

STATEMENT OF FINANCIAL POSITION
as of 30 April 2024 (inclusive)

BANK OF ASIA CJSC

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

Line item No.	Item Description	as of 30.04.2024	as of 30.04.2023	as of 31.12.2023
ASSETS				
1	Cash on hand	716 491	1 008 983	791 374
2	Funds in the correspondent account and other accounts with the NBKR	1189 283	672 785	1 571 955
3	Funds in banks	1 398 903	2 738 213	2 194 298
4	Securities valued at fair value through profit or loss	0	20 086	0
5	Securities valued at fair value through other comprehensive income	541	377	451
6	Securities valued at amortized cost	430 453	474 240	437 066
7	Derivatives	0	0	20 175
8	Loans to financial institutions	604 034	448 703	590 725
9	Loans granted to clients	4 807 171	3 588 514	4 003 847
10	Allowance for impairment of loans to financial institutions and customers	(100 846)	(147 665)	(103 244)
11	Loans to financial institutions and customers, net	5 310 359	3 889 552	4 491 328
12	Fixed assets and intangible assets, net	341 264	266 626	295 570
13	Right-of-use assets	39 135	42 216	39 494
14	Long-term assets held for sale	19 840	19 718	25 803
15	Other assets	147 171	150 331	86 421
16	TOTAL ASSETS	9 593 440	9 283 127	9 953 935
LIABILITIES AND EQUITY				
LIABILITIES				
17	Funds from financial institutions	451 977	423 382	419 074
18	Clients' funds	4 932 370	6 009 080	5 940 141
19	Government funds	1 551 165	514 001	1 040 344
20	Loans received	886 280	403 658	719 420
21	Bonds issued by the bank	21874	26 821	21621
22	Derivatives	4 627	3 062	0
23	Income tax liabilities	9130	18 321	25128
24	Lease liability	41812	42 445	41425
25	Dividends payable	136 121	412 274	52 889
26	Valuation reserves	962	1324	1306
27	Other liabilities	170 100	193 943	168 649
28	TOTAL LIABILITIES	8 206 417	8 048 310	8 429 998
EQUITY				
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	(175)	(319)	(175)
32	Retained earnings	387 198	426 146	524 112
33	TOTAL EQUITY	1 387 023	1 234 817	1 523 937
34	TOTAL LIABILITIES AND EQUITY	9 593 440	9 283 127	9 953 935

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)	(225 674)	(236 403)	(219 033)
2	*Provision for impairment of other assets in accordance with the requirements of the National Bank of the Kyrgyz Republic (regulatory reporting)	(123 305)	(45 488)	(76 412)

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 30 April 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	372 947	253 048
2	Interest expenses	(165 008)	(102 046)
3	Net interest income before formation/recovery of a provision for impairment	207 939	151001
4	Formation/restoration of provisions for impairment of assets on which interest is accrued	116 942	(13 805)
5	Net interest income	324 880	137 197
6	Income from services and commissions received	100 526	76 045
7	Expenses for services and commissions paid	(11 236)	(15 535)
8	Net income from foreign currency transactions	99 569	125 220
9	Net income from transactions with securities of the trading portfolio	0	0
10	Other income	-2 112	1273
11	Formation/restoration of provisions for impairment of assets other than interest-bearing assets	(69 463)	12 015
12	Net non-interest income	117 284	199 018
13	Operating income	442 164	336 215
14	Operating expenses	(245 847)	(187 045)
15	Total operating profit	196 317	149 171
16	Other non-operating income and expenses	0	0
17	Profit before income tax	196 317	149 171
18	Income tax expenses	(9 120)	(17 785)
19	*Net profit (loss) for the period	187 197	131 386
20	Other comprehensive income	0	(6)
21	Total comprehensive income for the period	187 197	131 380
22	*Earnings per share (KGS)	187,19	162,41

For reference only

1	*Profit in accordance with the requirements of the National Bank of the Kyrgyz Republic (regulatory reporting)	81 994	141 097
2	*Earnings per share in accordance with the requirements of the National Bank of the Kyrgyz Republic (regulatory reporting)	81,99	174,41

Board Chairman

/signed/ /seal affixed/

Z.A. Atakishieva
Atakishieva Z.A.

Chief Accountant

/signed/

N.B. Kustebaeva
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**Information on compliance with economic standards of Bank of Asia CJSC
as of the end of 30 April 2024**

Economic Standards Name	Established Standard Value	Actual Standard Value
Maximum risk per borrower not associated with the bank (K 1.1)	NMT 20%	16,3%
Maximum risk per borrower associated with the bank (K 1.2)	NMT 15%	0,2%
Maximum risk for interbank placements to a bank not related to the bank (K 1.3)	NMT 30%	29,2%
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%	16,8%
Tier 1 capital adequacy ratio (K 2.2)	NLT 7,5%	16,6%
Tier 1 adequacy ratio of Basic capital (K 2.3)	NLT 6%	16,6%
Leverage coefficient (K 2.4)	NLT 6%	11,2%
Bank liquidity ratio (K 3.1)	NLT 45%	93,3%
Additional capital reserve of the bank (capital buffer indicator)	NLT 18%	19,1%
Bank short-term liquidity ratio (K 3.2)	NLT 35%	76,8%
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

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Atakishieva Z.A.

Chief Accountant

/signed/

Kustebaeva N.B.

