

CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 31 OCTOBER 2018

	October 31, 2018 KGS'000	October 31, 2017 KGS'000	December 31, 2017 KGS'000
ASSETS:			
Cash and money assets in settlement	249 743	241 564	239 468
Financial assets at fair value through profit or loss	14 878	7 785	665
Accounts and deposits in National Bank of Kyrgyz Republic	178 293	311 094	322 854
Accounts and deposits in Banks	350 324	477 364	347 294
Securities held till maturity	0	0	93 675
REPO operations	0	0	0
Loans to customers	6 760 050	6 310 812	6 237 373
Loan loss provision reserves	(203 619)	(225 661)	(218 337)
Net loans to customers	6 556 432	6 085 151	6 019 036
Property and equipment	228 869	232 940	231 134
Intangible assets	28 337	31 039	30 424
Prepaid income tax	0	533	533
Deferred tax assets	3 768	4 460	5 755
Other assets	56 982	28 303	30 466
TOTAL ASSETS	7 667 625	7 420 233	7 321 304
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	80 954	80 882	80 992
Customers deposits	3 180 150	2 762 294	2 730 203
Other borrowed funds	1 965 714	2 637 639	2 465 961
Income tax liabilities	19 242	15 361	22 150
Deferred tax liability	0	0	0
Other liabilities	92 122	72 146	96 703
Subordinated debt	0	0	0
TOTAL LIABILITIES	5 338 181	5 568 324	5 396 010
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	854 684	377 148	450 534
TOTAL EQUITY	2 329 445	1 851 909	1 925 295
TOTAL LIABILITIES AND EQUITY	7 667 625	7 420 233	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 31 OCTOBER 2018

	<u>October 31, 2018</u>	<u>October 31, 2017</u>	<u>December 31, 2017</u>
	KGS'000	KGS'000	KGS'000
Interest income	1 705 891	1 811 502	2 157 889
Interest expense	(472 859)	(672 893)	(781 990)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 233 032	1 138 609	1 375 898
Recovery of provision /(provision) for impairment losses on interest bearing assets	13 252	24 489	29 912
NET INTEREST INCOME	1 246 284	1 163 098	1 405 810
Net loss on foreign exchange operations	(2 202)	(3 568)	(5 545)
Commissions received	10 954	7 396	8 847
Commissions paid	(4 498)	(5 290)	(5 970)
Other income	762	704	1 555
NET NON-INTEREST INCOME	5 016	(757)	(1 113)
Operating income	1 251 299	1 162 340	1 404 697
Operating expenses	(798 780)	(752 388)	(903 885)
Recovery of provision /(provision) for impairment losses on other assets	(4 476)	2 531	2 612
PROFIT BEFORE INCOME TAX	448 044	412 484	503 424
Income tax expense	(43 894)	(35 336)	(52 890)
NET PROFIT	404 150	377 148	450 534
Total comprehensive income	404 150	377 148	450 534

*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
M. Saidakhmatov

N. Azimzhanova
N. Azimzhanova