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

	May 31, 2023	December 31, 2022	May 31, 2022
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	814,501	563,453	497,873
Financial assets at fair value through profit or loss			
Accounts and deposits in National Bank of Kyrgyz Republic	633,008	596,962	357,740
Accounts and deposints in Banks	1,811,161	1,201,088	363,512
Securities evaluateded at amortized cost	148,387	447,918	
REPO operations			
Loans to customers	10,705,402	10,389,041	9,477,153
Loan loss provision reserves	(513,230)	(486,165)	(434,630)
Net loans to customers	10,192,171	9,902,877	9,042,523
Property and equipment	355,674	350,853	369,496
Intangible assets	33,553	33,475	27,560
Prepaid income tax			
Deferred tax assets			
Other assets	479,675	410,813	334,725
TOTAL ASSETS	**14,468,130**	**13,507,438**	**10,993,430**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	20,253	56,768	57,363
Accounts and deposits of banks	182,404	144,044	256,047
Customers deposits	9,690,701	8,784,173	6,175,917
REPO operations	99,512		
Other borrowed funds	575,524	855,200	1,088,677
Income tax liabilities	11,860	33,205	15,239
Deferred tax liability	7,491	4,328	12,142
Other liabilities	612,503	507,488	494,460
Subordinated debt			
TOTAL LIABILITIES	**11,200,247**	**10,385,205**	**8,099,845**
EQUITY:			
Share capital	1,474,761	1,474,761	1,474,761
Additional paid-in capital			
Retained earnings	1,793,122	1,647,472	1,418,825
TOTAL EQUITY	**3,267,883**	**3,122,233**	**2,893,586**
TOTAL LIABILITIES AND EQUITY	**14,468,130**	**13,507,438**	**10,993,430**

*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 794 710,70 thousand KGS.

*** According to regulatory requirements Net Profit equals to 104 062,18 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 May 2023

	May 31, 2023 KGS'000	December 31, 2022 KGS'000	May 31, 2022 KGS'000
Interest income	1,091,420	2,463,258	963,394
Interest expense	(397,849)	(760,597)	(263,362)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**693,570**	**1,702,661**	**700,032**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(35,861)	(89,841)	(47,096)
NET INTEREST INCOME	**657,709**	**1,612,820**	**652,936**
Net loss on foreign exchange operations	109,319	349,686	112,951
Commissions received	86,379	155,395	46,586
Commissions paid	(71,369)	(102,112)	(27,380)
Other income	1,116	5,852	1,810
NET NON-INTEREST INCOME	**125,446**	**408,820**	**133,967**
Operating income	**783,155**	**2,021,641**	**786,903**
Operating expenses	**(583,272)**	**(1,236,305)**	**(490,104)**
Recovery of provision /(provision) for impairment losses on other assets	(36,231)	(1,223)	7,637
PROFIT BEFORE INCOME TAX	**163,652**	**784,112**	**304,436**
Income tax expense	(18,002)	(89,517)	(33,488)
NET PROFIT	**145,650**	**694,595**	**270,948**
Total comprehensive income	**145,650**	**694,595**	**270,948**

*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 May 31, 2023 (including May 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)	2.9%	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)	20.8%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	23.4%	not less than 7,5%
Tier 1 capital adequacy ratio (K2.3)	23.4%	not less than 6%
Leverage ratio (K2.4)	20.3%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	24.6%	not less than 24%
Liquidity ratio of the bank (K3.1)	75.3%	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