CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 30 April 2022

	April 30, 2022 KGS'000	December 31, 2021 KGS'000	April 30, 2021 KGS'000
ASSETS:			
Cash and money assets in settlement	378,209	426,427	314,257
Financial assets at fair value through profit or loss	(52,295)		(4,852)
Accounts and deposits in National Bank of Kyrgyz Republic	346,770	280,080	211,783
Accounts and deposints in Banks	217,668	694,070	364,002
Securities held till maturity			-
REPO operations			
Loans to customers	9,353,738	8,923,290	7,514,848
Loan loss provision reserves	(428,341)	(398,635)	(321,042)
Net loans to customers	8,925,397	8,524,655	7,193,807
Property and equipment	380,264	361,167	326,138
Intangible assets	26,999	30,203	27,478
Prepaid income tax			
Deferred tax assets	-	-	-
Other assets	260,428	178,682	161,844
TOTAL ASSETS	**10,483,440**	**10,495,284**	**8,594,458**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss		1902.285	
Accounts and deposits of banks	212,110	115,697	188,484
Customers deposits	5,919,560	5,754,898	4,830,271
Other borrowed funds	1,100,426	1,348,171	489,838
Income tax liabilities	18,618	24,768	13,287
Deferred tax liability			
Other liabilities	419,893	353,060	506,852
Subordinated debt			
TOTAL LIABILITIES	**7,679,383**	**7,603,468**	**6,035,257**
EQUITY:			
Share capital	1,474,761	1,474,761	1,474,761
Additional paid-in capital			
Retained earnings	1,329,296	1,417,055	1,084,440
TOTAL EQUITY	**2,804,057**	**2,891,816**	**2,559,201**
TOTAL LIABILITIES AND EQUITY	**10,483,440**	**10,495,284**	**8,594,458**

*On March 03, 2015, the Banking License # 051, 051/1 to the right to carry out banking operations in the national and foreign currencies was obtained.

** According to regulatory requirements LLPR on assets, accrued interest on loans and financial leasing is equal to 619 011,96 thousand KGS.

*** According to regulatory requirements Net Profit equals to 182 637,54 thousand KGS.

Chairperson of Board ____________ M. Saidakhmatov

Chief Accountant ____________ N.Azimzhanova

CJSC "FINCA Bank"

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 April 2022

	April 30, 2022 KGS'000	December 31, 2021 KGS'000	April 30, 2021 KGS'000
Interest income	760,940	2,124,680	643,914
Interest expense	(205,052)	(517,023)	(145,360)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**555,889**	**1,607,656**	**498,554**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(40,428)	(39,272)	33,172
NET INTEREST INCOME	**515,461**	**1,568,385**	**531,726**
Net loss on foreign exchange operations	55,776	42,896	17,056
Commissions received	36,082	75,783	18,868
Commissions paid	(19,042)	(45,079)	(12,535)
Other income	1,719	664	(669)
NET NON-INTEREST INCOME	**74,536**	**74,265**	**22,720**
Operating income	**589,997**	**1,642,650**	**554,447**
Operating expenses	**(391,519)**	**(1,047,567)**	**(334,915)**
Recovery of provision /(provision) for impairment losses on other assets	5,365	(1,809)	1,201
PROFIT BEFORE INCOME TAX	**203,842**	**593,274**	**220,733**
Income tax expense	(22,423)	(64,206)	(24,281)
NET PROFIT	181,419	529,068	196,453
Total comprehensive income	**181,419**	**529,068**	**196,453**

*On March 03, 2015, the Banking License # 051, 051/1 to the right to carry out banking operations in the national and foreign currencies was obtained.

Chairperson of Board ____________ M. Saidakhmatov

Chief Accountant ____________ N.Azimzhanova

DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY as of April 30, 2021 (including April 30, 2022)

Names of economic standards and requirements	Actual value of the ratio	Set value of the ratio
Maximum risk exposure per one borrower or a group of related borrowers not related to the bank (K1.1)	0,3%	not more than 20%
Maximum risk exposure per one borrower or a group of related borrowers related to the bank (K1.2)	0,0%	not more than 15%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	1,6%	not more than 30%
Maximum risk exposure on the interbank placements with the bank related to the bank (K1.4)	0,0%	not more than 15%
Total capital adequacy ratio (K2.1)	25,0%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	22,8%	not less than 6%
Tier 1 capital adequacy ratio (K2.3)	22,8%	not less than 4,5%
Leverage ratio (K2.4)	25,5%	not less than 8%
Liquidity ratio of the bank (K3.1)	54,3%	not less than 45%
Number of the violation days according to the total value of the long open currency positions (K4.2)	0,0%	not more than 20%
Number of the violation days according to the total value of the short open currency positions (K4.3)	0,0%	not more than 20%

Chairperson of Board M. Saidakhmatov

Chief Accountant N. Azimzhanova