

STATEMENT OF COMPREHENSIVE INCOME

as at 31 July, 2015

"Kyrgyz-Swiss Bank", CJSC

in thousand KGS

	<u>30 July 2015</u>	<u>30 July 2014</u>
Interest income	41 282	16 304
Interest expenses	(15 070)	(281)
Net interest income before formation of provision for impairment	26 212	16 023
(Creation)/recovery of provision for impairment of assets to be subject to interest	(3 196)	(2 591)
NET INTEREST INCOME	23 016	13 432
Net profit/(loss) on transactions with derivative financial instruments	(564)	1 106
Net profit/(loss) from foreign currency operations	783	421
Fee and commission income	2 432	1 480
Fee and commission expenses	(629)	(352)
(Creation)/recovery of provision for impairment on other transactions	-	(104)
Other income	1 133	17
NET INTEREST INCOME	3 155	2 568
OPERATING INCOME	26 171	16 000
OPERATING EXPENSES	(29 930)	(14 428)
PROFIT BEFORE INCOME TAX	(3 759)	1 572
Income tax expense	-	-
Profit/(loss) for the period	(3 759)	1 572
Other comprehensive income	-	-
Total comprehensive income for the period	(3 759)	1 572

Shamil Imanaliev
Chairman of the Board



Naima Seidakhmatova
Acting chief accountant

STATEMENT OF FINANCIAL POSITION
as at 30 July 2015
"Kyrgyz-Swiss Bank", CJSC

in thousand KGS

	<u>30 July 2015</u>	<u>30 July 2014</u>
ASSETS		
» 1 года Cash and cash with NBKR	144 726	10 739
Cash with banks	261 579	4 342
Loans to customers	487 074	219 748
Reserves for possible loan losses	(10 624)	(4 138)
Total net loans	476 450	215 610
Securities available for sale	-	-
Securities held to maturity	-	-
Securities bought under repo agreements	28 115	-
Property, equipment and intangible assets	33 485	9 589
Investments and financial participation	16 000	-
Derivative financial instruments	2 668	483
Deffered income tax assets	362	223
Other assets	18 859	15 906
TOTAL ASSETS	982 244	256 892
LIABILITIES AND EQUITY		
LIABILITIES		
Current accounts and deposits from financial and credit institutions	157 815	15 503
Current accounts and deposits from customers	419 927	23 671
Derivative financial instruments	-	-
Other liabilities	14 183	2 490
TOTAL LIABILITIES	591 925	41 664
EQUITY		
Share capital	422 389	242 389
Revaluation of financial assets available for sale	-	-
Retained earnings	(32 070)	(27 161)
TOTAL EQUITY	390 319	215 228
TOTAL LIABILITIES AND EQUITY	982 244	256 892

Shamil Imanaliev
 Chairman of the Board



Naima Seidakhmatova
 Acting chief accountant