

CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 29 FEBRUARY 2020

	February 29, 2020	December 31, 2018	February 28, 2019
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	251 734	230 796	247 091
Financial assets at fair value through profit or loss	(968)	(2 914)	923
Accounts and deposits in National Bank of Kyrgyz Republic	188 394	265 651	246 942
Accounts and deposits in Banks	290 992	167 975	384 229
Securities held till maturity	279 792	-	149 918
REPO operations	80 405	108 087	-
Loans to customers	7 855 226	8 011 975	6 797 483
Loan loss provision reserves	(271 536)	(254 769)	(219 233)
Net loans to customers	7 583 690	7 757 206	6 578 250
Property and equipment	347 648	339 923	358 645
Intangible assets	27 510	28 880	32 782
Prepaid income tax	0	0	0
Deferred tax assets	4 939	4 939	6 814
Other assets	105 750	112 601	59 670
TOTAL ASSETS	9 159 886	9 013 144	8 065 262
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	42 747	43 049	161 115
Customers deposits	4 429 736	4 378 726	3 796 683
Other borrowed funds	1 657 389	1 654 920	1 715 495
Income tax liabilities	10 723	17 587	7 581
Deferred tax liability	0	0	0
Other liabilities	307 731	286 448	224 286
Subordinated debt	0	0	0
TOTAL LIABILITIES	6 448 326	6 380 730	5 905 159
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	1 236 799	1 157 653	685 341
TOTAL EQUITY	2 711 560	2 632 414	2 160 102
TOTAL LIABILITIES AND EQUITY	9 159 886	9 013 144	8 065 262

*On March 03, 2015, the Banking license # 051. 05101 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 29 FEBRUARY 2020

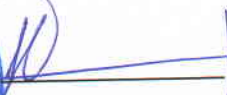

	<u>February 29, 2020</u>	<u>December 31, 2018</u>	<u>February 28, 2019</u>
	KGS'000	KGS'000	KGS'000
Interest income	384 185	2 227 457	342 414
Interest expense	(102 157)	(615 098)	(103 723)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	282 028	1 612 359	238 691
Recovery of provision /(provision) for impairment losses on interest bearing assets	(19 646)	(55 773)	(19 273)
NET INTEREST INCOME	262 382	1 556 586	219 418
Net loss on foreign exchange operations	3 235	16 062	2 026
Commissions received	5 067	28 194	3 135
Commissions paid	(3 446)	(16 407)	(2 265)
Other income	(160)	4 088	546
NET NON-INTEREST INCOME	4 697	31 937	3 442
Operating income	267 079	1 588 523	222 859
Operating expenses	(170 055)	(1 009 268)	(166 943)
Recovery of provision /(provision) for impairment losses on other assets	121	(2 240)	139
PROFIT BEFORE INCOME TAX	97 145	577 016	56 055
Income tax expense	(10 723)	(56 212)	(7 581)
NET PROFIT	86 422	520 804	48 474
Total comprehensive income	86 422	520 804	48 474

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Chairperson of Board

Chief Accountant




 M. Saidakhmatov

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