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

	October 31, 2023	December 31, 2022	October 31, 2022
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	742 891	563 453	738 090
Financial assets at fair value through profit or loss	17 164		
Accounts and deposits in National Bank of Kyrgyz Republic	601 555	596 962	579 782
Accounts and deposints in Banks	336 680	1 201 088	699 332
Securities evaluateded at amortized cost		447 918	107 155
REPO operations			
Loans to customers	11 621 712	10 389 041	10 143 069
Loan loss provision reserves	(554 127)	(486 165)	(450 755)
Net loans to customers	11 067 584	9 902 877	9 692 314
Property and equipment	389 269	350 853	271 014
Intangible assets	31 459	33 475	28 725
Prepaid income tax			
Deferred tax assets			
Other assets	414 916	410 813	536 014
TOTAL ASSETS	**13 601 517**	**13 507 438**	**12 652 426**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss		56 768	57 010
Accounts and deposits of banks	427 765	144 044	138 698
Customers deposits	8 933 038	8 784 173	7 891 050
REPO operations			
Other borrowed funds	242 104	855 200	861 780
Income tax liabilities	11 114	33 205	10 667
Deferred tax liability	11 472	4 328	16 008
Other liabilities	593 199	507 488	613 151
Subordinated debt			
TOTAL LIABILITIES	**10 218 692**	**10 385 205**	**9 588 365**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital			
Retained earnings	1 908 064	1 647 472	1 589 301
TOTAL EQUITY	**3 382 825**	**3 122 233**	**3 064 062**
TOTAL LIABILITIES AND EQUITY	**13 601 517**	**13 507 438**	**12 652 426**

*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 821 404,12 thousand KGS.

*** According to regulatory requirements Net Profit equals to 284 056,70 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 October 2023

	October 31, 2023	December 31, 2022	October 31, 2022
	KGS'000	**KGS'000**	**KGS'000**
Interest income	2 234 087	2 463 258	2 036 041
Interest expense	(764 569)	(760 597)	(609 684)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**1 469 518**	**1 702 661**	**1 426 357**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(91 133)	(89 841)	(65 652)
NET INTEREST INCOME	**1 378 384**	**1 612 820**	**1 360 705**
Net loss on foreign exchange operations	154 575	349 686	296 588
Commissions received	169 503	155 395	119 775
Commissions paid	(132 342)	(102 112)	(62 591)
Other income	3 852	5 852	2 507
NET NON-INTEREST INCOME	**195 589**	**408 820**	**356 279**
Operating income	**1 573 973**	**2 021 641**	**1 716 984**
Operating expenses	**(1 197 874)**	**(1 236 305)**	**(1 000 855)**
Recovery of provision /(provision) for impairment losses on other assets	(83 299)	(1 223)	(1 046)
PROFIT BEFORE INCOME TAX	**292 800**	**784 112**	**715 083**
Income tax expense	(32 208)	(89 517)	(78 659)
NET PROFIT	**260 592**	**694 595**	**636 424**
Total comprehensive income	**260 592**	**694 595**	**636 424**

*On March 03, 2015, the Banking License # 05[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 October 31, 2023 (including October 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)	2,8%	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)	22,7%	not less than 7,5%
Tier 1 capital adequacy ratio (K2.3)	22,7%	not less than 6%
Leverage ratio (K2.4)	21,6%	not less than 6%
Additional capital stock of the bank ("buffer capital" index)	25,3%	not less than 24%
Liquidity ratio of the bank (K3.1)	55,4%	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