CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 31 January 2023

	January 31, 2023	December 31, 2022	January 31, 2022
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	809 469	563 453	664 177
Financial assets at fair value through profit or loss			
Accounts and deposits in National Bank of Kyrgyz Republic	765 381	596 962	277 939
Accounts and deposints in Banks	967 003	1 194 762	478 333
Securities evaluateded at amortized cost	453 000	447 918	
REPO operations			
Loans to customers	10 290 001	10 388 903	8 811 767
Loan loss provision reserves	(499 530)	(486 165)	(408 800)
Net loans to customers	9 790 471	9 902 738	8 402 968
Property and equipment	362 819	350 853	355 985
Intangible assets	34 457	33 475	30 252
Prepaid income tax			
Deferred tax assets			
Other assets	269 438	410 813	138 681
TOTAL ASSETS	13 452 037	13 500 973	10 348 335
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	57 963	56 768	2 073
Accounts and deposits of banks	196 968	144 044	150 198
Customers deposits	8 675 370	8 784 173	5 762 714
Other borrowed funds	848 539	855 200	1 345 577
Income tax liabilities	26 180	21 824	23 821
Deferred tax liability	12 273	11 773	11 345
Other liabilities	475 626	507 130	395 650
Subordinated debt			
TOTAL LIABILITIES	10 292 919	10 380 911	7 691 378
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	1 684 357	1 645 302	1 182 195
TOTAL EQUITY	3 159 118	3 120 063	2 656 956
TOTAL LIABILITIES AND EQUITY	13 452 037	13 500 973	10 348 335

*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 687 894.51 thousand KGS.

*** According to regulatory requirements Net Profit equals to 36 584.07 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 31 January 2023

	January 31, 2023	December 31, 2022	January 31, 2022
	KGS'000	KGS'000	KGS'000
Interest income	225 085	2 463 258	194 414
Interest expense	(82 758)	(760 597)	(53 218)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	142 327	1 702 661	141 196
Recovery of provision /(provision) for impairment losses on interest bearing assets	(13 194)	(89 841)	(9 695)
NET INTEREST INCOME	**129 133**	**1 612 820**	**131 501**
Net loss on foreign exchange operations	19 347	349 905	4 214
Commissions received	14 219	155 395	6 972
Commissions paid	(12 097)	(102 112)	(4 401)
Other income	79	5 852	339
NET NON-INTEREST INCOME	**21 547**	**409 040**	**7 124**
Operating income	**150 680**	**2 021 860**	**138 626**
Operating expenses	**(111 119)**	**(1 245 999)**	**(93 334)**
Recovery of provision /(provision) for impairment losses on other assets	4 589	2 145	3 294
PROFIT BEFORE INCOME TAX	**44 149**	**778 006**	**48 587**
Income tax expense	(4 856)	(85 581)	(5 345)
NET PROFIT	**39 293**	**692 425**	**43 242**
Total comprehensive income	39 293	692 425	43 242

*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 January 31, 2023 (including January 31, 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)	1,2%	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)	21,7%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	25,2%	not less than 8%
Tier 1 capital adequacy ratio (K2.3)	25,2%	not less than 6%
Leverage ratio (K2.4)	22,0%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	25,9%	not less than 24%
Liquidity ratio of the bank (K3.1)	95,3%	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