

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

	<u>December 31, 2017</u>	<u>December 31, 2016</u>	<u>December 31, 2015</u>
	KGS'000	KGS'000	KGS'000
Interest income	2 157 889	2 480 536	2 571 816
Interest expense	(781 990)	(1 251 781)	(1 580 583)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 375 898	1 228 755	991 233
Recovery of provision /(provision) for impairment losses on interest bearing assets	29 912	(59 441)	157 749
NET INTEREST INCOME	1 405 810	1 169 314	1 148 982
Net loss on foreign exchange operations	(5 545)	(973)	(2 834)
Commissions received	8 847	19 405	1 396
Commissions paid	(5 970)	(8 488)	(5 132)
Other income	1 595	1 743	9 285
NET NON-INTEREST INCOME	(1 073)	11 687	2 715
Operating income	1 404 737	1 181 001	1 151 697
Operating expenses	(903 885)	(927 227)	(1 065 275)
Recovery of provision /(provision) for impairment losses on other assets	2 612	(3 979)	(501)
PROFIT BEFORE INCOME TAX	503 464	249 795	85 921
Income tax expense	(45 324)	(26 634)	1 014
NET PROFIT	458 141	223 162	86 935
Total comprehensive income	458 141	223 162	86 935

*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

