

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

	December 31, 2018 KGS'000	December 31, 2017 KGS'000	December 31, 2016 KGS'000
<b>ASSETS:</b>			
Cash and money assets in settlement	177 143	239 468	315 322
Financial assets at fair value through profit or loss	12 859	665	156 738
Accounts and deposits in National Bank of Kyrgyz Republic	201 023	322 854	338 979
Accounts and deposits in Banks	433 659	347 294	412 621
Securities held till maturity	0	93674,675	0
REPO operations	0	0	0
Loans to customers	6 945 360	6 237 373	6 528 088
Loan loss provision reserves	(199 939)	(218 337)	(262 527)
Net loans to customers	6 745 421	6 019 036	6 265 561
Property and equipment	234 013	231 134	211 106
Intangible assets	32 912	30 424	27 228
Prepaid income tax	0	533	0
Deferred tax assets	3 768	5 755	3 230
Other assets	63 043	30 466	40 222
<b>TOTAL ASSETS</b>	<b>7 903 841</b>	<b>7 321 304</b>	<b>7 771 006</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	160 919	80 992	277 185
Customers deposits	3 617 541	2 730 203	1 948 953
Other borrowed funds	1 788 702	2 465 961	3 963 722
Income tax liabilities	17 855	22 150	17 093
Deferred tax liability	0	0	0
Other liabilities	205 467	96 703	60 199
Subordinated debt	0	0	0
<b>TOTAL LIABILITIES</b>	<b>5 790 484</b>	<b>5 396 010</b>	<b>6 267 152</b>
<b>EQUITY:</b>			
Share capital	1 474 761	1 474 761	1 353 761
Additional paid-in capital	0	0	0
Retained earnings	638 596	450 534	150 093
<b>TOTAL EQUITY</b>	<b>2 113 357</b>	<b>1 925 295</b>	<b>1 503 854</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>7 903 841</b>	<b>7 321 304</b>	<b>7 771 006</b>

\*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*  
M. Saidakhmatov

Chief Accountant

*N. Azimzhanova*  
N. Azimzhanova

**CJSC "FINCA Bank"**  
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE PERIOD ENDED 31 DECEMBER 2018**

	<u>December 31, 2018</u>	<u>December 31, 2017</u>	<u>December 31, 2016</u>
	KGS'000	KGS'000	KGS'000
Interest income	2 064 475	2 157 889	2 480 536
Interest expense	(573 051)	(781 990)	(1 251 781)
<b>NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>1 491 424</b>	<b>1 375 898</b>	<b>1 228 755</b>
Recovery of provision /(provision) for impairment losses on interest bearing assets	16 764	29 912	(59 441)
<b>NET INTEREST INCOME</b>	<b>1 508 188</b>	<b>1 405 810</b>	<b>1 169 314</b>
Net loss on foreign exchange operations	(133)	(5 545)	(973)
Commissions received	14 343	8 847	19 405
Commissions paid	(6 346)	(5 970)	(8 488)
Other income *	3 529	1 555	1 743
<b>NET NON-INTEREST INCOME</b>	<b>11 394</b>	<b>(1 113)</b>	<b>11 687</b>
<b>Operating income</b>	<b>1 519 581</b>	<b>1 404 697</b>	<b>1 181 001</b>
<b>Operating expenses</b>	<b>(970 433)</b>	<b>(903 885)</b>	<b>(927 227)</b>
Recovery of provision /(provision) for impairment losses on other assets	(4 576)	2 612	(3 979)
<b>PROFIT BEFORE INCOME TAX</b>	<b>544 572</b>	<b>503 424</b>	<b>249 795</b>
Income tax expense	(55 669)	(52 890)	(26 634)
<b>NET PROFIT</b>	<b>488 903</b>	<b>450 534</b>	<b>223 162</b>
<b>Total comprehensive income</b>	<b>488 903</b>	<b>450 534</b>	<b>223 162</b>

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