

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

	October 31, 2024 KGS'000	December 31, 2023 KGS'000	October 31, 2023 KGS'000
ASSETS:			
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 deposits in Banks	1 089 257	618 455	336 680
Securities evaluated at amortized cost			
RIPO 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
RIPO 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

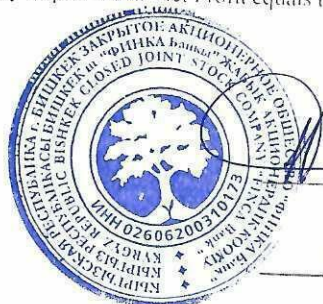
*On March 03, 2015, the Banking License # 051.051/1 to the right to carry out banking operations in the national and foreign currencies was obtained.

** According to regulatory requirements LPR 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

Chief Accountant



M. Saidakhmatov

N. Azimzhanova

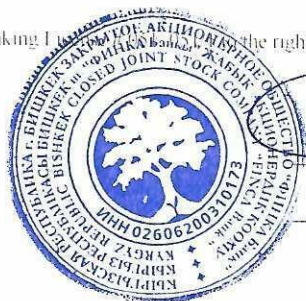
CJSC "FINCA Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 October 2024

	October 31, 2024	December 31, 2023	October 31, 2023
	KGS'000	KGS'000	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 License of the Republic of Kazakhstan for the right to carry out banking operations in the national and foreign currencies was obtained.

Chairperson of Board

Chief Accountant



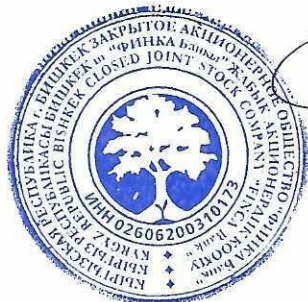
[Signature] M. Saidakhmatov
[Signature] N. Azimzhanova

**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 I capital adequacy ratio (K2.2)	21.4%	not less than 7.5%
Tier I 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%

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