

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

	<u>October 31, 2017</u>	<u>October 31, 2016</u>	<u>December 31, 2016</u>
	KGS'000	KGS'000	KGS'000
Interest income	1 811 502	2 081 289	2 480 536
Interest expense	(672 893)	(1 080 306)	(1 251 781)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 138 609	1 000 983	1 228 755
Recovery of provision /(provision) for impairment losses on interest bearing assets	24 489	(68 846)	(59 441)
NET INTEREST INCOME	1 163 098	932 138	1 169 314
Net loss on foreign exchange operations	(3 568)	(1 903)	(973)
Commissions received	7 396	18 183	19 405
Commissions paid	(5 290)	(7 267)	(8 488)
Other income	704	1 868	1 743
NET NON-INTEREST INCOME	(757)	10 881	11 687
Operating income	1 162 340	943 018	1 181 001
Operating expenses	(752 388)	(769 185)	(927 227)
Recovery of provision /(provision) for impairment losses on other assets	2 531	(3 979)	(3 979)
PROFIT BEFORE INCOME TAX	412 484	169 855	249 795
Income tax expense	(35 336)	(11 664)	(26 634)
NET PROFIT	377 148	158 191	223 162
Total comprehensive income	377 148	158 191	223 162

*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

Chief Accountant



[Signature]
M. Cherikbaeva

[Signature]
N. Azimzhanova