

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

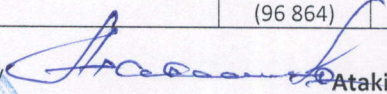
| Line item No. | Item Description | as of 31.01.2024 | as of 31.01.2023 | as of 31.12.2023 |
|-------------------------------|---|-------------------|------------------|------------------|
| ASSETS | | | | |
| 1 | Cash on hand | 968 347 | 1 012 330 | 791 374 |
| 2 | Funds in the correspondent account 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 | 0 |
| 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 |
| LIABILITIES 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

**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

/signed/ /seal affixed/

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Chief Accountant

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