

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

	<u>31 March 2016</u>	<u>31 March 2015</u>	<u>31 March 2014</u>
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	245 195	174 487	193 584
Financial assets at fair value through profit or loss	479 950	872 051	466 950
Accounts and deposits in National Bank of Kyrgyz Republic	437 899	95 280	-
Accounts and deposits in Banks	401 451	614 354	338 499
Securities held till maturity	-	-	-
REPO operations	-	-	-
Loans to customers	7 119 846	7 601 631	5 582 436
Loan loss provision reserves	(242 077)	(264 514)	(285 516)
Net loans to customers	6 877 769	7 337 117	5 296 920
Property and equipment	222 647	231 354	214 671
Intangible assets	38 473	40 820	48 339
Prepaid income tax	-	-	-
Deferred tax assets	1 108	44	-
Other assets	78 592	178 793	35 884
TOTAL ASSETS	8 783 083	9 544 300	6 594 848
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	-	-	-
Accounts and deposits of banks	140 695	-	-
Customers deposits	1 224 369	4 964	-
Other borrowed funds	5 756 350	7 931 319	5 321 155
Income tax liabilities	-	-	-
Deferred tax liability	-	-	1 080
Other liabilities	114 500	196 206	64 304
Subordinated debt	295 738	269 199	229 250
TOTAL LIABILITIES	7 531 652	8 401 689	5 615 790
EQUITY:			
Share capital	1 353 761	1 043 236	886 116
Additional paid-in capital	-	189 100	157 120
Retained earnings	(102 330)	(89 725)	(64 178)
TOTAL EQUITY	1 251 431	1 142 611	979 058
TOTAL LIABILITIES AND EQUITY	8 783 083	9 544 300	6 594 848

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

Chairperson of Board



[Signature]
M. Cherikbaeva

Chief Accountant

[Signature]
N. Azimzhanova

CJSC "FINCA Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 MARCH 2016

	<u>31 March 2016</u>	<u>31 March 2015</u>	<u>31 March 2014</u>
	KGS'000	KGS'000	KGS'000
Interest income	626 188	612 257	452 481
Interest expense	(373 414)	(388 444)	(210 027)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	252 775	223 812	242 454
Recovery of provision /(provision) for impairment losses on interest bearing assets	(29 562)	119 915	(21 365)
NET INTEREST INCOME	223 212	343 727	221 089
Net loss on foreign exchange operations	(3 064)	(120)	(6 082)
Commissions received	789	195	115
Commissions paid	(1 246)	(1 703)	(1 320)
Other income	245	642	(264)
NET NON-INTEREST INCOME	(3 276)	(986)	(7 550)
Operating income	219 937	342 741	213 539
Operating expenses	(249 160)	(272 462)	(251 715)
Recovery of provision /(provision) for impairment losses on other assets	(38)	-	-
PROFIT BEFORE INCOME TAX	(29 261)	70 279	(38 176)
Income tax expense	-	-	-
NET PROFIT	(29 261)	70 279	(38 176)
Total comprehensive income	(29 261)	70 279	(38 176)

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