

CJSC "FINCA Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 APRIL 2016

	<u>30 April 2016</u>	<u>30 April 2015</u>	<u>31 December 2015</u>
	KGS'000	KGS'000	KGS'000
Interest income	835 956	824 562	2 571 816
Interest expense	(484 253)	(525 020)	(1 580 583)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	351 703	299 542	991 233
Recovery of provision /(provision) for impairment losses on interest bearing assets	(35 267)	124 895	157 749
NET INTEREST INCOME	316 436	424 438	1 148 982
Net loss on foreign exchange operations	(1 745)	(1 962)	(2 834)
Commissions received	1 240	289	1 396
Commissions paid	(1 725)	(2 132)	(5 132)
Other income	395	1 297	9 285
NET NON-INTEREST INCOME	(1 835)	(2 509)	2 715
Operating income	314 601	421 929	1 151 697
Operating expenses	(334 924)	(363 673)	(1 065 275)
Recovery of provision /(provision) for impairment losses on other assets	(38)	-	(501)
PROFIT BEFORE INCOME TAX	(20 362)	58 256	85 921
Income tax expense	-	(2 366)	1 014
NET PROFIT	(20 362)	55 890	86 935
Total comprehensive income	(20 362)	55 890	86 935

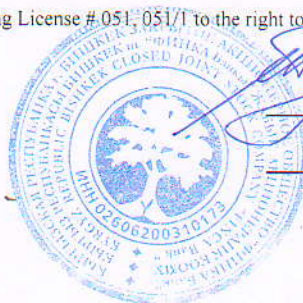
*On March 03, 2015, the Banking License # 051, 051/1 to the right to carry out banking operations in the national and foreign currencies was obtained.

Chairperson of Board

M. Cherikbaeva

Chief Accountant

N. Azimzhanova



CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 30 APRIL 2016

	<u>30 April 2016</u>	<u>30 April 2015</u>	<u>31 December 2015</u>
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	154 636	98 520	177 225
Financial assets at fair value through profit or loss	314 342	504 102	980 026
Accounts and deposits in National Bank of Kyrgyz Republic	147 936	50 892	85 574
Accounts and deposits in Banks	248 113	451 609	1 640 328
Securities held till maturity	-	-	-
REPO operations	-	100 580	-
Loans to customers	7 160 451	7 566 397	7 299 149
Loan loss provision reserves	(236 010)	(259 669)	(226 173)
Net loans to customers	6 924 441	7 306 729	7 072 976
Property and equipment	222 263	234 533	228 361
Intangible assets	37 103	39 773	41 709
Prepaid income tax	-	-	-
Deferred tax assets	1 108	-	1 108
Other assets	97 994	47 547	37 222
TOTAL ASSETS	8 147 936	8 834 284	10 264 529
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	-	-	-
Accounts and deposits of banks	205 798	-	146 162
Customers deposits	1 367 074	27 121	1 097 074
Other borrowed funds	4 898 790	7 351 897	7 354 553
Income tax liabilities	-	-	50
Deferred tax liability	-	2 322	-
Other liabilities	123 697	68 705	76 332
Subordinated debt	292 245	256 017	309 665
TOTAL LIABILITIES	6 887 605	7 706 061	8 983 836
EQUITY:			
Share capital	1 353 761	1 043 236	1 353 761
Additional paid-in capital	-	189 100	-
Retained earnings	(93 430)	(104 113)	(73 069)
TOTAL EQUITY	1 260 331	1 128 223	1 280 692
TOTAL LIABILITIES AND EQUITY	8 147 936	8 834 284	10 264 529

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Chairperson of Board



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Chief Accountant

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