

STATEMENT OF FINANCIAL POSITION
as of 31 August 2023 (inclusive)

BANK OF ASIA CJSC

Country: Kyrgyzstan
303 Aitmatov Ave., Bishkek
Unit of measure: thous. KGS

Line item No.	Item Description	as of 31.08.2023	as of 31.08.2022	as of 31.12.2022
ASSETS				
1	Cash on hand	1 307 863	688 486	864 365
2	Funds in the correspondent account and other accounts with the NBKR	693 658	344 006	1 003 438
3	Funds in banks	998 598	1 802 660	2 180 481
4	Securities valued at fair value through profit or loss	20 488	19 696	20 069
5	Securities valued at fair value through other comprehensive income	449	420	326
6	Securities valued at amortized cost	385 672	267 747	351 253
7	Derivatives	0	0	0
8	Loans to financial institutions	508 485	403 534	527 837
9	Loans granted to clients	4 255 300	2 973 958	3 141 563
10	Allowance for impairment of loans to financial institutions and customers	(149 002)	(157 015)	(128 359)
11	Loans to financial institutions and customers, net	4 614 783	3 220 477	3 541 041
12	Fixed assets and intangible assets, net	267 314	283 801	271 141
13	Right-of-use assets	44 209	0	34 405
14	Long-term assets held for sale	19 014	22 865	27 558
15	Other assets	163 480	152 748	77 522
16	TOTAL ASSETS	8 515 529	6 802 906	8 371 599
LIABILITIES AND EQUITY				
LIABILITIES				
17	Funds from financial institutions	456 571	262 015	338 040
18	Clients' funds	4 564 562	4 230 248	5 390 767
19	Government funds	951 618	613 747	514 357
20	Loans received	498 085	198 323	286 049
21	Loans received from the NBKR	0	0	0
22	Bonds issued by the bank	27 471		11 735
23	Derivatives	1 771	6 300	1 485
24	Income tax liabilities	15 032	30 057	32 707
25	Lease liability	46 846		39 218
26	Dividends payable	412 274	0	0
27	Valuation reserves	449	2 269	0
28	Other liabilities	156 356	193 802	147 753
29	TOTAL LIABILITIES	7 131 034	5 536 761	6 762 111
EQUITY				
30	Common shares	1 000 000	808 990	808 990
31	Additional equity contributed by shareholders	0	0	0
32	Revaluation reserve for available-for-sale financial assets	(246)	(230)	(325)
33	Retained earnings	384 741	457 385	800 823
34	TOTAL EQUITY	1 384 495	1 266 145	1 609 488
35	TOTAL LIABILITIES AND EQUITY	8 515 529	6 802 906	8 371 599

For reference only

1	*Provision for impairment of loans provided to financial institutions and customers in accordance with the requirements of the National Bank of the Kyrgyz Republic (regulatory reporting)	(230 312)	(227 777)
2	*Provision for impairment of other assets in accordance with the requirements of the National Bank of the Kyrgyz Republic (regulatory reporting)	(55 741)	(36 729)

Board Chairman

Chief Accountant

/signed/  Atakishieva Z.A.
/signed/  Kustebaeva N.B.
/seal of the Bank of Asia affixed/ 

Financial statements in full can be found at all branches and outlets of the Bank of Asia CJSC, as well as in the head office at the address: "Bishkek" FEZ, 303 Ch. Aitmatov Ave., Bishkek

or on the Bank's website: www.bankasia.kg

STATEMENT OF COMPREHENSIVE INCOME
as of 31 August 2023 (inclusive)

BANK OF ASIA CJSC

Country: Kyrgyzstan
303 Aitmatov Ave., Bishkek
Unit of measure: thous. KGS

Line item No.	Item Description	Reporting period 2023	Reporting period 2022
1	Interest income	542 881	378 601
2	Interest expenses	(212 225)	(168 927)
3	Net interest income before formation/recovery of a provision for impairment	330 656	209 674
4	Formation/restoration of provisions for impairment of assets on which interest is accrued	(13 999)	(17 810)
5	Net interest income	316 657	191 864
6	Income from services and commissions received	161092	164 737
7	Expenses for services and commissions paid	(32 061)	(18 728)
8	Net income from foreign currency transactions	267 692	571888
9	Net income from transactions with securities of the trading portfolio	0	0
10	Other income	4 440	1830
11	Formation/restoration of provisions for impairment of assets other than interest-bearing assets	1411	(116 280)
12	Net non-interest income	402 574	603 447
13	Operating income	719 231	795 311
14	Operating expenses	(401 389)	(316 520)
15	Total operating profit	317 841	478 791
16	Other non-operating income and expenses	0	0
17	Profit before income tax	317 841	478 791
18	Income tax expenses	(36 850)	(60 019)
19	Net profit (loss) for the period	280 992	418 772
20	Other comprehensive income	79	133
21	Total comprehensive income for the period	281070	418 905
22	Earnings per share (KGS)	319,08	594,26

For reference only

1	*Profit in accordance with the requirements of the National Bank of the Kyrgyz Republic (regulatory reporting)	295 308	494 221
2	*Earnings per share in accordance with the requirements of the National Bank of the Kyrgyz Republic (regulatory reporting)	335,34	701.32

Board Chairman

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Chief Accountant

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**Information on compliance with economic standards of Bank of Asia CJSC
as of the end of 31 August 2023**

Economic Standards Name	Established Standard Value	Actual Standard Value
Maximum risk per borrower not associated with the bank (K 1.1)	NMT 20%	15.3%
Maximum risk per borrower associated with the bank (K 1.2)	NMT 15%	0.0%
Maximum risk for interbank placements to a bank not related to the bank (K 1.3)	NMT 30%	22.6%
Maximum risk for interbank placements to a bank associated with the bank (K 1.4)	NMT 15%	0.0%
Total capital adequacy ratio (K 2.1)	NLT 12%	18.2%
Tier 1 capital adequacy ratio (K 2.2)	NLT 6,5%	15.2%
Tier 1 adequacy ratio of Basic capital (K 2.3)	NLT 5%	15.2%
Leverage coefficient (K 2.4)	NLT 6%	10.8%
Bank liquidity ratio (K 3.1)	NLT 45%	73.4%
Additional capital reserve of the bank (capital buffer indicator)	NLT 18%	20.8%
Bank short-term liquidity ratio (K 3.2)	NLT 35%	58.1%
Number of days of violations based on the total value of long currency positions for all currencies (K 4.1)	NMT 20%	Complied with
Number of days of violations based on the total value of short currency positions for all currencies (K 4.2)	NMT 20%	Complied with

Board Chairman

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