

STATEMENT OF FINANCIAL POSITION
as of April 30, 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 30.04.2023	as of 30.04.2022	as of 31.12.2022
ASSETS				
1	Cash on hand	1 008 983	1 001 171	864 365
2	Cash on correspondent account and other accounts in the NBKR	672 785	365 308	1 003 438
3	Cash in the banks	2 738 213	358 384	2 180 481
4	Securities valued at FVTPL	20 086	25 099	20 069
5	Securities valued at FVTOCI	377	358	326
6	Securities valued at amortized cost	474 240	280 606	351 253
7	Loans to financial institutions	448 703	223 573	527 837
8	Loans to customers	3 588 514	2 982 136	3 141 563
9	customers	(147 665)	(153 913)	(128 359)
10	Loans to financial institutions and customers, net	3 889 552	3 051 797	3 541 041
11	Fixed and intangible assets, net	266 626	269 162	271 141
12	Right-of-use assets	42 216	0	34 405
13	Long-term assets held for sale	19 718	28 344	27 558
14	Other assets	150 331	171 679	77 522
15	TOTAL ASSETS	9 283 127	5 551 909	8 371 599
LIABILITIES AND EQUITY				
OBLIGATIONS				
16	Funds of financial institutions	423 382	262 628	338 040
17	Funds of clients	6 009 080	2 846 524	5 390 767
18	Government funds	514 001	707 872	514 357
19	Loans received	403 658	186 308	286 049
20	Loans received from the NBKR	0	212 961	0
21	Bonds issued by the bank.	26 821	0	11 735
22	Derivative financial instruments	3 062	11 549	1 485
23	Income tax liabilities	18 321	30 867	32 707
24	Lease obligation	42 445	0	39 218
25	Dividends to be paid	412 274	0	0
26	Estimated reserves	1 324	132	0
27	Other liabilities	193 943	229 611	147 753
28	TOTAL LIABILITIES	8 048 310	4 488 451	6 762 111
CAPITAL				
29	Common shares	808 990	670 000	808 990
30	Additional capital contributed by shareholders	0	0	0
31	Revaluation reserve available-for-sale financial assets	(319)	(292)	(325)
32	Retained profit	426 146	393 750	800 823
33	TOTAL CAPITAL	1 234 817	1 063 458	1 609 488
34	TOTAL LIABILITIES AND EQUITY	9 283 127	5 551 909	8 371 599

0,13

For reference

1	institutions and customers in accordance with the requirements	(236 403)	(208 399)
2	NBKR requirements (regulatory reporting)	(45 488)	(27 175)

Chairperson of the Board

Atakishieva Z.A.

Chief Accountant



Kustebaeva N.B.

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

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

STATEMENT OF COMPREHENSIVE INCOME
as of April 30, 2023 (including)

"Bank of Asia" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov Ave.

Unit of measurement: thousands

№ n/n	Name of items	Reporting period 2023.	Previous period 2022.
1	Interest income	253 048	179 578
2	Interest expenses	(102 046)	(81 664)
3	for impairment	151 001	97 914
4	earning assets	(13 805)	(13 127)
5	Net interest income	137 197	84 788
6	Income from services and commissions received	76 045	89 535
7	Expenses for services and commissions paid	(15 535)	(9 116)
8	Net income from foreign exchange transactions	125 220	205 067
9	measured at fair value through profit and loss	0	0
10	Other income	1 273	665
11	than interest earning assets	12 015	(30 909)
12	Net non-interest income	199 018	255 243
13	Operating income	336 215	340 031
14	Operating expenses	(187 045)	(148 346)
15	Total operating profit	149 171	191 684
16	Other non-operating income and expenses	0	0
17	Profit before income tax	149 171	191 684
18	Income tax expense	(17 785)	-22 879
19	Net profit (loss) for the period	131 386	168 805
20	Other comprehensive income	(6)	71
21	Total comprehensive income for the period	131 380	168 876
22	Earnings per share (KGS)	162,41	251,95

For reference

1 (regulatory reporting)	141 097	186 561
2 of the NBKR (regulatory reporting)	174,41	278,45

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**Information about the compliance with economic standards of "Bank of Asia" CJSC
as of the end of April 30, 2023.**

Name of economic standards	The set value of the standard	The actual value of the standard
Maximum exposure per borrower not related to the bank (K 1.1)	no more than 20%	16,3%
Maximum amount of risk per borrower associated with the bank (K 1.2)	no more than 15%	0,0%
Maximum risk exposure on interbank placements with a bank not related to the bank (K 1.3)	no more than 30%	22,3%
Maximum amount of risk on interbank placements with the bank related to the bank (K 1.4)	no more than 15%	0,0%
Total capital adequacy ratio (K 2.1)	not less than 12%	17,8%
Tier 1 capital adequacy ratio (K 2.2)	not less than 6,5%	17,2%
Tier 1 Core Capital Adequacy Ratio (K 2.3)	not less than 5%	17,2%
Leverage ratio (K 2.4)	not less than 6%	10,2%
Bank liquidity ratio (K 3.1)	not less than 45%	85,1%
Additional capital reserve of the bank (indicator "capital buffer")	not less than 18%	20,8%
Short-term liquidity ratio (K 3.2)	not less than 35%	71,7%
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

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