

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

	July 31, 2019 KGS'000	July 31, 2018 KGS'000	December 31, 2018 KGS'000
ASSETS:			
Cash and money assets in settlement	217 200	190 821	177 143
Financial assets at fair value through profit or loss	(1 326)	12 346	12 859
Accounts and deposits in National Bank of Kyrgyz Republic	275 526	137 973	201 023
Accounts and deposits in Banks	87 732	304 899	433 659
Securities held till maturity	0	0	0
REPO operations	0	0	0
Loans to customers	7 493 265	6 396 490	6 945 360
Loan loss provision reserves	(225 399)	(207 116)	(199 939)
Net loans to customers	7 267 866	6 189 375	6 745 421
Property and equipment	362 256	223 607	234 013
Intangible assets	30 538	26 906	32 912
Prepaid income tax	0	0	0
Deferred tax assets	6 795	3 768	6 795
Other assets	71 078	48 726	63 243
TOTAL ASSETS	8 317 665	7 138 422	7 907 067
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	71 291	81 069	160 919
Customers deposits	4 082 074	2 815 833	3 617 541
Other borrowed funds	1 515 306	1 963 985	1 788 702
Income tax liabilities	17 735	12 783	22 828
Deferred tax liability	0	0	0
Other liabilities	262 913	78 234	205 467
Subordinated debt	0	0	0
TOTAL LIABILITIES	5 949 319	4 951 903	5 795 457
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	893 584	711 758	636 849
TOTAL EQUITY	2 368 345	2 186 519	2 111 610
TOTAL LIABILITIES AND EQUITY	8 317 665	7 138 422	7 907 067

*On March 03, 2015, the Banking License # 051, 051/4 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 JULY 2019

	<u>July 31, 2019</u>	<u>July 31, 2018</u>	<u>December 31, 2018</u>
	KGS'000	KGS'000	KGS'000
Interest income	1 254 470	1 178 196	2 064 475
Interest expense	(359 782)	(330 630)	(573 051)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	894 688	847 566	1 491 424
Recovery of provision /(provision) for impairment losses on interest bearing assets	(26 419)	10 205	16 764
NET INTEREST INCOME	868 269	857 771	1 508 188
Net loss on foreign exchange operations	8 158	(5 371)	(133)
Commissions received	13 872	6 794	14 343
Commissions paid *	(8 879)	(2 815)	(6 346)
Other income	2 876	341	3 529
NET NON-INTEREST INCOME	16 027	(1 051)	11 394
Operating income	884 296	856 720	1 519 581
Operating expenses	(598 505)	(559 333)	(970 233)
Recovery of provision /(provision) for impairment losses on other assets	(755)	(4 579)	(4 576)
PROFIT BEFORE INCOME TAX	285 036	292 808	544 772
Income tax expense	(28 300)	(31 584)	(57 616)
NET PROFIT	256 735	261 224	487 156
Total comprehensive income	256 735	261 224	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



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M. Saidakhmatov

Chief Accountant

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N. Azimzhanova