

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

	<u>May 31, 2017</u>	<u>May 31, 2016</u>	<u>December 31, 2016</u>
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	224 468	205 263	315 322
Financial assets at fair value through profit or loss	88 477	223 127	156 738
Accounts and deposits in National Bank of Kyrgyz Republic	263 437	178 323	338 979
Accounts and deposits in Banks	67 420	367 687	412 621
Securities held till maturity	-	-	-
REPO operations	-	-	-
Loans to customers	6 559 409	7 038 903	6 528 088
Loan loss provision reserves	(241 575)	(242 551)	(262 527)
Net loans to customers	6 317 833	6 796 351	6 265 561
Property and equipment	224 682	206 935	211 106
Intangible assets	9 430	35 734	27 228
Prepaid income tax	533	-	-
Deferred tax assets	3 230	1 108	3 230
Other assets	33 026	46 863	40 222
TOTAL ASSETS	7 232 537	8 061 391	7 771 006
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	-	-	-
Accounts and deposits of banks	217 759	205 695	277 185
Customers deposits	2 574 573	1 577 306	1 948 953
Other borrowed funds	2 835 560	4 650 796	3 963 722
Income tax liabilities	7 041	-	17 093
Deferred tax liability	-	-	-
Other liabilities	74 449	75 009	60 199
Subordinated debt	-	275 695	-
TOTAL LIABILITIES	5 709 381	6 784 500	6 267 152
EQUITY:			
Share capital	1 353 761	1 353 761	1 353 761
Additional paid-in capital	-	-	-
Retained earnings	169 394	(76 870)	150 093
TOTAL EQUITY	1 523 155	1 276 891	1 503 854
TOTAL LIABILITIES AND EQUITY	7 232 537	8 061 391	7 771 006

*On March 03, 2015, the Banking License # 057-03/15 was obtained. 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 31 MAY 2017

	<u>May 31, 2017</u>	<u>May 31, 2016</u>	<u>December 31, 2016</u>
	KGS'000	KGS'000	KGS'000
Interest income	908 187	1 045 889	2 480 536
Interest expense	(369 639)	(593 300)	(1 251 781)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	538 549	452 588	1 228 755
Recovery of provision /(provision) for impairment losses on interest bearing assets	16 313	(41 050)	(59 441)
NET INTEREST INCOME	554 861	411 539	1 169 314
Net loss on foreign exchange operations	(441)	(2 071)	(973)
Commissions received	4 386	1 660	19 405
Commissions paid	(3 324)	(2 219)	(8 488)
Other income	12	349	1 743
NET NON-INTEREST INCOME	633	(2 280)	11 687
Operating income	555 495	409 259	1 181 001
Operating expenses	(373 523)	(410 206)	(927 227)
Recovery of provision /(provision) for impairment losses on other assets	2 606	(2 854)	(3 979)
PROFIT BEFORE INCOME TAX	184 578	(3 801)	249 795
Income tax expense	(15 183)	-	(26 634)
NET PROFIT	169 394	(3 801)	223 162
Total comprehensive income	169 394	(3 801)	223 162

*On March 03, 2015, the Banking License # 051, 051/16-15 was obtained to carry out banking operations in the national and foreign currencies was obtained.

Chairperson of Board

Chief Accountant



M. Cherikbaeva

N. Azimzhanova