

**REPORT
OF FINANCIAL STATE
On November 30, 2022 (included)**

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

№ i/o	Name of items	on 30.11.2022	on 30.11.2021	on 31.12.2021
ASSETS				
1	Cash on hand	1 018 384	1 521 562	830 563
2	Cash at the corresponding account and other accounts in NBKR	1 092 504	318 699	439 884
3	Cash at banks	1 553 327	187 368	696 946
4	Securities valued at the NPV	20 203	24 946	25 161
5	Securities valued at the NPV	378	287	287
6	Securities measured at amortised cost	401 498	281 433	275 178
7	Derivative financial instruments	0	0	0
8	Loans to financial institutions	493 985	124 521	127 094
9	Loans granted to customers	2 980 216	2 955 808	2 977 418
10	Allowance for impairment on loans, granted to financial institutions and customers	(137 528)	(200 244)	(142 725)
11	Loans to financial institutions and customers, net	3 336 674	2 880 085	2 961 787
12	Fixed and intangible assets, net	270 612	221 299	221 611
13	Assets in the form of a right of use	36 485	43 645	39 518
14	Long-term assets held for sale	27 420	27 549	33 197
15	Other assets	121 583	98 867	63 425
16	TOTAL ASSETS	7 879 069	5 605 740	5 587 556
LIABILITIES AND EQUITY				
LIABILITIES				
17	Funds of financial institutions	300 544	272 102	305 483
18	Funds of clients	5 015 183	3 204 170	3 154 049
19	Government funds	499 697	514 833	650 331
20	Loans received	261 024	181 687	175 463
21	Credits received from the NBKR	0	236 614	232 626
22	Bonds issued by the bank	6 376	0	0
23	Derivative financial instruments	1 780	46 364	4 317
24	Income tax liabilities	30 947	8 738	22 541
25	Lease obligation	37 131	42 980	39 218
26	Estimated reserves	2 357	0	0
27	Other liabilities	162 450	274 880	108 946
28	TOTAL LIABILITIES	6 317 489	4 782 367	4 692 974
EQUITY				
29	Common shares	808 990	670 000	670 000
30	Additional capital contributed by shareholders	0	0	0
31	Revaluation reserve for available-for-sale financial assets	(272)	(364)	(363)
32	Retained earnings	752 863	153 737	224 945
33	TOTAL CAPITAL	1 561 580	823 373	894 582
34	TOTAL LIABILITIES AND EQUITY	7 879 069	5 605 740	5 587 556

For reference

*The provision for impairment on loans granted to financial institutions and clients in accordance with the requirements of the NBKR (regulatory reporting)	(242 270)	(178 282)
*The provision for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(37 592)	(23 355)

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 November 30, 2022 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of change: thousand som.

№ п/п	Name of items	Reporting period 2022 r.	Previous period 2021 r.
1	Interest income	547 720	462 013
2	Interest expenses	(238 556)	(180 398)
3	Net interest income before formation / restoration of provision for impairment	309 164	281 615
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	6 505	(52 152)
5	Net interest income	315 669	229 463
6	Income from received services and commissions	221 447	262 262
7	Fees for paid services and commissions	(29 342)	(27 296)
8	Net Income for Foreign Exchange Transactions	749 716	98 284
9	Net income from operations with securitiestrading portfolio	0	0
10	Other income	3 549	1 313
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(9 486)	(5 096)
12	Net non-interest income	935 884	329 468
13	Operating income	1 251 553	558 931
14	Operating expenses	(458 559)	(386 283)
15	Total operating profit	792 994	172 648
16	Other non-operating income and expenses	0	0
17	Profit before income tax	792 994	172 648
18	Income tax expense	(78 744)	(18 910)
19	Net profit (loss) for the period	714 250	153 737
20	Other comprehensive income	-	(13)
21	Total comprehensive income for the period	714 250	153 725
22	Earnings per share (KGS)	974,24	229,46

Reference

1	*The provision for impairment on loans granted to financial institutions and clients in accordance with the requirements of the NBKR (regulatory reporting)	648 559	145 767
2	*The provision for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	884,64	217,56

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