

CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 31 AUGUST 2018

| | August 31, 2018 | August 31, 2017 | December 31, 2017 |
|--|------------------|------------------|-------------------|
| | KGS'000 | KGS'000 | KGS'000 |
| ASSETS: | | | |
| Cash and money assets in settlement | 178 680 | 178 111 | 239 468 |
| Financial assets at fair value through profit or loss | 16 528 | 55 233 | 665 |
| Accounts and deposits in National Bank of Kyrgyz Republic | 165 060 | 233 135 | 322 854 |
| Accounts and deposits in Banks | 260 722 | 398 761 | 347 294 |
| Securities held till maturity | 0 | 0 | 93 675 |
| REPO operations | 0 | 0 | 0 |
| Loans to customers | 6 515 533 | 6 485 277 | 6 237 373 |
| Loan loss provision reserves | (205 478) | (244 487) | (218 337) |
| Net loans to customers | 6 310 055 | 6 240 790 | 6 019 036 |
| Property and equipment | 227 921 | 226 891 | 231 134 |
| Intangible assets | 28 632 | 5 091 | 30 424 |
| Prepaid income tax | - | 533 | 533 |
| Deferred tax assets | 3 768 | 3 230 | 5 755 |
| Other assets | 77 433 | 33 496 | 30 466 |
| TOTAL ASSETS | 7 268 799 | 7 375 272 | 7 321 304 |
| LIABILITIES AND EQUITY | | | |
| LIABILITIES: | | | |
| Financial liabilities at fair value through profit or loss | 0 | 0 | 0 |
| Accounts and deposits of banks | 81 066 | 218 361 | 80 992 |
| Customers deposits | 2 869 441 | 2 628 401 | 2 730 203 |
| Other borrowed funds | 1 981 444 | 2 817 752 | 2 465 961 |
| Income tax liabilities | 10 932 | 6 124 | 22 150 |
| Deferred tax liability | 0 | 0 | 0 |
| Other liabilities | 87 341 | 64 037 | 96 703 |
| Subordinated debt | 0 | 0 | 0 |
| TOTAL LIABILITIES | 5 030 223 | 5 734 674 | 5 396 010 |
| EQUITY: | | | |
| Share capital | 1 474 761 | 1 353 761 | 1 474 761 |
| Additional paid-in capital | 0 | 0 | 0 |
| Retained earnings | 763 814 | 286 836 | 450 534 |
| TOTAL EQUITY | 2 238 575 | 1 640 597 | 1 925 295 |
| TOTAL LIABILITIES AND EQUITY | 7 268 799 | 7 375 272 | 7 321 304 |

*On March 03, 2015, the Banking license # 051065174.1640 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 AUGUST 2018

| | <u>August 31, 2018</u> | <u>August 31, 2017</u> | <u>December 31, 2017</u> |
|---|------------------------|------------------------|--------------------------|
| | KGS'000 | KGS'000 | KGS'000 |
| Interest income | 1 354 101 | 1 464 744 | 2 157 889 |
| Interest expense | (377 866) | (558 239) | (781 990) |
| NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS | 976 235 | 906 505 | 1 375 898 |
| Recovery of provision /(provision) for impairment losses on interest bearing assets | 12 592 | 15 898 | 29 912 |
| NET INTEREST INCOME | 988 827 | 922 403 | 1 405 810 |
| Net loss on foreign exchange operations | (4 899) | (2 720) | (5 545) |
| Commissions received | 8 056 | 6 208 | 8 847 |
| Commissions paid | (3 269) | (4 491) | (5 970) |
| Other income | 385 | 460 | 1 555 |
| NET NON-INTEREST INCOME | 274 | (544) | (1 113) |
| Operating income | 989 100 | 921 859 | 1 404 697 |
| Operating expenses | (636 133) | (607 878) | (903 885) |
| Recovery of provision /(provision) for impairment losses on other assets | (4 103) | 183 | 2 612 |
| PROFIT BEFORE INCOME TAX | 348 864 | 314 165 | 503 424 |
| Income tax expense | (35 584) | (27 328) | (52 890) |
| NET PROFIT | 313 280 | 286 836 | 450 534 |
| Total comprehensive income | 313 280 | 286 836 | 450 534 |

*On March 03, 2015, the Banking License # 051/051/15 of the right to carry out banking operations in the national and foreign currencies was obtained.

Chairperson of Board

Chief Accountant



M. Saidakhmatov

N. Azimzhanova