

**CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2018**

	June 30, 2018 KGS'000	June 30, 2017 KGS'000	December 31, 2017 KGS'000
ASSETS:			
Cash and money assets in settlement	152 360	184 271	239 468
Financial assets at fair value through profit or loss	7 103	98 559	665
Accounts and deposits in National Bank of Kyrgyz Republic	173 657	262 147	322 854
Accounts and deposits in Banks	311 069	186 708	347 294
Securities held till maturity	0	0	93 675
REPO operations	0	0	0
Loans to customers	6 334 829	6 532 413	6 237 373
Loan loss provision reserves	(207 127)	(236 539)	(218 337)
Net loans to customers	6 127 702	6 295 874	6 019 036
Property and equipment	225 513	226 954	231 134
Intangible assets	27 338	5 896	30 424
Prepaid income tax	6 192	533	533
Deferred tax assets	3 083	3 230	5 755
Other assets	47 303	36 577	30 466
TOTAL ASSETS	7 081 320	7 300 749	7 321 304
LIABILITIES AND EQUITY			
LIABILITIES			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	82 253	219 883	80 992
Customers deposits	2 820 679	2 638 305	2 730 203
Other borrowed funds	1 943 613	2 800 304	2 465 961
Income tax liabilities	10 939	10 467	22 150
Deferred tax liability	0	0	0
Other liabilities	71 886	59 536	96 703
Subordinated debt	0	0	0
TOTAL LIABILITIES	4 929 369	5 728 096	5 396 010
EQUITY:			
Share capital	1 474 761	1 353 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	677 190	218 292	450 534
TOTAL EQUITY	2 151 951	1 572 053	1 925 295
TOTAL LIABILITIES AND EQUITY	7 081 320	7 300 749	7 321 304

*On March 03, 2015, the Banking License of the CJSC "FINCA Bank" was issued and 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 JUNE 2018

	June 30, 2018	June 30, 2017	December 31, 2017
	KGS'000	KGS'000	KGS'000
Interest income	1 003 419	1 094 885	2 157 889
Interest expense	(283 483)	(429 986)	(781 990)
NET INTEREST INCOME BEFORE RECOVERY OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	719 936	664 899	1 375 898
Recovery of provision /(provision) for impairment losses on interest bearing assets	10 436	24 144	29 912
NET INTEREST INCOME	730 372	689 044	1 405 810
Net loss on foreign exchange operations	(5 576)	(1 498)	(5 545)
Commissions received	5 642	4 952	8 847
Commissions paid	(2 401)	(3 793)	(5 970)
Other income	298	453	1 555
NET NON-INTEREST INCOME	(2 037)	113	(1 113)
Operating income	728 335	689 157	1 404 697
Operating expenses	(473 884)	(452 671)	(903 885)
Recovery of provision /(provision) for impairment losses on other assets	(3 561)	416	2 612
PROFIT BEFORE INCOME TAX	250 890	236 902	503 424
Income tax expense	(24 234)	(18 610)	(52 890)
NET PROFIT	226 657	218 292	450 534
Total comprehensive income	226 657	218 292	450 534

*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

Chief Accountant



(Handwritten signature)

M. Saidakhmatov

N. Azimzhanova