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

	June 30, 2023	December 31, 2022	June 30, 2022
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	708 679	563 453	522 171
Financial assets at fair value through profit or loss			
Accounts and deposits in National Bank of Kyrgyz Republic	620 108	596 962	738 085
Accounts and deposints in Banks	1 160 246	1 201 088	442 530
Securities evaluateded at amortized cost		447 918	
REPO operations			
Loans to customers	10 769 319	10 389 041	9 643 164
Loan loss provision reserves	(519 764)	(486 165)	(435 706)
Net loans to customers	10 249 555	9 902 877	9 207 458
Property and equipment	352 126	350 853	371 519
Intangible assets	32 324	33 475	25 421
Prepaid income tax			
Deferred tax assets			
Other assets	428 293	410 813	414 110
TOTAL ASSETS	**13 551 331**	**13 507 438**	**11 721 294**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	32 919	56 768	78 862
Accounts and deposits of banks	173 495	144 044	259 382
Customers deposits	9 044 232	8 784 173	6 683 314
REPO operations			
Other borrowed funds	399 434	855 200	1 083 953
Income tax liabilities	16 337	33 205	24 589
Deferred tax liability	5 498	4 328	13 744
Other liabilities	591 428	507 488	595 248
Subordinated debt			
TOTAL LIABILITIES	**10 263 344**	**10 385 205**	**8 739 091**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	1 813 227	1 647 472	1 507 442
TOTAL EQUITY	**3 287 988**	**3 122 233**	**2 982 203**
TOTAL LIABILITIES AND EQUITY	**13 551 331**	**13 507 438**	**11 721 294**

*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 811 803,69 thousand KGS.

*** According to regulatory requirements Net Profit equals to 124 273,48 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 June 2023

	June 30, 2023 KGS'000	December 31, 2022 KGS'000	June 30, 2022 KGS'000
Interest income	1 311 261	2 463 258	1 166 931
Interest expense	(473 597)	(760 597)	(325 250)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**837 664**	**1 702 661**	**841 681**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(44 693)	(89 841)	(59 697)
NET INTEREST INCOME	**792 972**	**1 612 820**	**781 984**
Net loss on foreign exchange operations	125 558	349 686	170 675
Commissions received	105 025	155 395	62 194
Commissions paid	(86 188)	(102 112)	(33 329)
Other income	1 719	5 852	1 826
NET NON-INTEREST INCOME	**146 115**	**408 820**	**201 366**
Operating income	**939 086**	**2 021 641**	**983 350**
Operating expenses	**(702 841)**	**(1 236 305)**	**(595 911)**
Recovery of provision /(provision) for impairment losses on other assets	(50 004)	(1 223)	16 567
PROFIT BEFORE INCOME TAX	**186 241**	**784 112**	**404 006**
Income tax expense	(20 487)	(89 517)	(44 441)
NET PROFIT	**165 755**	**694 595**	**359 565**
Total comprehensive income	**165 755**	**694 595**	**359 565**

*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 June 30, 2023 (including June 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)	2,9%	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)	21,3%	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)	21,7%	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)	71,6%	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