

**STATEMENT OF COMPREHENSIVE INCOME**

as at 28 February 2015

"Kyrgyz-Swiss Bank", CJSC

*in thousand KGS*

	<u>28 February 2015</u>	<u>28 February 2014</u>
Interest income	9 928	3 714
Interest expenses	(3 450)	(25)
Net interest income before formation of provision for impairment	6 478	3 689
(Creation)/recovery of provision for impairment of assets to be subject to interest	(1 950)	(1 313)
<b>NET INTEREST INCOME</b>	<b>4 528</b>	<b>2 376</b>
Net profit/(loss) on transactions with derivative financial instruments	(127)	114
Net profit/(loss) from foreign currency operations	279	48
Fee and commission income	935	12
Fee and commission expenses	(354)	(5)
(Creation)/recovery of provision for impairment on other transactions	-	50
Other income	-	10
<b>NET INTEREST INCOME</b>	<b>733</b>	<b>229</b>
<b>OPERATING INCOME</b>	<b>5 261</b>	<b>2 605</b>
<b>OPERATING EXPENSES</b>	<b>(5 481)</b>	<b>(3 386)</b>
<b>PROFIT BEFORE INCOME TAX</b>	<b>(220)</b>	<b>(781)</b>
Income tax expense	-	-
<b>Profit/(loss) for the period</b>	<b>(220)</b>	<b>(781)</b>
<b>Other comprehensive income</b>	<b>-</b>	<b>-</b>
<b>Total comprehensive income for the period</b>	<b>(220)</b>	<b>(781)</b>

Shamil Imanaliev  
Chairman of the Board



Elmira Kyshtobaeva  
Acting chief accountant

**STATEMENT OF FINANCIAL POSITION**  
**as at 28 February 2015**  
**"Kyrgyz-Swiss Bank", CJSC**

*in thousand KGS*

	<u>28 February 2015</u>	<u>28 February 2014</u>
<b>ASSETS</b>		
Cash and cash with NBKR	89 995	7 890
Cash with banks	296 031	39 552
Loans to customers	388 407	143 430
Reserves for possible loan losses	(9 361)	(2 876)
Total net loans	379 046	140 554
Securities available for sale	-	-
Securities held to maturity	7 993	9 960
Securities bought under repo agreements	-	19 884
Property, equipment and intangible assets	33 083	5 075
Derivative financial instruments	130	-
Deffered income tax assets	363	223
Other assets	15 384	2 080
<b>TOTAL ASSETS</b>	<b>822 025</b>	<b>225 218</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
Current accounts and deposits from financial and credit institutions	217 432	-
Current accounts and deposits from customers	384 974	4 126
Derivative financial instruments	-	2 540
Other liabilities	5 761	5 676
<b>TOTAL LIABILITIES</b>	<b>608 167</b>	<b>12 342</b>
<b>EQUITY</b>		
Share capital	242 389	242 389
Revaluation of financial assets available for sale	-	-
Retained earnings	(28 531)	(29 513)
<b>TOTAL EQUITY</b>	<b>213 858</b>	<b>212 876</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>822 025</b>	<b>225 218</b>

Shamil Imanaliev  
 Chairman of the Board



*Elmira Kyshtobaeva*

Elmira Kyshtobaeva  
 Acting chief accountant