CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 29 February 2024

	February 29, 2024 KGS'000	December 31, 2023 KGS'000	February 28, 2023 KGS'000
ASSETS:			
Cash and money assets in settlement	751 033	859 384	931 026
Financial assets at fair value through profit or loss			
Accounts and deposits in National Bank of Kyrgyz Republic	814 137	770 451	469 367
Accounts and deposints in Banks	797 214	616 681	1 173 833
Securities evaluateded at amortized cost			457 640
REPO operations			
Loans to customers	11 626 944	11 733 963	10 325 448
Loan loss provision reserves	(597 216)	(589 995)	(508 982)
Net loans to customers	11 029 728	11 143 968	9 816 467
Property and equipment	439 048	433 113	353 984
Intangible assets	28 470	29 859	33 416
Prepaid income tax			
Deferred tax assets			
Other assets	241 339	366 020	310 908
TOTAL ASSETS	**14 100 969**	**14 219 475**	**13 546 641**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	15 178	14 154	47 316
Accounts and deposits of banks	113 430	195 455	180 142
Customers deposits	9 378 508	9 370 441	8 559 758
REPO operations			199 498
Other borrowed funds	609 171	605 206	857 644
Income tax liabilities	34 071	27 174	7 689
Deferred tax liability	6 789	7 174	11 020
Other liabilities	503 143	611 880	507 039
Subordinated debt			
TOTAL LIABILITIES	**10 660 290**	**10 831 483**	**10 370 105**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	1 965 918	1 913 231	1 701 775
TOTAL EQUITY	**3 440 679**	**3 387 992**	**3 176 536**
TOTAL LIABILITIES AND EQUITY	**14 100 969**	**14 219 475**	**13 546 641**

*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 731 707,88 thousand KGS.

*** According to regulatory requirements Net Profit equals to 41 133,32 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 29 February 2024

	February 29, 2024	December 31, 2023	February 28, 2023
	KGS'000	KGS'000	KGS'000
Interest income	467 953	2 714 327	427 389
Interest expense	(164 917)	(921 522)	(154 686)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**303 036**	**1 792 806**	**272 703**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(10 750)	(128 116)	(22 867)
NET INTEREST INCOME	**292 286**	**1 664 689**	**249 836**
Net loss on foreign exchange operations	22 183	146 618	44 587
Commissions received	30 930	200 839	29 172
Commissions paid	(27 918)	(156 069)	(27 219)
Other income	362	4 724	259
NET NON-INTEREST INCOME	**25 557**	**196 111**	**46 800**
Operating income	**317 843**	**1 860 801**	**296 636**
Operating expenses	**(257 365)**	**(1 467 815)**	**(225 028)**
Recovery of provision /(provision) for impairment losses on other assets	(1 279)	6 744	2 365
PROFIT BEFORE INCOME TAX	**59 198**	**399 729**	**73 973**
Income tax expense	(6 512)	(43 970)	(8 137)
NET PROFIT	**52 687**	**355 759**	**65 836**
Total comprehensive income	**52 687**	**355 759**	**65 836**

*On March 03, 2015, the Banking License # 05[illegible] for 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 29, 2024 (including February 2, 2024)

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)	1,3%	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)	21,8%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	25,0%	not less than 7,5%
Tier 1 capital adequacy ratio (K2.3)	25,0%	not less than 6%
Leverage ratio (K2.4)	22,8%	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)	74,0%	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