

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

	May 31, 2019 KGS'000	May 31, 2018 KGS'000	December 31, 2018 KGS'000
ASSETS:			
Cash and money assets in settlement	206 787	175 395	177 143
Financial assets at fair value through profit or loss	129	11 198	12 859
Accounts and deposits in National Bank of Kyrgyz Republic	198 026	150 702	201 023
Accounts and deposits in Banks	26 040	229 101	433 659
Securities held till maturity	0	0	0
REPO operations	0	80 702	0
Loans to customers	7 332 432	6 297 468	6 945 360
Loan loss provision reserves	(215 654)	(211 405)	(199 939)
Net loans to customers	7 116 778	6 086 063	6 745 421
Property and equipment	364 014	228 558	234 013
Intangible assets	32 044	28 187	32 912
Prepaid income tax	0	6 192	0
Deferred tax assets	6 795	3 083	6 795
Other assets	60 143	49 058	63 243
TOTAL ASSETS	8 010 755	7 048 240	7 907 067
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	1 079	82 220	160 919
Customers deposits	3 978 606	2 811 930	3 617 541
Other borrowed funds	1 475 607	1 953 621	1 788 702
Income tax liabilities	9 791	7 039	22 828
Deferred tax liability	0	0	0
Other liabilities	256 710	81 912	205 467
Subordinated debt	0	0	0
TOTAL LIABILITIES	5 721 793	4 936 722	5 795 457
EQUITY:			
Share capital	1 474 761	1 474 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	814 201	636 758	636 849
TOTAL EQUITY	2 288 962	2 111 519	2 111 610
TOTAL LIABILITIES AND EQUITY	8 010 755	7 048 240	7 907 067

*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 MAY 2019

	<u>May 31, 2019</u>	<u>May 31, 2018</u>	<u>December 31, 2018</u>
	KGS'000	KGS'000	KGS'000
Interest income	883 504	833 811	2 064 475
Interest expense	(256 596)	(237 237)	(573 051)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	626 908	596 573	1 491 424
Recovery of provision /(provision) for impairment losses on interest bearing assets	(16 095)	6 093	16 764
NET INTEREST INCOME	610 813	602 666	1 508 188
Net loss on foreign exchange operations	5 257	(5 885)	(133)
Commissions received	9 155	4 594	14 343
Commissions paid	(6 201)	(2 013)	(6 346)
Other income	2 707	307	3 529
NET NON-INTEREST INCOME	10 919	(2 997)	11 394
Operating income	621 732	599 670	1 519 581
Operating expenses	(423 027)	(390 846)	(970 233)
Recovery of provision /(provision) for impairment losses on other assets	(1 996)	(2 266)	(4 576)
PROFIT BEFORE INCOME TAX	196 709	206 557	544 772
Income tax expense	(19 356)	(20 334)	(57 616)
NET PROFIT	177 352	186 224	487 156
Total comprehensive income	177 352	186 224	487 156

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