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

	September 30, 2024 KGS'000	December 31, 2023 KGS'000	September 30, 2023 KGS'000
ASSETS:			
Cash and money assets in settlement	886 724	859 384	739 555
Financial assets at fair value through profit or loss			
Accounts and deposits in National Bank of Kyrgyz Republic	749 438	770 451	498 778
Accounts and deposints in Banks	670 959	618 455	344 851
Securities evaluateded at amortized cost			
REPO operations			
Loans to customers	12 922 826	11 733 963	11 460 271
Loan loss provision reserves	(597 742)	(589 995)	(537 526)
Net loans to customers	12 325 084	11 143 968	10 922 744
Property and equipment	413 269	433 113	331 383
Intangible assets	23 619	29 859	30 844
Prepaid income tax			
Deferred tax assets	2 709	2 709	
Other assets	283 610	366 020	412 696
TOTAL ASSETS	**15 355 413**	**14 223 958**	**13 280 850**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	61 510	14 154	35 220
Accounts and deposits of banks	433 598	195 455	329 241
Customers deposits	10 147 726	9 370 441	8 712 499
REPO operations			
Other borrowed funds	439 509	605 206	309 453
Income tax liabilities	15 453	39 120	17 717
Deferred tax liability	8 135		2 603
Other liabilities	552 056	612 134	521 941
Subordinated debt			
TOTAL LIABILITIES	**11 657 987**	**10 836 509**	**9 928 674**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	2 222 665	1 912 687	1 877 414
TOTAL EQUITY	**3 697 426**	**3 387 448**	**3 352 175**
TOTAL LIABILITIES AND EQUITY	**15 355 413**	**14 223 958**	**13 280 850**

*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 750 613,95 thousand KGS.

*** According to regulatory requirements Net Profit equals to 294 927,19 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 2024

	September 30, 2024 KGS'000	December 31, 2023 KGS'000	September 30, 2023 KGS'000
Interest income	2 200 249	2 714 327	1 995 280
Interest expense	(789 548)	(921 522)	(690 417)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**1 410 702**	**1 792 806**	**1 304 863**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(23 143)	(128 116)	(72 029)
NET INTEREST INCOME	**1 387 558**	**1 664 689**	**1 232 834**
Net loss on foreign exchange operations	202 437	146 618	150 140
Commissions received	143 988	200 839	153 465
Commissions paid	(177 261)	(156 069)	(121 770)
Other income	6 862	4 724	605
NET NON-INTEREST INCOME	**176 026**	**196 111**	**182 440**
Operating income	**1 563 584**	**1 860 801**	**1 415 274**
Operating expenses	**(1 215 212)**	**(1 460 724)**	**(1 070 945)**
Recovery of provision /(provision) for impairment losses on other assets	(82)	1 173	(85 966)
PROFIT BEFORE INCOME TAX	**348 290**	**401 249**	**258 362**
Income tax expense	(38 312)	(46 034)	(28 420)
NET PROFIT	**309 978**	**355 216**	**229 943**
Total comprehensive income	**309 978**	**355 216**	**229 943**

*On March 03, 2015, the Banking License #031 with 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, 2024 (including September 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)	0,2%	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)	0,6%	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)	21,0%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	22,0%	not less than 7,5%
Tier 1 capital adequacy ratio (K2.3)	22,0%	not less than 6%
Leverage ratio (K2.4)	21,1%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	24,5%	not less than 24%
Liquidity ratio of the bank (K3.1)	64,5%	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