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

	December 31, 2024 KGS'000	December 31, 2023 KGS'000
ASSETS:		
Cash and money assets in settlement	1 480 060	859 384
Financial assets at fair value through profit or loss		
Accounts and deposits in National Bank of Kyrgyz Republic	676 520	770 451
Accounts and deposints in Banks	448 703	618 455
Securities evaluateded at amortized cost		
REPO operations		
Loans to customers	13 453 228	11 733 963
Loan loss provision reserves	(578 846)	(589 995)
Net loans to customers	12 874 382	11 143 968
Property and equipment	433 178	433 113
Intangible assets	38 180	29 859
Prepaid income tax		
Deferred tax assets	2 709	2 709
Other assets	357 201	366 020
TOTAL ASSETS	**16 310 931**	**14 223 958**
LIABILITIES AND EQUITY		
LIABILITIES:		
Financial liabilities at fair value through profit or loss	47 694	14 154
Accounts and deposits of banks	901 241	195 455
Customers deposits	10 427 366	9 370 441
REPO operations		
Other borrowed funds	360 527	605 206
Income tax liabilities	14 599	39 120
Deferred tax liability	10 977	
Other liabilities	628 971	612 134
Subordinated debt	346 045	
TOTAL LIABILITIES	**12 737 421**	**10 836 509**
EQUITY:		
Share capital	1 474 761	1 474 761
Additional paid-in capital		
Retained earnings	2 098 750	1 912 687
TOTAL EQUITY	**3 573 511**	**3 387 448**
TOTAL LIABILITIES AND EQUITY	**16 310 931**	**14 223 958**

*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 719 018.38 thousand KGS.

*** According to regulatory requirements Net Profit equals to 453 180.43 thousand KGS.

Chairperson of Board	M. Saidakhmatov
Chief Accountant	A.Abdijaparova

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

	December 31, 2024 KGS'000	December 31, 2023 KGS'000
Interest income	2 988 807	2 714 327
Interest expense	(1 068 506)	(921 522)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**1 920 301**	**1 792 806**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(9 668)	(128 116)
NET INTEREST INCOME	**1 910 633**	**1 664 689**
Net loss on foreign exchange operations	249 156	146 618
Commissions received	200 229	200 839
Commissions paid	(224 968)	(156 069)
Other income	7 822	4 724
NET NON-INTEREST INCOME	232 240	**196 111**
Operating income	2 142 873	**1 860 801**
Operating expenses	**(1 642 488)**	**(1 460 724)**
Recovery of provision /(provision) for impairment losses on other assets	247	1 173
PROFIT BEFORE INCOME TAX	**500 632**	**401 249**
Income tax expense	(55 069)	(46 034)
NET PROFIT	**445 562**	**355 216**
Total comprehensive income	**445 562**	**355 216**

*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.

Chairperson of Board M. Saidakhmatov

Chief Accountant A.Abdijaparova

DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY
as of December 31, 2024 (including December 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)	0.1%	not more than 15%
Maximum risk exposure on the interbank placements with the bank not related to the bank (K1.3)	9.2%	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)	21.0%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	18.7%	not less than 7.5%
Tier 1 capital adequacy ratio (K2.3)	18.7%	not less than 6%
Leverage ratio (K2.4)	18.3%	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)	70.5%	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 A.Abdijaparova