

STATEMENT OF FINANCIAL POSITION
as of May 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	as of	as of
		31.05.2023	31.05.2022	31.12.2022
ASSETS				
1	Cash on hand	1 144 314	653 487	864 365
2	Cash on correspondent account and other accounts in the NBKR	607 242	444 334	1 003 438
3	Cash in the banks	1 901 286	1 074 100	2 180 481
4	Securities valued at FVTPL	20 373	20 203	20 069
5	Securities valued at FVTOCI	421	358	326
6	Securities valued at amortized cost	477 628	283 077	351 253
7	Loans to financial institutions	440 581	212 750	527 837
8	Loans to customers	3 803 354	2 948 523	3 141 563
9	customers	(150 939)	(150 047)	(128 359)
10	Loans to financial institutions and customers, net	4 092 996	3 011 226	3 541 041
11	Fixed and intangible assets, net	272 775	277 136	271 141
12	Right-of-use assets	51 842	0	34 405
13	Long-term assets held for sale	17 774	29 514	27 558
14	Other assets	138 519	191 262	77 522
15	TOTAL ASSETS	8 725 169	5 984 699	8 371 599
LIABILITIES AND EQUITY				
OBLIGATIONS				
16	Funds of financial institutions	397 769	255 464	338 040
17	Funds of clients	5 289 974	3 432 800	5 390 767
18	Government funds	535 263	555 597	514 357
19	Loans received	379 314	168 582	286 049
20	Loans received from the NBKR	0	205 437	0
21	Bonds issued by the bank.	26 448		11 735
22	Derivative financial instruments	4 210	6 547	1 485
23	Income tax liabilities	14 455	33 777	32 707
24	Lease obligation	52 830		39 218
25	Dividends to be paid	412 274	0	0
26	Estimated reserves	143	1 835	0
27	Other liabilities	331 540	274 927	147 753
28	TOTAL LIABILITIES	7 444 219	4 934 967	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	(275)	(292)	(325)
32	Retained profit	472 235	380 024	800 823
33	TOTAL CAPITAL	1 280 950	1 049 732	1 609 488
34	TOTAL LIABILITIES AND EQUITY	8 725 169	5 984 699	8 371 599

0,41

For reference

1	institutions and customers in accordance with the requirements of	(236 157)	(232 042)
2	NBKR requirements (regulatory reporting)	(46 014)	(31 165)

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 May 31, 2023 (including)

"Bank of Asia" CJSC

Country: Kyrgyzstan
Bishkek, 303 Aitmatov Ave.

Unit of measurement:

№ n/n	Name of items	Reporting period 2023.	Previous period 2022.
1	Interest income	321 390	228 358
2	Interest expenses	(127 133)	(104 758)
3	provisions for impairment	194 257	123 600
4	earning assets	(17 095)	(8 468)
5	Net interest income	177 162	115 132
6	Income from services and commissions received	96 302	111 378
7	Expenses for services and commissions paid	(19 621)	(11 010)
8	Net income from foreign exchange transactions	170 542	326 557
9	measured at fair value through profit and loss	0	0
10	Other income	1 943	867
11	than interest earning assets	13 562	(167 907)
12	Net non-interest income	262 728	259 885
13	Operating income	439 890	375 018
14	Operating expenses	(238 731)	(185 679)
15	Total operating profit	201 159	189 338
16	Other non-operating income and expenses	0	0
17	Profit before income tax	201 159	189 338
18	Income tax expense	(23 685)	-34 259
19	Net profit (loss) for the period	177 474	155 079
20	Other comprehensive income	(49)	71
21	Total comprehensive income for the period	177 425	155 150
22	Earnings per share (KGS)	218,79	231,46

For reference

1	(regulatory reporting)	188814	278 720
2	the NBKR (regulatory reporting)	233,39	416,00

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**Information about the compliance with economic standards of "Bank of Asia" CJSC
as of the end of May 31, 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%	15,4%
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%	22,2%
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%	16,7%
Tier 1 capital adequacy ratio (K 2.2)	not less than 6%	15,2%
Tier 1 Core Capital Adequacy Ratio (K 2.3)	not less than 4,5%	15,2%
Leverage ratio (K 2.4)	not less than 6%	10,2%
Bank liquidity ratio (K 3.1)	not less than 45%	78,8%
Additional capital reserve of the bank (indicator "capital buffer")	not less than 30%	19,1%
Short-term liquidity ratio (K 3.2)	not less than 35%	100,6%
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

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