

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

	July 31, 2017	July 31, 2016	December 31, 2016
	KGS'000	KGS'000	KGS'000
<b>ASSETS:</b>			
Cash and money assets in settlement	198 357	327 398	315 322
Financial assets at fair value through profit or loss	59 206	256 728	156 738
Accounts and deposits in National Bank of Kyrgyz Republic	240 720	144 135	338 979
Accounts and deposits in Banks	286 373	117 159	412 621
Securities held till maturity	-	-	-
REPO operations	-	-	-
Loans to customers	6 452 754	6 940 529	6 528 088
Loan loss provision reserves	(237 789)	(264 648)	(262 527)
Net loans to customers	6 214 965	6 675 880	6 265 561
Property and equipment	228 865	204 697	211 106
Intangible assets	5 491	32 995	27 228
Prepaid income tax	533	-	-
Deferred tax assets	3 230	1 108	3 230
Other assets	32 472	118 854	40 222
<b>TOTAL ASSETS</b>	<b>7 270 212</b>	<b>7 878 953</b>	<b>7 771 006</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Financial liabilities at fair value through profit or loss	-	-	-
Accounts and deposits of banks	218 949	341 104	277 185
Customers deposits	2 555 625	1 612 920	1 948 953
Other borrowed funds	2 814 584	4 180 116	3 963 722
Income tax liabilities	13 922	-	17 093
Deferred tax liability	-	-	-
Other liabilities	64 950	132 732	60 199
Subordinated debt	-	280 931	-
<b>TOTAL LIABILITIES</b>	<b>5 668 031</b>	<b>6 547 803</b>	<b>6 267 152</b>
<b>EQUITY:</b>			
Share capital	1 353 761	1 353 761	1 353 761
Additional paid-in capital	-	-	-
Retained earnings	248 421	(22 611)	150 093
<b>TOTAL EQUITY</b>	<b>1 602 182</b>	<b>1 331 150</b>	<b>1 503 854</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>7 270 212</b>	<b>7 878 953</b>	<b>7 771 006</b>

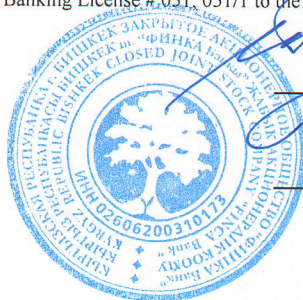
\*On March 03, 2015, the Banking License #.051, 051/1 to the right to carry out banking operations in the national and foreign currencies was obtained.

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 30 JULY 2017**

	<u>July 31, 2017</u>	<u>July 31, 2016</u>	<u>December 31, 2016</u>
	KGS'000	KGS'000	KGS'000
Interest income	1 277 980	1 459 233	2 480 536
Interest expense	(496 129)	(790 931)	(1 251 781)
<b>NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>781 851</b>	<b>668 302</b>	<b>1 228 755</b>
Recovery of provision /(provision) for impairment losses on interest bearing assets	22 411	(62 692)	(59 441)
<b>NET INTEREST INCOME</b>	<b>804 262</b>	<b>605 610</b>	<b>1 169 314</b>
Net loss on foreign exchange operations	(2 420)	(1 376)	(973)
Commissions received	5 540	5 377	19 405
Commissions paid	(4 132)	(3 583)	(8 488)
Other income	454	303	1 743
<b>NET NON-INTEREST INCOME</b>	<b>(558)</b>	<b>721</b>	<b>11 687</b>
<b>Operating income</b>	<b>803 704</b>	<b>606 331</b>	<b>1 181 001</b>
<b>Operating expenses</b>	<b>(531 594)</b>	<b>(550 140)</b>	<b>(927 227)</b>
Recovery of provision /(provision) for impairment losses on other assets	376	(2 854)	(3 979)
<b>PROFIT BEFORE INCOME TAX</b>	<b>272 485</b>	<b>53 337</b>	<b>249 795</b>
Income tax expense	(24 064)	(2 879)	(26 634)
<b>NET PROFIT</b>	<b>248 421</b>	<b>50 458</b>	<b>223 162</b>
<b>Total comprehensive income</b>	<b>248 421</b>	<b>50 458</b>	<b>223 162</b>

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