



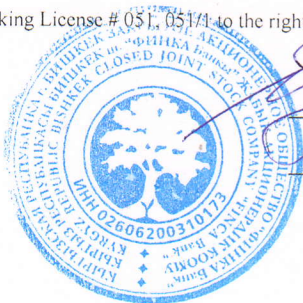
**CJSC "FINCA Bank"**  
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE PERIOD ENDED 31 mARCH 2017**

	March 31, 2017	March 31, 2016	December 31, 2016
	KGS'000	KGS'000	KGS'000
Interest income	538,348	626,188	2,480,536
Interest expense	(230,358)	(373,414)	(1,251,781)
<b>NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>307,990</b>	<b>252,775</b>	<b>1,228,755</b>
Recovery of provision /(provision) for impairment losses on interest bearing assets	4,649	(29,562)	(59,441)
<b>NET INTEREST INCOME</b>	<b>312,639</b>	<b>223,212</b>	<b>1,169,314</b>
Net loss on foreign exchange operations	260	(3,064)	(973)
Commissions received	3,430	789	19,405
Commissions paid	(2,404)	(1,246)	(8,488)
Other income	57	245	1,743
<b>NET NON-INTEREST INCOME</b>	<b>1,344</b>	<b>(3,276)</b>	<b>11,687</b>
<b>Operating income</b>	<b>313,983</b>	<b>219,937</b>	<b>1,181,001</b>
<b>Operating expenses</b>	<b>(218,207)</b>	<b>(249,160)</b>	<b>(927,227)</b>
Recovery of provision /(provision) for impairment losses on other assets	31	(38)	(3,979)
<b>PROFIT BEFORE INCOME TAX</b>	<b>95,807</b>	<b>(29,261)</b>	<b>249,795</b>
Income tax expense	(8,131)	-	(26,634)
<b>NET PROFIT</b>	<b>87,676</b>	<b>(29,261)</b>	<b>223,162</b>
<b>Total comprehensive income</b>	<b>87,676</b>	<b>(29,261)</b>	<b>223,162</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

Deputy Chief Accountant



M. Cherikbaeva

A. Abdijaparova