

CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 31 JANUARY 2020

| | January 31, 2020 KGS'000 | December 31, 2018 KGS'000 | January 31, 2019 KGS'000 |
|--|-----------------------------|------------------------------|-----------------------------|
| ASSETS: | | | |
| Cash and money assets in settlement | 210 165 | 230 796 | 206 503 |
| Financial assets at fair value through profit or loss | (2 168) | (2 914) | 7 263 |
| Accounts and deposits in National Bank of Kyrgyz Republic | 327 304 | 265 651 | 300 324 |
| Accounts and deposits in Banks | 74 310 | 167 975 | 342 982 |
| Securities held till maturity | 299 528 | - | 149 920 |
| REPO operations | 80 505 | 108 087 | - |
| Loans to customers | 7 882 311 | 8 011 975 | 6 810 024 |
| Loan loss provision reserves | (259 338) | (254 769) | (209 557) |
| Net loans to customers | 7 622 973 | 7 757 206 | 6 600 467 |
| Property and equipment | 346 254 | 339 923 | 361 413 |
| Intangible assets | 28 289 | 28 880 | 32 958 |
| Prepaid income tax | 0 | 0 | 0 |
| Deferred tax assets | 4 939 | 4 939 | 3 768 |
| Other assets | 84 226 | 112 601 | 51 736 |
| TOTAL ASSETS | 9 076 325 | 9 013 144 | 8 057 335 |
| LIABILITIES AND EQUITY | | | |
| LIABILITIES: | | | |
| Financial liabilities at fair value through profit or loss | 0 | 0 | 0 |
| Accounts and deposits of banks | 23 458 | 43 049 | 161 209 |
| Customers deposits | 4 396 934 | 4 378 726 | 3 693 286 |
| Other borrowed funds | 1 672 989 | 1 654 920 | 1 808 456 |
| Income tax liabilities | 22 943 | 17 587 | 22 136 |
| Deferred tax liability | 0 | 0 | 0 |
| Other liabilities | 274 296 | 286 448 | 226 694 |
| Subordinated debt | 0 | 0 | 0 |
| TOTAL LIABILITIES | 6 390 621 | 6 380 730 | 5 911 781 |
| EQUITY: | | | |
| Share capital | 1 474 761 | 1 474 761 | 1 474 761 |
| Additional paid-in capital | 0 | 0 | 0 |
| Retained earnings | 1 210 944 | 1 157 653 | 670 793 |
| TOTAL EQUITY | 2 685 705 | 2 632 414 | 2 145 554 |
| TOTAL LIABILITIES AND EQUITY | 9 076 325 | 9 013 144 | 8 057 335 |

*On March 03, 2015, the Banking License # 054-051/1 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 31 JANUARY 2020

| | <u>January 31, 2020</u> | <u>December 31, 2018</u> | <u>January 31, 2019</u> |
|---|-------------------------|--------------------------|-------------------------|
| | KGS'000 | KGS'000 | KGS'000 |
| Interest income | 198 564 | 2 227 457 | 179 368 |
| Interest expense | (52 991) | (615 098) | (54 506) |
| NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS | 145 573 | 1 612 359 | 124 863 |
| Recovery of provision /(provision) for impairment losses on interest bearing assets | (6 811) | (55 773) | (9 798) |
| NET INTEREST INCOME | 138 762 | 1 556 586 | 115 065 |
| Net loss on foreign exchange operations | 1 870 | 16 062 | 1 220 |
| Commissions received | 2 340 | 28 194 | 1 428 |
| Commissions paid | (1 811) | (16 407) | (1 144) |
| Other income | 70 | 4 088 | 500 |
| NET NON-INTEREST INCOME | 2 470 | 31 937 | 2 003 |
| Operating income | 141 231 | 1 588 523 | 117 068 |
| Operating expenses | (82 699) | (1 009 268) | (80 928) |
| Recovery of provision /(provision) for impairment losses on other assets | 115 | (2 240) | 138 |
| PROFIT BEFORE INCOME TAX | 58 647 | 577 016 | 36 278 |
| Income tax expense | (5 356) | (56 212) | (4 281) |
| NET PROFIT | 53 291 | 520 804 | 31 997 |
| Total comprehensive income | 53 291 | 520 804 | 31 997 |

*On March 03, 2015, the Banking License # 0516-01/15 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

