

CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 31 MARCH 2020

	March 31, 2020 KGS'000	December 31, 2019 KGS'000	March 31, 2019 KGS'000
ASSETS:			
Cash and money assets in settlement			
Financial assets at fair value through profit or loss	364,869	230,796	194,906
Accounts and deposits in National Bank of Kyrgyz Republic	(22,109)	(2,914)	440
Accounts and deposits in Banks	249,318	265,651	170,359
Securities held till maturity	604,425	167,975	297,869
REPO operations	89,990	-	149,955
Loans to customers	-	108,087	-
Loan loss provision reserves	7,899,005	8,011,975	6,936,028
Net loans to customers	(296,421)	(254,769)	(212,991)
Property and equipment	7,602,584	7,757,206	6,723,037
Intangible assets	352,969	339,923	359,016
Prepaid income tax	26,731	28,880	32,054
Deferred tax assets	0	0	0
Other assets	7,679	4,939	6,795
TOTAL ASSETS	9,357,443	9,013,144	8,009,577
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	235,388	43,049	90,666
Customers deposits	4,615,063	4,378,726	3,901,317
Other borrowed funds	1,419,407	1,654,920	1,560,655
Income tax liabilities	15,073	17,587	11,081
Deferred tax liability	0	0	0
Other liabilities	313,127	286,448	238,599
Subordinated debt	0	0	0
TOTAL LIABILITIES	6,598,058	6,380,730	5,802,319
EQUITY:			
Share capital	1,474,761	1,474,761	1,474,761
Additional paid-in capital	0	0	0
Retained earnings	1,284,624	1,157,653	732,497
TOTAL EQUITY	2,759,385	2,632,414	2,207,258
TOTAL LIABILITIES AND EQUITY	9,357,443	9,013,144	8,009,577

*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

N. Azimzhanova

CJSC "FINCA Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 MARCH 2020

	<u>March 31, 2020</u>	<u>December 31, 2019</u>	<u>March 31, 2019</u>
	KGS'000	KGS'000	KGS'000
Interest income	580,375	2,227,457	521,682
Interest expense	(156,623)	(615,098)	(156,850)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	423,752	1,612,359	364,832
Recovery of provision /(provision) for impairment losses on interest bearing assets	(33,692)	(55,773)	(13,356)
NET INTEREST INCOME	390,059	1,556,586	351,476
Net loss on foreign exchange operations	19,139	16,062	3,152
Commissions received	8,343	28,194	4,981
Commissions paid	(5,360)	(16,407)	(3,528)
Other income	434	4,088	2,596
NET NON-INTEREST INCOME	22,556	31,937	7,201
Operating income	412,615	1,588,523	358,677
Operating expenses	(261,522)	(1,009,268)	(251,155)
Recovery of provision /(provision) for impairment losses on other assets	(2,850)	(2,240)	(794)
PROFIT BEFORE INCOME TAX	148,243	577,016	106,729
Income tax expense	(15,073)	(56,212)	(11,081)
NET PROFIT	133,170	520,804	95,648
Total comprehensive income	133,170	520,804	95,648

*On March 03, 2015, the Banking License # 051-05/11 to the right to carry out banking operations in the national and foreign currencies 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
THE NBKR
as of March 31, 2020 (including March 31, 2020)**

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)	3.7%	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)	29.4%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	27.0%	not less than 6%
Tier 1 capital adequacy ratio (K2.3)	27.0%	not less than 4.5%
Leverage ratio (K2.4)	29.9%	not less than 8%
Additional capital stock of the bank ("buffer capital" index)	29.4%	not less than 22%
Liquidity ratio of the bank (K3.1)	88.7%	not less than 45%
Number of the violation days according to the total value of the long open currency positions (K4.2)	-	not more than 20%
Number of the violation days according to the total value of the short open currency positions (K4.3)	-	not more than 20%

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