

CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 31 AUGUST 2017

	August 31, 2017 KGS'000	August 31, 2016 KGS'000	December 31, 2016 KGS'000
ASSETS:			
Cash and money assets in settlement	178 111	205 329	315 322
Financial assets at fair value through profit or loss	55 233	294 556	156 738
Accounts and deposits in National Bank of Kyrgyz Republic	233 135	163 886	338 979
Accounts and deposits in Banks	398 761	281 813	412 621
Securities held till maturity	-	-	-
REPO operations	-	-	-
Loans to customers	6 485 277	6 945 502	6 528 088
Loan loss provision reserves	(244 487)	(273 197)	(262 527)
Net loans to customers	6 240 790	6 672 305	6 265 561
Property and equipment	226 891	203 893	211 106
Intangible assets	5 091	31 625	27 228
Prepaid income tax	533	-	-
Deferred tax assets	3 230	1 108	3 230
Other assets	33 496	107 913	40 222
TOTAL ASSETS	7 375 272	7 962 428	7 771 006
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	-	-	-
Accounts and deposits of banks	218 361	276 670	277 185
Customers deposits	2 628 401	1 676 348	1 948 953
Other borrowed funds	2 817 752	4 228 530	3 963 722
Income tax liabilities	6 124	-	17 093
Deferred tax liability	-	-	-
Other liabilities	64 037	120 223	60 199
Subordinated debt	-	287 848	-
TOTAL LIABILITIES	5 734 674	6 589 618	6 267 152
EQUITY:			
Share capital	1 353 761	1 353 761	1 353 761
Additional paid-in capital	-	-	-
Retained earnings	288 836	19 049	150 093
TOTAL EQUITY	1 640 597	1 372 810	1 503 854
TOTAL LIABILITIES AND EQUITY	7 375 272	7 962 428	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

Chief Accountant

N. Azimzhanova



CJSC "FINCA Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 AUGUST 2017

	<u>August 31, 2017</u>	<u>August 31, 2016</u>	<u>December 31, 2016</u>
	KGS'000	KGS'000	KGS'000
Interest income	1 464 744	1 674 310	2 480 536
Interest expense	(558 239)	(889 135)	(1 251 781)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	906 505	785 175	1 228 755
Recovery of provision /(provision) for impairment losses on interest bearing assets	15 898	(71 619)	(59 441)
NET INTEREST INCOME	922 403	713 556	1 169 314
Net loss on foreign exchange operations	(2 720)	(1 587)	(973)
Commissions received	6 208	9 933	19 405
Commissions paid	(4 491)	(4 899)	(8 488)
Other income	460	1 355	1 743
NET NON-INTEREST INCOME	(544)	4 802	11 687
Operating income	921 859	718 358	1 181 001
Operating expenses	(607 878)	(620 508)	(927 227)
Recovery of provision /(provision) for impairment losses on other assets	183	(2 854)	(3 979)
PROFIT BEFORE INCOME TAX	314 165	94 996	249 795
Income tax expense	(27 328)	(2 879)	(26 634)
NET PROFIT	286 836	92 117	223 162
Total comprehensive income	286 836	92 117	223 162

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