

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

	September 30, 2019 KGS'000	December 31, 2018 KGS'000	September 30, 2018 KGS'000
ASSETS:			
Cash and money assets in settlement			
Financial assets at fair value through profit or loss	234 767	177 143	173 541
Accounts and deposits in National Bank of Kyrgyz Republic	(876)	12 859	14 134
Accounts and deposits in Banks	184 733	201 023	150 250
Securities held till maturity	31 988	433 659	334 296
REPO operations	0	0	0
Loans to customers	0	0	0
Loan loss provision reserves	7 781 093	6 945 360	6 599 166
Net loans to customers	(241 717)	(199 939)	(203 699)
Property and equipment	7 539 376	6 745 421	6 395 467
Intangible assets	350 156	234 013	225 416
Prepaid income tax	30 511	32 912	29 132
Deferred tax assets	0	0	0
Other assets	6 795	6 795	3 768
TOTAL ASSETS	8 479 120	7 907 067	7 396 615
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	150 099	160 919	81 055
Customers deposits	4 108 332	3 617 541	2 970 558
Other borrowed funds	1 449 022	1 788 702	1 953 832
Income tax liabilities	16 218	22 828	14 842
Deferred tax liability	0	0	0
Other liabilities	291 689	205 467	92 762
Subordinated debt	0	0	0
TOTAL LIABILITIES	6 015 361	5 795 457	5 113 049
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	988 999	636 849	808 805
TOTAL EQUITY	2 463 760	2 111 610	2 283 566
TOTAL LIABILITIES AND EQUITY	8 479 120	7 907 067	7 396 615

*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 SEPTEMBER 2019

	<u>September 30, 2019</u>	<u>December 31, 2018</u>	<u>September 30, 2018</u>
	KGS'000	KGS'000	KGS'000
Interest income	1 634 780	2 064 475	1 526 179
Interest expense	(460 742)	(573 051)	(424 130)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 174 038	1 491 424	1 102 049
Recovery of provision /(provision) for impairment losses on interest bearing assets	(43 397)	16 764	14 060
NET INTEREST INCOME	1 130 640	1 508 188	1 116 109
Net loss on foreign exchange operations	11 664	(133)	(3 309)
Commissions received	19 051	14 343	9 382
Commissions paid	(11 703)	(6 346)	(3 690)
Other income	3 314	3 529	647
NET NON-INTEREST INCOME	22 326	11 394	3 029
Operating income	1 152 966	1 519 581	1 119 139
Operating expenses	(762 368)	(970 233)	(716 893)
Recovery of provision /(provision) for impairment losses on other assets	(867)	(4 576)	(4 481)
PROFIT BEFORE INCOME TAX	389 731	544 772	397 765
Income tax expense	(37 581)	(57 616)	(39 494)
NET PROFIT	352 150	487 156	358 271
Total comprehensive income	352 150	487 156	358 271

*On March 03, 2015, the Banking License # 0511.051/1 to the right to carry out banking operations in the national and foreign currencies was obtained.

Chairperson of Board

Chief Accountant



(Handwritten signature)

M. Saidakhmatov

N. Azimzhanova