

**CJSC "FINCA Bank"**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 30 April 2015**

	30 April 2015	31 December 2014	30 April 2014
	KGS'000	KGS'000	KGS'000
<b>ASSETS:</b>			
Cash and cash equivalents	550 128	787 950	397 252
Financial assets at fair value through profit or loss	504 102	610 568	417 620
Accounts and deposits in National Bank of Kyrgyz Republic	50 892	-	-
REPO operations	100 580	-	-
Loans to customers	7 566 397	7 497 753	5 934 264
Loan loss provision reserves	(259 669)	(387 783)	(297 343)
Net loans to customers	7 306 729	7 109 970	5 636 921
Property and equipment	234 533	236 284	220 113
Intangible assets	39 773	41 851	47 190
Prepaid income tax	-	-	-
Deferred tax assets	-	44	-
Other assets	47 547	33 262	32 407
<b>TOTAL ASSETS</b>	<b>8 834 284</b>	<b>8 819 928</b>	<b>6 751 501</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Financial liabilities at fair value through profit or loss	-	-	-
Customers deposits	27 121	-	-
Other borrowed funds	7 351 897	7 451 705	5 493 980
Income tax liabilities	-	-	-
Deferred tax liability	2 322	-	3 390
Other liabilities	68 705	56 077	45 958
Subordinated debt	256 017	239 815	229 615
<b>TOTAL LIABILITIES</b>	<b>7 706 061</b>	<b>7 747 596</b>	<b>5 772 943</b>
<b>EQUITY:</b>			
Share capital	1 043 236	1 043 236	1 043 236
Additional paid-in capital	189 100	189 100	-
Retained earnings	(104 113)	(160 004)	(64 678)
<b>TOTAL EQUITY</b>	<b>1 128 223</b>	<b>1 072 332</b>	<b>978 558</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>8 834 284</b>	<b>8 819 929</b>	<b>6 751 501</b>

Chief Financial Officer



*[Signature]*  
A.Maksytbekov

Chief Accountant

*[Signature]*  
N.Azimzhanova

CJSC "FINCA Bank"  
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
FOR THE PERIOD ENDED 30 APRIL 2015

	30 April 2015	31 December 2014	30 April 2014
	KGS'000	KGS'000	KGS'000
Interest income	824 562	2 137 195	615 209
Interest expense	(525 020)	(1 079 633)	(287 487)
<b>NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>299 542</b>	<b>1 057 562</b>	<b>327 722</b>
Recovery of provision /(provision) for impairment losses on interest bearing assets	124 895	(131 330)	(33 988)
<b>NET INTEREST INCOME</b>	<b>424 438</b>	<b>926 232</b>	<b>293 733</b>
Net loss on foreign exchange operations	(1 962)	(35 005)	(5 534)
Other income	240	2 430	(164)
<b>NET NON-INTEREST INCOME</b>	<b>(1 722)</b>	<b>(32 576)</b>	<b>(5 698)</b>
Operating income	1 345	680	(4)
Operating expenses	(365 805)	(1 029 462)	(324 398)
<b>OPERATING PROFIT</b>	<b>58 256</b>	<b>(135 126)</b>	<b>(36 366)</b>
<b>PROFIT BEFORE INCOME TAX</b>	<b>58 256</b>	<b>(135 126)</b>	<b>(36 366)</b>
Income tax expense	(2 366)	1 124	(2 310)
<b>NET PROFIT</b>	<b>55 890</b>	<b>(134 002)</b>	<b>(38 676)</b>
<b>Total comprehensive income</b>	<b>55 890</b>	<b>(134 002)</b>	<b>(38 676)</b>

Chief Financial Officer

Chief Accountant



*(Handwritten signature)*

A. Maksytbekov

N. Azimzhanova