



**STATEMENT OF COMPREHENSIVE INCOME**  
on July 31, 2022 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan  
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

| No<br>i/o | Name of items  | Reporting period<br>2022 г. | Previous period<br>2021 г. |
|-----------|--|-----------------------------|----------------------------|
| 1         | Interest income  | 328 246                     | 291 636                    |
| 2         | Interest expenses  | (147 730)                   | (110 123)                  |
| 3         | Net interest income before formation /<br>restoration of provision for impairment                              | 180 516                     | 181 513                    |
| 4         | The formation / recovery of provision for impairment of assets,<br>for which interest is accrued               | (15 420)                    | (78 172)                   |
| 5         | <b>Net interest income</b>   | <b>165 096</b>              | <b>103 342</b>             |
| 6         | Income from received services and commissions  | 146 888                     | 139 598                    |
| 7         | Fees for paid services and commissions   | (16 133)                    | (16 513)                   |
| 8         | Net Income for Foreign Exchange Transactions   | 509 822                     | 58 765                     |
| 9         | Net income from operations with securitiestrading portfolio  | 0                           | 0                          |
| 10        | Other income   | 1 352                       | 2 137                      |
| 11        | Formation / recovery of provision for impairment of assets, other<br>than assets for which interest is accrued | (128 496)                   | (3 139)                    |
| 12        | <b>Net non-interest income</b>   | <b>513 434</b>              | <b>180 848</b>             |
| 13        | <b>Operating income</b>  | <b>678 530</b>              | <b>284 189</b>             |
| 14        | <b>Operating expenses</b>  | <b>(271 152)</b>            | <b>(232 794)</b>           |
| 15        | <b>Total operating profit</b>  | <b>407 378</b>              | <b>51 395</b>              |
| 16        | Other non-operating income and expenses  | 0                           | 0                          |
| 17        | <b>Profit before income tax</b>  | <b>407 378</b>              | <b>51 395</b>              |
| 18        | Income tax expense   | (54 519)                    | (9 410)                    |
| 19        | <b>Net profit (loss) for the period</b>  | <b>352 859</b>              | <b>41 985</b>              |
| 20        | Other comprehensive income   | 110                         | (25)                       |
| 21        | <b>Total comprehensive income for the period</b>   | <b>352 969</b>              | <b>41 960</b>              |
| 22        | Earnings per share (KGS)   | 511,50                      | 62,66                      |

Reference

|   |   |         |        |
|---|---|---------|--------|
| 1 | *Прибыль в соответствии с требованиями НБКР (регулятивная отчетность)               | 447 507 | 69 386 |
| 2 | *Прибыль на одну акцию в соответствии с требованиями НБКР (регулятивная отчетность) | 648,70  | 103,56 |

Председатель Правления

Atakishieva Z.A.

Главный бухгалтер

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](http://www.bankasia.kg)

**Information of compliance with economic standards of "Bank of Asia" CJSC  
at the end of "31" July 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%             | 10,8%                            |
| 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%             | 7,5%                             |
| 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%             | 25,5%                            |
| Capital adequacy ratio of the First level (K 2.2)  | not less than 6%              | 17,7%                            |
| Basic capital adequacy ratio of the First level (K 2.3)  | not less than 4,5%            | 17,7%                            |
| The coefficient of leverage (K 2.4)  | not less than 8%              | 19,7%                            |
| The bank's liquidity ratio (K 3.1)   | not less than 45%             | 102,7%                           |
| Additional capital stock of the bank (indicator "buffer of capital")                               | not less than 18%             | 29,0%                            |
| The Bank's short-term liquidity ratio (K 3.2)  | not less than 35%             | 90,9%                            |
| 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                         |

Chairperson of Board

Atakishieva Z.A.

Chief Accountant

Kustebaeva N.B.

