CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 30 June 2023

	June 30, 2023 KGS'000	December 31, 2022 KGS'000	June 30, 2022 KGS'000
ASSETS:			
Cash and money assets in settlement	708 679	563 453	522 171
Financial assets at fair value through profit or loss			
Accounts and deposits in National Bank of Kyrgyz Republic	620 108	596 962	738 085
Accounts and deposints in Banks	1 160 246	1 201 088	442 530
Securities evaluateded at amortized cost		447 918	
REPO operations			
Loans to customers	10 769 319	10 389 041	9 643 164
Loan loss provision reserves	(519 764)	(486 165)	(435 706)
Net loans to customers	10 249 555	9 902 877	9 207 458
Property and equipment	352 126	350 853	371 519
Intangible assets	32 324	33 475	25 421
Prepaid income tax			
Deferred tax assets			
Other assets	428 293	410 813	414 110
TOTAL ASSETS	**13 551 331**	**13 507 438**	**11 721 294**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	32 919	56 768	78 862
Accounts and deposits of banks	173 495	144 044	259 382
Customers deposits	9 044 232	8 784 173	6 683 314
REPO operations			
Other borrowed funds	399 434	855 200	1 083 953
Income tax liabilities	16 337	33 205	24 589
Deferred tax liability	5 498	4 328	13 744
Other liabilities	591 428	507 488	595 248
Subordinated debt			
TOTAL LIABILITIES	**10 263 344**	**10 385 205**	**8 739 091**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	1 813 227	1 647 472	1 507 442
TOTAL EQUITY	**3 287 988**	**3 122 233**	**2 982 203**
TOTAL LIABILITIES AND EQUITY	**13 551 331**	**13 507 438**	**11 721 294**

*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 811 803,69 thousand KGS.

*** According to regulatory requirements Net Profit equals to 124 273,48 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 June 2023

	June 30, 2023 KGS'000	December 31, 2022 KGS'000	June 30, 2022 KGS'000
Interest income	1 311 261	2 463 258	1 166 931
Interest expense	(473 597)	(760 597)	(325 250)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**837 664**	**1 702 661**	**841 681**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(44 693)	(89 841)	(59 697)
NET INTEREST INCOME	**792 972**	**1 612 820**	**781 984**
Net loss on foreign exchange operations	125 558	349 686	170 675
Commissions received	105 025	155 395	62 194
Commissions paid	(86 188)	(102 112)	(33 329)
Other income	1 719	5 852	1 826
NET NON-INTEREST INCOME	**146 115**	**408 820**	**201 366**
Operating income	**939 086**	**2 021 641**	**983 350**
Operating expenses	**(702 841)**	**(1 236 305)**	**(595 911)**
Recovery of provision /(provision) for impairment losses on other assets	(50 004)	(1 223)	16 567
PROFIT BEFORE INCOME TAX	**186 241**	**784 112**	**404 006**
Income tax expense	(20 487)	(89 517)	(44 441)
NET PROFIT	**165 755**	**694 595**	**359 565**
Total comprehensive income	**165 755**	**694 595**	**359 565**

*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

Statement of Changes in Equity
AS AT 30 June 2023

в тысячах кыргызских сомов

	Share capital	Additional paid in capital	Accumulated profit	Total equity
December 31, 2021	**1 474 761**		**1 417 055**	**2 891 816**
Dividends declared			(464 178)	(464 178)
Issue of share capitals				
Additional paid in capital				
Total comprehensive income			694 595	694 595
December 31, 2022	**1 474 761**		**1 647 472**	**3 122 233**
Dividends declared				
Issue of share capitals				
Additional paid in capital				
Total comprehensive income			165 755	165 755
June 30, 2023	**1 474 761**		**1 813 227**	**3 287 988**

Chairperson of Board M. Saidakhmatov

Chief Accountant N.Azimzhanova

STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDED June, 30 2023
CJSC "FINCA Bank"

KGS'000

	June 30, 2023	December 31, 2022
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before income tax	186 241	784 112
Adjustments for:		
Accrual of allowance for expected credit losses on interest bearing assets	33 599	91 064
Unrealised gain on foreign exchange operations		
Depreciation of fixed assets and intangible assets	33 759	143 708
Income from disposal of fixed assets		(3 017)
Net change in accrued interest	(7 013)	1 977
Unrealised loss on financial assets and financial liabilties at FVTPL		47 173
Net change in other accrued liabilities	(1 171)	(14 022)
Expenses paid on foreign exchange transactions		(38 792)
Cash inflows from operating activities before changes in operating assets and liabilities	**245 415**	**1 012 203**
Changes in operating assets and liabilities		
(Increase) / Decrease in operating assets:		
Bank accounts and deposits		
Financial assets at fair value through profit or loss	-	
Loans to customers	369 830	(1 668 497)
Other assets	(20 061)	(136 352)
Increase / (decrease) in operating liabilities:		
Financial liabilities at fair value through profit or loss	(23 849)	(282 710)
Loans received	(458 506)	19 214
Customers accounts	285 872	3 006 195
Other liabilities	(93 754)	68 124
Cash flow from operating activities before profit tax paid	**304 947**	**2 018 177**
Profit tax paid	(36 184)	(81 724)
Net cash flow from operating activities	**268 763**	**1 936 453**
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of property, equipment and intangible assets	(44 101)	(99 726)
Proceeds on sale of property and equipment	473	12 982
Acquisition of investment securities		(460 000)
Proceeds from the sale of securities	447 918	
Proceeds from the sale of long term assets held for sale		
Net cash outflow from investing activities	**404 290**	**(546 744)**
CASH FLOWS FROM FINANCING ACTIVITIES		
Increase in share capital		
Payments on other borrowed funds		(484 067)
Repayment of lease liabilities	(55 613)	(80 350)
Dividends paid		(464 178)
Net cash outflow from financing activities	**(55 613)**	**(1 028 595)**
Effect of changes in foreign exchange rates on cash and cash equivalents	(14 833)	404 816
NET INCREASE/DECREASE IN CASH AND CASH EQUIVALENTS	**602 607**	**765 930**
CASH AND CASH EQUIVALENTS beginning of period	1 886 427	1 120 497
CASH AND CASH EQUIVALENTS end of period	**2 489 034**	**1 886 427**

Chairperson of Board M. Saldakhmatov

Chief Accountant N.Azimzhanova

DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY
as of June 30, 2023 (including June 30, 2023)

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)	2,9%	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)	21,3%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	23,7%	not less than 7,5%
Tier 1 capital adequacy ratio (K2.3)	23,7%	not less than 6%
Leverage ratio (K2.4)	21,7%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	25,2%	not less than 24%
Liquidity ratio of the bank (K3.1)	71,6%	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

THE CJSC "FINCA BANK"

Appendix 1 to the Financial Reporting of the CJSC "FINCA Bank"

Full company name : **the Closed Joint Stock Company "FINCA Bank"**

Abbreviated company name: **the CJSC "FINCA Bank"**

Registration number: **20350-3300-ZAO**

Legal address: **720021, Bishkek, Shopokov Street, 93/2**

Postal address: **720021, Bishkek, Shopokov Street, 93/2**

Phone number and fax number: **996 (312) 440-440**

Principal activity: banking

1. Information about all the securities issued by the bank during the reporting quarter – **The bank doesn't issue any securities.**
2. The list of all major shareholders and controlling shareholders and their share in the quantity of the bank's stocks according to the forms indicated in the Appendix 2 to the Financial Reporting.

3. Information about material facts affecting the financial and economic activities of the bank that took place during the reporting quarter:
   - 3.1 Changes in the list of the persons being the members of the corporate bodies of the bank (except for the general meeting of participants) - **There has been a change.**
   - 3.2 Changes in the scope of participation of the persons included in the elected corporate bodies of the bank in the capital of the bank, as well as its subsidiaries and affiliates - **There have been no changes.**
   - 3.3 Changes in the list of owners of 5 and more percent of stocks (shares), as well as changes in the shares of the owners of 5 and more percent of stocks (shares) - **There have been no changes.**
   - 3.4 Changes in the list of the legal entities in which the bank holds 20 and more percent of their equity capital - **There have been no changes.**
   - 3.5 Appearance of the bank which owns more than 5 percent of its voting shares (interests, stakes) in the register - **There have been no changes.**
   - 3.6 One-time transactions of the bank, the size of which or the value of property on which is 10 percent or more of the bank's assets as of the date of the transaction - **No such transactions took place.**
   - 3.7 The fact (facts) which caused one-time increase or decrease in the value of the bank's assets by more than 10 percent - **No such facts.**
   - 3.8 The fact (facts) which caused one-time increase in the net profit or the net loss of the bank by more than 10 percent - **No such facts.**
   - 3.9 Reorganization of the Bank, its subsidiaries and affiliates - **The Bank has no subsidiaries or affiliates.**
   - 3.10 Accrued and (or) paid (to be paid) yield on the bank's securities - **No.**
   - 3.11 The Decisions taken at the extraordinary general meeting of held - No.
   - 3.12 Redemption of the securities of the bank - **No, there has been no redemption of any securities.**
   - 3.13 Other events (facts) stipulated by the regulations of the competent public authority on regulating the security market - **None.**

Chairperson of the Management Board ________________ Saidakhmatov M.T.

Chief Accountant ________________ Azimjanova N.A.

Appendix 2 to the Financial reporting of the CJSC "FINCA Bank"

Shareholders (participants) of the bank owning 5 percent (%) of shares or more		Persons who have indirect (through the third parties) considerable influence on the decisions taken by the corporate bodies of the bank	Relationships between the shareholders (participants) of the bank and the persons who have indirect (through the third parties) considerable influence on the decisions taken by the corporate bodies of the bank
Full and abbreviated name of the legal entity with the indication of the legal address and the actual address / Full name of the individual with the indication of the citizenship	The stocks (shares) of the bank owned by the shareholder (participant) (percentage of votes to the total number of voting stocks (shares) of the bank)		
FINCA Microfinance Holding Company, LLC, 2711 Centerville Road, Suite	99.9999%	-	-

Chairperson of the Management Board ____________ Saidakhmatov M.T.

Chief Accountant ____________ Azimjanova N.A.

Appendix 2 to the Regulation on the requirements to forming the financial reporting of commercial banks of the Kyrgyz Republic

Data on the changes in the membership in the Management Board and the Board of Directors of the CJSC "FINCA Bank"

#	Name	Position held	Date of joining the Management Board/ the Board of Directors	Date of withdrawal from the Management Board/Board of Directors

Chairperson of the Management Board ______________ Saidakhmatov M.T.

Chief Accountant ______________ Azimjanova N.A.