

CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 31 JANUARY 2018

	January 31, 2018 KGS'000	January 31, 2017 KGS'000	December 31, 2017 KGS'000
ASSETS:			
Cash and money assets in settlement	278 101	324 418	239 468
Financial assets at fair value through profit or loss	4 816	137 652	665
Accounts and deposits in National Bank of Kyrgyz Republic	279 839	716 369	322 854
Accounts and deposits in Banks	450 587	597 645	347 294
Securities held till maturity	0	0	93 675
REPO operations	0	0	0
Loans to customers	6 076 938	6 319 025	6 237 373
Loan loss provision reserves	(219 117)	(256 918)	(218 337)
Net loans to customers	5 857 821	6 062 106	6 019 036
Property and equipment	229 835	215 696	231 134
Intangible assets	29 551	23 631	30 424
Prepaid income tax	533	0	533
Deferred tax assets	2 460	2 793	2 460
Other assets	45 902	36 574	30 466
TOTAL ASSETS	7 179 444	8 116 884	7 318 009
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	0	0	0
Accounts and deposits of banks	80 997	138 943	80 992
Customers deposits	2 527 322	2 350 430	2 730 203
Other borrowed funds	2 485 665	4 023 611	2 465 961
Income tax liabilities	14 588	16 841	11 288
Deferred tax liability	0	0	0
Other liabilities	100 397	43 846	96 663
Subordinated debt	0	0	0
TOTAL LIABILITIES	5 208 969	6 573 671	5 385 107
EQUITY:			
Share capital	1 474 761	1 353 761	1 474 761
Additional paid-in capital	0	0	0
Retained earnings	495 714	189 452	458 141
TOTAL EQUITY	1 970 475	1 543 213	1 932 902
TOTAL LIABILITIES AND EQUITY	7 179 444	8 116 884	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 31 January 2018

	<u>January 31, 2018</u>	<u>January 31, 2017</u>	<u>December 31, 2017</u>
	KGS'000	KGS'000	KGS'000
Interest income	172 498	185 138	2 157 889
Interest expense	(51 930)	(80 893)	(781 990)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	120 568	104 245	1 375 898
Recovery of provision /(provision) for impairment losses on interest bearing assets	(1 184)	6 108	29 912
NET INTEREST INCOME	119 384	110 353	1 405 810
Net loss on foreign exchange operations	(1 834)	932	(5 545)
Commissions received	623	371	8 847
Commissions paid	(397)	(466)	(5 970)
Other income	(8)	(1)	1 595
NET NON-INTEREST INCOME	(1 615)	836	(1 073)
Operating income	117 770	111 189	1 404 737
Operating expenses	(76 819)	(71 656)	(903 885)
Recovery of provision /(provision) for impairment losses on other assets	(37)	(1)	2 612
PROFIT BEFORE INCOME TAX	40 913	39 532	503 464
Income tax expense	(3 300)	(2 500)	(45 324)
NET PROFIT	37 613	37 032	458 141
Total comprehensive income	37 613	37 032	458 141

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