

**CJSC "FINCA Bank"**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 30 APRIL 2020**

	April 30, 2020 KGS'000	December 31, 2019 KGS'000	April 30, 2019 KGS'000
<b>ASSETS:</b>			
Cash and money assets in settlement	415,485	230,796	219,867
Financial assets at fair value through profit or loss	(13,762)	(2,914)	(106)
Accounts and deposits in National Bank of Kyrgyz Republic	372,327	265,651	290,349
Accounts and deposits in Banks	416,097	167,975	156,522
Securities held till maturity	143,394	0	0
REPO operations	0	108,087	0
Loans to customers	7,752,156	8,011,975	7,147,735
Loan loss provision reserves	(332,314)	(254,769)	(216,493)
Net loans to customers	7,419,842	7,757,206	6,931,242
Property and equipment	346,459	358,470	366,818
Intangible assets	27,854	28,880	32,005
Prepaid income tax	0	0	0
Deferred tax assets	7,679	7,679	6,795
Other assets	82,433	112,601	78,079
<b>TOTAL ASSETS</b>	<b>9,217,808</b>	<b>9,034,431</b>	<b>8,081,571</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES</b>			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	350,150	43,049	10,111
Customers deposits	4,616,078	4,378,726	3,951,154
Other borrowed funds	1,152,168	1,654,920	1,596,851
Income tax liabilities	15,876	24,687	14,756
Deferred tax liability	0	0	0
Other liabilities	291,115	306,834	265,336
Subordinated debt	0	0	0
<b>TOTAL LIABILITIES</b>	<b>6,425,387</b>	<b>6,408,216</b>	<b>5,838,208</b>
<b>EQUITY:</b>			
Share capital	1,474,761	1,474,761	1,474,761
Additional paid-in capital	0	0	0
Retained earnings	1,317,660	1,151,454	768,601
<b>TOTAL EQUITY</b>	<b>2,792,421</b>	<b>2,626,215</b>	<b>2,243,362</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>9,217,808</b>	<b>9,034,431</b>	<b>8,081,571</b>

\*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*

M. Saidakhmatov

Chief Accountant

*N. Azimzhanova*

N. Azimzhanova

**CJSC "FINCA Bank"**  
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE PERIOD ENDED 30 APRIL 2020**

	<u>April 30, 2020</u>	<u>December 31, 2019</u>	<u>April 30, 2019</u>
	KGS'000	KGS'000	KGS'000
Interest income	755,958	2,227,457	698,441
Interest expense	(203,144)	(618,042)	(205,435)
<b>NET INTEREST INCOME BEFORE RECOVERY OF PROVISION/(PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>552,815</b>	<b>1,609,415</b>	<b>493,006</b>
Recovery of provision /(provision) for impairment losses on interest bearing assets	(72,266)	(55,773)	(16,574)
<b>NET INTEREST INCOME</b>	<b>480,548</b>	<b>1,553,642</b>	<b>476,432</b>
Net loss on foreign exchange operations	28,529	16,062	4,589
Commissions received	10,433	28,194	7,038
Commissions paid	(7,456)	(16,407)	(4,760)
Other income	457	4,088	2,641
<b>NET NON-INTEREST INCOME</b>	<b>31,963</b>	<b>31,937</b>	<b>9,508</b>
<b>Operating income</b>	<b>512,511</b>	<b>1,585,579</b>	<b>485,939</b>
<b>Operating expenses</b>	<b>(327,925)</b>	<b>(1,008,162)</b>	<b>(338,454)</b>
Recovery of provision /(provision) for impairment losses on other assets	(2,504)	(2,240)	(977)
<b>PROFIT BEFORE INCOME TAX</b>	<b>182,082</b>	<b>575,177</b>	<b>146,509</b>
Income tax expense	(15,876)	(60,572)	(14,756)
<b>NET PROFIT</b>	<b>166,206</b>	<b>514,605</b>	<b>131,753</b>
<b>Total comprehensive income</b>	<b>166,206</b>	<b>514,605</b>	<b>131,753</b>

\*On March 03, 2015, the Banking License # 0510792015 was issued 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*

M. Saidakhmatov

N. Azimzhanova

**DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY  
THE NBKR  
as of April 30, 2020 (including April 30, 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)	1.4%	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)	30.4%	not less than 12%
Tier I capital adequacy ratio (K2.2)	27.6%	not less than 6%
Tier I capital adequacy ratio (K2.3)	27.6%	not less than 4,5%
Leverage ratio (K2.4)	30.7%	not less than 8%
Additional capital stock of the bank ("buffer capital" index)	30.4%	not less than 22%
Liquidity ratio of the bank (K3.1)	87.1%	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%

*A* Chairperson of Board

Chief Accountant



*M. Saidakhmatov*

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