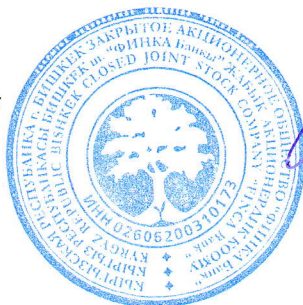


CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 31 March 2015

	<u>31 March 2015</u>	<u>31 December 2014</u>	<u>31 March 2014</u>
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and cash equivalents	884 122	787 950	532 084
Financial assets at fair value through profit or loss	872 051	610 568	466 950
Loans to customers	7 337 117	7 109 970	5 296 920
Property and equipment	231 354	236 284	214 671
Intangible assets	40 820	41 851	48 339
Prepaid income tax	-	-	-
Deferred tax assets	44	44	-
Other assets	51 046	33 262	35 884
TOTAL ASSETS	<u>9 416 553</u>	<u>8 819 928</u>	<u>6 594 848</u>
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	-	-	-
Customers deposits	4 964	-	-
Other borrowed funds	7 931 319	7 451 705	5 321 155
Income tax liabilities	-	-	-
Deferred tax liability	-	-	1 080
Other liabilities	68 459	56 077	64 304
Subordinated debt	269 199	239 815	229 250
TOTAL LIABILITIES	<u>8 273 942</u>	<u>7 747 596</u>	<u>5 615 790</u>
EQUITY:			
Share capital	1 043 236	1 043 236	886 116
Additional paid-in capital	189 100	189 100	157 120
Retained earnings	(89 725)	(160 004)	(64 178)
TOTAL EQUITY	<u>1 142 611</u>	<u>1 072 332</u>	<u>979 058</u>
TOTAL LIABILITIES AND EQUITY	<u>9 416 553</u>	<u>8 819 929</u>	<u>6 594 848</u>

Chief Financial Officer



(Handwritten signature of A. Maksytbekov)

_____ A. Maksytbekov

Chief Accountant

(Handwritten signature of N. Azimzhanova)

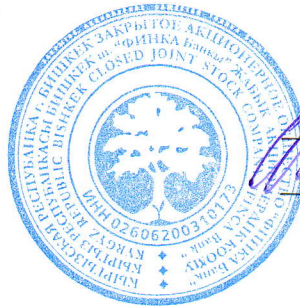
_____ N. Azimzhanova

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

	<u>31 March 2015</u>	<u>31 December 2014</u>	<u>31 March 2014</u>
	KGS'000	KGS'000	KGS'000
Interest income	612 257	2 137 195	452 481
Interest expense	(388 444)	(1 079 633)	(210 027)
NET INTEREST INCOME BEFORE RECOVERY OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	223 812	1 057 562	242 454
Recovery of provision /(provision) for impairment losses on interest bearing assets	119 915	(131 330)	(21 365)
NET INTEREST INCOME	343 727	926 232	221 089
Net loss on foreign exchange operations	(120)	(35 005)	(6 082)
Other income	240	2 430	(71)
NET NON-INTEREST INCOME	120	(32 576)	(6 154)
Operating income	597	680	(77)
Operating expenses	(120 450)	(409 988)	(104 546)
Personnel expenses	(141 990)	(570 222)	(136 231)
Depreciation and amortisation	(11 726)	(49 252)	(12 258)
OPERATING PROFIT	70 279	(135 126)	(38 176)
PROFIT BEFORE INCOME TAX	70 279	(135 126)	(38 176)
Income tax expense	-	1 124	-
NET PROFIT	70 279	(134 002)	(38 176)
Total comprehensive income	70 279	(134 002)	(38 176)

Chief Financial Officer

Chief Accountant



(Handwritten signatures in blue ink)

A.Maksytbekov

N.Azimzhanova