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

	March 31, 2023	December 31, 2022	March 31, 2022
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	632 343	563 453	457 516
Financial assets at fair value through profit or loss			
Accounts and deposits in National Bank of Kyrgyz Republic	651 668	596 962	445 970
Accounts and deposints in Banks	1 244 759	1 201 088	139 557
Securities evaluateded at amortized cost	293 837	447 918	
REPO operations	48 995		
Loans to customers	10 392 483	10 389 041	9 068 960
Loan loss provision reserves	(509 124)	(486 165)	(427 304)
Net loans to customers	9 883 360	9 902 877	8 641 656
Property and equipment	352 697	350 853	370 884
Intangible assets	32 715	33 475	27 117
Prepaid income tax			
Deferred tax assets			
Other assets	423 681	410 813	442 948
TOTAL ASSETS	**13 564 053**	**13 507 438**	**10 525 648**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	34 440	56 768	64 566
Accounts and deposits of banks	113 022	144 044	52 905
Customers deposits	8 811 063	8 784 173	5 639 075
REPO operations			
Other borrowed funds	853 514	855 200	1 361 331
Income tax liabilities	7 689	33 205	14 308
Deferred tax liability	7 934	4 328	3 972
Other liabilities	522 770	507 488	659 180
Subordinated debt			
TOTAL LIABILITIES	**10 350 432**	**10 385 205**	**7 795 337**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	1 738 860	1 647 472	1 255 550
TOTAL EQUITY	**3 213 621**	**3 122 233**	**2 730 311**
TOTAL LIABILITIES AND EQUITY	**13 564 053**	**13 507 438**	**10 525 648**

*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 780 331,37 thousand KGS.

*** According to regulatory requirements Net Profit equals to 29 790,64 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 March 2023

	March 31, 2023 KGS'000	December 31, 2022 KGS'000	March 31, 2022 KGS'000
Interest income	647 809	2 463 258	566 786
Interest expense	(238 336)	(760 597)	(153 890)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**409 473**	**1 702 661**	**412 896**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(28 558)	(89 841)	(38 830)
NET INTEREST INCOME	**380 915**	**1 612 820**	**374 067**
Net loss on foreign exchange operations	68 051	349 686	21 373
Commissions received	47 536	155 395	24 668
Commissions paid	(42 733)	(102 112)	(13 614)
Other income	960	5 852	873
NET NON-INTEREST INCOME	**73 814**	**408 820**	**33 300**
Operating income	**454 729**	**2 021 641**	**407 366**
Operating expenses	**(341 725)**	**(1 236 305)**	**(290 664)**
Recovery of provision /(provision) for impairment losses on other assets	(10 321)	(1 223)	4 280
PROFIT BEFORE INCOME TAX	**102 683**	**784 112**	**120 982**
Income tax expense	(11 295)	(89 517)	(13 308)
NET PROFIT	**91 388**	**694 595**	**107 674**
Total comprehensive income	**91 388**	**694 595**	**107 674**

*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 March 31, 2023 (including March 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)	3,0%	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)	21,2%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	24,6%	not less than 7,5%
Tier 1 capital adequacy ratio (K2.3)	24,6%	not less than 6%
Leverage ratio (K2.4)	21,8%	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)	95,6%	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

ЗАКРЫТОЕ АКЦИОНЕРНОЕ ОБЩЕСТВО «ФИНКА БАНК» г. БИШКЕК РЕСПУБЛИКА КЫРГЫЗСКАЯ · ИНН 02606200310173 · "FINCA BANK" CLOSED JOINT STOCK COMPANY BISHKEK KYRGYZ REPUBLIC