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

| ASSETS: | October 31, 2024 KGS'000 | December 31, 2023 KGS'000 | October 31, 2023 KGS'000 |
|---|---|---|---|
| Cash and money assets in settlement | 924 844 | 859 384 | 742 891 |
| Financial assets at fair value through profit or loss | | | 17 164 |
| Accounts and deposits in National Bank of Kyrgyz Republic | 584 409 | 770 451 | 601 555 |
| Accounts and deposints in Banks | 1 089 257 | 618 455 | 336 680 |
| Securities evaluateded at amortized cost | | | |
| REPO operations | | | |
| Loans to customers | 13 103 713 | 11 733 963 | 11 621 712 |
| Loan loss provision reserves | (588 907) | (589 995) | (554 127) |
| Net loans to customers | 12 514 806 | 11 143 968 | 11 067 584 |
| Property and equipment | 403 103 | 433 113 | 389 269 |
| Intangible assets | 25 158 | 29 859 | 31 459 |
| Prepaid income tax | | | |
| Deferred tax assets | 2 709 | 2 709 | |
| Other assets | 268 516 | 366 020 | 414 916 |
| **TOTAL ASSETS** | **15 812 802** | **14 223 958** | **13 601 517** |
| **LIABILITIES AND EQUITY** | | | |
| LIABILITIES: | | | |
| Financial liabilities at fair value through profit or loss | 54 145 | 14 154 | |
| Accounts and deposits of banks | 501 230 | 195 455 | 427 765 |
| Customers deposits | 10 545 728 | 9 370 441 | 8 933 038 |
| REPO operations | | | |
| Other borrowed funds | 379 983 | 605 206 | 242 104 |
| Income tax liabilities | 19 193 | 39 120 | 11 114 |
| Deferred tax liability | 9 679 | | 11 472 |
| Other liabilities | 562 664 | 612 134 | 593 199 |
| Subordinated debt | | | |
| **TOTAL LIABILITIES** | **12 072 622** | **10 836 509** | **10 218 692** |
| EQUITY: | | | |
| Share capital | 1 474 761 | 1 474 761 | 1 474 761 |
| Additional paid-in capital | | | |
| Retained earnings | 2 265 419 | 1 912 687 | 1 908 064 |
| **TOTAL EQUITY** | **3 740 180** | **3 387 448** | **3 382 825** |
| **TOTAL LIABILITIES AND EQUITY** | **15 812 802** | **14 223 958** | **13 601 517** |

*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 736 042.34 thousand KGS.

*** According to regulatory requirements Net Profit equals to 349 279.42 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 2024

| | October 31, 2024<br>KGS'000 | December 31, 2023<br>KGS'000 | October 31, 2023<br>KGS'000 |
|---|---|---|---|
| Interest income | 2 463 208 | 2 714 327 | 2 234 087 |
| Interest expense | (881 550) | (921 522) | (764 569) |
| **NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS** | **1 581 658** | **1 792 806** | **1 469 518** |
| Recovery of provision /(provision) for impairment losses on interest bearing assets | (17 286) | (128 116) | (91 133) |
| **NET INTEREST INCOME** | **1 564 372** | **1 664 689** | **1 378 384** |
| Net loss on foreign exchange operations | 215 171 | 146 618 | 154 575 |
| Commissions received | 160 691 | 200 839 | 169 503 |
| Commissions paid | (188 200) | (156 069) | (132 342) |
| Other income | 7 275 | 4 724 | 3 852 |
| **NET NON-INTEREST INCOME** | **194 937** | **196 111** | **195 589** |
| **Operating income** | **1 759 308** | **1 860 801** | **1 573 973** |
| **Operating expenses** | **(1 362 637)** | **(1 460 724)** | **(1 197 874)** |
| Recovery of provision /(provision) for impairment losses on other assets | (343) | 1 173 | (83 299) |
| **PROFIT BEFORE INCOME TAX** | **396 328** | **401 249** | **292 800** |
| Income tax expense | (43 596) | (46 034) | (32 208) |
| **NET PROFIT** | **352 732** | **355 216** | **260 592** |
| **Total comprehensive income** | **352 732** | **355 216** | **260 592** |

*On March 03, 2015, the Banking L [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 October 31, 2024 (including October 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) | 4.2% | 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) | 20.9% | not less than 12% |
| Tier 1 capital adequacy ratio (K2.2) | 21.4% | not less than 7.5% |
| Tier 1 capital adequacy ratio (K2.3) | 21.4% | not less than 6% |
| Leverage ratio (K2.4) | 20.6% | not less than 6% |
| Additional capital stock of the bank ("buffer capital" index) | 24.2% | not less than 24% |
| Liquidity ratio of the bank (K3.1) | 70.4% | 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