

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

	<u>31 October 2015</u>	<u>31 December 2014</u>	<u>31 October 2014</u>
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and cash equivalents	584 442	787 950	198 988
Financial assets at fair value through profit or loss	793 474	610 568	571 734
Accounts and deposits in National Bank of Kyrgyz Republic	54 142	-	-
Accounts and deposits in Banks	662 131	-	-
Securities held till maturity	-	-	-
REPO operations	-	-	-
Loans to customers	7 379 712	7 497 753	7 420 298
Loan loss provision reserves	(223 560)	(387 783)	(379 335)
Net loans to customers	7 156 152	7 109 970	7 040 963
Property and equipment	231 402	236 284	232 001
Intangible assets	37 619	41 851	43 518
Prepaid income tax	-	-	-
Deferred tax assets	44	44	-
Other assets	91 613	33 262	47 067
TOTAL ASSETS	9 611 020	8 819 928	8 134 270
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	-	-	-
Accounts and deposits of banks	70 112	-	-
Customers deposits	293 390	-	-
Other borrowed funds	7 566 056	7 451 705	6 737 053
Income tax liabilities	-	-	-
Deferred tax liability	-	-	949
Other liabilities	101 021	56 076	61 494
Subordinated debt	297 640	239 815	244 484
TOTAL LIABILITIES	8 328 218	7 747 596	7 043 979
EQUITY:			
Share capital	1 353 761	1 043 236	1 043 236
Additional paid-in capital	-	189 100	189 100
Retained earnings	(70 960)	(160 004)	(142 045)
TOTAL EQUITY	1 282 801	1 072 332	1 090 291
TOTAL LIABILITIES AND EQUITY	9 611 020	8 819 928	8 134 270

Chief Executive Officer



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M. Cherikbaeva

Chief Accountant

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N. Azimzhanova

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

	<u>31 October 2015</u>	<u>31 December 2014</u>	<u>31 October 2014</u>
	KGS'000	KGS'000	KGS'000
Interest income	2 129 614	2 137 195	1 728 408
Interest expense	(1 317 216)	(1 079 633)	(845 909)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	812 399	1 057 562	882 498
Recovery of provision /(provision) for impairment losses on interest bearing assets	158 905	(131 330)	(120 288)
NET INTEREST INCOME	971 304	926 232	762 211
Net loss on foreign exchange operations	(2 595)	(35 005)	(25 661)
Other income	4 611	2 430	262
NET NON-INTEREST INCOME	2 016	(32 576)	(25 399)
Operating income	2 950	680	419
Operating expenses	(887 226)	(1 029 462)	(853 405)
OPERATING PROFIT	89 044	(135 126)	(116 175)
PROFIT BEFORE INCOME TAX	89 044	(135 126)	(116 175)
Income tax expense	-	1 124	131
NET PROFIT	89 044	(134 002)	(116 044)
Total comprehensive income	89 044	(134 002)	(116 044)

Chief Executive Officer

M. Cherikbaeva

Chief Accountant

N. Azimzhanova

