

CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 30 Jun 2015

	<u>30 June 2015</u>	<u>31 December 2014</u>	<u>30 June 2014</u>
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and cash equivalents	288 277	787 950	379 141
Financial assets at fair value through profit or loss	643 681	610 568	164 316
Accounts and deposits in National Bank of Kyrgyz Republic	45 053	-	-
REPO operations	84 316	-	-
Loans to customers	7 432 758	7 497 753	6 415 143
Loan loss provision reserves	(265 703)	(387 783)	(320 293)
Net loans to customers	7 167 055	7 109 970	6 094 850
Property and equipment	236 591	236 284	228 676
Intangible assets	38 191	41 851	44 890
Prepaid income tax	-	-	-
Deferred tax assets	44	44	-
Other assets	36 916	33 262	42 656
TOTAL ASSETS	8 540 124	8 819 928	6 954 529
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	-	-	-
Customers deposits	110 377	-	-
Other borrowed funds	6 862 688	7 451 705	5 615 151
Income tax liabilities	-	-	-
Deferred tax liability	-	-	1 080
Other liabilities	76 963	56 077	59 675
Subordinated debt	253 037	239 815	211 858
TOTAL LIABILITIES	7 303 064	7 747 596	5 887 764
EQUITY:			
Share capital	1 043 236	1 043 236	1 043 236
Additional paid-in capital	310 525	189 100	106 000
Retained earnings	(116 702)	(160 004)	(82 471)
TOTAL EQUITY	1 237 059	1 072 332	1 066 765
TOTAL LIABILITIES AND EQUITY	8 540 124	8 819 929	6 954 529

Chief Financial Officer

Chief Accountant



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A.Maksytbekov

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N.Azimzhanova

CJSC "FINCA Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 JUN 2015

	<u>30 June 2015</u>	<u>31 December 2014</u>	<u>30 June 2014</u>
	KGS'000	KGS'000	KGS'000
Interest income	1 251 976	2 137 195	959 056
Interest expense	(788 130)	(1 079 633)	(454 741)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	463 846	1 057 562	504 315
Recovery of provision /(provision) for impairment losses on interest bearing assets	118 976	(131 330)	(56 936)
NET INTEREST INCOME	582 822	926 232	447 378
Net loss on foreign exchange operations	(564)	(35 005)	(5 300)
Other income	(201)	2 430	(151)
NET NON-INTEREST INCOME	(765)	(32 576)	(5 451)
Operating income	1 518	680	144
Operating expenses	(540 273)	(1 029 462)	(498 540)
OPERATING PROFIT	43 302	(135 126)	(56 469)
PROFIT BEFORE INCOME TAX	43 302	(135 126)	(56 469)
Income tax expense	-	1 124	-
NET PROFIT	43 302	(134 002)	(56 469)
Total comprehensive income	43 302	(134 002)	(56 469)

Chief Financial Officer

Chief Accountant



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A.Maksytbekov

N.Azimzhanova