

CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 28 FEBRUARY 2018

	February 28, 2018	February 28, 2017	December 31, 2017
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	254 747	461 484	239 468
Financial assets at fair value through profit or loss	8 361	139 087	665
Accounts and deposits in National Bank of Kyrgyz Republic	368 308	631 172	322 854
Accounts and deposits in Banks	472 556	322 790	347 294
Securities held till maturity	0	0	93 675
REPO operations	0	0	0
Loans to customers	6 009 572	6 199 701	6 237 373
Loan loss provision reserves	(217 643)	(249 046)	(218 337)
Net loans to customers	5 791 929	5 950 655	6 019 036
Property and equipment	228 058	214 105	231 134
Intangible assets	28 682	20 034	30 424
Prepaid income tax	533	0	533
Deferred tax assets	2 460	2 793	2 460
Other assets	54 577	35 953	30 466
TOTAL ASSETS	7 210 209	7 778 071	7 318 009
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	80 909	138 869	80 992
Customers deposits	2 549 078	2 464 333	2 730 203
Other borrowed funds	2 491 122	3 559 309	2 465 961
Income tax liabilities	6 794	5 203	11 288
Deferred tax liability	0	0	0
Other liabilities	93 939	48 868	96 663
Subordinated debt	0	0	0
TOTAL LIABILITIES	5 221 841	6 216 582	5 385 107
EQUITY:			
Share capital	1 474 761	1 353 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	513 607	207 728	458 141
TOTAL EQUITY	1 988 368	1 561 489	1 932 902
TOTAL LIABILITIES AND EQUITY	7 210 209	7 778 071	7 318 009

*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.

Acting Chairperson of Board

A. Maksytbekov

Chief Accountant

N. Azimzhanova



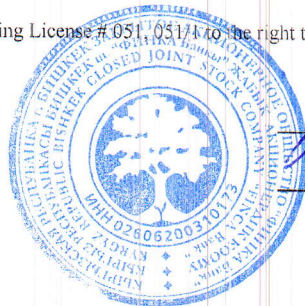
CJSC "FINCA Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 28 February 2018

	February 28, 2018	February 28, 2017	December 31, 2017
	KGS'000	KGS'000	KGS'000
Interest income	326 336	353 683	2 157 889
Interest expense	(96 907)	(153 847)	(781 990)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	229 429	199 836	1 375 898
Recovery of provision /(provision) for impairment losses on interest bearing assets	(146)	8 308	29 912
NET INTEREST INCOME	229 283	208 144	1 405 810
Net loss on foreign exchange operations	(4 082)	536	(5 545)
Commissions received	1 345	2 523	8 847
Commissions paid	(792)	(1 565)	(5 970)
Other income	76	41	1 595
NET NON-INTEREST INCOME	(3 453)	1 536	(1 073)
Operating income	225 830	209 680	1 404 737
Operating expenses	(153 162)	(146 450)	(903 885)
Recovery of provision /(provision) for impairment losses on other assets	(37)	32	2 612
PROFIT BEFORE INCOME TAX	72 630	63 262	503 464
Income tax expense	(6 261)	(7 955)	(45 324)
NET PROFIT	66 369	55 307	458 141
Total comprehensive income	66 369	55 307	458 141

*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.

Acting Chairperson of Board

Chief Accountant



(Handwritten signatures in blue ink)

A. Maksytbekov

N. Azimzhanova