CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 31 March 2022

	March 31, 2022 KGS'000	December 31, 2021 KGS'000	March 31, 2021 KGS'000
ASSETS:			
Cash and money assets in settlement	457,516	426,427	414,558
Financial assets at fair value through profit or loss			(7,692)
Accounts and deposits in National Bank of Kyrgyz Republic	445,970	280,080	251,488
Accounts and deposints in Banks	139,557	694,070	321,087
Securities held till maturity			13,982
REPO operations			
Loans to customers	9,068,960	8,923,290	7,315,214
Loan loss provision reserves	(427,304)	(398,635)	(325,821)
Net loans to customers	8,641,656	8,524,655	6,989,392
Property and equipment	370,884	361,167	331,505
Intangible assets	27,117	30,203	27,991
Prepaid income tax			
Deferred tax assets			
Other assets	442,948	178,682	100,952
TOTAL ASSETS	**10,525,648**	**10,495,284**	**8,443,262**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	64,566	1,902	
Accounts and deposits of banks	52,905	115,697	53,685
Customers deposits	5,639,075	5,754,898	4,776,422
Other borrowed funds	1,361,331	1,348,171	505,088
Income tax liabilities	14,308	24,768	9,639
Deferred tax liability	3,972	4,972	4,580
Other liabilities	659,180	353060.289	579,893
Subordinated debt			
TOTAL LIABILITIES	**7,795,337**	**7,603,468**	**5,929,309**
EQUITY:			
Share capital	1,474,761	1,474,761	1,474,761
Additional paid-in capital			
Retained earnings	1,255,550	1,417,055	1,039,192
TOTAL EQUITY	**2,730,311**	**2,891,816**	**2,513,953**
TOTAL LIABILITIES AND EQUITY	10,525,648	10,495,284	8,443,262

*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 611 786,41 thousand KGS.

*** According to regulatory requirements Net Profit equals to 110 793,49 thousand KGS.

Chairperson of Board ____________________ M. Saidakhmatov

Chief Accountant ____________________ N.Azimzhanova

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 March 2022

	March 31, 2022	December 31, 2021	March 31, 2021
	KGS'000	KGS'000	KGS'000
Interest income	566,786	2,124,680	478,040
Interest expense	(153,890)	(517,023)	(107,558)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**412,896**	**1,607,656**	**370,482**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(38,830)	(39,272)	27,759
NET INTEREST INCOME	**374,067**	**1,568,385**	**398,241**
Net loss on foreign exchange operations	21,373	42,896	14,090
Commissions received	24,668	75,783	13,433
Commissions paid	(13,614)	(45,079)	(9,256)
Other income	873	664	(558)
NET NON-INTEREST INCOME	**33,300**	**74,265**	**17,709**
Operating income	**407,366**	**1,642,650**	**415,950**
Operating expenses	**(290,664)**	**(1,047,567)**	**(246,733)**
Recovery of provision /(provision) for impairment losses on other assets	4,280	(1,809)	677
PROFIT BEFORE INCOME TAX	**120,982**	**593,274**	**169,894**
Income tax expense	(13,308)	(64,206)	(18,688)
NET PROFIT	107,674	529,068	151,205
Total comprehensive income	**107,674**	**529,068**	**151,205**

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

Chairperson of Board M. Saidakhmatov

Chief Accountant N.Azimzhanova

DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY THE NBKR

as of March 31, 2022 (including March 31, 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)	3.5%	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)	24.7%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	23.0%	not less than 6%
Tier 1 capital adequacy ratio (K2.3)	23.0%	not less than 4,5%
Leverage ratio (K2.4)	24.9%	not less than 8%
Liquidity ratio of the bank (K3.1)	80.0%	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