

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

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

№ i/o	Name of items	on 31.10.2022	on 31.10.2021	on 31.12.2021
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 customers	(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				
16	Funds of financial institutions	293 420	269 599	305 483
17	Funds of clients	4 625 109	3 302 846	3 154 049
18	Government funds	548 030	464 338	650 331
19	Loans received	252 518	196 449	175 463
20	Credits received from the NBKR	0	238 071	232 626
21	Derivative financial instruments	2 518	30	4 317
22	Income tax liabilities	44 982	12 083	22 541
23	Estimated reserves	2 078	0	0
24	Other liabilities	0	0	0
25	TOTAL LIABILITIES	202 663	169 358	148 164
26	EQUITY			
27				
28	Common shares	808 990	670 000	670 000
29	Additional capital contributed by shareholders	0	0	0
30	Revaluation reserve for available-for-sale financial assets	(272)	(381)	(363)
31	Retained earnings	708 830	146 384	224 945
32	TOTAL EQUITY	1 517 548	816 003	894 582
33	TOTAL LIABILITIES AND EQUITY	7 488 866	5 468 777	5 587 556

Reference

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

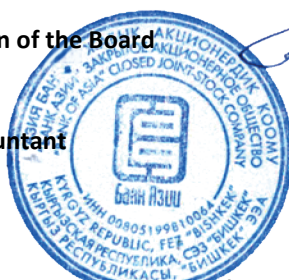
Unit of measure: thousand som.

№ i/o	Name of items	Reporting period 2022 r.	Previous period 2021 r.
1	Interest income ²	489 443	419 381
2	Interest expenses ²	(214 769)	(162 273)
3	Net interest income before formation / restoration of provision for impairment	274 674	257 108
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	9 252	(51 709)
5	Net interest income²	283 926	205 400
6	Income from received services and commissions ²	203 066	229 899
7	Fees for paid services and commissions ²	(25 403)	(24 849)
8	Net Income for Foreign Exchange Transactions ²	695 442	86 995
9	Net income from operations with securities trading portfolio ²	0	0
10	Other income ²	3 316	1 231
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(13 850)	4 179
12	Net non-interest income²	862 570	297 455
13	Operating income²	1 146 496	502 854
14	Operating expenses²	(401 335)	(338 931)
15	Total operating profit²	745 161	163 924
16	Other non-operating income and expenses ²	0	0
17	Profit before income tax²	745 161	163 924
18	Income tax expense ²	(74 944)	(17 540)
19	Net profit (loss) for the period²	670 217	146 384
20	Other comprehensive income	(28)	(15)
21	Total comprehensive income for the period²	670 190	146 369
22	Earnings per share (KGS) ²	923,67	218,48

Reference

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

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