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

	November 30, 2021 KGS'000	December 31, 2020 KGS'000	November 30, 2020 KGS'000
ASSETS:			
Cash and money assets in settlement	571 507	288 486	369 172
Financial assets at fair value through profit or loss	-	(9 124)	(24 724)
Accounts and deposits in National Bank of Kyrgyz Republic	260 001	380 192	299 736
Accounts and deposints in Banks	646 508	305 055	361 969
Securities held till maturity	0	13 845	13 799
REPO operations	-	0	-
Loans to customers	8 556 953	7 111 042	7 085 385
Loan loss provision reserves	(565 086)	(422 438)	(420 729)
Net loans to customers	7 991 867	6 688 604	6 664 656
Property and equipment	346 247	352 269	290 110
Intangible assets	30 411	28 903	26 515
Prepaid income tax	0	0	-
Deferred tax assets	9 006	9 006	7 679
Other assets	231 902	115 943	114 014
TOTAL ASSETS	**10 087 448**	**8 173 178**	**8 122 925**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	2948,346	0	0
Accounts and deposits of banks	77 946	59 416	100 067
Customers deposits	5 527 715	4 604 720	4 606 247
Other borrowed funds	1 351 559	500 685	496 175
Income tax liabilities	14 361	22 701	12 265
Deferred tax liability	0	0	0
Other liabilities	426 836	299 346	271 046
Subordinated debt	0	0	0
TOTAL LIABILITIES	**7 401 364**	**5 486 868**	**5 485 800**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	1 211 322	1 211 550	1 162 364
TOTAL EQUITY	**2 686 083**	**2 686 311**	**2 637 125**
TOTAL LIABILITIES AND EQUITY	**10 087 448**	**8 173 178**	**8 122 925**

*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 November 2021

	November 30, 2021 KGS'000	December 31, 2020 KGS'000	November 30, 2020 KGS'000
Interest income	1 927 353	2 046 617	1 884 038
Interest expense	(462 188)	(570 412)	(531 198)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**1 465 165**	**1 476 205**	**1 352 840**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(143 760)	(162 758)	(158 876)
NET INTEREST INCOME	**1 321 405**	**1 313 447**	**1 193 964**
Net loss on foreign exchange operations	39 213	68 627	63 464
Commissions received	65 080	43 047	37 900
Commissions paid	(40 309)	(26 267)	(23 418)
Other income	346	13 795	10 459
NET NON-INTEREST INCOME	**64 330**	**99 203**	**88 405**
Operating income	**1 385 736**	**1 412 650**	**1 282 369**
Operating expenses	**(954 221)**	**(944 813)**	**(876 435)**
Recovery of provision /(provision) for impairment losses on other assets	(1 430)	(9 111)	(5 502)
PROFIT BEFORE INCOME TAX	**430 085**	**458 727**	**400 432**
Income tax expense	(44 358)	(50 635)	(41 526)
NET PROFIT	385 726	408 092	358 906
Total comprehensive income	**385 726**	**408 092**	**358 906**

*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 November 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)	2,6%	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)	27,1%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	22,6%	not less than 6%
Tier 1 capital adequacy ratio (K2.3)	22,6%	not less than 4,5%
Leverage ratio (K2.4)	26,7%	not less than 8%
Additional capital stock of the bank ("buffer capital" index)	27,1%	not less than 22%
Liquidity ratio of the bank (K3.1)	86,9%	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