

**REPORT
OF FINANCIAL STATE
on February, 2022 (included)**

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

№ п/п	Name of items	on 28.02.2022	on 28.02.2021	on 31.12.2021
ASSETS				
1	Cash on hand	946 282	858 931	830 563
2	Cash at the corresponding account and other accounts in NBKR	306 335	257 749	440 155
3	Cash at banks	388 940	143 786	698 795
4	Securities held for trading	25 199	4 927	25 161
5	Securities available for sale	334	300	287
6	Securities held-to-maturity	278 588	305 488	275 769
7	Securities to financial institutions	0	0	0
8	Derivative financial instruments	150 649	147 367	122 228
9	Loans to customers	3 042 694	2 905 874	2 982 284
10	Allowance for impairment on loans, granted to financial institutions and cust	(157 798)	(149 558)	(138 049)
11	Loans to financial institutions and customers, net	3 035 544	2 903 683	2 966 462
12	Fixed and intangible assets, net	256 983	231 212	261 128
13	Long-term assets held for sale	26 141	28 026	30 365
14	Other assets	100 764	90 715	30 087
15	TOTAL ASSETS	5 365 109	4 824 816	5 558 771
LIABILITIES AND EQUITY				
ОБЯЗАТЕЛЬСТВА				
15	Funds of financial institutions	314 004	265 264	305 484
16	Funds of clients	2 815 442	2 642 228	3 146 315
17	Government funds	667 071	341 838	650 331
18	Loans received	181 816	234 639	175 463
19	Credits received from the NBKR	226 886	374 399	232 626
20	Derivative financial instruments	19 170	5 493	5 068
21	Income tax liabilities	11 467	2 778	17 122
22	Estimated reserves	1 374	0	4 023
23	Other liabilities	215 789	169 578	149 816
24	TOTAL LIABILITIES	4 453 020	4 036 217	4 686 248
EQUITY				
25	Common shares	670 000	670 000	670 000
26	Additional capital contributed by shareholders	0	0	0
27	Revaluation reserve for available-for-sale financial assets	(316)	(351)	(363)
28	Retained earnings	242 405	118 951	202 886
29	TOTAL EQUITY	912 089	788 600	872 523
30	TOTAL LIABILITIES AND EQUITY	5 365 109	4 824 816	5 558 771

Reference

1	*The provision for impairment on loans granted to financial institutions and clients in accordance with the requirements of the NBKR (regulatory reporting)	(203 582)	(133 271)
2	*The provision for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(24 391)	(23 685)

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

STATEMENT OF COMPREHENSIVE INCOME
on February, 2022 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

No п/п	Name of items	Reporting period 2022r.	Previous period 2021 r.
1	Interest income	85 388	82 133
2	Interest expenses	(37 223)	(30 122)
3	Net interest income before formation / restoration of provision for impairment	48 164	52 011
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(5 235)	(19 099)
5	Net interest income	42 929	32 912
6	Income from received services and commissions	40 982	34 535
7	Fees for paid services and commissions	(3 753)	(5 092)
8	Net Income for Foreign Exchange Transactions	26 443	14 104
9	Net income from operations with securities trading portfolio	0	0
10	Other income	316	954
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	5 284	3 187
12	Net non-interest income	69 272	47 688
13	Operating income	112 202	80 600
14	Operating expenses	(69 204)	(61 286)
15	Total operating profit	42 998	19 315
16	Other non-operating income and expenses	0	0
17	Profit before income tax	42 998	19 315
18	Income tax expense	(3 479)	(2 170)
19	Net profit (loss) for the period	39 519	17 145
20	Other comprehensive income	47	0
21	Total comprehensive income for the period	39 566	17 145
22	Earnings per share (KGS)	58,98	25,59

Reference

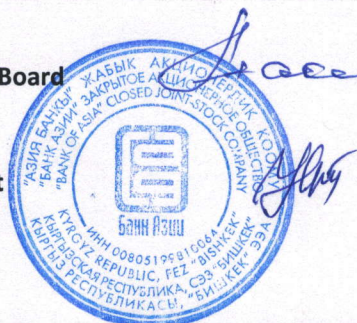
1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	28456	18 101
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	42,47	27,02

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

**Information of compliance with economic standards of "Bank of Asia" CJSC
at the end of "28" February 2022 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%	14,2%
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%	1,3%
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%	24,6%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	22,6%
Basic capital adequacy ratio of the First level (K 2.3)	not less than 4,5%	22,6%
The coefficient of leverage (K 2.4)	not less than 8%	17,0%
The bank's liquidity ratio (K 3.1)	not less than 45%	113,9%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	24,6%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	105,5%
The number of days of violations by the total value of long open currency positions (K 4.1)	not more than 20%	Соблюдается
The number of days of violations by the total value of short open currency positions (K 4.2)	not more than 20%	Соблюдается

Chairman of the Board

Atakishieva Z.A.

Chief Accountant

Kustebaeva N.B.

