

CJSC "FINCA Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 28 FEBRUARY 2019

	<u>February 28, 2019</u> KGS'000	<u>February 28, 2018</u> KGS'000	<u>December 31, 2018</u> KGS'000
Interest income	342 414	326 336	2 064 475
Interest expense	(103 723)	(96 907)	(573 051)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	238 690	229 429	1 491 424
Recovery of provision /(provision) for impairment losses on interest bearing assets	(19 273)	(146)	16 764
NET INTEREST INCOME	219 417	229 283	1 508 188
Net loss on foreign exchange operations	2 026	(4 082)	(133)
Commissions received	3 135	1 345	14 343
Commissions paid	(2 265)	(792)	(6 346)
Other income	546	76	3 529
NET NON-INTEREST INCOME	3 442	(3 453)	11 394
Operating income	222 859	225 830	1 519 581
Operating expenses	(166 943)	(153 162)	(970 433)
Recovery of provision /(provision) for impairment losses on other assets	139	(37)	(4 576)
PROFIT BEFORE INCOME TAX	56 055	72 630	544 572
Income tax expense	(7 581)	(6 261)	(55 669)
NET PROFIT	48 474	66 369	488 903
Total comprehensive income	48 474	66 369	488 903

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

Chairperson of Board

Chief Accountant



M. Saidakhmatov

N. Azimzhanova