

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

	July 31, 2024	December 31, 2023	July 31, 2023
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	596 453	859 384	1 003 581
Financial assets at fair value through profit or loss			
Accounts and deposits in National Bank of Kyrgyz Republic	474 661	770 451	565 502
Accounts and deposits in Banks	1 092 468	618 455	490 426
Securities evaluated at amortized cost			
REPO operations			
Loans to customers	12 563 706	11 733 963	10 935 794
Loan loss provision reserves	(592 730)	(589 995)	(525 689)
Net loans to customers	11 970 976	11 143 968	10 410 105
Property and equipment	419 232	433 113	348 222
Intangible assets	24 043	29 859	32 840
Prepaid income tax			
Deferred tax assets	2 709	2 709	
Other assets	776 782	366 020	383 701
TOTAL ASSETS	15 357 324	14 223 958	13 234 378
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	51 858	14 154	37 189
Accounts and deposits of banks	477 184	195 455	167 194
Customers deposits	10 215 672	9 370 441	8 846 801
REPO operations			
Other borrowed funds	428 667	605 206	302 910
Income tax liabilities	15 988	39 120	19 087
Deferred tax liability	5 949		5 630
Other liabilities	541 734	612 134	544 261
Subordinated debt			
TOTAL LIABILITIES	11 737 053	10 836 509	9 923 072
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	2 145 510	1 912 687	1 836 545
TOTAL EQUITY	3 620 271	3 387 448	3 311 306
TOTAL LIABILITIES AND EQUITY	15 357 324	14 223 958	13 234 378

*On March 03, 2015, the Banking License # 051, 051/I 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 758 864.42 thousand KGS.

*** According to regulatory requirements Net Profit equals to 202 034,39 thousand KGS.

Chairperson of Board

Chief Accountant



M. Saidakhmatov

N. Azimzhanova

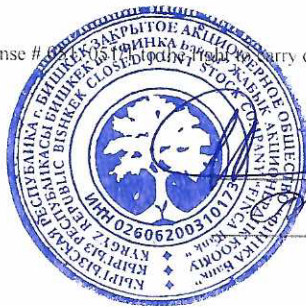
CJSC "FINCA Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 July 2024

	July 31, 2024	December 31, 2023	July 31, 2023
	KGS'000	KGS'000	KGS'000
Interest income	1 689 331	2 714 327	1 537 366
Interest expense	(612 269)	(921 522)	(549 194)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 077 062	1 792 806	988 173
Recovery of provision /(provision) for impairment losses on interest bearing assets	(11 852)	(128 116)	(52 143)
NET INTEREST INCOME	1 065 211	1 664 689	936 029
Net loss on foreign exchange operations	164 503	146 618	138 187
Commissions received	111 011	200 839	121 608
Commissions paid	(139 167)	(156 069)	(97 983)
Other income	6 141	4 724	1 815
NET NON-INTEREST INCOME	142 488	196 111	163 627
Operating income	1 207 698	1 860 801	1 099 656
Operating expenses	(944 675)	(1 460 724)	(824 159)
Recovery of provision /(provision) for impairment losses on other assets	(1 425)	1 173	(63 056)
PROFIT BEFORE INCOME TAX	261 599	401 249	212 441
Income tax expense	(28 776)	(46 034)	(23 369)
NET PROFIT	232 823	355 216	189 073
Total comprehensive income	232 823	355 216	189 073

*On March 03, 2015, the Banking License # 02606200310172 was obtained to carry out banking operations in the national and foreign currencies

Chairperson of Board

Chief Accountant



M. Saidakhmatov

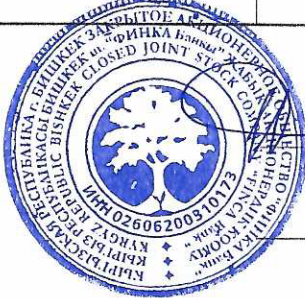
N. Azimzhanova

DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY
as of July 31, 2024 (including July 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)	21.0%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	22.6%	not less than 7.5%
Tier 1 capital adequacy ratio (K2.3)	22.6%	not less than 6%
Leverage ratio (K2.4)	21.3%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	24.5%	not less than 24%
Liquidity ratio of the bank (K3.1)	66.5%	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

Chief Accountant



 M. Saidakhmatov
 N. Azimzhanova