

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

	<u>30 November 2015</u>	<u>31 December 2014</u>	<u>30 November 2014</u>
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	165 113	-	92 164
Financial assets at fair value through profit or loss	1 045 059	610 568	527 680
Accounts and deposits in National Bank of Kyrgyz Republic	45 435	-	-
Accounts and deposits in Banks	1 152 355	787 950	485 821
Securities held till maturity	-	-	-
REPO operations	-	-	-
Loans to customers	7 327 617	7 497 753	7 579 918
Loan loss provision reserves	(221 828)	(387 783)	(390 123)
Net loans to customers	7 105 789	7 109 970	7 189 794
Property and equipment	229 932	236 284	235 577
Intangible assets	43 033	41 851	42 547
Prepaid income tax	-	-	-
Deferred tax assets	44	44	-
Other assets	101 957	33 262	40 700
TOTAL ASSETS	9 888 718	8 819 928	8 614 283
	-	-	-
LIABILITIES AND EQUITY			
	-	-	-
LIABILITIES:			
	-	-	-
Financial liabilities at fair value through profit or loss	-	-	-
Accounts and deposits of banks	75 900	-	-
Customers deposits	614 350	-	-
Other borrowed funds	7 476 103	7 451 705	7 235 622
Income tax liabilities	-	-	-
Deferred tax liability	-	-	949
Other liabilities	129 116	56 076	67 852
Subordinated debt	305 948	239 815	231 672
TOTAL LIABILITIES	8 601 417	7 747 596	7 536 095
	-	-	-
EQUITY:			
	-	-	-
Share capital	1 353 761	1 043 236	1 043 236
Additional paid-in capital	-	189 100	189 100
Retained earnings	(66 460)	(160 004)	(154 148)
TOTAL EQUITY	1 287 301	1 072 332	1 078 188
	-	-	-
TOTAL LIABILITIES AND EQUITY	9 888 718	8 819 928	8 614 283

Chief Executive Officer



M. Cheriikbaeva

M. Cheriikbaeva

Chief Accountant

N. Azimzhanova

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

	<u>30 November 2015</u>	<u>31 December 2014</u>	<u>30 November 2014</u>
	KGS'000	KGS'000	KGS'000
Interest income	2 347 466	2 137 195	1 927 302
Interest expense	(1 449 234)	(1 079 633)	(957 871)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	898 232	1 057 562	969 431
Recovery of provision /(provision) for impairment losses on interest bearing assets	162 596	(131 330)	(131 337)
NET INTEREST INCOME	1 060 828	926 232	838 094
Net loss on foreign exchange operations	(857)	(35 005)	(26 786)
Other income	4 938	2 430	825
NET NON-INTEREST INCOME	4 081	(32 576)	(25 960)
Operating income	3 162	680	508
Operating expenses	(974 553)	(1 029 462)	(940 919)
OPERATING PROFIT	93 519	(135 126)	(128 278)
PROFIT BEFORE INCOME TAX	93 519	(135 126)	(128 278)
Income tax expense	-	1 124	131
NET PROFIT	93 519	(134 002)	(128 146)
Total comprehensive income	93 519	(134 002)	(128 146)

Chief Executive Officer

M. Cherikbaeva

Chief Accountant

N. Azimzhanova

