

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

	October 31, 2020	December 31, 2019	October 31, 2019
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	324 669	230 796	246 102
Financial assets at fair value through profit or loss	(18 679)	(2 914)	(900)
Accounts and deposits in National Bank of Kyrgyz Republic	680 793	265 651	205 277
Accounts and deposits in Banks	213 988	167 975	25 926
Securities held till maturity	13 753	0	0
REPO operations	162 750	108 087	0
Loans to customers	7 068 896	8 011 975	7 883 724
Loan loss provision reserves	(413 039)	(254 769)	(245 481)
Net loans to customers	6 655 857	7 757 206	7 638 243
Property and equipment	299 093	358 470	349 180
Intangible assets	27 411	28 880	29 746
Prepaid income tax	58	0	0
Deferred tax assets	7 679	7 679	4 939
Other assets	89 655	112 601	87 307
TOTAL ASSETS	8 457 027	9 034 431	8 585 820
 LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	167 629	43 049	148 374
Customers deposits	4 498 945	4 378 726	4 144 503
Other borrowed funds	901 810	1 654 920	1 464 778
Income tax liabilities	24 787	24 687	21 218
Deferred tax liability	0	0	0
Other liabilities	260 672	306 834	287 246
Subordinated debt	0	0	0
TOTAL LIABILITIES	5 853 843	6 408 216	6 066 119
 EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	1 128 423	1 151 454	1 044 941
TOTAL EQUITY	2 603 184	2 626 215	2 519 702
 TOTAL LIABILITIES AND EQUITY	8 457 027	9 034 431	8 585 820

*On March 03, 2015, the Banking License # OS1 05111 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 OCTOBER 2020

	<u>October 31, 2020</u>	<u>December 31, 2019</u>	<u>October 31, 2019</u>
	KGS'000	KGS'000	KGS'000
Interest income	1 726 752	2 227 457	1 832 959
Interest expense	(492 094)	(618 042)	(511 139)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 234 658	1 609 415	1 321 820
Recovery of provision /(provision) for impairment losses on interest bearing assets	(154 378)	(55 773)	(46 841)
NET INTEREST INCOME	1 080 280	1 553 642	1 274 980
Net loss on foreign exchange operations	57 013	16 062	12 953
Commissions received	33 850	28 194	21 975
Commissions paid	(20 182)	(16 407)	(13 154)
Other income	10 321	4 088	3 606
NET NON-INTEREST INCOME	81 002	31 937	25 381
Operating income	1 161 283	1 585 579	1 300 360
Operating expenses	(795 280)	(1 008 162)	(846 578)
Recovery of provision /(provision) for impairment losses on other assets	(2 991)	(2 240)	(1 253)
PROFIT BEFORE INCOME TAX	363 011	575 177	452 528
Income tax expense	(38 046)	(60 572)	(44 437)
NET PROFIT	324 965	514 605	408 092
Total comprehensive income	324 965	514 605	408 092

*On March 03, 2015, the Banking License # 091-05171 to the right to carry out banking operations in the national and foreign currencies was obtained.

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Chief Accountant



M. Saidakhmatov

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**DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY
THE NBKR
as of October 31, 2020 (including October 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)	0,9%	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 1 capital adequacy ratio (K2.2)	27,3%	not less than 6%
Tier 1 capital adequacy ratio (K2.3)	27,3%	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)	101,9%	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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