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

	June 30, 2024	December 31, 2023	June 30, 2023
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	638 234	859 384	708 679
Financial assets at fair value through profit or loss			
Accounts and deposits in National Bank of Kyrgyz Republic	612 421	770 451	620 108
Accounts and deposints in Banks	833 742	618 455	1 160 246
Securities evaluateded at amortized cost			
REPO operations			
Loans to customers	12 362 752	11 733 963	10 769 319
Loan loss provision reserves	(597 488)	(589 995)	(519 764)
Net loans to customers	11 765 264	11 143 968	10 249 555
Property and equipment	420 422	433 113	352 126
Intangible assets	25 621	29 859	32 324
Prepaid income tax			
Deferred tax assets	2 709	2 709	
Other assets	718 009	366 020	428 293
TOTAL ASSETS	**15 016 422**	**14 223 958**	**13 551 331**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	56 748	14 154	32 919
Accounts and deposits of banks	436 749	195 455	173 495
Customers deposits	9 785 877	9 370 441	9 044 232
REPO operations			
Other borrowed funds	604 062	605 206	399 434
Income tax liabilities	12 488	39 120	16 337
Deferred tax liability	4 585		5 498
Other liabilities	534 993	612 134	591 428
Subordinated debt			
TOTAL LIABILITIES	**11 435 503**	**10 836 509**	**10 263 344**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	2 106 158	1 912 687	1 813 227
TOTAL EQUITY	**3 580 919**	**3 387 448**	**3 287 988**
TOTAL LIABILITIES AND EQUITY	**15 016 422**	**14 223 958**	**13 551 331**

*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 776 898.41 thousand KGS.

*** According to regulatory requirements Net Profit equals to 147 243.6 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 2024

	June 30, 2024 KGS'000	December 31, 2023 KGS'000	June 30, 2023 KGS'000
Interest income	1 435 211	2 714 327	1 311 261
Interest expense	(517 994)	(921 522)	(473 597)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**917 217**	**1 792 806**	**837 664**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(17 607)	(128 116)	(44 693)
NET INTEREST INCOME	**899 610**	**1 664 689**	**792 972**
Net loss on foreign exchange operations	137 932	146 618	125 558
Commissions received	95 456	200 839	105 025
Commissions paid	(115 938)	(156 069)	(86 188)
Other income	3 048	4 724	1 719
NET NON-INTEREST INCOME	**120 498**	**196 111**	**146 115**
Operating income	**1 020 108**	**1 860 801**	**939 086**
Operating expenses	**(802 289)**	**(1 460 724)**	**(702 841)**
Recovery of provision /(provision) for impairment losses on other assets	(436)	1 173	(50 004)
PROFIT BEFORE INCOME TAX	**217 383**	**401 249**	**186 241**
Income tax expense	(23 912)	(46 034)	(20 487)
NET PROFIT	**193 471**	**355 216**	**165 755**
Total comprehensive income	**193 471**	**355 216**	**165 755**

*On March 03, 2015, the Banking License [illegible] 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, 2024 (including June 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)	8,9%	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)	20,8%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	22,7%	not less than 7,5%
Tier 1 capital adequacy ratio (K2.3)	22,7%	not less than 6%
Leverage ratio (K2.4)	21,6%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	24,4%	not less than 24%
Liquidity ratio of the bank (K3.1)	59,9%	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