

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

	December 31, 2019	December 31, 2018	December 31, 2017
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	230 796	177 143	239 468
Financial assets at fair value through profit or loss	(2 914)	12 859	665
Accounts and deposits in National Bank of Kyrgyz Republic	265 651	201 023	322 854
Accounts and deposits in Banks	167 975	433 659	347 294
Securities held till maturity	0	0	93675
REPO operations	108087,25	0	0
Loans to customers	8 011 975	6 945 360	6 237 373
Loan loss provision reserves	(254 769)	(199 939)	(218 337)
Net loans to customers	7 757 206	6 745 421	6 019 036
Property and equipment	339 923	234 013	231 134
Intangible assets	28 880	32 912	30 424
Prepaid income tax	0	0	533
Deferred tax assets	4 939	6 795	5 755
Other assets	112 601	63 243	30 466
TOTAL ASSETS	9 013 144	7 907 067	7 321 304
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	43 049	160 919	80 992
Customers deposits	4 378 726	3 617 541	2 730 203
Other borrowed funds	1 654 920	1 788 702	2 465 961
Income tax liabilities	17 587	22 828	22 150
Deferred tax liability	0	0	0
Other liabilities	286 448	205 467	96 703
Subordinated debt	0	0	0
TOTAL LIABILITIES	6 380 730	5 795 457	5 396 010
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	1 157 653	636 849	450 534
TOTAL EQUITY	2 632 414	2 111 610	1 925 295
TOTAL LIABILITIES AND EQUITY	9 013 144	7 907 067	7 321 304

*On March 03, 2015, the Banking License # 051/05141 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 DECEMBER 2019



	<u>December 31, 2019</u>	<u>December 31, 2018</u>	<u>December 31, 2017</u>
	KGS'000	KGS'000	KGS'000
Interest income	2 227 457	2 064 475	2 157 889
Interest expense	(615 098)	(573 051)	(781 990)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 612 359	1 491 424	1 375 899
Recovery of provision /(provision) for impairment losses on interest bearing assets	(55 773)	16 764	29 912
NET INTEREST INCOME	1 556 586	1 508 188	1 405 811
Net loss on foreign exchange operations	16 062	(133)	(5 545)
Commissions received	28 194	14 343	8 847
Commissions paid	(16 407)	(6 346)	(5 970)
Other income	4 088	3 529	1 555
NET NON-INTEREST INCOME	31 937	11 394	(1 113)
Operating income	1 588 523	1 519 581	1 404 697
Operating expenses	(1 009 268)	(970 233)	(903 885)
Recovery of provision /(provision) for impairment losses on other assets	(2 240)	(4 576)	2 612
PROFIT BEFORE INCOME TAX	577 016	544 772	503 424
Income tax expense	(56 212)	(57 616)	(52 890)
NET PROFIT	520 804	487 156	450 534
Total comprehensive income	520 804	487 156	450 534

*On March 03, 2015, the Banking License No. 010/15 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