

CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 31 MARCH 2019

	March 31, 2019 KGS'000	March 31, 2018 KGS'000	December 31, 2018 KGS'000
ASSETS:			
Cash and money assets in settlement	194 906	193 320	177 143
Financial assets at fair value through profit or loss	440	12 629	12 859
Accounts and deposits in National Bank of Kyrgyz Republic	170 359	131 817	201 023
Accounts and deposits in Banks	297 869	375 208	433 659
Securities held till maturity	149 955	0	0
REPO operations	0	0	0
Loans to customers	6 936 028	6 085 299	6 945 360
Loan loss provision reserves	(212 991)	(215 437)	(199 939)
Net loans to customers	6 723 037	5 869 862	6 745 421
Property and equipment	359 016	225 743	234 013
Intangible assets	32 054	27 866	32 912
Prepaid income tax	0	0	0
Deferred tax assets	6 795	5 755	6 814
Other assets	75 147	51 216	63 243
TOTAL ASSETS	8 009 577	6 893 415	7 907 086
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	90 666	80 995	160 919
Customers deposits	3 901 317	2 585 592	3 617 541
Other borrowed funds	1 560 655	2 117 782	1 788 702
Income tax liabilities	11 081	9 761	22 828
Deferred tax liability	0	0	0
Other liabilities	238 599	67 766	205 467
Subordinated debt	0	0	0
TOTAL LIABILITIES	5 802 319	4 861 896	5 795 457
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	732 497	556 758	636 868
TOTAL EQUITY	2 207 258	2 031 519	2 111 629
TOTAL LIABILITIES AND EQUITY	8 009 577	6 893 415	7 907 086

*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 MARCH 2019

	<u>March 31, 2019</u>	<u>March 31, 2018</u>	<u>December 31, 2018</u>
	KGS'000	KGS'000	KGS'000
Interest income	521 682	494 961	2 064 475
Interest expense	(156 850)	(144 800)	(573 051)
NET INTEREST INCOME BEFORE RECOVERY OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	364 832	350 161	1 491 424
Recovery of provision /(provision) for impairment losses on interest bearing assets	(13 356)	1 919	16 764
NET INTEREST INCOME	351 476	352 080	1 508 188
Net loss on foreign exchange operations	3 152	(4 628)	(133)
Commissions received	4 981	2 291	14 343
Commissions paid	(3 528)	(1 205)	(6 346)
Other income	2 596	176	3 529
NET NON-INTEREST INCOME	7 201	(3 367)	11 394
Operating income	358 677	348 713	1 519 581
Operating expenses	(251 155)	(232 691)	(970 233)
Recovery of provision /(provision) for impairment losses on other assets	(794)	(37)	(4 576)
PROFIT BEFORE INCOME TAX	106 729	115 985	544 772
Income tax expense	(11 081)	(9 761)	(57 597)
NET PROFIT	95 648	106 224	487 175
Total comprehensive income	95 648	106 224	487 175

*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



M. Saidakhmatov

N. Azimzhanova