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

	September 30, 2023 KGS'000	December 31, 2022 KGS'000	September 30, 2022 KGS'000
ASSETS:			
Cash and money assets in settlement	739 555	563 453	591 671
Financial assets at fair value through profit or loss			
Accounts and deposits in National Bank of Kyrgyz Republic	498 778	596 962	759 735
Accounts and depousints in Banks	344 851	1 201 088	432 616
Securities evaluateded at amortized cost		447 918	249 245
REPO operations			
Loans to customers	11 460 271	10 389 041	10 019 799
Loan loss provision reserves	(537 526)	(486 165)	(448 102)
Net loans to customers	10 922 744	9 902 877	9 571 697
Property and equipment	331 383	350 853	276 686
Intangible assets	30 844	33 475	29 614
Prepaid income tax			
Deferred tax assets			
Other assets	412 696	410 813	439 514
TOTAL ASSETS	**13 280 850**	**13 507 438**	**12 350 779**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	35 220	56 768	76 326
Accounts and deposits of banks	329 241	144 044	149 867
Customers deposits	8 712 499	8 784 173	7 506 994
REPO operations			
Other borrowed funds	309 453	855 200	852 705
Income tax liabilities	17 717	33 205	23 767
Deferred tax liability	2 603	4 328	14 998
Other liabilities	521 941	507 488	536 643
Subordinated debt			
TOTAL LIABILITIES	**9 928 674**	**10 385 205**	**9 161 300**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	1 877 414	1 647 472	1 714 718
TOTAL EQUITY	**3 352 175**	**3 122 233**	**3 189 479**
TOTAL LIABILITIES AND EQUITY	**13 280 850**	**13 507 438**	**12 350 779**

*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 825 001,47 thousand KGS.

*** According to regulatory requirements Net Profit equals to 225 508,97 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 September 2023

	September 30, 2023 KGS'000	December 31, 2022 KGS'000	September 30, 2022 KGS'000
Interest income	1 995 280	2 463 258	1 811 826
Interest expense	(690 417)	(760 597)	(535 079)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**1 304 863**	**1 702 661**	**1 276 747**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(72 029)	(89 841)	(63 677)
NET INTEREST INCOME	**1 232 834**	**1 612 820**	**1 213 070**
Net loss on foreign exchange operations	150 140	349 686	262 644
Commissions received	153 465	155 395	104 947
Commissions paid	(121 770)	(102 112)	(54 903)
Other income	605	5 852	2 526
NET NON-INTEREST INCOME	**182 440**	**408 820**	**315 213**
Operating income	**1 415 274**	**2 021 641**	**1 528 283**
Operating expenses	**(1 070 945)**	**(1 236 305)**	**(894 744)**
Recovery of provision /(provision) for impairment losses on other assets	(85 966)	(1 223)	3 362
PROFIT BEFORE INCOME TAX	**258 362**	**784 112**	**636 901**
Income tax expense	(28 420)	(89 517)	(70 059)
NET PROFIT	**229 943**	**694 595**	**566 842**
Total comprehensive income	**229 943**	**694 595**	**566 842**

*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 September 30, 2023 (including September 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)	3,8%	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)	21,4%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	23,0%	not less than 7,5%
Tier 1 capital adequacy ratio (K2.3)	23,0%	not less than 6%
Leverage ratio (K2.4)	22,2%	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)	56,3%	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

Statement of Changes in Equity
AS AT 30 September 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			229 943	229 943
September 30, 2023	1 474 761		1 877 414	3 352 175

Chairperson of Board M. Saidakhmatov

Chief Accountant N.Azimzhanova

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

KGS'000

	September 30, 2023	December 31, 2022
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before income tax	258 362	784 112
Adjustments for:		
Accrual of allowance for expected credit losses on interest bearing assets	51 362	91 064
Unrealised gain on foreign exchange operations		
Depreciation of fixed assets and intangible assets	169 392	143 708
Income from disposal of fixed assets		(3 017)
Net change in accrued interest	(10 785)	1 977
Unrealised loss on financial assets and financial liabilties at FVTPL		47 173
Net change in other accrued liabilities	1 725	(14 022)
Expenses paid on foreign exchange transactions		(38 792)
Cash inflows from operating activities before changes in operating assets and liabilities	**470 055**	**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	(1 049 524)	(1 668 497)
Other assets	1 882	(136 352)
Increase / (decrease) in operating liabilities:		
Financial liabilities at fair value through profit or loss	(21 548)	(282 710)
Loans received	557 634	19 214
Customers accounts	111 817	3 006 195
Other liabilities	(44 435)	68 124
Cash flow from operating activities before profit tax paid	**25 882**	**2 018 177**
Profit tax paid	(45 632)	(81 724)
Net cash flow from operating activities	**(19 750)**	**1 936 453**
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of property, equipment and intangible assets	(115 717)	(99 726)
Proceeds on sale of property and equipment	2 106	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	**334 306**	**(546 744)**
CASH FLOWS FROM FINANCING ACTIVITIES		
Increase in share capital		
Payments on other borrowed funds	(527 449)	(484 067)
Repayment of lease liabilities	(83 401)	(80 350)
Dividends paid		(464 178)
Net cash outflow from financing activities	**(610 850)**	**(1 028 595)**
Effect of changes in foreign exchange rates on cash and cash equivalents	(6 950)	404 816
NET INCREASE/DECREASE IN CASH AND CASH EQUIVALENTS	**(303 244)**	**765 930**
CASH AND CASH EQUIVALENTS beginning of period	**1 886 427**	**1 120 497**
CASH AND CASH EQUIVALENTS end of period	**1 583 183**	**1 886 427**

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:
     On August 2, 2023, the Extraordinary General Meeting of Shareholders considered 2 agenda items:
     1) Election of the Bank's external auditor for the external audit of the Bank's information systems for 2023;
     2) Determination of the amount of remuneration for the external auditor".
   - 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 400, Wilmington, DE 19808, USA	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.