

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

	December 31, 2020	December 31, 2019	December 31, 2018
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	288 486	230 796	177 143
Financial assets at fair value through profit or loss	(9 124)	(2 914)	12 859
Accounts and deposits in National Bank of Kyrgyz Republic	380 192	265 651	201 023
Accounts and deposits in Banks	305 055	167 975	433 659
Securities held till maturity	13 845	0	0
REPO operations	0	108 087	0
Loans to customers	7 111 042	8 011 975	6 945 360
Loan loss provision reserves	(422 438)	(254 769)	(199 939)
Net loans to customers	6 688 604	7 757 206	6 745 421
Property and equipment	352 269	358 470	234 013
Intangible assets	28 903	28 880	32 912
Prepaid income tax	0	0	0
Deferred tax assets	7 679	7 679	6 795
Other assets	116 092	112 601	63 243
TOTAL ASSETS	8 172 000	9 034 431	7 907 067
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	59 416	43 049	160 919
Customers deposits	4 604 720	4 378 726	3 617 541
Other borrowed funds	500 685	1 654 920	1 788 702
Income tax liabilities	16 573	24 687	22 828
Deferred tax liability	0	0	0
Other liabilities	298 673	306 834	205 467
Subordinated debt	0	0	0
TOTAL LIABILITIES	5 480 067	6 408 216	5 795 457
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	1 217 172	1 151 454	636 849
TOTAL EQUITY	2 691 933	2 626 215	2 111 610
TOTAL LIABILITIES AND EQUITY	8 172 000	9 034 431	7 907 067

*On March 03, 2015, the Banking License # 051_051/11 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 DECEMBER 2020

	<u>December 31, 2020</u>	<u>December 31, 2019</u>	<u>December 31, 2018</u>
	KGS'000	KGS'000	KGS'000
Interest income	2 046 617	2 227 457	2 064 475
Interest expense	(570 412)	(618 042)	(573 051)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 476 205	1 609 415	1 491 424
Recovery of provision /(provision) for impairment losses on interest bearing assets	(162 758)	(55 773)	16 764
NET INTEREST INCOME	1 313 447	1 553 642	1 508 188
Net loss on foreign exchange operations	68 627	16 062	(133)
Commissions received	43 047	28 194	14 343
Commissions paid	(26 267)	(16 407)	(6 346)
Other income	14 468	4 088	3 529
NET NON-INTEREST INCOME	99 876	31 937	11 394
Operating income	1 413 322	1 585 579	1 519 581
Operating expenses	(944 833)	(1 008 162)	(970 233)
Recovery of provision /(provision) for impairment losses on other assets	(8 942)	(2 240)	(4 576)
PROFIT BEFORE INCOME TAX	459 548	575 177	544 772
Income tax expense	(45 834)	(60 572)	(57 616)
NET PROFIT	413 714	514 605	487 156
Total comprehensive income	413 714	514 605	487 156

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Chief Accountant



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N. Azimzhanova

**DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY
THE NBKR
as of December 31, 2020 (including December 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)	2,2%	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)	26,7%	not less than 6%
Tier 1 capital adequacy ratio (K2.3)	26,7%	not less than 4,5%
Leverage ratio (K2.4)	32,9%	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)	74,2%	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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