CJSC "FINCA Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 JULY 2015

	31 July 2015 KGS'000	31 December 2014 KGS'000	31 July 2014 KGS'000
Interest income	1 470 406	2 137 195	1 141 550
Interest expense	(920 597)	(1 079 633)	(544 551)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	**549 809**	**1 057 562**	**596 999**
Recovery of provision /(provision) for impairment losses on interest bearing assets	150 292	(131 330)	(68 671)
NET INTEREST INCOME	**700 101**	**926 232**	**528 328**
Net loss on foreign exchange operations	(1 431)	(35 005)	(4 096)
Other income	4 517	2 430	(151)
NET NON-INTEREST INCOME	**3 086**	**(32 576)**	**(4 247)**
Operating income	1 202	680	211
Operating expenses	(629 019)	(1 029 462)	(588 899)
OPERATING PROFIT	**75 370**	**(135 126)**	**(64 606)**
PROFIT BEFORE INCOME TAX	**75 370**	**(135 126)**	**(64 606)**
Income tax expense	-	1 124	-
NET PROFIT	75 370	(134 002)	(64 606)
Total comprehensive income	**75 370**	**(134 002)**	**(64 606)**

Chief Executive Officer — M. Cherikbaeva

Chief Accountant — N.Azimzhanova