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

	August 31, 2023 KGS'000	December 31, 2022 KGS'000	August 31, 2022 KGS'000
ASSETS:			
Cash and money assets in settlement	654 015	563 453	725 289
Financial assets at fair value through profit or loss			
Accounts and deposits in National Bank of Kyrgyz Republic	526 525	596 962	581 301
Accounts and deposints in Banks	402 410	1 201 088	309 976
Securities evaluateded at amortized cost		447 918	228 819
REPO operations			101 222
Loans to customers	11 240 854	10 389 041	9 855 952
Loan loss provision reserves	(536 152)	(486 165)	(446 365)
Net loans to customers	10 704 703	9 902 877	9 409 587
Property and equipment	339 884	350 853	369 862
Intangible assets	31 906	33 475	21 621
Prepaid income tax			
Deferred tax assets			
Other assets	399 200	410 813	370 263
TOTAL ASSETS	**13 058 642**	**13 507 438**	**12 117 940**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	61 467	56 768	79 430
Accounts and deposits of banks	149 654	144 044	193 522
Customers deposits	8 650 233	8 784 173	7 290 055
REPO operations			
Other borrowed funds	306 367	855 200	849 196
Income tax liabilities	13 009	33 205	16 831
Deferred tax liability	6 221	4 328	13 302
Other liabilities	528 336	507 488	555 962
Subordinated debt			
TOTAL LIABILITIES	**9 715 287**	**10 385 205**	**8 998 298**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	1 868 594	1 647 472	1 644 881
TOTAL EQUITY	**3 343 355**	**3 122 233**	**3 119 642**
TOTAL LIABILITIES AND EQUITY	**13 058 642**	**13 507 438**	**12 117 940**

*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 826 054,07 thousand KGS.

*** According to regulatory requirements Net Profit equals to 203 031,64 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 August 2023

	August 31, 2023 KGS'000	December 31, 2022 KGS'000	August 31, 2022 KGS'000
Interest income	1 767 622	2 463 258	1 594 931
Interest expense	(620 711)	(760 597)	(463 393)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**1 146 911**	**1 702 661**	**1 131 538**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(61 126)	(89 841)	(61 279)
NET INTEREST INCOME	**1 085 785**	**1 612 820**	**1 070 260**
Net loss on foreign exchange operations	146 866	349 686	234 025
Commissions received	137 863	155 395	89 965
Commissions paid	(111 016)	(102 112)	(46 437)
Other income	2 811	5 852	1 948
NET NON-INTEREST INCOME	**176 523**	**408 820**	**279 500**
Operating income	**1 262 309**	**2 021 641**	**1 349 760**
Operating expenses	**(941 437)**	**(1 236 305)**	**(796 671)**
Recovery of provision /(provision) for impairment losses on other assets	(72 420)	(1 223)	5 344
PROFIT BEFORE INCOME TAX	**248 452**	**784 112**	**558 432**
Income tax expense	(27 330)	(89 517)	(61 428)
NET PROFIT	**221 122**	**694 595**	**497 005**
Total comprehensive income	**221 122**	**694 595**	**497 005**

*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 August 31, 2023 (including August 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)	21,6%	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)	22,6%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	25,5%	not less than 24%
Liquidity ratio of the bank (K3.1)	57,0%	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