

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

	31 May 2015	31 December 2014	31 May 2014
	KGS'000	KGS'000	KGS'000
<b>ASSETS:</b>			
Cash and cash equivalents	202 057	787 950	346 331
Financial assets at fair value through profit or loss	306 055	610 568	230 213
Accounts and deposits in National Bank of Kyrgyz Republic	143 505	-	-
REPO operations	12 656	-	-
Loans to customers	7 478 790	7 497 753	6 166 919
Loan loss provision reserves	(247 348)	(387 783)	(304 409)
Net loans to customers	7 231 441	7 109 970	5 862 511
Property and equipment	236 371	236 284	219 100
Intangible assets	39 246	41 851	46 040
Prepaid income tax	-	-	-
Deferred tax assets	44	44	-
Other assets	47 656	33 262	41 958
<b>TOTAL ASSETS</b>	<b>8 219 031</b>	<b>8 819 928</b>	<b>6 746 152</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES:</b>			
Financial liabilities at fair value through profit or loss	-	-	-
Customers deposits	70 238	-	-
Other borrowed funds	6 689 494	7 451 705	5 388 983
Income tax liabilities	-	-	-
Deferred tax liability	-	-	3 390
Other liabilities	80 529	56 077	60 261
Subordinated debt	234 256	239 815	210 222
<b>TOTAL LIABILITIES</b>	<b>7 074 516</b>	<b>7 747 596</b>	<b>5 662 857</b>
<b>EQUITY:</b>			
Share capital	1 043 236	1 043 236	1 043 236
Additional paid-in capital	189 100	189 100	106 000
Retained earnings	(87 821)	(160 004)	(65 941)
<b>TOTAL EQUITY</b>	<b>1 144 515</b>	<b>1 072 332</b>	<b>1 083 295</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>8 219 031</b>	<b>8 819 929</b>	<b>6 746 152</b>

Chief Financial Officer

Chief Accountant





A. Maksytbekov



N. Azimzhanova

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

	<u>31 May 2015</u>	<u>31 December 2014</u>	<u>31 May 2014</u>
	KGS'000	KGS'000	KGS'000
Interest income	1 040 145	2 137 195	786 807
Interest expense	(658 614)	(1 079 633)	(369 614)
<b>NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>381 531</b>	<b>1 057 562</b>	<b>417 193</b>
Recovery of provision /(provision) for impairment losses on interest bearing assets	136 930	(131 330)	(41 298)
<b>NET INTEREST INCOME</b>	<b>518 461</b>	<b>926 232</b>	<b>375 894</b>
Net loss on foreign exchange operations	2 780	(35 005)	(3 220)
Other income	259	2 430	(153)
<b>NET NON-INTEREST INCOME</b>	<b>3 040</b>	<b>(32 576)</b>	<b>(3 372)</b>
Operating income	1 426	680	91
Operating expenses	(450 743)	(1 029 462)	(410 243)
<b>OPERATING PROFIT</b>	<b>72 183</b>	<b>(135 126)</b>	<b>(37 630)</b>
<b>PROFIT BEFORE INCOME TAX</b>	<b>72 183</b>	<b>(135 126)</b>	<b>(37 630)</b>
Income tax expense	-	1 124	(2 310)
<b>NET PROFIT</b>	<b>72 183</b>	<b>(134 002)</b>	<b>(39 939)</b>
<b>Total comprehensive income</b>	<b>72 183</b>	<b>(134 002)</b>	<b>(39 939)</b>

Chief Financial Officer

Chief Accountant



A.Maksytbekov

N.Azimzhanova