

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

BANK OF ASIA CJSC

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

Line item No.	Item Description	as of 31.10.2023	as of 31.10.2022	as of 31.12.2022
ASSETS				
1	Cash on hand	1 264 995	851 770	864 365
2	Funds in the correspondent account and other accounts with the NBKR	462 978	753 043	1 003 438
3	Funds in banks	1 923 324	1 625 898	2 180 481
4	Securities held for trading	20 281	19 950	20 069
5	Securities available-for-sale	449	378	326
6	Securities held to maturity	410 938	397 322	351 253
7	Derivatives	0	0	0
8	Loans to financial institutions	557 319	488 357	527 837
9	Loans granted to clients	4 445 113	3 026 930	3 141 563
10	Allowance for impairment of loans to financial institutions and customers	(133 526)	(133 117)	(128 359)
11	Loans to financial institutions and customers, net	4 868 907	3 382 169	3 541 041
12	Fixed assets and intangible assets, net	276 412	274 743	271 141
13	Right-of-use assets	39 439	0	34 405
14	Long-term assets held for sale	25 545	27 420	27 558
15	Other assets	106 693	156 174	77 522
16	TOTAL ASSETS	9 399 960	7 488 866	8 371 599
LIABILITIES AND EQUITY				
LIABILITIES				
16	Funds from financial institutions	318 837	293 420	338 040
17	Clients' funds	5 439 405	4 625 109	5 390 767
18	Government funds	1045 595	548 030	514 357
19	Loans received	624 016	252 518	286 049
21	Loans received from the NBKR	0	0	0
22	Bonds issued by the bank	30 049	0	11 735
23	Derivatives	1 389	2 518	1 485
24	Income tax liabilities	21 332	44 982	32 707
25	Lease liability	43 104	0	39 218
26	Dividends payable	52 889	0	0
27	Valuation reserves	2 857	2 078	0
28	Other liabilities	376 244	202 663	147 753
29	TOTAL LIABILITIES	7 955 717	5 971 318	6 762 111
EQUITY				
29	Common shares	1 000 000	808 990	808 990
30	Additional equity contributed by shareholders	0	0	0
31	Revaluation reserve for available-for-sale financial assets	(246)	(272)	(325)
32	Retained earnings	444 489	708 830	800 823
33	TOTAL EQUITY	1 444 243	1 517 548	1 609 488
34	TOTAL LIABILITIES AND EQUITY	9 399 960	7 488 866	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)	(222 323)	(227 728)
2	*Provision for impairment of other assets in accordance with the requirements of the National Bank of the Kyrgyz Republic (regulatory reporting)	(85 452)	(42 523)

Board Chairman

/signed/

Atakishieva Z.A.

Chief Accountant

/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 October 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	701 365	489 443
2	Interest expenses	(269 189)	(214 769)
3	Net interest income before formation/recovery of a provision for impairment	432 176	274 674
4	Formation/restoration of provisions for impairment of assets on which interest is accrued	2 737	9 252
5	Net interest income	434 913	283 926
6	Income from services and commissions received	207 894	203 066
7	Expenses for services and commissions paid	(39 312)	(25 403)
8	Net income from foreign currency transactions	319 013	695 442
9	Net income from transactions with securities of the trading portfolio	0	0
10	Other income	5 003	3 316
11	Formation/restoration of provisions for impairment of assets other than interest-bearing assets	(24 433)	(13 850)
12	Net non-interest income	468 166	862 570
13	Operating income	903 079	1146 496
14	Operating expenses	(519 190)	(401 335)
15	Total operating profit	383 889	745 161
16	Other non-operating income and expenses	0	0
17	Profit before income tax	383 889	745 161
18	Income tax expenses	(43 150)	(74 944)
19	Net profit (loss) for the period	340 739	670 217
20	Other comprehensive income	117	(28)
21	Total comprehensive income for the period	340 856	670 190
22	Earnings per share (KGS)	376,72	923,67

For reference only

1	*Profit in accordance with the requirements of the National Bank of the Kyrgyz Republic (regulatory reporting)	347 798	614 767
2	*Earnings per share in accordance with the requirements of the National Bank of the Kyrgyz Republic (regulatory reporting)	384,52	847,25

Board Chairman

Chief Accountant

/seal of the Bank of Asia affixed/



[Signature]
[Signature]

Atakishieva Z.A.

Kustebaeva N.B.

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

Economic Standards Name	Established Standard Value	Actual Standard Value
Maximum risk per borrower not associated with the bank (K 1.1)	NMT 20%	14.9%
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%	24.3%
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%	17.7%
Tier 1 capital adequacy ratio (K 2.2)	NLT 6,5%	14.0%
Tier 1 adequacy ratio of Basic capital (K 2.3)	NLT 5%	14.0%
Leverage coefficient (K 2.4)	NLT 6%	9.9%
Bank liquidity ratio (K 3.1)	NLT 45%	74.9%
Additional capital reserve of the bank (capital buffer indicator)	NLT 18%	20.1%
Bank short-term liquidity ratio (K 3.2)	NLT 35%	57.9%
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

/signed/

Atakishieva Z.A.

Chief Accountant

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