

STATEMENT OF FINANCIAL POSITION
as of July 31, 2023 (including)

"Bank of Asia" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov Ave.

Unit of measurement: thousands of soms

№ n/n	Name of items	as of 31.07.2023	as of 31.07.2022	as of 31.12.2022
АКТИВЫ				
1	Cash on hand	1 481 347	504 662	864 365
2	Cash at the corresponding account and other accounts in NBKR	638 704	538 287	1 003 438
3	Cash in banks	827 271	1 492 699	2 180 481
4	Securities valued at FVTPL	20 327	19 696	20 069
5	Securities valued at FVTOC1	243	398	326
6	Securities valued at amortized cost	383 511	265 736	351 253
7	Derivative financial instruments	0	0	0
8	Loans to financial institutions	527 311	338 998	527 837
9	Loans to customers	4 294 639	2 947 833	3 141 563
10	Allowance for impairment losses on loans to financial institutions and customers	(158 338)	(157 527)	(128 359)
11	loans to financial institutions and customers, net	4 663 612	3 129 304	3 541 041
12	Fixed and intangible assets, net	267 107	288 182	271 141
13	Right-of-use assets	46 774	0	34 405
14	Long-term assets held for sale	17 774	26 027	27 558
15	Other assets	161 098	153 267	77 522
16	TOTAL ASSETS	8 507 770	6 418 257	8 371 599
LIABILITIES AND EQUITY				
LIABILITIES				
17	Amounts due to financial institutions	442 920	259 410	338 040
18	Amounts due to customers	4 565 038	3 893 060	5 390 767
19	Amounts due to state bodies	1 094 024	601 789	514 357
20	Loans received	178 903	195 886	286 049
21	Credits received from the NBKR	0	0	0
22	Bonds issued by the bank	28 000	0	11 735
23	Derivative financial instruments	4 140	9 603	1 485
24	Income tax liability	24 220	54 037	32 707
25	Lease liability	48 456	0	39 218
26	Dividends to be paid	412 274	0	0
27	Estimated reserves	3 212	2 377	0
28	Other liabilities	364 331	201 885	147 753
29	TOTAL LIABILITIES	7 165 517	5 218 048	6 762 111
CAPITAL				
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)	(252)	(325)
33	Retained profit	342 499	391 472	800 823
34	TOTAL CAPITAL	1 342 253	1 200 210	1 609 488
35	TOTAL LIABILITIES AND EQUITY	8 507 770	6 418 257	8 371 599

For references

1	*Provision for impairment on loans granted to financial institutions and customers in accordance with the requirements of the NBKR (regulatory reporting)	(241 836)	(229 509)
2	*Provision for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(38 014)	(29 592)

Chairperson of the Board

Atakishieva Z.A.

Chief Accountant

Kustebaeva N.B.

Full financial statements are available all branches and savings banks of "Bank Asia" CJSC, as well as in the head office in: 303, Aitmatov av., FEZ "Bishkek", Bishkek city

or at the Banks' website: www.bankasia.kg

STATEMENT OF COMPREHENSIVE INCOME
as of July 31, 2023 (including)

"BANK of ASIA" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov Ave.

Unit of measurement: thousands of soms

No n/n	Articles	Reporting period 2023 r.	Previous period 2022 r.
1	Interest income	467 828	328 246
2	Interest expences	(181 609)	(147 730)
3	Net interest income before formation/restoration of provision for impairment	286 219	180 516
4	The formation/recovery of provision for impairment of assets, for which interest is accrued	(24 244)	(15 420)
5	Net interest income	261 974	165 096
6	Income from received services and commissions	140 156	146 888
7	Fees for paid services and commissions	(27 260)	(16 133)
8	Net income for Foreign Exchange transactions	235 157	509 822
9	Net income from operations with securities trading portfolio	0	0
10	Other income	4 205	1 352
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	6 015	(128 496)
12	Net non-interest income	358 273	513 434
13	Operating income	620 247	678 530
14	Operating expences	(348 049)	(271 152)
15	Total operating profit	272 198	407 378
16	Other non-operating income and expences	0	0
17	Profit before income tax	272 198	407 378
18	Income tax expences	(33 450)	(54 519)
19	Net profit (loss) for the period	238 748	352 859
20	Other comprehensive income	79	110
21	Total comprehensive income for the period	238 827	352 969
22	Earnings per share (KGS)	276,49	511,50

For references

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	267 349	447 507
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	309,61	648,7

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**Information of compliance with economic standards of "Bank of Asia" CJSC
as the end of 31 July 2023**

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 (K1.1)	no more than 20%	15,8%
The maximum amount of risk per borrower, related to the bank (K1.2)	no more than 15%	0,0%
The maximum amount of risk on interbank placements to a bank that is not related to a bank (K1.3)	no more than 30%	18,6%
The maximum amount of risk on interbank placements in a bank related to a bank (K1.4)	no more than 15%	0,0%
Total capital adequacy ratio (K 2.1)	no less than 12%	16,9%
Tier I capital adequacy ratio (K 2.2)	no less than 6,5%	14,4%
Tier I Core capital adequacy ratio (K 2.3)	no less than 5%	14,4%
The coefficient of leverage (K 2.4)	no less than 6%	10,6%
The bank's liquidity ratio (K 3.1)	no less than 45%	68,4%
Additional capital reserve of the bank (indicator "buffer of capital")	no less than 18%	19,2%
The bank's short-term liquidity ratio (K 3.2)	no less than 35%	56,6%
Number of days of violations on the total value of long currency positions for all currencies (K 4.1)	no more than 20%	Complied
Number of days of violations on the total value of short currency positions for all currencies (K 4.2)	no more than 20%	Complied

Chairperson of the Board

Z. A. Atakishieva
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Chief Accountant

N. B. Kustebaeva
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