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

	July 31, 2024 KGS'000	December 31, 2023 KGS'000	July 31, 2023 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 deposints in Banks	1 092 468	618 455	490 426
Securities evaluateded 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, 051/1 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 758 864.42 thousand KGS.

*** According to regulatory requirements Net Profit equals to 202 034,39 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 2024

	July 31, 2024 KGS'000	December 31, 2023 KGS'000	July 31, 2023 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 #[illegible] 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, 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 ______ M. Saidakhmatov

Chief Accountant ______ N.Azimzhanova