

**STATEMENT OF FINANCIAL POSITION**  
as of 31 May 2024 (inclusive)

**BANK OF ASIA CJSC**

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

Line item No.	Item Description	as of 31.05.2024	as of 31.05.2023	as of 31.12.2023
<b>ASSETS</b>				
1	Cash on hand	704 684	1 144 314	791 374
2	Funds in the correspondent account and other accounts with the NBKR	1 379 446	607 242	1 571 955
3	Funds in banks	634 858	1 901 286	2 194 298
4	Securities valued at fair value through profit or loss	20 934	20 373	0
5	Securities valued at fair value through other comprehensive income	641	421	451
6	Securities valued at amortized cost	724 442	477 628	437 066
7	Derivatives	0	0	20 175
8	Loans to financial institutions	549 805	440 581	590 725
9	Loans granted to clients	5 067 939	3 803 354	4 003 847
10	Allowance for impairment of loans to financial institutions and customers	(120 285)	(150 939)	(103 244)
11	Loans to financial institutions and customers, net	5 497 459	4 092 996	4 491 328
12	Fixed assets and intangible assets, net	346 829	272 775	295 570
13	Right-of-use assets	36 469	51 842	39 494
14	Long-term assets held for sale	19 840	17 774	25 803
15	Other assets	97 170	138 519	86 421
16	<b>TOTAL ASSETS</b>	<b>9 462 771</b>	<b>8 725 169</b>	<b>9 953 935</b>
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
17	Funds from financial institutions	461 297	397 769	419 074
18	Clients' funds	4 714 112	5 289 974	5 940 141
19	Government funds	1 556 049	535 263	1 040 344
20	Loans received	965 670	379 314	719 420
21	Bonds issued by the bank	21 465	26 448	21 621
22	Derivatives	5 290	4 210	0
23	Income tax liabilities	4 389	14 455	25 128
24	Lease liability	37 613	52 830	41 425
25	Dividends payable	136 121	412 274	52 889
26	Valuation reserves	689	143	1 306
27	Other liabilities	164 075	331 540	168 649
28	<b>TOTAL LIABILITIES</b>	<b>8 066 770</b>	<b>7 444 219</b>	<b>8 429 998</b>
<b>EQUITY</b>				
29	Common shares	1 000 000	808 990	1 000 000
30	Additional equity contributed by shareholders	0	0	0
31	Revaluation reserve for available-for-sale financial assets	(75)	(275)	(175)
32	Retained earnings	396 076	472 235	524 112
33	<b>TOTAL EQUITY</b>	<b>1 396 001</b>	<b>1 280 950</b>	<b>1 523 937</b>
34	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>9 462 771</b>	<b>8 725 169</b>	<b>9 953 935</b>

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)	(243 202)	(236 157)	(219 033)
2	*Provision for impairment of other assets in accordance with the requirements of the National Bank of the Kyrgyz Republic (regulatory reporting)	(111174)	(46 014)	(76 412)

Board Chairman

Chief Accountant

/signed/ /seal affixed/

/signed/



*[Signature]* Atakishieva Z.A.

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](http://www.bankasia.kg)

**STATEMENT OF COMPREHENSIVE INCOME**  
as of 31 May 2024 (inclusive)

**BANK OF ASIA CJSC**

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

Line item No.	Item Description	Reporting period 2024	Former period 2023
1	Interest income	458 418	321 390
2	Interest expenses	(211 782)	(127 133)
3	Net interest income before formation/recovery of a provision for impairment	246 636	194 257
4	Formation/restoration of provisions for impairment of assets on which interest is accrued	(40 585)	(17 095)
<b>5</b>	<b>Net interest income</b>	<b>206 051</b>	<b>177 162</b>
6	Income from services and commissions received	119 132	96 302
7	Expenses for services and commissions paid	(12 768)	(19 621)
8	Net income from foreign currency transactions	126 956	170 542
9	Net income from transactions with securities of the trading portfolio	0	0
10	Other income	-959	1943
11	Formation/restoration of provisions for impairment of assets other than interest-bearing assets	(39 301)	13 562
<b>12</b>	<b>Net non-interest income</b>	<b>193 060</b>	<b>262 728</b>
<b>13</b>	<b>Operating income</b>	<b>399 111</b>	<b>439 890</b>
<b>14</b>	<b>Operating expenses</b>	<b>(311 401)</b>	<b>(238 731)</b>
<b>15</b>	<b>Total operating profit</b>	<b>87 710</b>	<b>201 159</b>
16	Other non-operating income and expenses	0	0
<b>17</b>	<b>Profit before income tax</b>	<b>87 710</b>	<b>201 159</b>
18	Income tax expenses	(10 670)	-23 685
<b>19</b>	<b>*Net profit (loss) for the period</b>	<b>77 040</b>	<b>177 474</b>
20	Other comprehensive income	(100)	-49
<b>21</b>	<b>Total comprehensive income for the period</b>	<b>76 940</b>	<b>177 425</b>
22	*Earnings per share (KGS)	77,04	218,79

For reference only

1	*Profit in accordance with the requirements of the National Bank of the Kyrgyz Republic (regulatory reporting)	94 465	188 814
2	*Earnings per share in accordance with the requirements of the National Bank of the Kyrgyz Republic (regulatory reporting)	94,47	233,39

**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 May 2024**

Economic Standards Name	Established Standard Value	Actual Standard Value
Maximum risk per borrower not associated with the bank (K 1.1)	NMT 20%	15,7%
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%	6,1%
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%	17,9%
Tier 1 capital adequacy ratio (K 2.2)	NLT 7,5%	17,8%
Tier 1 adequacy ratio of Basic capital (K 2.3)	NLT 6%	17,8%
Leverage coefficient (K 2.4)	NLT 6%	11,3%
Bank liquidity ratio (K 3.1)	NLT 45%	93,3%
Additional capital reserve of the bank (capital buffer indicator)	NLT 18%	20,6%
Bank short-term liquidity ratio (K 3.2)	NLT 35%	85,3%
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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*Atakishieva Z.A.*

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