

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

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

№ l/o	Name of items	on 31.10.2021	on 31.10.2020	on 31.12.2020
ASSETS				
1	Cash on hand	1 175 815	910 514	1 015 818
2	Cash at the corresponding account and other accounts in NBKR	365 125	241 103	330 725
3	Cash at banks	308 304	208 539	414 385
4	Securities held for trading	24 781	5 028	5 092
5	Securities available for sale	271	409	300
6	Securities held-to-maturity	281 686	303 646	303 491
7	Securities to financial institutions	0	0	230
8	Derivative financial instruments	101 310	193 452	175 287
9	Loans to customers	3 006 671	2 783 301	2 831 324
10	Allowance for impairment on loans, granted to financial institutions and cust	(199 949)	(85 782)	(143 629)
11	Loans to financial institutions and customers, net	2 908 032	2 890 971	2 862 982
12	Fixed and intangible assets, net	264 975	210 872	225 999
13	Long-term assets held for sale	28 555	29 166	32 463
14	Other assets	111 233	102 281	34 518
15	TOTAL ASSETS	5 468 777	4 902 529	5 226 003
LIABILITIES AND EQUITY				
LIABILITIES				
16	Funds of financial institutions	269 599	306 333	326 084
17	Funds of clients	3 302 846	2 615 916	3 066 078
18	Government funds	464 338	342 301	340 000
19	Loans received	196 449	253 491	226 237
20	Credits received from the NBKR	238 071	384 271	376 472
21	Derivative financial instruments	30	6 799	3 168
22	Income tax liabilities	12 083	11 886	10 576
23	Estimated reserves	0	0	0
24	Dividends payable	0	23 781	0
25	Other liabilities	169 358	162 003	105 933
26	TOTAL LIABILITIES	4 652 774	4 106 782	4 454 548
EQUITY				
27	Common shares	670 000	670 000	670 000
29	Additional capital contributed by shareholders	0	0	0
30	Revaluation reserve for available-for-sale financial assets	(381)	(253)	(351)
31	Retained earnings	146 384	126 000	101 806
32	TOTAL EQUITY	816 003	795 747	771 455
33	TOTAL LIABILITIES AND EQUITY	5 468 777	4 902 529	5 226 003

Reference

1	*The provision for impairment on loans granted to financial institutions and clients in accordance with the requirements of the NBKR (regulatory reporting)	(174 357)	(70 530)
2	*The provision for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(22 414)	(25 690)
3	*Estimated reserves for guarantees in accordance with the requirements of the NBKR (regulatory reporting)	7 546	4 670

Chairman 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, 2021 (included)

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

№ n/n	Name of items	Reporting period 2021 r.	Previous period 2020 r.
1	Interest income	419 381	402 687
2	Interest expenses	(162 273)	(157 078)
3	Net interest income before formation / restoration of provision for impairment	257 108	245 609
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(51 709)	(39 559)
5	Net interest income	205 400	206 051
6	Income from received services and commissions	229 899	138 809
7	Fees for paid services and commissions	(24 849)	(20 502)
8	Net Income for Foreign Exchange Transactions	86 995	60 129
9	Net income from operations with securitiestrading portfolio	0	0
10	Other income	1 231	2 104
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	4 179	1 686
12	Net non-interest income	297 455	182 226
13	Operating income	502 854	388 276
14	Operating expenses	(338 931)	(275 607)
15	Total operating profit	163 924	112 670
16	Other non-operating income and expenses	0	0
17	Profit before income tax	163 924	112 670
18	Income tax expense	(17 540)	(14 290)
19	Net profit (loss) for the period	146 384	98 380
20	Other comprehensive income	(15)	0
21	Total comprehensive income for the period	146 369	98 380
22	Earnings per share (KGS)	218,48	146,84

Reference

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	134 668	113 369
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	201	169,21

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**Information of compliance with economic standards of "Bank of Asia" CJSC
at the end of "31" October 2021 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%	14,4%
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%	0,9%
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%	23,0%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	18,2%
Basic capital adequacy ratio of the First level (K 2.3)	not less than 4,5%	18,2%
The coefficient of leverage (K 2.4)	not less than 8%	15,5%
The bank's liquidity ratio (K 3.1)	not less than 45%	97,2%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	23,0%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	92,1%
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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