

CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 28 FEBRUARY 2017

	February 28, 2017 KGS'000	February 29, 2016 KGS'000	December 31, 2016 KGS'000
ASSETS:			
Cash and money assets in settlement	461 484	256 333	315 322
Financial assets at fair value through profit or loss	139 087	741 237	156 738
Accounts and deposits in National Bank of Kyrgyz Republic	631 172	98 375	338 979
Accounts and deposits in Banks	322 790	1 278 094	412 621
Securities held till maturity	-	-	-
REPO operations	-	-	-
Loans to customers	6 199 701	7 053 578	6 528 088
Loan loss provision reserves	(249 046)	(240 309)	(262 527)
Net loans to customers	5 950 655	6 813 270	6 265 561
Property and equipment	214 105	224 245	211 106
Intangible assets	20 034	39 091	27 228
Prepaid income tax	-	-	-
Deferred tax assets	2 793	1 108	2 793
Other assets	35 953	62 593	40 221
TOTAL ASSETS	7 778 071	9 514 345	7 770 568
LIABILITIES AND EQUITY			
LIABILITIES			
Financial liabilities at fair value through profit or loss	-	-	-
Accounts and deposits of banks	138 869	144 870	277 185
Customers deposits	2 464 333	1 150 400	1 948 949
Other borrowed funds	3 559 309	6 557 708	3 963 712
Income tax liabilities	5 203	-	14 341
Deferred tax liability	-	-	-
Other liabilities	48 868	99 648	60 199
Subordinated debt	-	309 992	-
TOTAL LIABILITIES	6 216 582	8 262 619	6 264 386
EQUITY:			
Share capital	1 353 761	1 353 761	1 353 761
Additional paid-in capital	-	-	-
Retained earnings	207 728	(102 035)	152 421
TOTAL EQUITY	1 561 489	1 251 726	1 506 182
TOTAL LIABILITIES AND EQUITY	7 778 071	9 514 345	7 770 568

*On March 03, 2015, the Banking License # 054/05177 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 28 February 2017

	February 28, 2017	February 29, 2016	December 31, 2016
	KGS'000	KGS'000	KGS'000
Interest income	353 683	411 405	2 480 536
Interest expense	(153 847)	(249 421)	(1 251 883)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	199 836	161 984	1 228 653
Recovery of provision /(provision) for impairment losses on interest bearing assets	8 308	(20 195)	(59 411)
NET INTEREST INCOME	208 144	141 789	1 169 212
Net loss on foreign exchange operations	536	(3 846)	(973)
Commissions received	2 523	466	19 405
Commissions paid	(1 565)	(804)	(8 488)
Other income	41	200	1 744
NET NON-INTEREST INCOME	1 536	(3 985)	11 689
Operating income	209 680	137 804	1 180 901
Operating expenses	(146 450)	(166 884)	(927 413)
Recovery of provision /(provision) for impairment losses on other assets	32	113	(3 979)
PROFIT BEFORE INCOME TAX	63 262	(28 966)	249 809
Income tax expense	(7 955)	-	(24 320)
NET PROFIT	55 307	(28 966)	225 489
Total comprehensive income	55 307	(28 966)	225 489

*On March 03, 2015, the Banking License # 051-03/17 to the right to carry out banking operations in the national and foreign currencies was obtained

Chairperson of Board

M. Cherikbaeva

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