CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 31 January 2024

	January 31, 2024 KGS'000	December 31, 2023 KGS'000	January 31, 2023 KGS'000
ASSETS:			
Cash and money assets in settlement	865 551	859 384	809 469
Financial assets at fair value through profit or loss			
Accounts and deposits in National Bank of Kyrgyz Republic	947 764	770 451	765 381
Accounts and deposints in Banks	584 633	616 681	967 003
Securities evaluateded at amortized cost			453 000
REPO operations			
Loans to customers	11 623 286	11 733 963	10 290 001
Loan loss provision reserves	(597 479)	(589 995)	(499 530)
Net loans to customers	11 025 807	11 143 968	9 790 471
Property and equipment	429 583	433 113	362 819
Intangible assets	30 015	29 859	34 457
Prepaid income tax			
Deferred tax assets			
Other assets	247 567	366 020	269 438
TOTAL ASSETS	**14 130 921**	**14 219 475**	**13 452 037**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	10 283	14 154	57 963
Accounts and deposits of banks	207 357	195 455	196 968
Customers deposits	9 347 563	9 370 441	8 675 370
Other borrowed funds	602 251	605 206	848 539
Income tax liabilities	31 024	27 174	26 180
Deferred tax liability	4 219	7 174	12 273
Other liabilities	509 960	611 880	475 626
Subordinated debt			
TOTAL LIABILITIES	**10 712 658**	**10 831 483**	**10 292 919**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	1 943 502	1 913 231	1 684 357
TOTAL EQUITY	**3 418 263**	**3 387 992**	**3 159 118**
TOTAL LIABILITIES AND EQUITY	**14 130 921**	**14 219 475**	**13 452 037**

*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 728 251,87 thousand KGS.

*** According to regulatory requirements Net Profit equals to 23 406,09 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 2024

	January 31, 2024 KGS'000	December 31, 2023 KGS'000	January 31, 2023 KGS'000
Interest income	244 660	2 714 327	225 085
Interest expense	(84 795)	(921 522)	(82 758)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**159 865**	**1 792 806**	**142 327**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(5 921)	(128 116)	(13 194)
NET INTEREST INCOME	**153 945**	**1 664 689**	**129 133**
Net loss on foreign exchange operations	9 580	146 618	19 347
Commissions received	15 105	200 839	14 219
Commissions paid	(11 921)	(156 069)	(12 097)
Other income	100	4 724	79
NET NON-INTEREST INCOME	**12 863**	**196 111**	**21 547**
Operating income	**166 807**	**1 860 801**	**150 680**
Operating expenses	**(132 032)**	**(1 467 815)**	**(111 119)**
Recovery of provision /(provision) for impairment losses on other assets	(763)	6 744	4 589
PROFIT BEFORE INCOME TAX	**34 012**	**399 729**	**44 149**
Income tax expense	(3 741)	(43 970)	(4 856)
NET PROFIT	**30 271**	**355 759**	**39 293**
Total comprehensive income	**30 271**	**355 759**	**39 293**

*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, 2024 (including January 31, 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)	0,9%	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)	22,0%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	22,5%	not less than 7,5%
Tier 1 capital adequacy ratio (K2.3)	25,5%	not less than 6%
Leverage ratio (K2.4)	23,1%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	26,2%	not less than 24%
Liquidity ratio of the bank (K3.1)	77,4%	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