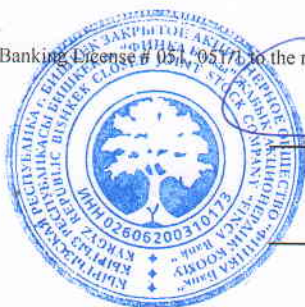


**CJSC "FINCA Bank"**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 30 NOVEMBER 2020**

	November 30, 2020 KGS'000	December 31, 2019 KGS'000	November 30, 2019 KGS'000
<b>ASSETS:</b>			
Cash and money assets in settlement	369 172	230 796	211 453
Financial assets at fair value through profit or loss	(24 724)	(2 914)	(1 909)
Accounts and deposits in National Bank of Kyrgyz Republic	299 736	265 651	314 358
Accounts and deposits in Banks	361 969	167 975	18 682
Securities held till maturity	13 799	0	69970,155
REPO operations	0	108 087	0
Loans to customers	7 085 385	8 011 975	7 949 567
Loan loss provision reserves	(420 729)	(254 769)	(250 878)
Net loans to customers	6 664 656	7 757 206	7 698 689
Property and equipment	290 110	358 470	346 266
Intangible assets	26 515	28 880	28 982
Prepaid income tax	0	0	0
Deferred tax assets	7 679	7 679	4 939
Other assets	114 014	112 601	75 974
<b>TOTAL ASSETS</b>	<b>8 122 925</b>	<b>9 034 431</b>	<b>8 767 405</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	100 067	43 049	15 239
Customers deposits	4 606 247	4 378 726	4 227 278
Other borrowed funds	496 175	1 654 920	1 665 090
Income tax liabilities	12 265	24 687	14 864
Deferred tax liability	0	0	0
Other liabilities	271 046	306 834	280 480
Subordinated debt	0	0	0
<b>TOTAL LIABILITIES</b>	<b>5 485 800</b>	<b>6 408 216</b>	<b>6 202 949</b>
<b>EQUITY:</b>			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	1 162 364	1 151 454	1 089 695
<b>TOTAL EQUITY</b>	<b>2 637 125</b>	<b>2 626 215</b>	<b>2 564 456</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>8 122 925</b>	<b>9 034 431</b>	<b>8 767 405</b>

\*On March 03, 2015, the Banking License # 051/051/14 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 NOVEMBER 2020**

	<u>November 30, 2020</u>	<u>December 31, 2019</u>	<u>November 30, 2019</u>
	KGS'000	KGS'000	KGS'000
Interest income	1 884 038	2 227 457	2 025 566
Interest expense	(531 198)	(618 042)	(562 368)
<b>NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>1 352 840</b>	<b>1 609 415</b>	<b>1 463 199</b>
Recovery of provision /(provision) for impairment losses on interest bearing assets	(158 876)	(55 773)	(51 826)
<b>NET INTEREST INCOME</b>	<b>1 193 964</b>	<b>1 553 642</b>	<b>1 411 373</b>
Net loss on foreign exchange operations	63 464	16 062	14 201
Commissions received	37 900	28 194	24 738
Commissions paid	(23 418)	(16 407)	(14 435)
Other income	10 459	4 088	3 918
<b>NET NON-INTEREST INCOME</b>	<b>88 405</b>	<b>31 937</b>	<b>28 423</b>
<b>Operating income</b>	<b>1 282 369</b>	<b>1 585 579</b>	<b>1 439 795</b>
<b>Operating expenses</b>	<b>(876 435)</b>	<b>(1 008 162)</b>	<b>(933 824)</b>
Recovery of provision /(provision) for impairment losses on other assets	(5 502)	(2 240)	(1 191)
<b>PROFIT BEFORE INCOME TAX</b>	<b>400 432</b>	<b>575 177</b>	<b>504 780</b>
Income tax expense	(41 526)	(60 572)	(51 934)
<b>NET PROFIT</b>	<b>358 906</b>	<b>514 605</b>	<b>452 846</b>
<b>Total comprehensive income</b>	<b>358 906</b>	<b>514 605</b>	<b>452 846</b>

\*On March 03, 2015, the Banking License #051105114 to the right to carry out banking operations in the national and foreign currencies was obtained.

Chairperson of Board

Chief Accountant



*M. Saidakhmatov*  
M. Saidakhmatov

*N. Azimzhanova*  
N. Azimzhanova

**DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY  
THE NBKR  
as of November 30, 2020 (including November 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)	1,5%	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)	32,6%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	27,2%	not less than 6%
Tier 1 capital adequacy ratio (K2.3)	27,2%	not less than 4,5%
Leverage ratio (K2.4)	32,6%	not less than 8%
Additional capital stock of the bank ("buffer capital" index)	32,6%	not less than 22%
Liquidity ratio of the bank (K3.1)	74,9%	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%

Chairperson of Board

Chief Accountant



*[Handwritten signature]*

M. Saidakhmatov

*[Handwritten signature]*

N. Azimzhanova