

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

	<u>June 30, 2020</u>	<u>December 31, 2019</u>	<u>June 30, 2019</u>
	KGS'000	KGS'000	KGS'000
Interest income	1,087,720	2,227,457	1,064,589
Interest expense	(296,849)	(618,042)	(305,897)
<b>NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>790,871</b>	<b>1,609,415</b>	<b>758,692</b>
Recovery of provision/(provision) for impairment losses on interest bearing assets	(200,513)	(55,773)	(23,405)
<b>NET INTEREST INCOME</b>	<b>590,358</b>	<b>1,553,642</b>	<b>735,287</b>
Net loss on foreign exchange operations	35,139	16,062	6,052
Commissions received	17,024	28,194	11,398
Commissions paid	(10,951)	(16,407)	(7,514)
Other income	5,319	4,088	2,724
<b>NET NON-INTEREST INCOME</b>	<b>46,531</b>	<b>31,937</b>	<b>12,660</b>
<b>Operating income</b>	<b>636,889</b>	<b>1,585,579</b>	<b>747,947</b>
<b>Operating expenses</b>	<b>(481,203)</b>	<b>(1,008,162)</b>	<b>(509,494)</b>
Recovery of provision/(provision) for impairment losses on other assets	(3,678)	(2,240)	(322)
<b>PROFIT BEFORE INCOME TAX</b>	<b>152,008</b>	<b>575,177</b>	<b>238,132</b>
Income tax expense	(19,420)	(60,572)	(24,500)
<b>NET PROFIT</b>	<b>132,588</b>	<b>514,605</b>	<b>213,632</b>
<b>Total comprehensive income</b>	<b>132,588</b>	<b>514,605</b>	<b>213,632</b>

\*On March 03, 2015, the Banking License #4654/116 the right to carry out banking operations in the national and foreign currencies was obtained.

Chairperson of Board

Chief Accountant



M. Saidakhmatov

N. Azimzhanova

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

	June 30, 2020 KGS'000	December 31, 2019 KGS'000	June 30, 2019 KGS'000
<b>ASSETS:</b>			
Cash and money assets in settlement	351,491	230,796	207,302
Financial assets at fair value through profit or loss	(6,518)	(2,914)	(54)
Accounts and deposits in National Bank of Kyrgyz Republic	361,317	265,651	193,869
Accounts and deposits in Banks	257,994	167,975	98,934
Securities held till maturity	513,387	0	0
REPO operations	268,568	108,087	50090.3
Loans to customers	7,271,063	8,011,975	7,405,795
Loan loss provision reserves	(456,347)	(254,769)	(221,922)
Net loans to customers	6,814,716	7,757,206	7,183,873
Property and equipment	332,763	358,470	361,989
Intangible assets	29,409	28,880	31,291
Prepaid income tax	0	0	0
Deferred tax assets	7,679	7,679	6,795
Other assets	87,218	112,601	105,190
<b>TOTAL ASSETS</b>	<b>9,018,023</b>	<b>9,034,431</b>	<b>8,239,280</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	308,235	43,049	70,347
Customers deposits	4,498,236	4,378,726	4,076,729
Other borrowed funds	1,152,336	1,654,920	1,464,770
Income tax liabilities	6,103	24,687	14,935
Deferred tax liability	0	0	0
Other liabilities	294,310	306,834	287,256
Subordinated debt	0	0	0
<b>TOTAL LIABILITIES</b>	<b>6,259,220</b>	<b>6,408,216</b>	<b>5,914,038</b>
<b>EQUITY:</b>			
Share capital	1,474,761	1,474,761	1,474,761
Additional paid-in capital	0	0	0
Retained earnings	1,284,042	1,151,454	850,480
<b>TOTAL EQUITY</b>	<b>2,758,803</b>	<b>2,626,215</b>	<b>2,325,241</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>9,018,023</b>	<b>9,034,431</b>	<b>8,239,280</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.

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**DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY  
THE NBKR  
as of June 30, 2020 (including June 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)	2.5%	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)	32.4%	not less than 12%
Tier I capital adequacy ratio (K2.2)	29.6%	not less than 6%
Tier I capital adequacy ratio (K2.3)	29.6%	not less than 4.5%
Leverage ratio (K2.4)	31.0%	not less than 8%
Additional capital stock of the bank ("buffer capital" index)	32.4%	not less than 22%
Liquidity ratio of the bank (K3.1)	135.3%	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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