

CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2016

	<u>September 30, 2016</u>	<u>September 30, 2015</u>	<u>December 31, 2015</u>
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	326,413	421,165	177,225
Financial assets at fair value through profit or loss	197,721	825,394	980,026
Accounts and deposits in National Bank of Kyrgyz Republic	176,141	41,285	85,574
Accounts and deposits in Banks	257,893	585,107	1,640,328
Securities held till maturity	-	-	-
REPO operations	-	-	-
Loans to customers	6,897,410	7,434,823	7,299,149
Loan loss provision reserves	(276,736)	(249,286)	(226,173)
Net loans to customers	6,620,674	7,185,536	7,072,976
Property and equipment	201,752	235,573	228,361
Intangible assets	30,256	38,774	41,709
Prepaid income tax	-	-	-
Deferred tax assets	1,108	44	1,108
Other assets	60,614	37,277	37,222
TOTAL ASSETS	7,872,571	9,370,155	10,264,529
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	-	-	-
Accounts and deposits of banks	273,256	69,232	146,162
Customers deposits	1,786,654	238,331	1,097,074
Other borrowed funds	4,055,248	7,460,240	7,354,553
Income tax liabilities	6,333	-	50
Deferred tax liability	-	-	-
Other liabilities	66,405	58,052	76,332
Subordinated debt	287,347	290,585	309,665
TOTAL LIABILITIES	6,475,243	8,116,441	8,983,836
EQUITY:			
Share capital	1,353,761	1,353,761	1,353,761
Additional paid-in capital	-	-	-
Retained earnings	43,567	(100,047)	(73,069)
TOTAL EQUITY	1,397,328	1,253,714	1,280,692
TOTAL LIABILITIES AND EQUITY	7,872,571	9,370,155	10,264,529

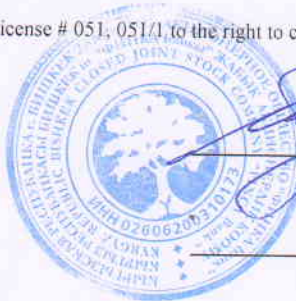
*On March 03, 2015, the Banking License # 051.051/1 to the right to carry out banking operations in the national and foreign currencies was obtained.

Chairperson of Board

M. Cherikbaeva

Deputy Chief Accountant

A. Abdijaparova



CJSC "FINCA Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 September 2016

	<u>September 30, 2016</u>	<u>September 30, 2015</u>	<u>December 31, 2015</u>
	KGS'000	KGS'000	KGS'000
Interest income	1,875,829	1,906,844	2,571,816
Interest expense	(983,897)	(1,182,974)	(1,580,583)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	891,931	723,870	991,233
Recovery of provision /(provision) for impairment losses on interest bearing assets	(75,150)	134,220	157,749
NET INTEREST INCOME	816,782	858,090	1,148,982
Net loss on foreign exchange operations	(1,883)	(4,301)	(2,834)
Commissions received	11,114	744	1,396
Commissions paid	(5,571)	(4,114)	(5,132)
Other income	1,386	5,216	9,285
NET NON-INTEREST INCOME	5,046	(2,454)	2,715
Operating income	821,827	855,636	1,151,697
Operating expenses	(693,126)	(795,402)	(1,065,275)
Recovery of provision /(provision) for impairment losses on other assets	(2,854)	(278)	(501)
PROFIT BEFORE INCOME TAX	125,847	59,956	85,921
Income tax expense	(9,212)	-	1,014
NET PROFIT	116,636	59,956	86,935
Total comprehensive income	116,636	59,956	86,935

*On March 03, 2015, the Banking License # 051.05171 to the right to carry out banking operations in the national and foreign currencies was obtained.

Chairperson of Board

M. Cherikbaeva

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