

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 deposits in Banks	336 680	1 201 088	699 332
Securities evaluated 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

Chief Accountant



M. Saidakhmatov

N. Azimzhanova

CJSC "FINCA Bank"

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**

Recovery of provision /(provision) for impairment losses on interest bearing assets

NET INTEREST INCOME

Net loss on foreign exchange operations

Commissions received

Commissions paid

Other income

NET NON-INTEREST INCOME

Operating income

Operating expenses

Recovery of provision /(provision) for impairment losses
on other assets**PROFIT BEFORE INCOME TAX**

Income tax expense

NET PROFIT

Total comprehensive income

*On March 03, 2015, the Banking License # 059-025871 issued by the Bank of India was obtained.

Chairperson of Board

Chief Accountant

M. Saidakhmatov

N.Azimzhanova

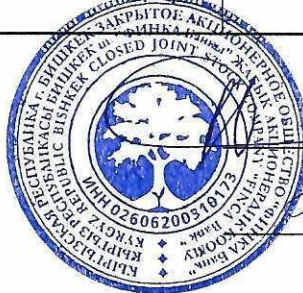


**DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY
as of October 31, 2023 (including October 31, 2023)**

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

Chief Accountant



M. Saidakhmatov

N. Azimzhanova