

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

	September 30, 2018	September 30, 2017	December 31, 2017
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	173 541	231 538	239 468
Financial assets at fair value through profit or loss	14 134	49 710	665
Accounts and deposits in National Bank of Kyrgyz Republic	150 250	233 906	322 854
Accounts and deposits in Banks	334 296	414 722	347 294
Securities held till maturity	0	0	93 675
REPO operations	0	0	0
Loans to customers	6 599 166	6 361 751	6 237 373
Loan loss provision reserves	(203 699)	(228 058)	(218 337)
Net loans to customers	6 395 467	6 133 693	6 019 036
Property and equipment	225 416	233 519	231 134
Intangible assets	29 132	31 893	30 424
Prepaid income tax	0	533	533
Deferred tax assets	3 768	4 460	5 755
Other assets	70 610	20 851	30 466
TOTAL ASSETS	7 396 615	7 354 825	7 321 304
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	81 055	150 612	80 992
Customers deposits	2 970 558	2 722 209	2 730 203
Other borrowed funds	1 953 832	2 583 633	2 465 961
Income tax liabilities	14 842	9 724	22 150
Deferred tax liability	0	0	0
Other liabilities	92 762	74 983	96 703
Subordinated debt	0	0	0
TOTAL LIABILITIES	5 113 049	5 541 161	5 396 010
EQUITY:			
Share capital	1 474 761	1 353 761	1 474 761
Additional paid-in capital	0	121 000	0
Retained earnings	808 805	338 903	450 534
TOTAL EQUITY	2 283 566	1 813 664	1 925 295
TOTAL LIABILITIES AND EQUITY	7 396 615	7 354 825	7 321 304

*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 2018

	<u>September 30, 2018</u>	<u>September 30, 2017</u>	<u>December 31, 2017</u>
	KGS'000	KGS'000	KGS'000
Interest income	1 526 179	1 634 426	2 157 889
Interest expense	(424 130)	(617 305)	(781 990)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 102 049	1 017 121	1 375 898
Recovery of provision /(provision) for impairment losses on interest bearing assets	14 060	21 976	29 912
NET INTEREST INCOME	1 116 109	1 039 098	1 405 810
Net loss on foreign exchange operations	(3 309)	(2 979)	(5 545)
Commissions received	9 382	6 741	8 847
Commissions paid	(3 690)	(4 856)	(5 970)
Other income	647	694	1 555
NET NON-INTEREST INCOME	3 029	(399)	(1 113)
Operating income	1 119 139	1 038 698	1 404 697
Operating expenses	(716 893)	(672 702)	(903 885)
Recovery of provision /(provision) for impairment losses on other assets	(4 481)	2 605	2 612
PROFIT BEFORE INCOME TAX	397 765	368 602	503 424
Income tax expense	(39 494)	(29 699)	(52 890)
NET PROFIT	358 271	338 903	450 534
Total comprehensive income	358 271	338 903	450 534

*On March 03, 2015, the Banking License # 051.05171 to the right to carry out banking operations in the national and foreign currencies was obtained.

Chairperson of Board

Chief Accountant



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