

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

	<u>June 30, 2019</u>	<u>June 30, 2018</u>	<u>December 31, 2018</u>
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	207 302	152 360	177 143
Financial assets at fair value through profit or loss	(54)	7 103	12 859
Accounts and deposits in National Bank of Kyrgyz Republic	193 869	173 657	201 023
Accounts and deposits in Banks	98 934	311 069	433 659
Securities held till maturity	0	0	0
REPO operations	50090,3	-	0
Loans to customers	7 405 795	6 334 829	6 945 360
Loan loss provision reserves	(221 922)	(207 127)	(199 939)
Net loans to customers	7 183 873	6 127 702	6 745 421
Property and equipment	361 989	225 513	234 013
Intangible assets	31 291	27 338	32 912
Prepaid income tax	0	6 192	0
Deferred tax assets	6 795	3 083	6 795
Other assets	105 190	47 303	63 243
TOTAL ASSETS	8 239 280	7 081 320	7 907 067
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	70 347	82 253	160 919
Customers deposits	4 076 729	2 820 679	3 617 541
Other borrowed funds	1 464 770	1 943 613	1 788 702
Income tax liabilities	14 935	10 939	22 828
Deferred tax liability	0	0	0
Other liabilities	287 256	71 886	205 467
Subordinated debt	0	0	0
TOTAL LIABILITIES	5 914 038	4 929 369	5 795 457
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	850 480	677 190	636 849
TOTAL EQUITY	2 325 241	2 151 951	2 111 610
TOTAL LIABILITIES AND EQUITY	8 239 280	7 081 320	7 907 067

*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 JUNE 2019

	<u>June 30, 2019</u>	<u>June 30, 2018</u>	<u>December 31, 2018</u>
	KGS'000	KGS'000	KGS'000
Interest income	1 064 589	1 003 419	2 064 475
Interest expense	(305 897)	(283 483)	(573 051)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	758 692	719 936	1 491 424
Recovery of provision /(provision) for impairment losses on interest bearing assets	(23 405)	10 436	16 764
NET INTEREST INCOME	735 287	730 372	1 508 188
Net loss on foreign exchange operations	6 052	(5 576)	(133)
Commissions received	11 398	5 642	14 343
Commissions paid	(7 514)	(2 401)	(6 346)
Other income	2 724	298	3 529
NET NON-INTEREST INCOME	12 660	(2 037)	11 394
Operating income	747 947	728 335	1 519 581
Operating expenses	(509 494)	(473 884)	(970 233)
Recovery of provision /(provision) for impairment losses on other assets	(322)	(3 561)	(4 576)
PROFIT BEFORE INCOME TAX	238 132	250 890	544 772
Income tax expense	(24 500)	(24 234)	(57 616)
NET PROFIT	213 632	226 657	487 156
Total comprehensive income	213 632	226 657	487 156

*On March 03, 2015, the Banking License #151.051/140, the right to carry out banking operations in the national and foreign currencies was obtained.

Chairperson of Board

Chief Accountant




M. Saidakhmatov


N. Azimzhanova