

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

	November 30, 2017	November 30, 2016	December 31, 2016
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	261 451	228 017	315 322
Financial assets at fair value through profit or loss	10 601	166 372	156 738
Accounts and deposits in National Bank of Kyrgyz Republic	223 460	417 441	338 979
Accounts and deposits in Banks	370 988	509 571	412 621
Securities held till maturity	0	0	0
REPO operations	0	0	0
Loans to customers	6 243 124	6 665 053	6 528 088
Loan loss provision reserves	(225 847)	(265 254)	(262 527)
Net loans to customers	6 017 277	6 399 799	6 265 561
Property and equipment	232 488	201 941	211 106
Intangible assets	30 835	28 587	27 228
Prepaid income tax	533	0	0
Deferred tax assets	2 460	1 108	3 230
Other assets	31 756	69 374	40 222
TOTAL ASSETS	7 181 848	8 022 210	7 771 006
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	80 960	347 979	277 185
Customers deposits	2 593 251	2 062 753	1 948 953
Other borrowed funds	2 536 372	4 072 604	3 963 722
Income tax liabilities	6 895	6 156	17 093
Deferred tax liability	0	0	0
Other liabilities	72 830	61 367	60 199
Subordinated debt	0	0	0
TOTAL LIABILITIES	5 290 308	6 550 859	6 267 152
EQUITY:			
Share capital	1 474 761	1 353 761	1 353 761
Additional paid-in capital	0	0	0
Retained earnings	416 779	117 590	150 093
TOTAL EQUITY	1 891 540	1 471 351	1 503 854
TOTAL LIABILITIES AND EQUITY	7 181 848	8 022 210	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 NOVEMBER 2017

	<u>November 30, 2017</u>	<u>November 30, 2016</u>	<u>December 31, 2016</u>
	KGS'000	KGS'000	KGS'000
Interest income	1 982 155	2 278 155	2 480 536
Interest expense	(727 926)	(1 171 761)	(1 251 781)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 254 228	1 106 394	1 228 755
Recovery of provision /(provision) for impairment losses on interest bearing assets	25 605	(62 711)	(59 441)
NET INTEREST INCOME	1 279 833	1 043 684	1 169 314
Net loss on foreign exchange operations	(3 634)	(1 218)	(973)
Commissions received	8 023	18 959	19 405
Commissions paid	(5 589)	(7 982)	(8 488)
Other income	634	1 704	1 743
NET NON-INTEREST INCOME	(566)	11 464	11 687
Operating income	1 279 267	1 055 147	1 181 001
Operating expenses	(824 089)	(842 691)	(927 227)
Recovery of provision /(provision) for impairment losses on other assets	2 531	(3 979)	(3 979)
PROFIT BEFORE INCOME TAX	457 710	208 477	249 795
Income tax expense	(40 930)	(17 819)	(26 634)
NET PROFIT	416 779	190 658	223 162
Total comprehensive income	416 779	190 658	223 162

*On March 03, 2015, the Banking License # 051.051/14 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

