

**REPORT  
OF FINANCIAL STATE  
on August 31, 2021 (included)**

"BANK OF ASIA" CJSC

Country: Kyrgyzstan  
Bishkek, 303 Aitmatov av.

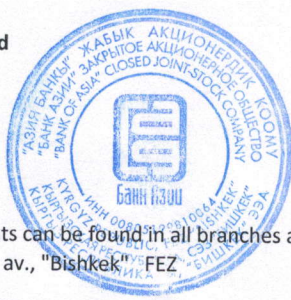
Unit of measure: thousand som.

№ i/o	Name of items	on 31.08.2021	on 31.08.2020	on 31.12.2020
<b>ASSETS</b>				
1	Cash on hand	958 326	638 606	1 015 818
2	Cash at the corresponding account and other accounts in NBKR	426 114	337 065	330 725
3	Cash at banks	307 219	214 191	414 385
4	Securities held for trading	4 970	4 912	5 092
5	Securities available for sale	274	409	300
6	Securities held-to-maturity	279 924	302 258	303 491
7	Securities to financial institutions	0	0	230
8	Derivative financial instruments	111 971	209 035	175 287
9	Loans to customers	2 993 274	2 631 508	2 831 324
10	Allowance for impairment on loans, granted to financial institutions and cust	(199 862)	(98 178)	(143 629)
11	Loans to financial institutions and customers, net	2 905 383	2 742 365	2 862 982
12	Fixed and intangible assets, net	226 293	210 918	225 999
13	Long-term assets held for sale	30 041	28 056	32 463
14	Other assets	133 029	119 190	34 518
15	<b>TOTAL ASSETS</b>	<b>5 271 575</b>	<b>4 597 971</b>	<b>5 226 003</b>
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
16	Funds of financial institutions	264 502	195 033	326 084
17	Funds of clients	3 169 612	2 566 088	3 066 078
18	Government funds	453 669	281 717	340 000
19	Loans received	204 976	253 676	226 237
20	Credits received from the NBKR	238 071	388 676	376 472
21	Derivative financial instruments	69	4 844	3 168
22	Income tax liabilities	6 543	7 086	10 576
23	Dividends payable	0	23 781	0
24	Estimated reserves	6 927	0	0
25	Other liabilities	167 279	143 241	105 933
26	<b>TOTAL LIABILITIES</b>	<b>4 511 648</b>	<b>3 864 141</b>	<b>4 454 548</b>
<b>EQUITY</b>				
27	Common shares	670 000	620 000	670 000
28	Additional capital contributed by shareholders	0	0	0
29	Revaluation reserve for available-for-sale financial assets	(377)	(253)	(351)
30	Retained earnings	90 304	114 083	101 806
31	<b>TOTAL EQUITY</b>	<b>759 927</b>	<b>733 830</b>	<b>771 455</b>
33	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>5 271 575</b>	<b>4 597 971</b>	<b>5 226 003</b>

**Reference**

1	*The provision for impairment on loans granted to financial institutions and clients in accordance with the requirements of the NBKR (regulatory reporting)	(169 309)	(85 829)
2	*The provision for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(22 706)	(24 333)
3	*Estimated reserves for guarantees in accordance with the requirements of the NBKR (regulatory reporting)	6 927	4 016

Chairman of the Board



*Atakishieva Z.A.*

Atakishieva Z.A.

Chief Accountant

*Kustebaeva N.B.*

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)



**STATEMENT OF COMPREHENSIVE INCOME**  
on August 31, 2021 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan  
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

No i/o	Name of items	Reporting period 2021 r.	Previous period 2020 r.
1	Interest income	334 333	313 679
2	Interest expenses	(127 778)	(127 395)
3	Net interest income before formation / restoration of provision for impairment	206 555	186 284
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(51 619)	(53 654)
5	<b>Net interest income</b>	<b>154 935</b>	<b>132 631</b>
6	Income from received services and commissions	165 159	98 431
7	Fees for paid services and commissions	(19 591)	(15 675)
8	Net Income for Foreign Exchange Transactions	68 691	43 861
9	Net income from operations with securities trading portfolio	0	0
10	Other income	2 216	1 821
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(2 810)	1 061
12	<b>Net non-interest income</b>	<b>213 665</b>	<b>129 499</b>
13	<b>Operating income</b>	<b>368 600</b>	<b>262 129</b>
14	<b>Operating expenses</b>	<b>(266 296)</b>	<b>(216 177)</b>
15	<b>Total operating profit</b>	<b>102 304</b>	<b>45 953</b>
16	Other non-operating income and expenses	0	0
17	<b>Profit before income tax</b>	<b>102 304</b>	<b>45 953</b>
18	Income tax expense	(12 000)	(9 490)
19	<b>Net profit (loss) for the period</b>	<b>90 304</b>	<b>36 463</b>
20	Other comprehensive income	0	0
21	<b>Total comprehensive income for the period</b>	<b>90 304</b>	<b>36 463</b>
22	Earnings per share (KGS)	134,78	58,81

**Reference**

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	90 362,00	75 654,00
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	134,87	122,02

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**Information of compliance with economic standards of "Bank of Asia" CJSC  
at the end of "31" August 2021 г.**

<b>The name of economic standards</b>	<b>The set value of the standard</b>	<b>The actual value of the standard</b>
The maximum amount of risk per borrower, not related to the bank (K 1.1)	not less than 20%	15,1%
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%	1,1%
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%	22,4%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	18,7%
Basic capital adequacy ratio of the First level (K 2.3)	not less than 4,5%	18,7%
The coefficient of leverage (K 2.4)	not less than 8%	15,3%
The bank's liquidity ratio (K 3.1)	not less than 45%	89,2%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	22,4%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	85,8%
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

**Chairman of the Board**

**Atakishieva Z.A.**

**Chief Accountant**



**Kustebaeva N.B.**