

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

	31 January 2016	31 January 2015	31 January 2014
	KGS'000	KGS'000	KGS'000
<b>ASSETS:</b>			
Cash and money assets in settlement	153 948	17 138	29 326
Financial assets at fair value through profit or loss	820 173	635 610	243 243
Accounts and deposits in National Bank of Kyrgyz Republic	48 711	-	-
Accounts and deposits in Banks	1 403 341	871 351	390 391
Securities held till maturity	-	-	-
REPO operations	-	-	-
Loans to customers	7 160 014	7 440 979	5 430 698
Loan loss provision reserves	(238 412)	(388 443)	(272 578)
Net loans to customers	6 921 602	7 052 536	5 158 119
Property and equipment	225 750	234 506	216 929
Intangible assets	40 400	40 860	50 639
Prepaid income tax	-	-	489
Deferred tax assets	44	44	-
Other assets	153 464	36 148	36 553
<b>TOTAL ASSETS</b>	<b>9 767 433</b>	<b>8 888 192</b>	<b>6 125 690</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Financial liabilities at fair value through profit or loss	-	-	-
Accounts and deposits of banks	146 604	-	-
Customers deposits	1 127 367	-	-
Other borrowed funds	6 842 465	7 518 283	4 847 091
Income tax liabilities	-	-	2 129
Deferred tax liability	-	-	1 080
Other liabilities	79 509	65 772	58 532
Subordinated debt	313 348	246 502	207 455
<b>TOTAL LIABILITIES</b>	<b>8 509 292</b>	<b>7 830 557</b>	<b>5 116 287</b>
<b>EQUITY:</b>			
Share capital	1 353 761	1 043 236	886 116
Additional paid-in capital	-	189 100	157 120
Retained earnings	(95 620)	(174 701)	(33 833)
<b>TOTAL EQUITY</b>	<b>1 258 141</b>	<b>1 057 635</b>	<b>1 009 403</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>9 767 433</b>	<b>8 888 192</b>	<b>6 125 690</b>

Chief Executive Officer

M. Cherikbaeva

Chief Accountant

N. Azimzhanova



C.JSC "FINCA Bank"  
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
FOR THE PERIOD ENDED 31 JANUARY 2016

	31 January 2016	31 January 2015	31 January 2014
	KGS'000	KGS'000	KGS'000
Interest income	211 746	205 006	153 246
Interest expense	(131 337)	(124 704)	(70 323)
<b>NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>80 410</b>	<b>80 301</b>	<b>82 924</b>
Recovery of provision /(provision) for impairment losses on interest bearing assets	(12 080)	(2 253)	(7 365)
<b>NET INTEREST INCOME</b>	<b>68 330</b>	<b>78 048</b>	<b>75 559</b>
Net loss on foreign exchange operations	(1 363)	(3 354)	(521)
Commissions received	189	55	24
Commissions paid	(412)	(470)	(367)
Other income	119	400	(548)
<b>NET NON-INTEREST INCOME</b>	<b>(1 467)</b>	<b>(3 368)</b>	<b>(1 412)</b>
<b>Operating income</b>	<b>66 863</b>	<b>74 679</b>	<b>74 147</b>
<b>Operating expenses</b>	<b>(85 533)</b>	<b>(89 377)</b>	<b>(81 979)</b>
Recovery of provision /(provision) for impairment losses on other assets	(36)	-	-
<b>PROFIT BEFORE INCOME TAX</b>	<b>(18 706)</b>	<b>(14 697)</b>	<b>(7 831)</b>
Income tax expense	-	-	-
<b>NET PROFIT</b>	<b>(18 706)</b>	<b>(14 697)</b>	<b>(7 831)</b>
<b>Total comprehensive income</b>	<b>(18 706)</b>	<b>(14 697)</b>	<b>(7 831)</b>

Chief Executive Officer

M. Cherikbaeva

Chief Accountant

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