CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 30 April 2024

	April 30, 2024 KGS'000	December 31, 2023 KGS'000	April 30, 2023 KGS'000
ASSETS:			
Cash and money assets in settlement	618 201	859 384	832 229
Financial assets at fair value through profit or loss			-
Accounts and deposits in National Bank of Kyrgyz Republic	904 664	770 451	637 082
Accounts and deposints in Banks	223 034	618 455	1 115 716
Securities evaluateded at amortized cost	-	-	146 772
REPO operations			
Loans to customers	11 927 341	11 733 963	10 539 900
Loan loss provision reserves	(591 052)	(589 995)	(513 542)
Net loans to customers	11 336 289	11 143 968	10 026 358
Property and equipment	428 843	433 113	359 624
Intangible assets	27 202	29 859	34 751
Prepaid income tax			
Deferred tax assets	2 709	2 709	
Other assets	1 078 404	366 020	425 932
TOTAL ASSETS	**14 619 346**	**14 223 958**	**13 578 465**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	30 840	14 154	29 541
Accounts and deposits of banks	88 104	195 455	117 619
Customers deposits	9 829 018	9 370 441	8 761 316
REPO operations			
Other borrowed funds	621 000	605 206	857 654
Income tax liabilities	12 837	39 120	8 560
Deferred tax liability	2 048	-	6 488
Other liabilities	527 622	612 134	564 215
Subordinated debt			
TOTAL LIABILITIES	**11 111 468**	**10 836 509**	**10 345 394**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	2 033 117	1 912 687	1 758 310
TOTAL EQUITY	**3 507 878**	**3 387 448**	**3 233 071**
TOTAL LIABILITIES AND EQUITY	**14 619 346**	**14 223 958**	**13 578 465**

*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 748 124,22 thousand KGS.

*** According to regulatory requirements Net Profit equals to 88 795.40 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 2024

	April 30, 2024 KGS'000	December 31, 2023 KGS'000	April 30, 2023 KGS'000
Interest income	944 688	2 714 327	864 973
Interest expense	(336 949)	(921 522)	(317 151)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**607 739**	**1 792 806**	**547 822**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(9 446)	(128 116)	(33 964)
NET INTEREST INCOME	**598 293**	**1 664 689**	**513 858**
Net loss on foreign exchange operations	72 699	146 618	85 525
Commissions received	65 046	200 839	63 433
Commissions paid	(74 351)	(156 069)	(56 547)
Other income	1 551	4 724	1 027
NET NON-INTEREST INCOME	**64 944**	**196 111**	**93 439**
Operating income	**663 237**	**1 860 801**	**607 297**
Operating expenses	**(529 518)**	**(1 460 724)**	**(461 047)**
Recovery of provision /(provision) for impairment losses on other assets	1 595	1 173	(21 714)
PROFIT BEFORE INCOME TAX	**135 314**	**401 249**	**124 537**
Income tax expense	(14 885)	(46 034)	(13 699)
NET PROFIT	**120 430**	**355 216**	**110 838**
Total comprehensive income	**120 430**	**355 216**	**110 838**

*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, 2024 (including April 30, 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)	0,8%	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)	21,1%	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)	22,3%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	24,8%	not less than 24%
Liquidity ratio of the bank (K3.1)	66,9%	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