CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 28 February 2023

	February 28, 2023 KGS'000	December 31, 2022 KGS'000	February 28, 2022 KGS'000
ASSETS:			
Cash and money assets in settlement	931 026	563 453	589 150
Financial assets at fair value through profit or loss			13 954
Accounts and deposits in National Bank of Kyrgyz Republic	469 367	596 962	391 569
Accounts and deposints in Banks	1 173 833	1 194 762	545 279
Securities evaluateded at amortized cost	457 640	447 918	
REPO operations			
Loans to customers	10 325 448	10 388 903	8 879 879
Loan loss provision reserves	(508 982)	(486 165)	(422 522)
Net loans to customers	9 816 467	9 902 738	8 457 356
Property and equipment	353 984	350 853	358 016
Intangible assets	33 416	33 475	28 617
Prepaid income tax			
Deferred tax assets			
Other assets	310 908	410 813	166 021
TOTAL ASSETS	**13 546 641**	**13 500 973**	**10 549 961**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	47 316	56 768	
Accounts and deposits of banks	180 142	144 044	122 742
Customers deposits	8 559 758	8 784 173	5 968 060
REPO operations	199 498		
Other borrowed funds	857 644	855 200	1 363 572
Income tax liabilities	7 689	21 824	5 040
Deferred tax liability	11 020	11 773	10 861
Other liabilities	507 039	507 130	385 866
Subordinated debt			
TOTAL LIABILITIES	**10 370 105**	**10 380 911**	**7 856 141**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	1 701 775	1 645 302	1 219 059
TOTAL EQUITY	**3 176 536**	**3 120 063**	**2 693 820**
TOTAL LIABILITIES AND EQUITY	**13 546 641**	**13 500 973**	**10 549 961**

*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 697 242,07 thousand KGS.

*** According to regulatory requirements Net Profit equals to 64 629,85 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 28 February 2023

	February 28, 2023 KGS'000	December 31, 2022 KGS'000	February 28, 2022 KGS'000
Interest income	427 389	2 463 258	370 616
Interest expense	(154 686)	(760 597)	(104 673)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**272 703**	**1 702 661**	**265 943**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(22 867)	(89 841)	(21 888)
NET INTEREST INCOME	**249 836**	**1 612 820**	**244 054**
Net loss on foreign exchange operations*	44 587	349 905	21 732
Commissions received	29 172	155 395	14 902
Commissions paid	(27 219)	(102 112)	(7 696)
Other income	259	5 852	748
NET NON-INTEREST INCOME	**46 800**	**409 040**	**29 684**
Operating income	**296 636**	**2 021 860**	**273 739**
Operating expenses	**(225 028)**	**(1 245 999)**	**(190 770)**
Recovery of provision /(provision) for impairment losses on other assets	2 365	2 145	7 039
PROFIT BEFORE INCOME TAX	**73 973**	**778 006**	**90 007**
Income tax expense	(8 137)	(85 581)	(9 901)
NET PROFIT	**65 836**	**692 425**	**80 106**
Total comprehensive income	**65 836**	**692 425**	**80 106**

*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 February 28, 2023 (including February 28, 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)	1,7%	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)	21,7%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	24,9%	not less than 7,5%
Tier 1 capital adequacy ratio (K2.3)	24,9%	not less than 6%
Leverage ratio (K2.4)	21,7%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	25,8%	not less than 24%
Liquidity ratio of the bank (K3.1)	94,3%	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