

**REPORT
OF FINANCIAL STATE
on November 30, 2021 (included)**

"BANK OF ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som.

No i/o	Name of items	on 30.11.2021	on 30.11.2020	on 31.12.2020
ASSETS				
1	Cash on hand	1 521 562	923 083	1 015 818
2	Cash at the corresponding account and other accounts in NBKR	318 699	343 142	330 725
3	Cash at banks	187 368	305 038	414 385
4	Securities held for trading	24 946	4 911	5 092
5	Securities available for sale	287	300	300
6	Securities held-to-maturity	281 433	306 245	303 491
7	Securities to financial institutions	0	0	230
8	Derivative financial instruments	124 521	186 924	175 287
9	Loans to customers	2 955 808	2 756 310	2 831 324
10	Allowance for impairment on loans, granted to financial institutions a	(200 244)	(84 720)	(143 629)
11	Loans to financial institutions and customers, net	2 880 085	2 270 287	2 862 982
12	Fixed and intangible assets, net	264 944	207 762	225 999
13	Long-term assets held for sale	27 549	27 882	32 463
14	Other assets	98 867	127 995	34 518
15	TOTAL ASSETS	5 605 740	5 104 871	5 226 003
LIABILITIES AND EQUITY				
LIABILITIES				
16	Funds of financial institutions	272 102	290 654	326 084
17	Funds of clients	3 204 170	2 843 291	3 066 078
18	Government funds	514 833	342 587	340 000
19	Loans received	181 687	236 077	226 237
20	Credits received from the NBKR	236 614	381 506	376 472
21	Derivative financial instruments	46 364	8 813	3 168
22	Income tax liabilities	8 738	9 248	10 576
23	Estimated reserves		0	0
24	Dividends payable	0	11 891	0
25	Other liabilities	317 860	162 205	105 933
26	TOTAL LIABILITIES	4 782 367	4 286 272	4 454 548
EQUITY				
27	Common shares	670 000	670 000	670 000
28	Additional capital contributed by shareholders	0	0	0
29	Revaluation reserve for available-for-sale financial assets	(364)	(362)	(351)
30	Retained earnings	153 737	148 961	101 806
31	TOTAL EQUITY	823 373	818 599	771 455
32	TOTAL LIABILITIES AND EQUITY	5 605 740	5 104 871	5 226 003

Reference

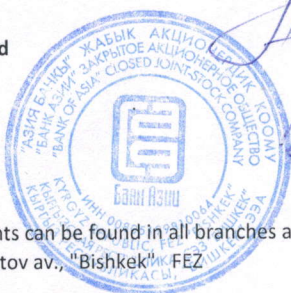
*The provision for impairment on loans granted to financial institutions and clients in accordance with the requirements of the NBKR (regulatory reporting)	(178 282)	(101 550)
*The provision for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(23 355)	(24 904)

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 November 30, 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	462 013	444 656
2	Interest expenses	(180 398)	(171 790)
3	Net interest income before formation / restoration of provision for impairment	281 615	272 866
4	The formation / recovery of provision for impairment of assets, for which interest is accrued	(52 152)	(36 803)
5	Net interest income	229 463	236 064
6	Income from received services and commissions	262 262	158 807
7	Fees for paid services and commissions	(27 296)	(22 675)
8	Net Income for Foreign Exchange Transactions	98 284	68 611
9	Net income from operations with securitiestrading portfolio	0	0
10	Other income	1 313	2 266
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	(5 096)	559
12	Net non-interest income	329 468	207 568
13	Operating income	558 931	443 632
14	Operating expenses	(386 283)	(305 700)
15	Total operating profit	172 648	137 931
16	Other non-operating income and expenses	0	0
17	Profit before income tax	172 648	137 931
18	Income tax expense	(18 910)	(16 590)
19	Net profit (loss) for the period	153 737	121 341
20	Other comprehensive income	(13)	(109)
21	Total comprehensive income for the period	153 725	121 232
22	Earnings per share (KGS)	229,46	191,50

Reference

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	145 767	131 894
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	217,56	208,15

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**Information of compliance with economic standards of "Bank of Asia" CJSC
at the end of "30" November 2021 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%	14,2%
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%	1,5%
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%	23,9%
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%	15,4%
The bank's liquidity ratio (K 3.1)	not less than 45%	95,7%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	23,9%
The Bank's short-term liquidity ratio (K 3.2)	not less than 35%	91,3%
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



Z.A. Atakishieva

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