

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

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

No i/o	Name of items	on 31.01.2022	on 31.01.2021	on 31.12.2021
ASSETS				
1	Cash on hand	961 864	828 039	830 563
2	Cash at the corresponding account and other accounts in NBKR	338 495	314 765	440 155
3	Cash at banks	579 074	207 857	698 795
4	Securities held for trading	25 062	5 043	25 161
5	Securities available for sale	287	300	287
6	Securities held-to-maturity	276 458	305 108	275 769
7	Securities to financial institutions	0	0	0
8	Derivative financial instruments	119 864	173 592	122 228
9	Loans to customers	2 994 690	2 867 960	2 982 284
10	Allowance for impairment on loans, granted to financial institutions and cust	(157 818)	(146 782)	(138 049)
11	Loans to financial institutions and customers, net	2 956 736	2 894 771	2 966 462
12	Fixed and intangible assets, net	260 435	228 129	261 128
13	Long-term assets held for sale	30 364	25 029	30 365
14	Other assets	118 308	102 339	30 087
15	TOTAL ASSETS	5 547 083	4 911 379	5 558 771
LIABILITIES AND EQUITY				
LIABILITIES				
16	Funds of financial institutions	283 428	275 430	305 484
17	Funds of clients	3 088 485	2 601 162	3 146 315
18	Government funds	655 545	341 659	650 331
19	Loans received	179 907	223 758	175 463
20	Credits received from the NBKR	232 626	374 551	232 626
21	Derivative financial instruments	8 043	5 441	5 068
22	Income tax liabilities	18 397	8 422	17 122
23	Estimated reserves	6 780	0	4 023
24	Other liabilities	175 470	295 755	149 816
25	TOTAL LIABILITIES	4 648 681	4 126 177	4 686 248
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	(363)	(351)	(363)
29	Retained earnings	228 766	115 554	202 886
30	TOTAL EQUITY	898 403	785 203	872 523
31	TOTAL LIABILITIES AND EQUITY	5 547 083	4 911 380	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)	(193 706)	(121 874)
2	*The provision for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(22 559)	(23 480)

Chairman of the Board



Atakishieva Z.A.

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Chief Accountant

Kustebaeva N.B.

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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 January, 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	42 703	41 142
2	Interest expenses	(19 556)	(15 389)
3	Net interest income before formation / restoration of provision for impairment	23 147	25 754
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(11 506)	(4 963)
5	Net interest income	11 641	20 791
6	Income from received services and commissions	22 152	17 993
7	Fees for paid services and commissions	(1 956)	(3 069)
8	Net Income for Foreign Exchange Transactions	7 292	7 548
9	Net income from operations with securitiestrading portfolio	0	0
10	Other income	190	251
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	21 657	2 893
12	Net non-interest income	49 336	25 616
13	Operating income	60 978	46 407
14	Operating expenses	(33 823)	(30 507)
15	Total operating profit	27 155	15 901
16	Other non-operating income and expenses	0	0
17	Profit before income tax	27 155	15 901
18	Income tax expense	(1 275)	(1 520)
19	Net profit (loss) for the period	25 880	14 381
20	Other comprehensive income	0	0
21	Total comprehensive income for the period	25 880	14 381
22	Earnings per share (KGS)	38,63	21,46

Reference

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	10272	12 304
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	15,33	18,36

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**Information of compliance with economic standards of "Bank of Asia" CJSC
at the end of "31" January 2022 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%	13,9%
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%	1,2%
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%	23,6%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	22,1%
Basic capital adequacy ratio of the First level (K 2.3)	not less than 4,5%	22,1%
The coefficient of leverage (K 2.4)	not less than 8%	16,0%
The bank's liquidity ratio (K 3.1)	not less than 45%	111,4%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	23,6%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	102,0%
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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