CJSC "FINCA Bank" STATEMENT OF FINANCIAL POSITION AS AT 31 OCTOBER 2017

	October 31, 2017	October 31, 2016	December 31, 2016
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	241 564	440 995	315 322
Financial assets at fair value through profit or loss	7 785	185 083	156 738
Accounts and deposits in National Bank of Kyrgyz			
Republic	311 094	194 818	338 979
Accounts and deposints in Banks	477 364	287 067	412 62
Securities held till maturity	i e	-	-
REPO operations	=	2	₩
Loans to customers	6 310 812	6 807 862	6 528 088
Loan loss provision reserves	(225 661)	(270 734)	(262 52
Net loans to customers	6 085 151	6 537 128	6 265 56
Property and equipment	232 940	200 775	211 10
Intangible assets	31 039	29 946	27 22
Prepaid income tax	533	- 1 ,	-
Deferred tax assets	4 460	1 108	3 23
Other assets	28 303	83 615	40 22
TOTAL ASSETS	7 420 233	7 960 534	7 771 00
LIABILITIES AND EQUITY			
LIABILITIES AND EQUIT			
LIABILITIES.			
Financial liabilities at fair value through profit or loss		=	-
Accounts and deposits of banks	80 882	276 380	277 18
Customers deposits	2 762 294	1 827 702	1 948 95
Other borrowed funds	2 637 639	4 050 266	3 963 72
Income tax liabilities	15 361		17 09
Deferred tax liability	own.		
Other liabilities	72 146	73 544	60 19
Subordinated debt		293 760	-
TOTAL LIABILITIES	5 568 324	6 521 651	6 267 15
EQUITY:			
EQUITY:	1 474 761	1 353 761	1 353 76
Share capital	1 474 701	-	-
Additional paid-in capital	377 148	85 123	150 09
Retained earnings TOTAL EQUITY	1 851 909	1 438 884	1 503 85
-			7 771 00
TOTAL LIABILITIES AND EQUITY	7 420 233	7 960 534	7 771 00

*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 31 OCTOBER 2017

	October 31, 2017	October 31, 2016	December 31, 2016
	KGS'000	KGS'000	KGS'000
Laterant in comp	1 811 502	2 081 289	2 480 536
Interest income Interest expense	(672 893)	(1 080 306)	(1 251 781)
		*	
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT			
LOSSES ON INTEREST BEARING ASSETS	1 138 609	1 000 983	1 228 755
Recovery of provision /(provision) for impairment losses			
on interest bearing assets	24 489	(68 846)	(59 441)
NET INTEREST INCOME	1 163 098	932 138	1 169 314
Net loss on foreign exchange operations	(3 568)	(1 903)	(973)
Commissions received	7 396	18 183	19 405
Commissions paid	(5 290)	$(7\ 267)$	(8 488)
Other income	704	1 868	1 743
NET NON-INTEREST INCOME	(757)	10 881	11 687
Operating income	1 162 340	943 018	1 181 001
Operating expenses	(752 388)	(769 185)	(927 227)
Recovery of provision /(provision) for impairment losses			
on other assets	2 531	(3 979)	(3 979)
PROFIT BEFORE INCOME TAX	412 484	169 855	249 795
Income tax expense	(35 336)	(11 664)	(26 634)
NET PROFIT	377 148	158 191	223 162
Total comprehensive income	377 148	158 191	223 162

*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

M. Cherikbaeva

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