

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

"BANK OF ASIA" CJSC

Country: Kyrgyzstan  
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

№ i/o	Name of items	on 30.04.2022	on 30.04.2021	on 31.12.2021
<b>ASSETS</b>				
1	Cash on hand	1 001 171	637 229	830 563
2	Cash at the corresponding account and other accounts in NBKR	365 308	280 167	439 884
3	Cash at banks	358 384	569 877	696 946
4	Securities held for trading	25 099	5 064	25 161
5	Securities available for sale	358	336	287
6	Securities held-to-maturity	280 606	308 097	275 178
7	Securities to financial institutions	0	7 082	0
8	Derivative financial instruments	223 573	138 170	127 094
9	Loans to customers	2 982 136	2 894 854	2 977 418
10	Allowance for impairment on loans, granted to financial institutions and cust	(153 913)	(183 280)	(142 725)
11	Loans to financial institutions and customers, net	3 051 797	2 849 744	2 961 787
12	Fixed and intangible assets, net	269 162	238 302	261 128
13	Long-term assets held for sale	28 344	28 948	33 197
14	Other assets	171 679	126 889	63 425
15	<b>TOTAL ASSETS</b>	<b>5 551 909</b>	<b>5 051 734</b>	<b>5 587 556</b>
<b>LIABILITIES AND EQUITY</b>				
<b>ОБЯЗАТЕЛЬСТВА</b>				
16	Funds of financial institutions	262 628	265 743	305 483
17	Funds of clients	2 846 524	2 930 099	3 154 049
18	Government funds	707 872	342 592	650 331
19	Loans received	186 308	234 722	175 463
20	Credits received from the NBKR	212 961	367 219	232 626
21	Derivative financial instruments	11 549	0	4 317
22	Обязательства по налогу на прибыль	30 867	4 871	22 541
23	Income tax liabilities	0	0	0
24	Estimated reserves	132	0	0
25	Other liabilities	229 611	205 589	148 164
26	<b>TOTAL LIABILITIES</b>	<b>4 488 451</b>	<b>4 350 834</b>	<b>4 692 974</b>
<b>EQUITY</b>				
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	(292)	(315)	(363)
30	Retained earnings	393 750	31 215	224 945
31	<b>TOTAL EQUITY</b>	<b>1 063 458</b>	<b>700 900</b>	<b>894 582</b>
32	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>5 551 909</b>	<b>5 051 734</b>	<b>5 587 556</b>

**Reference**

1	*The provision for impairment on loans granted to financial institutions and clients in accordance with the requirements of the NBKR (regulatory reporting)	(208 399)	(143 266)
2	*The provision for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(27 175)	(24 018)

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, 303 Aitmatov av., "Bishkek" FEZ

or on the Bank's website: [www.bankasia.kg](http://www.bankasia.kg)

**STATEMENT OF COMPREHENSIVE INCOME**  
on April 30, 2022 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan  
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

No i/o	Name of items	Reporting period 2022r.	Previous period 2021 r.
1	Interest income	179 578	163 705
2	Interest expenses	(81 664)	(59 247)
3	Net interest income before formation / restoration of provision for impairment	97 914	104 458
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(13 127)	(37 561)
5	<b>Net interest income</b>	<b>84 788</b>	<b>66 897</b>
6	Income from received services and commissions	89 535	73 624
7	Fees for paid services and commissions	(9 116)	(10 319)
8	Net Income for Foreign Exchange Transactions	205 067	26 918
9	Net income from operations with securities trading portfolio	0	0
10	Other income	665	1 838
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(30 909)	5 677
12	<b>Net non-interest income</b>	<b>255 243</b>	<b>97 739</b>
13	<b>Operating income</b>	<b>340 031</b>	<b>164 636</b>
14	<b>Operating expenses</b>	<b>(148 346)</b>	<b>(129 130)</b>
15	<b>Total operating profit</b>	<b>191 684</b>	<b>35 506</b>
16	Other non-operating income and expenses	0	0
17	<b>Profit before income tax</b>	<b>191 684</b>	<b>35 506</b>
18	Income tax expense	(22 879)	-4 290
19	<b>Net profit (loss) for the period</b>	<b>168 805</b>	<b>31 215</b>
20	Other comprehensive income	71	-
21	<b>Total comprehensive income for the period</b>	<b>168 876</b>	<b>31 215</b>
22	Earnings per share (KGS)	251,95	46,59

Reference

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	186 561	35 475
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	278,45	52,95

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**Information of compliance with economic standards of "Bank of Asia" CJSC  
at the end of "30" April 2022 г.**

<b>The name of economic standards</b>	<b>The set value of the standard</b>	<b>The actual value of the standard</b>
The maximum amount of risk per borrower, not related to the bank (K 1.1)	not less than 20%	11,2%
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%	2,4%
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%	27,4%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	21,3%
Basic capital adequacy ratio of the First level (K 2.3)	not less than 4,5%	21,3%
The coefficient of leverage (K 2.4)	not less than 8%	19,4%
The bank's liquidity ratio (K 3.1)	not less than 45%	100,1%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	27,4%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	100,7%
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

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