

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

	September 30, 2020 KGS'000	December 31, 2019 KGS'000	September 30, 2019 KGS'000
<b>ASSETS:</b>			
Cash and money assets in settlement	356 957	230 796	234 767
Financial assets at fair value through profit or loss	(17 477)	(2 914)	(876)
Accounts and deposits in National Bank of Kyrgyz Republic	267 215	265 651	184 733
Accounts and deposits in Banks	281 769	167 975	31 988
Securities held till maturity	612 903	0	0
REPO operations	203 887	108 087	0
Loans to customers	7 022 837	8 011 975	7 781 093
Loan loss provision reserves	(400 583)	(254 769)	(241 717)
Net loans to customers	6 622 255	7 757 206	7 539 376
Property and equipment	304 609	358 470	350 156
Intangible assets	27 318	28 880	30 511
Prepaid income tax	58	0	0
Deferred tax assets	7 679	7 679	6 795
Other assets	85 816	112 601	101 670
<b>TOTAL ASSETS</b>	<b>8 752 988</b>	<b>9 034 431</b>	<b>8 479 120</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	131 702	43 049	150 099
Customers deposits	4 624 270	4 378 726	4 108 332
Other borrowed funds	1 126 417	1 654 920	1 449 022
Income tax liabilities	21 307	24 687	16 218
Deferred tax liability	0	0	0
Other liabilities	278 464	306 834	291 689
Subordinated debt	0	0	0
<b>TOTAL LIABILITIES</b>	<b>6 182 160</b>	<b>6 408 216</b>	<b>6 015 361</b>
<b>EQUITY:</b>			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	1 096 067	1 151 454	988 999
<b>TOTAL EQUITY</b>	<b>2 570 828</b>	<b>2 626 215</b>	<b>2 463 760</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>8 752 988</b>	<b>9 034 431</b>	<b>8 479 120</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

Chief Accountant

  
N. Azimzhanova



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

	<u>September 30, 2020</u>	<u>December 31, 2019</u>	<u>September 30, 2019</u>
	KGS'000	KGS'000	KGS'000
Interest income	1 564 334	2 227 457	1 634 780
Interest expense	(439 124)	(618 042)	(460 742)
<b>NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>1 125 210</b>	<b>1 609 415</b>	<b>1 174 038</b>
Recovery of provision /(provision) for impairment losses on interest bearing assets	(142 547)	(55 773)	(43 397)
<b>NET INTEREST INCOME</b>	<b>982 663</b>	<b>1 553 642</b>	<b>1 130 640</b>
Net loss on foreign exchange operations	49 446	16 062	11 664
Commissions received	29 339	28 194	19 051
Commissions paid	(17 092)	(16 407)	(11 703)
Other income	6 303	4 088	3 314
<b>NET NON-INTEREST INCOME</b>	<b>67 997</b>	<b>31 937</b>	<b>22 326</b>
<b>Operating income</b>	<b>1 050 660</b>	<b>1 585 579</b>	<b>1 152 966</b>
<b>Operating expenses</b>	<b>(719 188)</b>	<b>(1 008 162)</b>	<b>(762 368)</b>
Recovery of provision /(provision) for impairment losses on other assets	(4 297)	(2 240)	(867)
<b>PROFIT BEFORE INCOME TAX</b>	<b>327 175</b>	<b>575 177</b>	<b>389 731</b>
Income tax expense	(34 566)	(60 572)	(37 581)
<b>NET PROFIT</b>	<b>292 609</b>	<b>514 605</b>	<b>352 150</b>
<b>Total comprehensive income</b>	<b>292 609</b>	<b>514 605</b>	<b>352 150</b>

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**DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY  
THE NBKR  
as of September 30, 2020 (including September 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)	1,6%	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)	31,8%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	27,1%	not less than 6%
Tier 1 capital adequacy ratio (K2.3)	27,1%	not less than 4,5%
Leverage ratio (K2.4)	29,6%	not less than 8%
Additional capital stock of the bank ("buffer capital" index)	31,8%	not less than 22%
Liquidity ratio of the bank (K3.1)	129,1%	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%

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