CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 31 October 2021

	October 31, 2021	December 31, 2020	October 31, 2020
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	479 772	288 486	324 669
Financial assets at fair value through profit or loss	-	(9 124)	(18 679)
Accounts and deposits in National Bank of Kyrgyz Republic	311 725	380 192	680 793
Accounts and deposints in Banks	398 016	305 055	213 988
Securities held till maturity	0	13 845	13 753
REPO operations	-	0	162 750
Loans to customers	8 534 033	7 111 042	7 068 896
Loan loss provision reserves	(559 863)	(422 438)	(413 039)
Net loans to customers	7 974 170	6 688 604	6 655 857
Property and equipment	309 903	352 269	299 093
Intangible assets	27 362	28 903	27 411
Prepaid income tax	0	0	58
Deferred tax assets	9 006	9 006	7 679
Other assets	291 134	115 943	89 655
TOTAL ASSETS	**9 801 087**	**8 173 178**	**8 457 027**
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	769,248	0	0
Accounts and deposits of banks	53 945	59 416	167 629
Customers deposits	5 285 545	4 604 720	4 498 945
Other borrowed funds	1 355 266	500 685	901 810
Income tax liabilities	20 847	22 701	24 787
Deferred tax liability	0	0	0
Other liabilities	440 742	299 346	260 672
Subordinated debt	0	0	0
TOTAL LIABILITIES	**7 157 115**	**5 486 868**	**5 853 843**
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	1 169 211	1 211 550	1 128 423
TOTAL EQUITY	**2 643 972**	**2 686 311**	**2 603 184**
TOTAL LIABILITIES AND EQUITY	**9 801 087**	**8 173 178**	**8 457 027**

*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 31 October 2021

	October 31, 2021	December 31, 2020	October 31, 2020
	KGS'000	KGS'000	KGS'000
Interest income	1 739 402	2 046 617	1 726 752
Interest expense	(412 527)	(570 412)	(492 094)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**1 326 875**	**1 476 205**	**1 234 658**
Recovery of provision /(provision) for impairment losses on interest bearing assets	(137 998)	(162 758)	(154 378)
NET INTEREST INCOME	**1 188 877**	**1 313 447**	**1 080 280**
Net loss on foreign exchange operations	36 116	68 627	57 013
Commissions received	56 258	43 047	33 850
Commissions paid	(35 414)	(26 267)	(20 182)
Other income	229	13 795	10 321
NET NON-INTEREST INCOME	**57 189**	**99 203**	**81 002**
Operating income	**1 246 066**	**1 412 650**	**1 161 283**
Operating expenses	**(863 240)**	**(944 813)**	**(795 280)**
Recovery of provision /(provision) for impairment losses on other assets	677	(9 111)	(2 991)
PROFIT BEFORE INCOME TAX	**383 503**	**458 727**	**363 011**
Income tax expense	(39 888)	(50 635)	(38 046)
NET PROFIT	343 615	408 092	324 965
Total comprehensive income	**343 615**	**408 092**	**324 965**

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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 October 31, 2021 (including August 31, 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)	2,0%	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)	27,0%	not less than 12%
Tier 1 capital adequacy ratio (K2.2)	22,8%	not less than 6%
Tier 1 capital adequacy ratio (K2.3)	22,8%	not less than 4,5%
Leverage ratio (K2.4)	27,0%	not less than 8%
Additional capital stock of the bank (“buffer capital” index)	27,0%	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)	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