

STATEMENT OF FINANCIAL POSITION
as of 29 February 2024 (inclusive)

BANK OF ASIA CJSC

Country: Kyrgyzstan
303 Mira ave., Bishkek

Unit of measure: thous. KGS

Line item No.	Item Description	as of 29.02.2024	as of 28.02.2023	as of 31.12.2023
ASSETS				
1	Cash on hand	1 243 407	1 057 895	791 374
2	Funds in the correspondent account and other accounts with the NBKR	1 698 593	684 265	1 571 955
3	Funds in banks	1 386 310	2 302 671	1 604 923
4	Securities valued at fair value through profit or loss		20 274	0
5	Securities valued at fair value through other comprehensive income	541	332	541
6	Securities valued at amortized cost	434 319	581 087	437 066
7	Derivatives		810	20175
8	Loans to financial institutions	586 417	462 742	590 725
9	Loans granted to clients	4 700 957	3 231 605	4 580 131
10	Allowance for impairment of loans to financial institutions and customers	(100 363)	(138 318)	(97 219)
11	Loans to financial institutions and customers, net	5 187 011	3 556 030	5 073 637
12	Fixed assets and intangible assets, net	289 744	268 575	295 570
13	Right-of-use assets	44 472	43507	39 494
14	Long-term assets held for sale	22 525	20 738	25 803
15	Other assets	130 855	220 532	85 172
16	TOTAL ASSETS	10 437 776	8 756 715	9 945 710
LIABILITIES AND EQUITY				
LIABILITIES				
17	Funds from financial institutions	404 236	383 426	419 074
18	Clients' funds	5 793 345	5 513 251	5 940 141
19	Government funds	1 547 292	719 728	1 040 344
21	Loans received	805 347	195 969	719 420
22	Bonds issued by the bank	21454	25 261	21621
23	Derivatives	87	0	0
24	Income tax liabilities	22 433	30 257	17 833
25	Lease liability	46 500	44 152	41425
26	Dividends payable	52 889	0	52 889
27	Valuation reserves	1 217	1895	1306
28	Other liabilities	210 569	181053	168 649
29	TOTAL LIABILITIES	8 905 369	7 094 992	8 422 702
EQUITY				
30	Common shares	1 000 000	808 990	1 000 000
31	Additional equity contributed by shareholders	0	0	0
32	Revaluation reserve for available-for-sale financial assets	(175)	(319)	(175)
33	Retained earnings	532 582	853 053	523 184
34	TOTAL EQUITY	1 532 407	1 661 723	1 523 009
35	TOTAL LIABILITIES AND EQUITY	10 437 776	8 756 715	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)	(231 050)	(240 378)
2	*Provision for impairment of other assets in accordance with the requirements of the National Bank of the Kyrgyz Republic (regulatory reporting)	(91 032)	(43 635)

Board Chairman

/signed/ /seal-affixed/

Atakishieva Z.A.
Atakishieva Z.A.

Chief Accountant

/signed/

Kustebaeva N.B.
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 29 February 2024 (inclusive)

BANK OF ASIA CJSC

Country: Kyrgyzstan
303 Mira ave., Bishkek

Unit of measure: thous. KGS

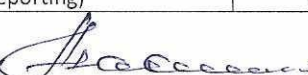
Line item No.	Item Description	Reporting period 2024	Former period 2023
1	Interest income	179 386	120 327
2	Interest expenses	(78 629)	(50 388)
3	Net interest income before formation/recovery of a provision for impairment	100 757	69 939
4	Formation/restoration of provisions for impairment of assets on which interest is accrued	15 467	60 352
5	Net interest income	116 224	130 291
6	Income from services and commissions received	56 935	32 197
7	Expenses for services and commissions paid	(7 611)	(6 408)
8	Net income from foreign currency transactions	45 102	56 202
9	Net income from transactions with securities of the trading portfolio	0	0
10	Other income	862	604
11	Formation/restoration of provisions for impairment of assets other than interest-bearing assets	(65 931)	302
12	Net non-interest income	29 357	82 896
13	Operating income	145 580	213188
14	Operating expenses	(117 207)	(88 201)
15	Total operating profit	28 373	124 986
16	Other non-operating income and expenses	0	0
17	Profit before income tax	28 373	124 986
18	Income tax expenses	(4 600)	(7 620)
19	*Net profit (loss) for the period	23 773	117 366
20	Other comprehensive income	0	0
21	Total comprehensive income for the period	23 773	117 366
22	*Earnings per share (KGS)	23,77	145,09

For reference only

1	*Profit in accordance with the requirements of the National Bank of the Kyrgyz Republic (regulatory reporting)	45305	64 810
2	*Earnings per share in accordance with the requirements of the National Bank of the Kyrgyz Republic (regulatory reporting)	45,31	80,11

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 29 February 2024**

Economic Standards Name	Established Standard Value	Actual Standard Value
Maximum risk per borrower not associated with the bank (K 1.1)	NMT 20%	13,9%
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%	22,4%
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%	19,1%
Tier 1 capital adequacy ratio (K 2.2)	NLT 6,5%	19,8%
Tier 1 adequacy ratio of Basic capital (K 2.3)	NLT 5%	19,8%
Leverage coefficient (K 2.4)	NLT 6%	12,4%
Bank liquidity ratio (K 3.1)	NLT 45%	91,4%
Additional capital reserve of the bank (capital buffer indicator)	NLT 18%	21,7%
Bank short-term liquidity ratio (K 3.2)	NLT 35%	85,7%
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/ *[Signature]*

Atakishieva Z.A.

Chief Accountant

/signed/ *[Signature]*

Kustebaeva N.B.

