)
22	Proceeds from sale of fixed assets	19	382
23	Net cash from investing activities	(29 471)	(22 857)
Cash flows from financing activities:			
24	Proceeds from issuance of promissory notes	0	0
25	Repayment of promissory notes	0	0
26	Proceeds from issue of shares	0	0
27	Proceeds to increase the supplementary capital	0	0
28	Dividends paid	0	(101 806)
29	Net cash from financing activities	0	(101 806)
30	Net increase (decrease) in cash and cash equivalents	385 590	(351 359)
31	Effect of currency fluctuations	20 141	(20 974)
32	Cash and cash equivalents at the beginning of the period	1 886 635	1 757 650
33	Cash and cash equivalents at the end of the period	2 292 366	1 385 317

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STATEMENT OF CHANGES IN SHAREHOLDERS 'EQUITY
on June 30, 2022 (included)

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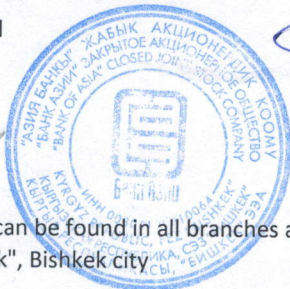
No i/o	Name of item	Capital Stock	Additional capital	Revaluation reserve for available-for-sale financial assets	Retained earning	Total
1	on December 31, 2020	670 000	0	(351)	101 806	771 455
2	Issue of shares	0	0	0	0	0
3	Formation of additional capital	0	0	0	0	0
4	Declared dividends	0	0	0	(101 806)	(101 806)
5	Comprehensive income for the period	0	0	15	50 355	50 370
6	on June 30, 2021	670 000	0	(336)	50 355	720 019
7	on December 31, 2021	670 000	0	(363)	224 945	894 582
8	Issue of shares	0	0	0	0	0
9	Formation of additional capital	0	-	0	0	0
10	Declared dividends	0	0	0	0	0
11	Comprehensive income for the period	0	0	49	348 387	348 436
13	on June 30, 2022	670 000	0	(314)	573 332	1 243 019

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**Information of compliance with economic standards of "Bank of Asia" CJSC
at the end of "30" June 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%	10,5%
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%	7,4%
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%	31,1%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	20,4%
Basic capital adequacy ratio of the First level (K 2.3)	not less than 4,5%	20,4%
The coefficient of leverage (K 2.4)	not less than 8%	20,7%
The bank's liquidity ratio (K 3.1)	not less than 45%	98,8%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	31,1%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	93,5%
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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