

CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 30 NOVEMBER 2018

	November 30, 2018 KGS'000	November 30, 2017 KGS'000	December 31, 2017 KGS'000
ASSETS:			
Cash and money assets in settlement	198 819	261 451	239 468
Financial assets at fair value through profit or loss	14 557	10 601	665
Accounts and deposits in National Bank of Kyrgyz Republic	168 105	223 460	322 854
Accounts and deposits in Banks	418 461	370 988	347 294
Securities held till maturity	0	0	93 675
REPO operations	30471,706	0	0
Loans to customers	6 856 632	6 243 124	6 237 373
Loan loss provision reserves	(206 571)	(225 847)	(218 337)
Net loans to customers	6 650 061	6 017 277	6 019 036
Property and equipment	232 128	232 488	231 134
Intangible assets	30 958	30 835	30 424
Prepaid income tax	0	533	533
Deferred tax assets	3 768	2 460	5 755
Other assets	65 091	31 756	30 466
TOTAL ASSETS	7 812 420	7 181 848	7 321 304
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	160 914	80 960	80 992
Customers deposits	3 368 095	2 593 251	2 730 203
Other borrowed funds	1 804 017	2 536 372	2 465 961
Income tax liabilities	10 211	6 895	22 150
Deferred tax liability	0	0	0
Other liabilities	98 280	72 830	96 703
Subordinated debt	0	0	0
TOTAL LIABILITIES	5 441 517	5 290 308	5 396 010
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	896 142	416 779	450 534
TOTAL EQUITY	2 370 903	1 891 540	1 925 295
TOTAL LIABILITIES AND EQUITY	7 812 420	7 181 848	7 321 304

*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 NOVEMBER 2018

	<u>November 30, 2018</u>	<u>November 30, 2017</u>	<u>December 31, 2017</u>
	KGS'000	KGS'000	KGS'000
Interest income	1 881 797	1 982 155	2 157 889
Interest expense	(521 773)	(727 926)	(781 990)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 360 025	1 254 228	1 375 898
Recovery of provision /(provision) for impairment losses on interest bearing assets	10 098	25 605	29 912
NET INTEREST INCOME	1 370 123	1 279 833	1 405 810
Net loss on foreign exchange operations	(1 216)	(3 634)	(5 545)
Commissions received	12 574	8 023	8 847
Commissions paid	(5 414)	(5 589)	(5 970)
Other income	3 493	634	1 555
NET NON-INTEREST INCOME	9 437	(566)	(1 113)
Operating income	1 379 560	1 279 267	1 404 697
Operating expenses	(881 452)	(824 089)	(903 885)
Recovery of provision /(provision) for impairment losses on other assets	(4 476)	2 531	2 612
PROFIT BEFORE INCOME TAX	493 633	457 710	503 424
Income tax expense	(48 025)	(40 930)	(52 890)
NET PROFIT	445 608	416 779	450 534
Total comprehensive income	445 608	416 779	450 534

*On March 03, 2015, the Banking License # 051-05/14 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