

CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 30 APRIL 2019

	April 30, 2019 KGS'000	April 30, 2018 KGS'000	December 31, 2018 KGS'000
ASSETS:			
Cash and money assets in settlement	219 867	149 501	177 143
Financial assets at fair value through profit or loss	(106)	13 652	12 859
Accounts and deposits in National Bank of Kyrgyz Republic	290 349	119 559	201 023
Accounts and deposits in Banks	156 522	395 950	433 659
Securities held till maturity	0	0	-
REPO operations	0	0	0
Loans to customers	7 147 735	6 199 749	6 945 360
Loan loss provision reserves	(216 493)	(212 097)	(199 939)
Net loans to customers	6 931 242	5 987 652	6 745 421
Property and equipment	366 818	230 684	234 013
Intangible assets	32 005	28 727	32 912
Prepaid income tax	0	0	-
Deferred tax assets	6 795	5 755	6 795
Other assets	78 079	52 000	63 243
TOTAL ASSETS	8 081 571	6 983 480	7 907 067
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	10 111	80 935	160 919
Customers deposits	3 951 154	2 618 372	3 617 541
Other borrowed funds	1 596 851	2 130 782	1 788 702
Income tax liabilities	14 756	13 261	22 828
Deferred tax liability	0	0	0
Other liabilities	265 336	66 677	205 467
Subordinated debt	0	0	0
TOTAL LIABILITIES	5 838 208	4 910 027	5 795 457
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	768 601	598 692	636 849
TOTAL EQUITY	2 243 362	2 073 453	2 111 610
TOTAL LIABILITIES AND EQUITY	8 081 571	6 983 480	7 907 067

*On March 03, 2015, the Banking License # 051/051/11 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 APRIL 2019

	April 30, 2019	April 30, 2018	December 31, 2018
	KGS'000	KGS'000	KGS'000
Interest income	698 441	661 181	2 064 475
Interest expense	(205 435)	(189 551)	(573 051)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	493 006	471 629	1 491 424
Recovery of provision /(provision) for impairment losses on interest bearing assets	(16 574)	4 733	16 764
NET INTEREST INCOME	476 432	476 362	1 508 188
Net loss on foreign exchange operations	4 589	(5 237)	(133)
Commissions received	7 038	3 371	14 343
Commissions paid	(4 760)	(1 590)	(6 346)
Other income	2 641	212	3 529
NET NON-INTEREST INCOME	9 508	(3 244)	11 394
Operating income	485 939	473 118	1 519 581
Operating expenses	(338 454)	(311 662)	(970 233)
Recovery of provision /(provision) for impairment losses on other assets	(977)	(37)	(4 576)
PROFIT BEFORE INCOME TAX	146 509	161 420	544 772
Income tax expense	(14 756)	(13 261)	(57 616)
NET PROFIT	131 753	148 158	487 156
Total comprehensive income	131 753	148 158	487 156

*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



M. Saidakhmatov

N. Azimzhanova