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

	July 31, 2023 KGS'000	December 31, 2022 KGS'000	July 31, 2022 KGS'000
ASSETS:			
Cash and money assets in settlement	1 003 581	563 453	644 586
Financial assets at fair value through profit or loss			
Accounts and deposits in National Bank of Kyrgyz Republic	565 502	596 962	814 086
Accounts and deposints in Banks	490 426	1 201 088	361 343
Securities evaluateded at amortized cost		447 918	
REPO operations			
Loans to customers	10 935 794	10 389 041	9 693 234
Loan loss provision reserves	(525 689)	(486 165)	(443 021)
Net loans to customers	10 410 105	9 902 877	9 250 213
Property and equipment	348 222	350 853	369 932
Intangible assets	32 840	33 475	23 281
Prepaid income tax			
Deferred tax assets			
Other assets	383 701	410 813	547 666
TOTAL ASSETS	**13 234 378**	**13 507 438**	**12 011 106**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	37 189	56 768	64 560
Accounts and deposits of banks	167 194	144 044	272 060
Customers deposits	8 846 801	8 784 173	6 872 070
REPO operations			
Other borrowed funds	302 910	855 200	1 084 324
Income tax liabilities	19 087	33 205	35 359
Deferred tax liability	5 630	4 328	11 550
Other liabilities	544 261	507 488	619 599
Subordinated debt			
TOTAL LIABILITIES	**9 923 072**	**10 385 205**	**8 959 522**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	1 836 545	1 647 472	1 576 823
TOTAL EQUITY	**3 311 306**	**3 122 233**	**3 051 584**
TOTAL LIABILITIES AND EQUITY	**13 234 378**	**13 507 438**	**12 011 106**

*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 823 839,39 thousand KGS.

*** According to regulatory requirements Net Profit equals to 152 188,89 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 July 2023

	July 31, 2023 KGS'000	December 31, 2022 KGS'000	July 31, 2022 KGS'000
Interest income	1 537 366	2 463 258	1 379 429
Interest expense	(549 194)	(760 597)	(392 582)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**988 173**	**1 702 661**	**986 847**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(52 143)	(89 841)	(56 296)
NET INTEREST INCOME	**936 029**	**1 612 820**	**930 551**
Net loss on foreign exchange operations	138 187	349 686	204 620
Commissions received	121 608	155 395	75 032
Commissions paid	(97 983)	(102 112)	(39 190)
Other income	1 815	5 852	1 902
NET NON-INTEREST INCOME	**163 627**	**408 820**	**242 364**
Operating income	**1 099 656**	**2 021 641**	**1 172 915**
Operating expenses	**(824 159)**	**(1 236 305)**	**(696 714)**
Recovery of provision /(provision) for impairment losses on other assets	(63 056)	(1 223)	5 762
PROFIT BEFORE INCOME TAX	**212 441**	**784 112**	**481 963**
Income tax expense	(23 369)	(89 517)	(53 016)
NET PROFIT	**189 073**	**694 595**	**428 947**
Total comprehensive income	**189 073**	**694 595**	**428 947**

*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 July 31, 2023 (including July 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)	5,0%	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)	21,3%	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)	22,1%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	25,1%	not less than 24%
Liquidity ratio of the bank (K3.1)	59,7%	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