

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

	June 30, 2017 KGS'000	June 30, 2016 KGS'000	December 31, 2016 KGS'000
ASSETS:			
Cash and money assets in settlement	184 271	253 415	315 322
Financial assets at fair value through profit or loss	98 559	231 747	156 738
Accounts and deposits in National Bank of Kyrgyz Republic	262 147	155 992	338 979
Accounts and deposits in Banks	186 708	117 722	412 621
Securities held till maturity	-	-	-
REPO operations	-	-	-
Loans to customers	6 532 413	7 015 098	6 528 088
Loan loss provision reserves	(236 539)	(254 104)	(262 527)
Net loans to customers	6 295 874	6 760 993	6 265 561
Property and equipment	226 954	206 541	211 106
Intangible assets	5 896	34 364	27 228
Prepaid income tax	533	-	-
Deferred tax assets	3 230	1 108	3 230
Other assets	36 577	47 172	40 222
TOTAL ASSETS	7 300 749	7 809 055	7 771 006
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	-	-	-
Accounts and deposits of banks	219 883	338 444	277 185
Customers deposits	2 638 505	1 537 444	1 948 953
Other borrowed funds	2 800 304	4 269 486	3 963 722
Income tax liabilities	10 467	-	17 093
Deferred tax liability	-	-	-
Other liabilities	59 536	78 583	60 199
Subordinated debt	-	275 619	-
TOTAL LIABILITIES	5 728 696	6 499 576	6 267 152
EQUITY:			
Share capital	1 353 761	1 353 761	1 353 761
Additional paid-in capital	-	-	-
Retained earnings	218 292	(44 282)	150 093
TOTAL EQUITY	1 572 053	1 309 479	1 503 854
TOTAL LIABILITIES AND EQUITY	7 300 749	7 809 055	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 30 JUNE 2017

	<u>June 30, 2017</u>	<u>June 30, 2016</u>	<u>December 31, 2016</u>
	KGS'000	KGS'000	KGS'000
Interest income	1 094 885	1 251 091	2 480 536
Interest expense	(429 986)	(690 867)	(1 251 781)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	664 899	560 224	1 228 755
Recovery of provision /(provision) for impairment losses on interest bearing assets	24 144	(52 494)	(59 441)
NET INTEREST INCOME	689 044	507 730	1 169 314
Net loss on foreign exchange operations	(1 498)	(423)	(973)
Commissions received	4 952	2 790	19 405
Commissions paid	(3 793)	(2 675)	(8 488)
Other income	453	298	1 743
NET NON-INTEREST INCOME	113	(11)	11 687
Operating income	689 157	507 719	1 181 001
Operating expenses	(452 671)	(476 078)	(927 227)
Recovery of provision /(provision) for impairment losses on other assets	416	(2 854)	(3 979)
PROFIT BEFORE INCOME TAX	236 902	28 787	249 795
Income tax expense	(18 610)	-	(26 634)
NET PROFIT	218 292	28 787	223 162
Total comprehensive income	218 292	28 787	223 162

*On March 03, 2015, the Banking License # 051.051/11 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

