

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

	August 31, 2019	December 31, 2018	August 31, 2018
	KGS'000	KGS'000	KGS'000
<b>ASSETS:</b>			
Cash and money assets in settlement	206 100	177 143	178 680
Financial assets at fair value through profit or loss	(1 242)	12 859	16 528
Accounts and deposits in National Bank of Kyrgyz Republic	192 153	201 023	165 060
Accounts and deposits in Banks	21 198	433 659	260 722
Securities held till maturity	0	0	0
REPO operations	0	0	0
Loans to customers	7 645 432	6 945 360	6 515 533
Loan loss provision reserves	(232 539)	(199 939)	(205 478)
Net loans to customers	7 412 893	6 745 421	6 310 055
Property and equipment	356 648	234 013	227 921
Intangible assets	29 786	32 912	28 632
Prepaid income tax	0	0	0
Deferred tax assets	6 795	6 795	3 768
Other assets	66 004	63 243	77 433
<b>TOTAL ASSETS</b>	<b>8 290 335</b>	<b>7 907 067</b>	<b>7 268 799</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	146 444	160 919	81 066
Customers deposits	4 070 401	3 617 541	2 869 441
Other borrowed funds	1 390 055	1 788 702	1 981 444
Income tax liabilities	11 637	22 828	10 932
Deferred tax liability	0	0	0
Other liabilities	255 646	205 467	87 341
Subordinated debt	0	0	0
<b>TOTAL LIABILITIES</b>	<b>5 874 183</b>	<b>5 795 457</b>	<b>5 030 223</b>
<b>EQUITY:</b>			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	941 391	636 849	763 814
<b>TOTAL EQUITY</b>	<b>2 416 152</b>	<b>2 111 610</b>	<b>2 238 575</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>8 290 335</b>	<b>7 907 067</b>	<b>7 268 799</b>

\*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

M. Saidakhmatov

Chief Accountant

N. Azimzhanova



**CJSC "FINCA Bank"**  
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE PERIOD ENDED 31 AUGUST 2019**

	<u>August 31, 2019</u>	<u>December 31, 2018</u>	<u>August 31, 2018</u>
	KGS'000	KGS'000	KGS'000
Interest income	1 446 000	2 064 475	1 354 101
Interest expense	(411 810)	(573 051)	(377 866)
<b>NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>1 034 190</b>	<b>1 491 424</b>	<b>976 235</b>
Recovery of provision /(provision) for impairment losses on interest bearing assets	(33 544)	16 764	12 592
<b>NET INTEREST INCOME</b>	<b>1 000 646</b>	<b>1 508 188</b>	<b>988 827</b>
Net loss on foreign exchange operations	9 964	(133)	(4 899)
Commissions received	16 375	14 343	8 056
Commissions paid	(10 202)	(6 346)	(3 269)
Other income	2 794	3 529	385
<b>NET NON-INTEREST INCOME</b>	<b>18 931</b>	<b>11 394</b>	<b>274</b>
<b>Operating income</b>	<b>1 019 577</b>	<b>1 519 581</b>	<b>989 100</b>
<b>Operating expenses</b>	<b>(680 412)</b>	<b>(970 233)</b>	<b>(636 133)</b>
Recovery of provision /(provision) for impairment losses on other assets	(1 622)	(4 576)	(4 103)
<b>PROFIT BEFORE INCOME TAX</b>	<b>337 543</b>	<b>544 772</b>	<b>348 864</b>
Income tax expense	(33 000)	(57 616)	(35 584)
<b>NET PROFIT</b>	<b>304 543</b>	<b>487 156</b>	<b>313 280</b>
<b>Total comprehensive income</b>	<b>304 543</b>	<b>487 156</b>	<b>313 280</b>

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Chairperson of Board

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