

CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 30 APRIL 2018

	April 30, 2018 KGS'000	April 30, 2017 KGS'000	December 31, 2017 KGS'000
ASSETS:			
Cash and money assets in settlement	149 501	322 678	239 468
Financial assets at fair value through profit or loss	13 652	87 296	665
Accounts and deposits in National Bank of Kyrgyz Republic	119 559	369 320	322 854
Accounts and deposits in Banks	395 950	471 576	347 294
Securities held till maturity	0	99922,32	93 675
REPO operations	0	20019,275	0
Loans to customers	6 199 749	6 404 449	6 237 373
Loan loss provision reserves	(212 097)	(249 182)	(218 337)
Net loans to customers	5 987 652	6 155 267	6 019 036
Property and equipment	230 684	213 857	231 134
Intangible assets	28 727	12 965	30 424
Prepaid income tax	0	532,761	533
Deferred tax assets	5 755	3 230	5 755
Other assets	52 000	37 382	30 466
TOTAL ASSETS	6 983 480	7 794 044	7 321 304
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	80 935	216 564	80 992
Customers deposits	2 618 372	2 564 302	2 730 203
Other borrowed funds	2 130 782	3 318 768	2 465 961
Income tax liabilities	13 261	10 568	22 150
Deferred tax liability	0	0	0
Other liabilities	66 677	202 437	96 703
Subordinated debt	0	0	0
TOTAL LIABILITIES	4 910 027	6 312 639	5 396 010
EQUITY:			
Share capital	1 474 761	1 353 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	598 692	127 644	450 534
TOTAL EQUITY	2 073 453	1 481 405	1 925 295
TOTAL LIABILITIES AND EQUITY	6 983 480	7 794 044	7 321 304

*On March 03, 2015, the Banking License #054/051/1 to the right to carry out banking operations in the national and foreign currencies was obtained.

Chairperson of Board

M. Saidakhmatov

Chief Accountant

N. Azimzhanova



CJSC "FINCA Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 APRIL 2018

	<u>April 30, 2018</u>	<u>April 30, 2017</u>	<u>December 31, 2017</u>
	KGS'000	KGS'000	KGS'000
Interest income	661 181	722 383	2 157 889
Interest expense	(189 551)	(297 911)	(781 990)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	471 629	424 472	1 375 898
Recovery of provision /(provision) for impairment losses on interest bearing assets	4 733	7 878	29 912
NET INTEREST INCOME	476 362	432 351	1 405 810
Net loss on foreign exchange operations	(5 237)	(713)	(5 545)
Commissions received	3 371	3 880	8 847
Commissions paid	(1 590)	(2 895)	(5 970)
Other income	212	69	1 555
NET NON-INTEREST INCOME	(3 244)	341	(1 113)
Operating income	473 118	432 691	1 404 697
Operating expenses	(311 662)	(295 137)	(903 885)
Recovery of provision /(provision) for impairment losses on other assets	(37)	32	2 612
PROFIT BEFORE INCOME TAX	161 420	137 587	503 424
Income tax expense	(13 261)	(9 943)	(52 890)
NET PROFIT	148 158	127 644	450 534
Total comprehensive income	148 158	127 644	450 534

*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



(Handwritten signatures)

M. Saidakhmatov

N. Azimzhanova