

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

	October 31, 2019 KGS'000	December 31, 2018 KGS'000	October 31, 2018 KGS'000
ASSETS:			
Cash and money assets in settlement	246 102	177 143	249 743
Financial assets at fair value through profit or loss	(900)	12 859	14 878
Accounts and deposits in National Bank of Kyrgyz Republic	205 277	201 023	178 293
Accounts and deposits in Banks	25 926	433 659	350 324
Securities held till maturity	0	0	0
REPO operations	0	0	0
Loans to customers	7 883 724	6 945 360	6 760 050
Loan loss provision reserves	(245 481)	(199 939)	(203 619)
Net loans to customers	7 638 243	6 745 421	6 556 432
Property and equipment	349 180	234 013	228 869
Intangible assets	29 746	32 912	28 337
Prepaid income tax	0	0	0
Deferred tax assets	4 939	6 795	3 768
Other assets	87 307	63 243	56 982
TOTAL ASSETS	8 585 820	7 907 067	7 667 625
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	148 374	160 919	80 954
Customers deposits	4 144 503	3 617 541	3 180 150
Other borrowed funds	1 464 778	1 788 702	1 965 714
Income tax liabilities	21 218	22 828	19 242
Deferred tax liability	0	0	0
Other liabilities	287 246	205 467	92 122
Subordinated debt	0	0	0
TOTAL LIABILITIES	6 066 119	5 795 457	5 338 181
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	1 044 941	636 849	854 684
TOTAL EQUITY	2 519 702	2 111 610	2 329 445
TOTAL LIABILITIES AND EQUITY	8 585 820	7 907 067	7 667 625

*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 31 OCTOBER 2019

	October 31, 2019	December 31, 2018	October 31, 2018
	KGS'000	KGS'000	KGS'000
Interest income	1 832 959	2 064 475	1 705 891
Interest expense	(511 139)	(573 051)	(472 859)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 321 820	1 491 424	1 233 032
Recovery of provision /(provision) for impairment losses on interest bearing assets	(46 841)	16 764	13 252
NET INTEREST INCOME	1 274 980	1 508 188	1 246 284
Net loss on foreign exchange operations	12 953	(133)	(2 202)
Commissions received	21 975	14 343	10 954
Commissions paid	(13 154)	(6 346)	(4 498)
Other income	3 606	3 529	762
NET NON-INTEREST INCOME	25 381	11 394	5 016
Operating income	1 300 360	1 519 581	1 251 299
Operating expenses	(846 578)	(970 233)	(798 780)
Recovery of provision /(provision) for impairment losses on other assets	(1 253)	(4 576)	(4 476)
PROFIT BEFORE INCOME TAX	452 528	544 772	448 044
Income tax expense	(44 437)	(57 616)	(43 894)
NET PROFIT	408 092	487 156	404 150
Total comprehensive income	408 092	487 156	404 150

*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