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 deposints 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