

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

	<u>30 September 2015</u>	<u>31 December 2014</u>	<u>30 September 2014</u>
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and cash equivalents	421 165	787 950	265 032
Financial assets at fair value through profit or loss	825 394	610 568	361 135
Accounts and deposits in National Bank of Kyrgyz Republic	41 285	-	-
Accounts and deposits in Banks	585 107	-	-
Securities held till maturity	-	-	-
REPO operations	-	-	-
Loans to customers	7 434 823	7 497 753	7 190 043
Loan loss provision reserves	(249 286)	(387 783)	(362 459)
Net loans to customers	7 185 536	7 109 970	6 827 585
Property and equipment	235 573	236 284	234 107
Intangible assets	38 774	41 851	44 497
Prepaid income tax	-	-	-
Deferred tax assets	44	44	-
Other assets	37 277	33 262	44 076
TOTAL ASSETS	9 370 155	8 819 928	7 776 432
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	-	-	-
Accounts and deposits of banks	69 232	-	-
Customers deposits	238 331	-	-
Other borrowed funds	7 460 240	7 451 705	6 453 004
Income tax liabilities	-	-	-
Deferred tax liability	-	-	1 080
Other liabilities	58 052	56 076	58 954
Subordinated debt	290 585	239 815	229 760
TOTAL LIABILITIES	8 116 441	7 747 596	6 742 798
EQUITY:			
Share capital	1 353 761	1 043 236	1 043 236
Additional paid-in capital	-	189 100	106 000
Retained earnings	(100 047)	(160 004)	(115 602)
TOTAL EQUITY	1 253 714	1 072 332	1 033 634
TOTAL LIABILITIES AND EQUITY	9 370 155	8 819 928	7 776 432

Chief Executive Officer




 M. Cherikbaeva

Chief Accountant


 N. Azimzhanova

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

	<u>30 September 2015</u>	<u>31 December 2014</u>	<u>30 September 2014</u>
	KGS'000	KGS'000	KGS'000
Interest income	1 906 844	2 137 195	1 528 276
Interest expense	(1 182 974)	(1 079 633)	(739 521)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	723 870	1 057 562	788 755
Recovery of provision /(provision) for impairment losses on interest bearing assets	134 220	(131 330)	(102 060)
NET INTEREST INCOME	858 090	926 232	686 695
Net loss on foreign exchange operations	(4 301)	(35 005)	(12 830)
Other income	4 281	2 430	264
NET NON-INTEREST INCOME	(20)	(32 576)	(12 565)
Operating income	1 680	680	330
Operating expenses	(799 793)	(1 029 462)	(764 061)
OPERATING PROFIT	59 956	(135 126)	(89 601)
PROFIT BEFORE INCOME TAX	59 956	(135 126)	(89 601)
Income tax expense	-	1 124	-
NET PROFIT	59 956	(134 002)	(89 601)
Total comprehensive income	59 956	(134 002)	(89 601)

Chief Executive Officer

Chief Accountant



(Handwritten signatures)

M. Cherikbaeva

N. Azimzhanova