

**STATEMENT OF FINANCIAL POSITION**  
**as of 30 November 2023 (inclusive)**

**BANK OF ASIA CJSC**

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

Line item No.	Item Description	as of 30.11.2023	as of 30.11.2022	as of 31.12.2022
<b>ASSETS</b>				
1	Cash on hand	982 149	1 018 384	864 365
2	Funds in the correspondent account and other accounts with the NBKR	577 129	1 092 504	1 003 438
3	Funds in banks	2 270 428	1 553 327	2 180 481
4	Securities at fair value through profit or loss	20 565	20 203	20 069
5	Securities at fair value through other comprehensive income	449	378	326
6	Securities measured at amortized cost	414 920	401 498	351 253
7	Derivative financial instruments	404	0	0
8	Loans to financial institutions	566 772	493 985	527 837
9	Loans granted to clients	4 453 493	2 980 216	3 141 563
10	Allowance for impairment of loans to financial institutions and customers	(134 228)	(137 528)	(128 359)
11	Loans to financial institutions and customers, net	4 886 037	3 336 674	3 541 041
12	Fixed assets and intangible assets, net	272 440	270 612	271 141
13	Right-of-use assets	39 485	36 485	34 405
14	Long-term assets held for sale	25 545	27 420	27 558
15	Other assets	138 475	121 583	77 522
16	<b>TOTAL ASSETS</b>	<b>9 628 025</b>	<b>7 879 069</b>	<b>8 371 599</b>
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
16	Funds from financial institutions	418 490	300 544	338 040
17	Clients' funds	5 698 435	5 015 183	5 390 767
18	Government funds	1 042 854	499 697	514 357
19	Loans received	698 277	261 024	286 049
21	Loans received from the NBKR	0	0	0
22	Bonds issued by the bank	29 476	6 376	11 735
23	Derivative financial instruments	0	1 780	1 485
24	Income tax liabilities	17 462	30 947	32 707
25	Lease liability	41 711	37 131	39 218
26	Dividends payable	52 889	0	0
27	Valuation reserves	2 767	2 357	0
28	Other liabilities	142 910	162 450	147 753
29	<b>TOTAL LIABILITIES</b>	<b>8 145 271</b>	<b>6 317 489</b>	<b>6 762 111</b>
<b>EQUITY</b>				
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)	(272)	(325)
33	Retained earnings	483 000	752 863	800 823
34	<b>TOTAL EQUITY</b>	<b>1 482 754</b>	<b>1 561 580</b>	<b>1 609 488</b>
35	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>9 628 025</b>	<b>7 879 069</b>	<b>8 371 599</b>

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)	(219 837)	(242 270)
2	*Provision for impairment of other assets in accordance with the requirements of the National Bank of the Kyrgyz Republic (regulatory reporting)	(88 175)	(37 592)

Board Chairman

Chief Accountant

/signed/  
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/seal of the Bank of Asia affixed/

*Atakishieva Z.A.*  
Atakishieva Z.A.  
*Kustebaeva N.B.*  
Kustebaeva N.B.

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](http://www.bankasia.kg)

**STATEMENT OF COMPREHENSIVE INCOME**  
as of 30 November 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	783 725	547 720
2	Interest expenses	(299 413)	(238 556)
3	Net interest income before formation/recovery of a provision for impairment	<b>484 312</b>	<b>309 164</b>
4	Formation/restoration of provisions for impairment of assets on which interest is accrued	1823	6 505
5	<b>Net interest income</b>	<b>486 135</b>	<b>315 669</b>
6	Income from services and commissions received	231472	221 447
7	Expenses for services and commissions paid	(42 600)	(29 342)
8	Net income from foreign currency transactions	349 009	749 716
9	Net income from transactions with securities of the trading portfolio	0	0
10	Other income	5 242	3 549
11	Formation/restoration of provisions for impairment of assets other than interest-bearing assets	(24 870)	(9 486)
12	<b>Net non-interest income</b>	<b>518 253</b>	<b>935 884</b>
13	<b>Operating income</b>	<b>1 004 388</b>	<b>1 251 553</b>
14	<b>Operating expenses</b>	<b>(577 288)</b>	<b>(458 559)</b>
15	<b>Total operating profit</b>	<b>427 100</b>	<b>792 994</b>
16	Other non-operating income and expenses	0	0
17	<b>Profit before income tax</b>	<b>427 100</b>	<b>792 994</b>
18	Income tax expenses	(47 850)	(78 744)
19	<b>Net profit (loss) for the period</b>	<b>379 250</b>	<b>714 250</b>
20	Other comprehensive income	117	-
21	<b>Total comprehensive income for the period</b>	<b>379 367</b>	<b>714 250</b>
22	Earnings per share (KGS)	415,31	974,24

For reference only

1	*Profit in accordance with the requirements of the National Bank of the Kyrgyz Republic (regulatory reporting)	387 034	648 559
2	*Earnings per share in accordance with the requirements of the National Bank of the Kyrgyz Republic (regulatory reporting)	423,83	884,64

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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 30 November 2023**

Economic Standards Name	Established Standard Value	Actual Standard Value
Maximum risk per borrower not associated with the bank (K 1.1)	NMT 20%	14.4%
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%	24.2%
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%	18.7%
Tier 1 capital adequacy ratio (K 2.2)	NLT 6,5%	14.4%
Tier 1 adequacy ratio of Basic capital (K 2.3)	NLT 5%	14.4%
Leverage coefficient (K 2.4)	NLT 6%	9.7%
Bank liquidity ratio (K 3.1)	NLT 45%	88.2%
Additional capital reserve of the bank (capital buffer indicator)	NLT 18%	21.3%
Bank short-term liquidity ratio (K 3.2)	NLT 35%	68.6%
Number of days of violations based on the total value of long currency positions for all currencies (K 4.1)	NMT 20%	Complied
Number of days of violations based on the total value of short currency positions for all currencies (K 4.2)	NMT 20%	Complied

Board Chairman

Chief Accountant



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