

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			
Accounts and deposits in Banks	346,770	280,080	211,783
Securities held till maturity	217,668	694,070	364,002
REPO operations			-
Loans to customers			
Loan loss provision reserves	9,353,738	8,923,290	7,514,848
Net loans to customers	(428,341)	(398,635)	(321,042)
Property and equipment	8,925,397	8,524,655	7,193,807
Intangible assets	380,264	361,167	326,138
Prepaid income tax	26,999	30,203	27,478
Deferred tax assets			
Other assets	-	-	-
TOTAL ASSETS	260,428	178,682	161,844
	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			
Customers deposits	212,110	115,697	188,484
Other borrowed funds	5,919,560	5,754,898	4,830,271
Income tax liabilities	1,100,426	1,348,171	489,838
Deferred tax liability	18,618	24,768	13,287
Other liabilities			
Subordinated debt	419,893	353,060	506,852
TOTAL LIABILITIES	7,679,383	7,603,468	6,035,257
EQUITY:			
Share capital			
Additional paid-in capital	1,474,761	1,474,761	1,474,761
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

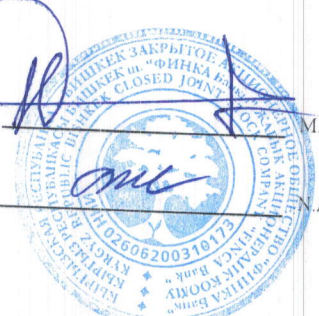
*On March 03, 2015, the Banking License # 051, 051/1 to the right to carry out banking operations in the national and foreign currencies was obtained.

** 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

Chief Accountant


 M. Saidakhmatov
 N. Azimzhanova

April 30, 2022	December 31, 2021	April 30, 2021
KGS'000	KGS'000	KGS'000
760,940 (205,052)	2,124,680 (517,023)	643,914 (145,360)
555,889	1,607,656	498,554
(40,428)	(39,272)	33,172
515,461	1,568,385	531,726
55,776	42,896	17,056
36,082	75,783	18,868
(19,042)	(45,079)	(12,535)
1,719	664	(669)
74,536	74,265	22,720
589,997	1,642,650	554,447
(391,519)	(1,047,567)	(334,915)
5,365	(1,809)	1,201
203,842	593,274	220,733
(22,423)	(64,206)	(24,281)
181,419	529,068	196,453
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Mr. Saidakhmatov

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 I capital adequacy ratio (K2.2)	22,8%	not less than 6%
Tier I 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

Chief Accountant



M. Saidakhmatov

Azimzhanova