STATEMENT OF FINANCIAL POSITION as of 31 January 2024 (inclusive)

BANK OF ASIA CJSC

Country: Kyrgyzstan 303 Mira ave., Bishkek

Unit of measure: thous. KGS

Line item	Item Description	as of	as of	as of
No.	rtem bescription	31.01.2024	31.01.2023	31.12.2023
	ASSETS			
1	Cash on hand	968 347	1 012 330	791 374
2	Funds in the correspondent account and other accounts with the NBKR	655 487	857 991	1 571 955
3	Funds in banks	2 719 550	2 613 184	1 604 923
4	Securities valued at fair value through profit or loss	0	19 991	C
5	Securities valued at fair value through other comprehensive income	- 541	332	541
6	Securities valued at amortized cost	440 182	353 718	437 066
7	Derivatives	0	0	20 175
8	Loans to financial institutions	583 566	515 150	590 725
9	Loans granted to clients	4 618 354	3 110 320	4 580 131
10	Allowance for impairment of loans to financial institutions and customers	(109 281)	(137 400)	(97 219)
11	Loans to financial institutions and customers, net	5 092 639	3 488 070	5 073 637
12	Fixed assets and intangible assets, net	290 954	268 281	295 570
13	Right-of-use assets	46 883	43 619	39 494
14	Long-term assets held for sale	24 943	27 558	25 803
15	Other assets	122 441	115 825	85 172
16	TOTAL ASSETS	10 361 967	8 800 898	9 945 710
LIABILITIE	S AND EQUITY		. (*	
	LIABILITIES			
16	Funds from financial institutions	401 293	332 728	419 074
17	Clients' funds	6 017 432	5 735 129	5 940 141
18	Government funds	1 248 022	538 513	1 040 344
19	Loans received	765 866	312 613	719 420
21	Bonds issued by the bank	21 832	12 274	21 621
22	Derivatives	236	1 093	0
23	Income tax liabilities	19 033	25 982	17 833
24	Lease liability	48 360	43 643	41 425
25	Dividends payable	52 889	0	52 889
26	Valuation reserves	1 325	2 575	1 306
27	Other liabilities	242 007	160 104	168 649
28	TOTAL LIABILITIES	8 818 293	7 164 654	8 422 702
	EQUITY			
29	Common shares	1 000 000	808 990	1 000 000
30	Additional equity contributed by shareholders	0	0	
31	Revaluation reserve for available-for-sale financial assets	(174)	(319)	(175)
32	Retained earnings	543 847	827 573	523 184
33	TOTAL EQUITY	1 543 673	1 636 244	1 523 009
34	TOTAL LIABILITIES AND EQUITY	10 361 967	8 800 898	9 945 710

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)	(224 929)	(235 869)
2	*Provision for impairment of other assets in accordance with the requirements of the National Bank of the Kyrgyz Republic (regulatory reporting)	(96 864)	(52 965)

Board Chairman

/signed/ /seal affixed/

Atakishieva Z.A.

Chief Accountant

/signed/

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

STATEMENT OF COMPREHENSIVE INCOME as of 31 January 2024 (inclusive)

BANK OF ASIA CJSC

Country: Kyrgyzstan 303 Mira ave., Bishkek

Unit of measure: thous. KGS

Line item No.	Item Description	Reporting period 2024	Former period 2023
1	Interest income	93 432	59 509
2	Interest expenses	(34 622)	(25 179)
3	Net interest income before formation/recovery of a provision for impairment	58 810	34 330
4	Formation/restoration of provisions for impairment of assets on which interest is accrued	6 259	61 635
5	Net interest income	65 068	95 965
6	Income from services and commissions received	23 089	15 833
7	Expenses for services and commissions paid	(2 267)	(3 069)
8	Net income from foreign currency transactions	21 529	28 306
9	Net income from transactions with securities of the trading portfolio	0	0
10	Other income	320	313
11	Formation/restoration of provisions for impairment of assets other than		
	interest-bearing assets	(28 539)	390
12	Net non-interest income	14 131	41 774
13	Operating income	79 199	137 739
14	Operating expenses	(57 336)	(42 507)
15	Total operating profit	21 863	95 232
16	Other non-operating income and expenses	0	0
17	Profit before income tax	21 863	95 232
18	Income tax expenses	(1 200)	(3 345)
19	*Net profit (loss) for the period	20 663	91 887
20	Other comprehensive income	0	6
21	Total comprehensive income for the period	20 663	91893
22	*Earnings per share (KGS)	20,66	113,60

For reference only

1	*Profit in accordance with the requirements of the National Bank of the Kyrgyz Republic (regulatory reporting)	14787	30 106
-	*Earnings per share in accordance with the requirements of the	14/0/	30 106
2	National Bank of the Kyrgyz Republic (regulatory reporting)	14,78	37,22

Board Chairman

/signed//seal affixed/

Atakishieva Z.A.

Chief Accountant

/signed/

Kustebaeva N.B.

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Information on compliance with economic standards of Bank of Asia CJSC as of the end of 31 January 2024

Economic Standards Name	Established Standard Value	Actual Standard Value
Maximum risk per borrower not associated with the bank (K 1.1)	NMT 20%	14,1%
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%	24,0%
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%	17,4%
Tier 1 capital adequacy ratio (K 2.2)	NLT 7,5%	18,0%
Tier 1 adequacy ratio of Basic capital (K 2.3)	NLT 6%	18,0%
Leverage coefficient (K 2.4)	NLT 6%	12,6%
Bank liquidity ratio (K 3.1)	NLT 45%	92,4%
Additional capital reserve of the bank (capital buffer indicator)	NLT 18%	19,5%
Bank short-term liquidity ratio (K 3.2)	NLT 35%	71,8%
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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/signed/

Atakishieva Z.A.

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