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

	April 30, 2023 KGS'000	December 31, 2022 KGS'000	April 30, 2022 KGS'000
ASSETS:			
Cash and money assets in settlement	832 229	563 453	378 209
Financial assets at fair value through profit or loss			(52 295)
Accounts and deposits in National Bank of Kyrgyz Republic	637 082	596 962	346 770
Accounts and deposints in Banks	1 115 716	1 201 088	217 668
Securities evaluateded at amortized cost	146 772	447 918	
REPO operations			
Loans to customers	10 539 900	10 389 041	9 353 738
Loan loss provision reserves	(513 542)	(486 165)	(428 341)
Net loans to customers	10 026 358	9 902 877	8 925 397
Property and equipment	359 624	350 853	380 264
Intangible assets	34 751	33 475	26 999
Prepaid income tax			
Deferred tax assets			
Other assets	425 932	410 813	260 428
TOTAL ASSETS	**13 578 465**	**13 507 438**	**10 483 440**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	29 541	56 768	
Accounts and deposits of banks	117 619	144 044	212 110
Customers deposits	8 761 316	8 784 173	5 919 560
REPO operations			
Other borrowed funds	857 654	855 200	1 100 426
Income tax liabilities	8 560	33 205	18 618
Deferred tax liability	6 488	4 328	8 776
Other liabilities	564 215	507 488	419 893
Subordinated debt			
TOTAL LIABILITIES	**10 345 394**	**10 385 205**	**7 679 383**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	1 758 310	1 647 472	1 329 296
TOTAL EQUITY	**3 233 071**	**3 122 233**	**2 804 057**
TOTAL LIABILITIES AND EQUITY	**13 578 465**	**13 507 438**	**10 483 440**

*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 790 424,25 thousand KGS.
*** According to regulatory requirements Net Profit equals to 54 337,69 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 April 2023

	April 30, 2023 KGS'000	December 31, 2022 KGS'000	April 30, 2022 KGS'000
Interest income	864 973	2 463 258	760 940
Interest expense	(317 151)	(760 597)	(205 052)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**547 822**	**1 702 661**	**555 889**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(33 964)	(89 841)	(40 428)
NET INTEREST INCOME	**513 858**	**1 612 820**	**515 461**
Net loss on foreign exchange operations	85 525	349 686	55 776
Commissions received	63 433	155 395	36 082
Commissions paid	(56 547)	(102 112)	(19 042)
Other income	1 027	5 852	1 719
NET NON-INTEREST INCOME	**93 439**	**408 820**	**74 536**
Operating income	**607 297**	**2 021 641**	**589 997**
Operating expenses	**(461 047)**	**(1 236 305)**	**(391 519)**
Recovery of provision /(provision) for impairment losses on other assets	(21 714)	(1 223)	5 365
PROFIT BEFORE INCOME TAX	**124 537**	**784 112**	**203 842**
Income tax expense	(13 699)	(89 517)	(22 423)
NET PROFIT	**110 838**	**694 595**	**181 419**
Total comprehensive income	**110 838**	**694 595**	**181 419**

*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 April 30, 2023 (including April 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)	3,0%	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)	21,1%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	24,2%	not less than 7,5%
Tier 1 capital adequacy ratio (K2.3)	24,2%	not less than 6%
Leverage ratio (K2.4)	21,7%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	25,0%	not less than 24%
Liquidity ratio of the bank (K3.1)	88,3%	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