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

	August 31, 2024 KGS'000	December 31, 2023 KGS'000	August 31, 2023 KGS'000
ASSETS:			
Cash and money assets in settlement	1 107 044	859 384	654 015
Financial assets at fair value through profit or loss			
Accounts and deposits in National Bank of Kyrgyz Republic	547 199	770 451	526 525
Accounts and deposints in Banks	190 744	618 455	402 410
Securities evaluateded at amortized cost			
REPO operations			
Loans to customers	12 784 853	11 733 963	11 240 854
Loan loss provision reserves	(593 795)	(589 995)	(536 152)
Net loans to customers	12 191 058	11 143 968	10 704 703
Property and equipment	419 910	433 113	339 884
Intangible assets	22 505	29 859	31 906
Prepaid income tax			
Deferred tax assets	2 709	2 709	
Other assets	700 277	366 020	399 200
TOTAL ASSETS	15 181 446	14 223 958	13 058 642
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	59 730	14 154	61 467
Accounts and deposits of banks	127 651	195 455	149 654
Customers deposits	10 203 917	9 370 441	8 650 233
REPO operations			
Other borrowed funds	434 775	605 206	306 367
Income tax liabilities	11 603	39 120	13 009
Deferred tax liability	6 671		6 221
Other liabilities	682 668	612 134	528 336
Subordinated debt			
TOTAL LIABILITIES	**11 527 015**	**10 836 509**	**9 715 287**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	2 179 670	1 912 687	1 868 594
TOTAL EQUITY	3 654 431	3 387 448	3 343 355
TOTAL LIABILITIES AND EQUITY	15 181 446	14 223 958	13 058 642

*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 759 711,19 thousand KGS.

*** According to regulatory requirements Net Profit equals to 237 400,91 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 2024

	August 31, 2024 KGS'000	December 31, 2023 KGS'000	August 31, 2023 KGS'000
Interest income	1 945 699	2 714 327	1 767 622
Interest expense	(702 841)	(921 522)	(620 711)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**1 242 857**	**1 792 806**	**1 146 911**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(18 513)	(128 116)	(61 126)
NET INTEREST INCOME	**1 224 344**	**1 664 689**	**1 085 785**
Net loss on foreign exchange operations	182 407	146 618	146 866
Commissions received	127 371	200 839	137 863
Commissions paid	(160 163)	(156 069)	(111 016)
Other income	6 526	4 724	2 811
NET NON-INTEREST INCOME	**156 142**	**196 111**	**176 523**
Operating income	**1 380 486**	**1 860 801**	**1 262 309**
Operating expenses	**(1 079 394)**	**(1 460 724)**	**(941 437)**
Recovery of provision /(provision) for impairment losses on other assets	(1 111)	1 173	(72 420)
PROFIT BEFORE INCOME TAX	**299 981**	**401 249**	**248 452**
Income tax expense	(32 998)	(46 034)	(27 330)
NET PROFIT	**266 983**	**355 216**	**221 122**
Total comprehensive income	**266 983**	**355 216**	**221 122**

*On March 03. 2015. the Banking License #[illegible] 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 September 31, 2024 (including September 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)	0.2%	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)	0.6%	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)	20,4%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	21,6%	not less than 7,5%
Tier 1 capital adequacy ratio (K2.3)	21,6%	not less than 6%
Leverage ratio (K2.4)	20,8%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	23,7%	not less than 24%
Liquidity ratio of the bank (K3.1)	60,0%	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