

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

	September 30, 2017 KGS'000	September 30, 2016 KGS'000	December 31, 2016 KGS'000
ASSETS:			
Cash and money assets in settlement	231 538	326 413	315 322
Financial assets at fair value through profit or loss	49 710	197 721	156 738
Accounts and deposits in National Bank of Kyrgyz Republic	233 906	176 141	338 979
Accounts and deposits in Banks	414 722	257 893	412 621
Securities held till maturity	-	-	-
REPO operations	-	-	-
Loans to customers	6 361 751	6 897 410	6 528 088
Loan loss provision reserves	(228 058)	(276 736)	(262 527)
Net loans to customers	6 133 693	6 620 674	6 265 561
Property and equipment	233 519	201 752	211 106
Intangible assets	31 893	30 256	27 228
Prepaid income tax	533	-	-
Deferred tax assets	4 460	1 108	3 230
Other assets	20 851	60 614	40 222
TOTAL ASSETS	7 354 825	7 872 571	7 771 006
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	-	-	-
Accounts and deposits of banks	150 612	273 256	277 185
Customers deposits	2 722 209	1 786 654	1 948 953
Other borrowed funds	2 583 633	4 055 248	3 963 722
Income tax liabilities	9 724	6 333	17 093
Deferred tax liability	-	-	-
Other liabilities	74 983	66 405	60 199
Subordinated debt	-	287 347	-
TOTAL LIABILITIES	5 541 161	6 475 243	6 267 152
EQUITY:			
Share capital	1 353 761	1 353 761	1 353 761
Additional paid-in capital	121 000	-	-
Retained earnings	338 903	43 567	150 093
TOTAL EQUITY	1 813 664	1 397 328	1 503 854
TOTAL LIABILITIES AND EQUITY	7 354 825	7 872 571	7 771 006

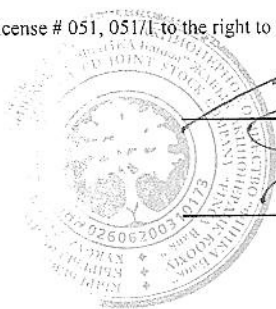
*On March 03, 2015, the Banking License # 051, 051/1, to the right to carry out banking operations in the national and foreign currencies was obtained.

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 SEPTEMBER 2017

	<u>September 30, 2017</u>	<u>September 30, 2016</u>	<u>December 31, 2016</u>
	KGS'000	KGS'000	KGS'000
Interest income	1 634 426	1 875 829	2 480 536
Interest expense	(617 305)	(983 897)	(1 251 781)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	1 017 121	891 931	1 228 755
Recovery of provision /(provision) for impairment losses on interest bearing assets	21 976	(75 150)	(59 441)
NET INTEREST INCOME	1 039 098	816 782	1 169 314
Net loss on foreign exchange operations	(2 979)	(1 883)	(973)
Commissions received	6 741	11 114	19 405
Commissions paid	(4 856)	(5 571)	(8 488)
Other income	694	1 386	1 743
NET NON-INTEREST INCOME	(399)	5 046	11 687
Operating income	1 038 698	821 827	1 181 001
Operating expenses	(672 702)	(693 126)	(927 227)
Recovery of provision /(provision) for impairment losses on other assets	2 605	(2 854)	(3 979)
PROFIT BEFORE INCOME TAX	368 602	125 847	249 795
Income tax expense	(29 699)	(9 212)	(26 634)
NET PROFIT	338 903	116 636	223 162
Total comprehensive income	338 903	116 636	223 162

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