

CJSC "FINCA Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 29 FEBRUARY 2016

	<u>29 February 2016</u>	<u>28 February 2015</u>	<u>28 February 2014</u>
	KGS'000	KGS'000	KGS'000
Interest income	411 405	396 875	293 493
Interest expense	(249 421)	(247 106)	(135 849)
NET INTEREST INCOME BEFORE Recovery of PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	161 984	149 769	157 644
Recovery of provision /(provision) for impairment losses on interest bearing assets	(20 195)	(9 613)	(7 640)
NET INTEREST INCOME	141 789	140 155	150 004
Net loss on foreign exchange operations	(3 846)	459	(4 667)
Commissions received	466	95	64
Commissions paid	(804)	(990)	(723)
Other income	200	427	(748)
NET NON-INTEREST INCOME	(3 985)	(9)	(6 075)
Operating income	137 804	140 146	143 929
Operating expenses	(166 884)	(178 004)	(163 277)
Recovery of provision /(provision) for impairment losses on other assets	113	-	-
PROFIT BEFORE INCOME TAX	(28 966)	(37 859)	(19 348)
Income tax expense	-	-	-
NET PROFIT	(28 966)	(37 859)	(19 348)
Total comprehensive income	(28 966)	(37 859)	(19 348)

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

Chief Executive Officer

M. Cherikbaeva

Chief Accountant

N. Azimzhanova



CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 29 FEBRUARY 2016

	29 February 2016	28 February 2015	28 February 2014
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	256 333	93 805	227 664
Financial assets at fair value through profit or loss	741 237	1 089 385	367 412
Accounts and deposits in National Bank of Kyrgyz Republic	98 375	-	-
Accounts and deposits in Banks	1 278 094	338 322	380 464
Securities held till maturity	-	-	-
REPO operations	-	-	-
Loans to customers	7 053 578	7 519 290	5 416 336
Loan loss provision reserves	(240 309)	(394 865)	(273 138)
Net loans to customers	6 813 270	7 124 426	5 143 198
Property and equipment	224 245	231 907	216 761
Intangible assets	39 091	39 956	49 489
Prepaid income tax	-	-	-
Deferred tax assets	1 108	44	-
Other assets	62 593	37 789	35 445
TOTAL ASSETS	9 514 345	8 955 634	6 420 433
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	-	-	-
Accounts and deposits of banks	144 870	-	-
Customers deposits	1 150 400	-	-
Other borrowed funds	6 557 708	7 599 065	5 136 140
Income tax liabilities	-	-	-
Deferred tax liability	-	-	1 080
Other liabilities	99 648	66 684	67 246
Subordinated debt	309 992	255 411	218 081
TOTAL LIABILITIES	8 262 619	7 921 160	5 422 547
EQUITY:			
Share capital	1 353 761	1 043 236	886 116
Additional paid-in capital	-	189 100	157 120
Retained earnings	(102 035)	(197 862)	(45 350)
TOTAL EQUITY	1 251 726	1 034 474	997 886
TOTAL LIABILITIES AND EQUITY	9 514 345	8 955 634	6 420 433

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