

**CJSC "FINCA Bank"**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 31 AUGUST 2016**

	August 31, 2016 KGS'000	August 31, 2015 KGS'000	December 31, 2015 KGS'000
<b>ASSETS:</b>			
Cash and money assets in settlement	205 329	129 869	177 225
Financial assets at fair value through profit or loss	294 556	769 634	980 026
Accounts and deposits in National Bank of Kyrgyz Republic	163 886	35 692	85 574
Accounts and deposits in Banks	281 813	225 432	1 640 328
Securities held till maturity	-	-	-
REPO operations	-	-	-
Loans to customers	6 945 502	7 475 746	7 299 149
Loan loss provision reserves	(273 197)	(233 545)	(226 173)
Net loans to customers	6 672 305	7 242 202	7 072 976
Property and equipment	203 893	235 941	228 361
Intangible assets	31 625	39 939	41 709
Prepaid income tax	-	-	-
Deferred tax assets	1 108	44	1 108
Other assets	107 913	124 822	37 222
<b>TOTAL ASSETS</b>	<b>7 962 428</b>	<b>8 803 576</b>	<b>10 264 529</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Financial liabilities at fair value through profit or loss	-	-	-
Accounts and deposits of banks	276 670	-	146 162
Customers deposits	1 676 348	187 717	1 097 074
Other borrowed funds	4 228 530	6 915 756	7 354 553
Income tax liabilities	-	-	50
Deferred tax liability	-	-	-
Other liabilities	120 223	160 303	76 332
Subordinated debt	287 848	271 708	309 665
<b>TOTAL LIABILITIES</b>	<b>6 589 618</b>	<b>7 535 484</b>	<b>8 983 836</b>
<b>EQUITY:</b>			
Share capital	1 353 761	1 232 336	1 353 761
Additional paid-in capital	-	121 425	-
Retained earnings	19 049	(85 669)	(73 069)
<b>TOTAL EQUITY</b>	<b>1 372 810</b>	<b>1 268 092</b>	<b>1 280 692</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>7 962 428</b>	<b>8 803 576</b>	<b>10 264 529</b>

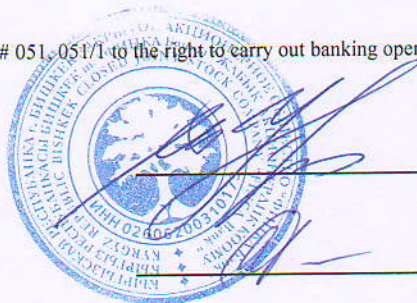
\*On March 03, 2015, the Banking License # 051, 051/1 to the right to carry out banking operations in the national and foreign currencies was obtained.

Chairperson of Board

M. Cherikbaeva

Deputy Chief Accountant

A. Abdijaparova



**CJSC "FINCA Bank"**  
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE PERIOD ENDED 31 August 2016**

	<u>August 31, 2016</u>	<u>August 31, 2015</u>	<u>December 31, 2015</u>
	KGS'000	KGS'000	KGS'000
Interest income	1 674 310	1 691 347	2 571 816
Interest expense	(889 135)	(1 052 212)	(1 580 583)
<b>NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>785 175</b>	<b>639 135</b>	<b>991 233</b>
Recovery of provision /(provision) for impairment losses on interest bearing assets	(71 619)	149 022	157 749
<b>NET INTEREST INCOME</b>	<b>713 556</b>	<b>788 157</b>	<b>1 148 982</b>
Net loss on foreign exchange operations	(1 587)	(7 464)	(2 834)
Commissions received	9 933	607	1 396
Commissions paid	(4 899)	(3 796)	(5 132)
Other income	1 355	4 966	9 285
<b>NET NON-INTEREST INCOME</b>	<b>4 802</b>	<b>(5 686)</b>	<b>2 715</b>
<b>Operating income</b>	<b>718 358</b>	<b>782 471</b>	<b>1 151 697</b>
<b>Operating expenses</b>	<b>(620 508)</b>	<b>(707 893)</b>	<b>(1 065 275)</b>
Recovery of provision /(provision) for impairment losses on other assets	(2 854)	(244)	(501)
<b>PROFIT BEFORE INCOME TAX</b>	<b>94 996</b>	<b>74 335</b>	<b>85 921</b>
Income tax expense	(2 879)	-	1 014
<b>NET PROFIT</b>	<b>92 117</b>	<b>74 335</b>	<b>86 935</b>
<b>Total comprehensive income</b>	<b>92 117</b>	<b>74 335</b>	<b>86 935</b>

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