CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2021

	September 30, 2021 KGS'000	December 31, 2020 KGS'000	September 30, 2020 KGS'000
ASSETS:			
Cash and money assets in settlement	439 103	288 486	356 957
Financial assets at fair value through profit or loss	(4 940)	(9 124)	(17 477)
Accounts and deposits in National Bank of Kyrgyz Republic	284 852	380 192	267 215
Accounts and deposits in Banks	367 029	305 055	281 769
Securities held till maturity	0	13 845	612 903
REPO operations	69 746	0	203 887
Loans to customers	8 463 569	7 111 042	7 022 837
Loan loss provision reserves	(548 696)	(422 438)	(400 583)
Net loans to customers	7 914 873	6 688 604	6 622 255
Property and equipment	315 330	352 269	304 609
Intangible assets	28 507	28 903	27 318
Prepaid income tax	0	0	58
Deferred tax assets	9 006	9 006	7 679
Other assets	149 515	115 943	85 816
TOTAL ASSETS	**9 573 020**	**8 173 178**	**8 752 988**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	52 753	59 416	131 702
Customers deposits	5 138 297	4 604 720	4 624 270
Other borrowed funds	1 449 581	500 685	1 126 417
Income tax liabilities	16 301	22 701	21 307
Deferred tax liability	0	0	0
Other liabilities	315 752	299 346	278 464
Subordinated debt	0	0	0
TOTAL LIABILITIES	**6 972 683**	**5 486 868**	**6 182 160**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	1 125 575	1 211 550	1 096 067
TOTAL EQUITY	**2 600 336**	**2 686 311**	**2 570 828**
TOTAL LIABILITIES AND EQUITY	**9 573 020**	**8 173 178**	**8 752 988**

*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 2021

	September 30, 2021 KGS'000	December 31, 2020 KGS'000	September 30, 2020 KGS'000
Interest income	1 547 005	2 046 617	1 564 334
Interest expense	(361 301)	(570 412)	(439 124)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**1 185 704**	**1 476 205**	**1 125 210**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(126 870)	(162 758)	(142 547)
NET INTEREST INCOME	**1 058 834**	**1 313 447**	**982 663**
Net loss on foreign exchange operations	33 678	68 627	49 446
Commissions received	49 808	43 047	29 339
Commissions paid	(31 754)	(26 267)	(17 092)
Other income	287	13 795	6 303
NET NON-INTEREST INCOME	**52 018**	**99 203**	**67 997**
Operating income	**1 110 853**	**1 412 650**	**1 050 660**
Operating expenses	**(774 609)**	**(944 813)**	**(719 188)**
Recovery of provision /(provision) for impairment losses on other assets	(922)	(9 111)	(4 297)
PROFIT BEFORE INCOME TAX	**335 321**	**458 727**	**327 175**
Income tax expense	(35 342)	(50 635)	(34 566)
NET PROFIT	299 979	408 092	292 609
Total comprehensive income	**299 979**	**408 092**	**292 609**

*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

DATA ON THE COMPLIANCE OF THE CJSC "FINCA BANK" WITH THE ECONOMIC STANDARDS SET BY THE NBKR

as of September 30, 2021 (including September 30, 2021)

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)	3,2%	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)	26,9%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	23,1%	not less than 6%
Tier 1 capital adequacy ratio (K2.3)	23,1%	not less than 4,5%
Leverage ratio (K2.4)	27,2%	not less than 8%
Additional capital stock of the bank ("buffer capital" index)	26,9%	not less than 22%
Liquidity ratio of the bank (K3.1)	79,0%	not less than 45%
Number of the violation days according to the total value of the long open currency positions (K4.2)	0,0%	not more than 20%
Number of the violation days according to the total value of the short open currency positions (K4.3)	0,0%	not more than 20%

Chairperson of Board ________________ M. Saidakhmatov

Chief Accountant ________________ N.Azimzhanova