

**REPORT
OF FINANCIAL STATE
on September 30, 2021 (included)**

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
303 Aitmatov av., Bishkek

Unit of measure: thousand som

№ i/o	Name of items	on 30.09.2021	on 30.09.2020	on 31.12.2020
ASSETS				
1	Cash on hand	884 974	828 332	1 015 818
2	Cash at the corresponding account and other accounts in NBKR	327 458	444 087	330 725
3	Cash at banks	311 347	219 928	414 385
4	Securities held for trading	24 431	4 963	5 092
5	Securities available for sale	285	409	300
6	Securities held-to-maturity	281 097	303 854	303 491
7	Securities to financial institutions	76	0	230
8	Derivative financial instruments	85 632	202 434	175 287
9	Loans to customers	3 029 466	2 731 742	2 831 324
	Allowance for impairment on loans, granted to financial institutions and customers			
10		(196 004)	(82 303)	(143 629)
11	Loans to financial institutions and customers, net	2 919 094	2 851 873	2 862 982
12	Fixed and intangible assets, net	245 816	212 212	225 999
13	Long-term assets held for sale	30 150	27 361	32 463
14	Other assets	293 407	113 369	34 518
15	TOTAL ASSETS	5 318 134	5 006 388	5 226 003
LIABILITIES AND EQUITY				
LIABILITIES				
15	Funds of financial institutions	263 830	294 838	326 084
16	Funds of clients	3 203 550	2 771 206	3 066 078
17	Government funds	453 901	341 920	340 000
18	Loans received	198 557	251 014	226 237
19	Credits received from the NBKR	238 038	387 218	376 472
20	Derivative financial instruments	0	6 011	3 168
21	Profit tax liabilities	8 743	9 886	10 576
22	Dividends payable	0	0	0
23	Estimated reserves	0	23 781	0
24	Other liabilities	164 365	144 510	105 933
25	TOTAL LIABILITIES	4 530 985	4 230 384	4 454 548
EQUITY				
26	Common shares	670 000	670 000	670 000
27	Additional capital contributed by shareholders	0	0	0
28	Revaluation reserve for available-for-sale financial assets	(366)	(253)	(351)
29	Retained earnings	117 515	106 257	101 806
30	TOTAL EQUITY	787 149	776 004	771 455
31	TOTAL LIABILITIES AND EQUITY	5 318 134	5 006 388	5 226 003

Reference

Единица изм.: тыс.сом.

1	*Allowance for impairment of loans to financial institutions and customers in accordance with the requirements of the NBKR (regulatory reporting)	(175 346)	(90 458)
2	*Allowance for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(22 673)	(23 437)
3	*Estimated reserves under the guarantee in accordance with the requirements of the NBKR (regulatory reporting)	7485	3987

Chairman of the Board

Atakishieva Z.A.

Chief Accountant

Kustebaeva N.B.

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STATEMENT OF COMPREHENSIVE INCOME
on September 30 , 2021 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
303 Aitmatov av., Bishkek

Unit of measure: thousand som

No i/o	Name of items	Reporting period 2021 r.	Reporting period 2020 r.
1	Interest income		
2	Interest expenses	376 904	360 274
	Net interest income before formation / restoration of provision for impairment	(145 071)	(141 870)
3			
		231 833	218 404
4	The formation /recovery of provision for impairment of assets, for which interest is accrued		
		(47 766)	(37 220)
5	Net interest income	184 067	181 183
6	Income from received services and commissions	197 182	119 361
7	Fees for paid services and commissions	(22 326)	(18 273)
8	Net Income for Foreign Exchange Transactions	76 447	50 316
9	Net income from operations with securitiestrading portfolio	0	0
10	Other income	1 062	1 905
	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued		
11		(3 586)	833
12	Net non-interest income	248 780	154 142
13	Operating income	432 847	335 325
14	Operating expenses	(301 132)	(244 398)
15	Total operating profit	131 715	90 927
16	Other non-operating income and expenses	0	0
17	Profit before income tax	131 715	90 927
18	Income tax expense	(14 200)	(12 290)
19	Net profit (loss) for the period	117 515	78 637
20	Other comprehensive income	(15)	0
21	Total comprehensive income for the period	117 500	78 637
22	Earnings per share (KGS)	175,40	117,37

Reference

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	108 111	98 088
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	161,36	146,4

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STATEMENT OF CASH FLOWS
on September 30, 2021 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
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Unit of measure: thousand som.

№ i/o	Name of items	On September 30,2021	On September 30,2020
Cash flows from operating activities:			
1	Interest received	382 201	400 845
2	Interest paid	(154 739)	(146 103)
3	Commissions received	197 019	119 202
4	Commissions paid	(22 380)	(18 316)
5	Net receipts from foreign exchange operations	76 447	50 316
6	Other income	1 062	1 905
7	General and administrative expenses	(260 311)	(210 085)
<i>(Increase) decrease in operating assets:</i>			
8	Accounts and deposits in financial institutions	(115)	(200 824)
9	Loans to financial institutions	88 990	(54 457)
10	Loans to customers	(200 400)	(485 359)
11	Changes in mandatory reserves in the NBKR	28 946	27 020
12	Other assets	(235 269)	(27 855)
<i>Increase (decrease) in operating liabilities:</i>			
13	Funds of financial organizations	(62 341)	19 067
14	Loans from financial institutions	(165 982)	306 961
15	Customer accounts and deposits	246 229	425 960
16	Other liabilities	(37 772)	46 542
17	Paid income tax	(12 331)	(11 014)
18	Net cash from operating activities	(130 746)	243 805
Cash flows from investing activities:			
19	Acquisition of investment securities	(20 100)	(554 293)
20	Sale, redemption of investment securities	30 000	632 373
21	Purchase of fixed assets	(37 399)	(17 040)
22	Proceeds from sale of fixed assets	382	0
23	Net cash from investing activities	(27 117)	61 039
Cash flows from financing activities:			
24	Proceeds from issuance of promissory notes	0	-
25	Repayment of promissory notes	0	-
26	Proceeds from issue of shares	0	0
27	Proceeds to increase the supplementary capital	0	0
28	Dividends paid	(101 806)	(46 327)
29	Net cash from financing activities	(101 806)	(46 327)
30	Net increase (decrease) in cash and cash equivalents	(259 669)	258 517
31	Effect of currency fluctuations	25 797	(4 117)
32	Cash and cash equivalents at the beginning of the period	1 757 650	1 213 614
33	Cash and cash equivalents at the end of the period	1 523 778	1 468 014

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STATEMENT OF CHANGES IN SHAREHOLDERS 'EQUITY
on September 30 , 2021 (included)

"BANK OF ASIA" CJSC

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Unit of measure: thousand som.

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, 2019	620 000	0	(238)	147 727	767 489
2	Issue of shares	50 000	0	0	(50 000)	0
3	Formation of additional capital	0	-	0	0	0
4	Declared dividends	0	0	0	(70 108)	(70 108)
5	Comprehensive income for the period	0	0	(15)	78 638	78 623
6	on September 30, 2020	670 000	0	(253)	106 256	776 004
7	on December 31, 2020	670 000	0	(351)	101 806	771 455
8	Issue of shares	0	0	0	0	0
9	Formation of additional capital	0	0	0	0	0
10	Declared dividends	0	0	0	0	0
11	Comprehensive income for the period	0	0	(15)	(101 806)	(101 806)
12	on September 30, 2021	670 000	0	(366)	117 515	117 500
					117 515	787 149

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**Information of compliance with economic standards of "Bank of Asia" CJSC
at the end of "30" September 2021 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%	14,7%
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%	1,1%
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%	20,9%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	17,0%
Basic capital adequacy ratio of the First level (K 2.3)	not less than 4,5%	17,0%
The coefficient of leverage (K 2.4)	not less than 8%	15,3%
The bank's liquidity ratio (K 3.1)	not less than 45%	92,5%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	20,9%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	74,9%
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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