REPORT OF FINANCIAL STATE on October 31, 2022 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

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Nº		on	on	on
i/o	Name of items	31.10.2022	31.10.2021	31.12.2021
L				
	ASSETS			
1	Cash on hand [□]	851 770	1 175 815	830 563
2	Cash at the corresponding account and other accounts in NBKR	753 043	365 125	439 884
3	Cash at banks	1 625 898	308 304	696 946
4	Securities held for trading	19 950	24 781	25 161
5	Securities available for sale	378	271	287
6	Securities held-to-maturity	397 322	281 686	275 178
7	Securities to financial institutions	0	0	0
8	Derivative financial instruments	488 357	101 310	127 094
9	Loans to customers	3 026 930	3 006 671	2 977 418
10	Allowance for impairment on loans, granted to financial institutions and cust	(133 117)	(199 949)	(142 725)
11	Loans to financial institutions and customers, net	3 382 169	2 908 032	2 961 787
12	Fixed and intangible assets, net	274 743	264 975	261 128
13	Long-term assets held for sale?	27 420	28 555	33 197
14	Other assets	156 174	111 233	63 425
15	TOTAL ASSETS	7 488 866	5 468 777	5 587 556
	LIABILITIES AND EQUITY			
	LIABILITIES			
_	Funds of financial institutions	293 420	269 599	305 483
_	Funds of clients	4 625 109	3 302 846	3 154 049
_	Government funds	548 030	464 338	650 331
_	Loans received	252 518	196 449	175 463
_	Credits received from the NBKR®	0	238 071	232 626
_	Derivative financial instruments	2 518	30	4 317
22	Income tax liabilities	44 982	12 083	22 541
	Estimated reserves	2 078	0	0
24	Other liabilities	0	0	0
25	TOTAL LIABILITIES	202 663	169 358	148 164
26	EQUITY2	5 971 318	4 652 774	4 692 974
27				
_	Common shares 2	808 990	670 000	670 000
_	Additional capital contributed by shareholders	0	0	0
	Revaluation reserve for available-for-sale financial assets	(272)	(381)	(363)
_	Retained earnings2	708 830	146 384	224 945
	TOTAL EQUITY®	1 517 548	816 003	894 582
33	TOTAL LIABILITIES AND EQUITY®	7 488 866	5 468 777	5 587 556

Reference

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	*The provision for impairment on loans granted to financial institutions		
	and clients in accordance with the requirements of the NBKR (regulatory		
1	reporting)	(227 728)	(174 357)
	*The provision for impairment of other assets in accordance with the		
2	requirements of the NBKR (regulatory reporting)	(42 523)	(22 414)

Chairperson 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 October 31, 2022 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

	onit of measure, thousand som.			
Nº	Name of items	Reporting period	Previous period	
i/o	Name of Rems	2022 г.	2021 г.	
1	Interest income	489 443	419 381	
2	Interest expenses?	(214 769)	(162 273)	
	Net interest income before formation /			
	restoration of provision for impairment			
3		274 674	257 108	
	The formation / recovery of provision for impairment of assets,			
	for which interest is accrued			
4		9 252	(51 709)	
5	Net interest income?	283 926	205 400	
6	Income from received services and commissions?	203 066	229 899	
7	Fees for paid services and commissions	(25 403)	(24 849)	
8	Net Income for Foreign Exchange Transactions?	695 442	86 995	
9	Net income from operations with securities rading portfolio?	0	0	
10	Other income?	3 316	1 231	
	Formation / recovery of provision for impairment of assets, other			
	than assets for which interest is accrued			
11		(13 850)	4 179	
12	Net non-interest income	862 570	297 455	
13	Operating income	1 146 496	502 854	
14	Operating expenses2	(401 335)	(338 931)	
15	Total operating profit [®]	745 161	163 924	
16	Other non-operating income and expenses	0	0	
17	Profit before income tax [□]	745 161	163 924	
18	Income tax expense?	(74 944)	(17 540)	
19	Net profit (loss) for the period	670 217	146 384	
20	Other comprehensive income	(28)	(15)	
21	Total comprehensive income for the period	670 190	146 369	
22	Earnings per share (KGS)	923,67	218,48	

Reference

	Reference		
	*The provision for impairment on loans granted to financial		
	institutions and clients in accordance with the requirements of		
1	the NBKR (regulatory reporting)	614 767	134 668
	*The provision for impairment of other assets in accordance with		
2	the requirements of the NBKR (regulatory reporting)	847,25	201

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Information of compliance with economic standards of "Bank of Asia" CJSC at the end of "31" October 2022 Γ.

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%	14,0%
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%	24,9%
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%	26,9%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	16,2%
Basic capital adequacy ratio of the First level (K 2.3)	not less than 4,5%	16,2%
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%	98,1%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	30,1%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	79,2%
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

Chairperson of Board

Atakishieva Z.A.

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