

STATEMENT OF COMPREHENSIVE INCOME

as at 31 January 2015

"Kyrgyz-Swiss Bank", CJSC

in thousand KGS

	<u>31 January 2015</u>	<u>31 January 2014</u>
Interest income	4 722	1 718
Interest expenses	(1 329)	(6)
Net interest income before formation of provision for impairment (Creation)/recovery of provision for impairment of assets to be subject to interest	3 393	1 712
	(1 603)	(778)
NET INTEREST INCOME	1 789	934
Net profit/(loss) on transactions with derivative financial instruments	(14)	-
Net profit/(loss) from foreign currency operations	(2)	6
Fee and commission income	611	1
Fee and commission expenses	(278)	-
(Creation)/recovery of provision for impairment on other transactions	-	(200)
Other income	-	-
NET INTEREST INCOME	318	(193)
OPERATING INCOME	2 107	741
OPERATING EXPENSES	(2 906)	(1 615)
PROFIT BEFORE INCOME TAX	(798)	(874)
Income tax expense	-	-
Profit/(loss) for the period	(798)	(874)
Other comprehensive income	-	202
Total comprehensive income for the period	(798)	(672)

Shamil Imanaliev
Chairman of the Board



Elmira Kyshtobaeva
Acting chief accountant

STATEMENT OF FINANCIAL POSITION
as at 31 January 2015
"Kyrgyz-Swiss Bank", CJSC

in thousand KGS

	<u>31 January 2015</u>	<u>31 January 2014</u>
ASSETS		
Cash and cash with NBKR	108 622	12 395
Cash with banks	339 058	14 056
Loans to customers	364 600	116 129
Reserves for possible loan losses	(8 879)	(2 336)
Total net loans	355 721	113 793
Securities available for sale	-	51 537
Securities held to maturity	11 989	24 969
Securities bought under repo agreements	-	-
Property, equipment and intangible assets	33 039	4 882
Deffered income tax assets	362	223
Other assets	59 215	1 106
TOTAL ASSETS	908 006	222 961
LIABILITIES AND EQUITY		
LIABILITIES		
Current accounts and deposits from financial and credit institutions	212 448	-
Current accounts and deposits from customers	401 899	3 848
Derivative financial instruments	421	79
Other liabilities	79 959	5 724
TOTAL LIABILITIES	694 727	9 651
EQUITY		
Share capital	242 389	242 389
Revaluation of financial assets available for sale	-	527
Retained earnings	(29 110)	(29 606)
TOTAL EQUITY	213 279	213 310
TOTAL LIABILITIES AND EQUITY	908 006	222 961

Shamil Imanaliev
 Chairman of the Board



Elmira Kyshtobaeva
 Acting chief accountant