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

	November 30, 2023 KGS'000	December 31, 2022 KGS'000	November 30, 2022 KGS'000
ASSETS:			
Cash and money assets in settlement	868 071	563 453	802 789
Financial assets at fair value through profit or loss	3 228		
Accounts and deposits in National Bank of Kyrgyz Republic	635 014	596 962	680 482
Accounts and deposints in Banks	842 189	1 201 088	857 891
Securities evaluateded at amortized cost		447 918	
REPO operations			
Loans to customers	11 690 164	10 389 041	10 235 035
Loan loss provision reserves	(571 801)	(486 165)	(460 135)
Net loans to customers	11 118 363	9 902 877	9 774 900
Property and equipment	420 261	350 853	291 721
Intangible assets	30 258	33 475	27 912
Prepaid income tax			
Deferred tax assets			
Other assets	385 118	410 813	464 431
TOTAL ASSETS	**14 302 502**	**13 507 438**	**12 900 127**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss		56 768	54 277
Accounts and deposits of banks	446 500	144 044	158 860
Customers deposits	9 145 927	8 784 173	8 130 376
REPO operations			
Other borrowed funds	597 731	855 200	855 292
Income tax liabilities	15 074	33 205	17 358
Deferred tax liability	11 585	4 328	15 450
Other liabilities	669 899	507 488	554 837
Subordinated debt			
TOTAL LIABILITIES	**10 886 717**	**10 385 205**	**9 786 450**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	1 941 024	1 647 472	1 638 916
TOTAL EQUITY	**3 415 785**	**3 122 233**	**3 113 677**
TOTAL LIABILITIES AND EQUITY	**14 302 502**	**13 507 438**	**12 900 127**

*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 818 796,11 thousand KGS.

*** According to regulatory requirements Net Profit equals to 329 536,98 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 November 2023

	November 30, 2023	December 31, 2022	November 30, 2022
	KGS'000	KGS'000	KGS'000
Interest income	2 468 833	2 463 258	2 250 049
Interest expense	(839 340)	(760 597)	(679 837)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**1 629 493**	**1 702 661**	**1 570 212**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(72 401)	(89 841)	(74 952)
NET INTEREST INCOME	**1 557 093**	**1 612 820**	**1 495 260**
Net loss on foreign exchange operations	159 159	349 686	321 729
Commissions received	185 296	155 395	137 061
Commissions paid	(144 064)	(102 112)	(74 566)
Other income	5 235	5 852	3 999
NET NON-INTEREST INCOME	**205 627**	**408 820**	**388 223**
Operating income	**1 762 720**	**2 021 641**	**1 883 483**
Operating expenses	**(1 312 985)**	**(1 236 305)**	**(1 117 812)**
Recovery of provision /(provision) for impairment losses on other assets	(119 901)	(1 223)	5 160
PROFIT BEFORE INCOME TAX	**329 834**	**784 112**	**770 831**
Income tax expense	(36 282)	(89 517)	(84 791)
NET PROFIT	**293 552**	**694 595**	**686 039**
Total comprehensive income	**293 552**	**694 595**	**686 039**

*On March 03, 2015, the Banking License # 051 [illegible] 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 November 30, 2023 (including November 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)	2,8%	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)	21,5%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	22,2%	not less than 7,5%
Tier 1 capital adequacy ratio (K2.3)	22,2%	not less than 6%
Leverage ratio (K2.4)	20,4%	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)	59,0%	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