

CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 30 APRIL 2017

	April 30, 2017 KGS'000	April 30, 2016 KGS'000	December 31, 2016 KGS'000
ASSETS:			
Cash and money assets in settlement	322 678	154 636	315 322
Financial assets at fair value through profit or loss	87 296	314 342	156 738
Accounts and deposits in National Bank of Kyrgyz Republic	369 320	147 936	338 979
Accounts and deposits in Banks	471 576	248 113	412 621
Securities held till maturity	99 922	-	-
REPO operations	20 019	-	-
Loans to customers	6 404 449	7 160 451	6 528 088
Loan loss provision reserves	(249 182)	(236 010)	(262 527)
Net loans to customers	6 155 267	6 924 441	6 265 561
Property and equipment	213 857	222 263	211 106
Intangible assets	12 965	37 103	27 228
Prepaid income tax	533	-	-
Deferred tax assets	3 230	1 108	3 230
Other assets	37 382	97 994	40 222
TOTAL ASSETS	7 794 044	8 147 936	7 771 006
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	-	-	-
Accounts and deposits of banks	216 564	205 798	277 185
Customers deposits	2 564 302	1 367 074	1 948 953
Other borrowed funds	3 318 768	4 898 790	3 963 722
Income tax liabilities	10 568	-	17 093
Deferred tax liability	-	-	-
Other liabilities	202 437	123 697	60 199
Subordinated debt	-	292 245	-
TOTAL LIABILITIES	6 312 639	6 887 605	6 267 152
EQUITY:			
Share capital	1 353 761	1 353 761	1 353 761
Additional paid-in capital	-	-	-
Retained earnings	127 644	(93 430)	150 093
TOTAL EQUITY	1 481 405	1 260 331	1 503 854
TOTAL LIABILITIES AND EQUITY	7 794 044	8 147 936	7 771 006

*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. Cherikbaeva

Deputy Chief Accountant

A. Abdijaparova



CJSC "FINCA Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 APRIL 2017

	<u>April 30, 2017</u>	<u>April 30, 2016</u>	<u>December 31, 2016</u>
	KGS'000	KGS'000	KGS'000
Interest income	722 383	835 956	2 480 536
Interest expense	(297 911)	(484 253)	(1 251 781)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	424 472	351 703	1 228 755
Recovery of provision /(provision) for impairment losses on interest bearing assets	7 878	(35 267)	(59 441)
NET INTEREST INCOME	432 351	316 436	1 169 314
Net loss on foreign exchange operations	(713)	(1 745)	(973)
Commissions received	3 880	1 240	19 405
Commissions paid	(2 895)	(1 725)	(8 488)
Other income	69	395	1 743
NET NON-INTEREST INCOME	341	(1 835)	11 687
Operating income	432 691	314 601	1 181 001
Operating expenses	(295 137)	(334 924)	(927 227)
Recovery of provision /(provision) for impairment losses on other assets	32	(38)	(3 979)
PROFIT BEFORE INCOME TAX	137 587	(20 362)	249 795
Income tax expense	(9 943)	-	(26 634)
NET PROFIT	127 644	(20 362)	223 162
Total comprehensive income	127 644	(20 362)	223 162

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Chairperson of Board

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