

**REPORT  
ON FINANCIAL STATE  
on February, 28 2023 (included)**

"BANK of ASIA", CJSC

Country: Kyrgyzstan  
Bishkek, 303 Aitmatov av.

Unit of measure.: thousand soms

№ n/n	Name of items	on 28.02.2023	on 28.02.2022	on 31.12.2022
<b>ASSETS</b>				
1	Cash on hand	1 057 895	946 282	864 365
2	Cash at the corresponding account and other accounts in NBKR	684 265	306 335	1 002 772
3	Cash at banks	2 302 671	388 940	2 175 975
4	Securities measured at fair value through profit or loss	20 274	25 199	19 705
5	Securities measured at fair value through other comprehensive income	332	334	326
6	Securities measured at amortised cost	581 087	278 588	351 254
7	Derivative instruments	810,29729	0	0
8	Loans to financial institutions	462 742	150 649	527 837
9	Loans granted to customers	3 231 605	3 042 694	3 142 169
10	*Provision for impairment on loans to financial institutions and customers	(138 318)	(157 798)	(135 931)
11	Loand to financial institutions and customers, net	3 556 030	3 035 544	3 534 075
12	Fixed assets and intangible assets, net	268 575	256 983	271 141
13	Assets in the form of a right of use	43 507	0	34 405
14	Non-current assets held for sale	20 738	26 141	27 438
15	Other assets	220 532	100 764	77 095
16	<b>TOTAL ASSETS</b>	<b>8 756 715</b>	<b>5 365 109</b>	<b>8 358 549</b>
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
17	Funds of financial institutions	383 426	314 004	338 039
18	Funds of clients	5 513 251	2 815 442	5 389 863
19	Government funds	719 728	667 071	514 357
20	Loans received	195 969	181 816	286 049
21	Credits received from the NBKR	0	226 886	0
22	Bonds issued by the bank	25 261		10 735
23	Derivativefinancial instruments	0	19 170	1 814
24	Income tax liability	30 257	11 467	22 637
25	Lease obligation	44 152		35 560
26	Estimated reserves	1 895	1374	2 884
27	Other liabilities	181 053	215 789	149 312
28	<b>TOTAL LIABILITIES</b>	<b>7 094 992</b>	<b>4 453 020</b>	<b>6 751 249</b>
<b>CAPITAL</b>				
29	Common shares	808 990	670 000	808 990
30	Additional capital contributed by shareholders	0	0	0
31	Revaluationreserve for available-for-sale financial assets	(319)	(316)	(325)
32	Retained earnings	853 053	242 405	798 635
33	<b>TOTAL CAPITAL</b>	<b>1 661 723</b>	<b>912 089</b>	<b>1 607 300</b>
34	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>8 756 715</b>	<b>5 365 109</b>	<b>8 358 549</b>

**For references**

1	*Provision for impairment on loans granted to financial institutions and customers in accordance with the requirements of the NBKR (regulatory reporting)	(240 378)	(203 582)
2	*Provision for impairment of other assets in accordance with the requirements of the NBKR (regulatory reporting)	(43 635)	(24 391)

Chairperson of the Board



*Atakishieva Z.A.*

Atakishieva Z.A.

Chief Accountant

*Kustebaeva N.B.*

Kustebaeva N.B.

Full financial statements can be found in 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](http://www.bankasia.kg)

**STATEMENT OF COMPREHENSIVE INCOME**  
on February, 28 2023 (included)

"BANK of ASIA" CJSC

Country: Kyrgyzstan  
Bishkek, 303 Aitmatov av.

Unit of measure: thousand som

No i/o	Name of items	Reporting period 2023r.	Reporting period 2022 r.
1	Interest income	120 327	85 388
2	Interest expences	(50 388)	(37 223)
3	Net interest income before formation/restoration of provision for impairment восстановления резерва под обесценение	69 939	48 164
4	The formation/recovery of provision for impairment of assets, for which interest is accrued по которым начисляются проценты	60 352	(5 235)
5	<b>Net interest income</b>	<b>130 291</b>	<b>42 929</b>
6	Income from received services and commissions	32 197	40 982
7	Fees for paid services and commissions	(6 408)	(3 753)
8	Net income for Foreign Exchange transactions	56 202	26 443
9	Net income from operations with securities trading portfolio	0	0
10	Other income	604	316
11	Formation / recovery of provision for impairment of assets, other than assets for which interest is accrued	302	5 284
12	<b>Net non-interest income</b>	<b>82 896</b>	<b>69 272</b>
13	<b>Operating income</b>	<b>213 188</b>	<b>112 202</b>
14	<b>Operating expences</b>	<b>(88 201)</b>	<b>(69 204)</b>
15	<b>Total operating profit</b>	<b>124 986</b>	<b>42 998</b>
16	Other non-operating income and expences	0	0
17	<b>Profit before income tax</b>	<b>124 986</b>	<b>42 998</b>
18	Income tax expences	(7 620)	(3 479)
19	<b>Net profit (loss) for the period</b>	<b>117 366</b>	<b>39 519</b>
20	Other comprehensive income	0	47
21	<b>Total comprehensive income for the period</b>	<b>117 366</b>	<b>39 566</b>
22	Earnings per share (KGS)	145,09	58,98

**Справочно**

1	*Profit in accordance with the requirements of the NBKR (regulatory reporting)	64810	28 456
2	*Earnings per share in accordance with the requirements of the NBKR (regulatory reporting)	80,11	42,47

Chairman of the Board

*Atakishieva Z.A.*  
Atakishieva Z.A.

Chief Accountant

*Kustebaeva N.T.*  
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**Information of compliance with economic standards of "Bank of Asia" CJSC  
at the end of 28 February 2023**

<b>The name of economic standards</b>	<b>The set value of the standard</b>	<b>The actual value of the standard</b>
The maximum amount of risk per borrower, not related to the bank (K1.1)	not more than 20%	12,2%
The maximum amount of risk per borrower, related to the bank (K1.2)	not 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)	not more than 30%	27,6%
The maximum amount of risk on interbank placements in a bank related to a bank (K1.4)	not more than 15%	0,0%
Coefficient of adequacy of total capital (K 2.1)	not less than 12%	24,6%
Capital adequacy ratio of the First level (K 2.2)	not less than 6%	26,4%
Basic capital adequacy ratio of the First level (K 2.3)	not less than 4,5%	26,4%
The coefficient of leverage (K 2.4)	not less than 6%	15,6%
The bank's liquidity ratio (K 3,1)	not less than 45%	101,2%
Additional capital stock of the bank (indicator "buffer of capital")	not less than 18%	28,7%
The bank's short-term liquidity ratio (K 3,2)	not less than 35%	82,1%
The number of days of violations by the total value of long open currency positions (K 4.1)	not more than 20%	Observed
The number of days of violations by the total value of short open currency positions (K 4.2)	not more than 20%	Observed

**Chairman of the Board**

**Atakishieva Z.A.**

**Chief Accountant**



**Kustebaeva N.B.**