

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

in thousand KGS

	<u>31 October 2015</u>	<u>31 October 2014</u>
ASSETS		
Cash and cash with NBKR	131 019	28 828
Cash with banks	286 423	265 303
Loans to customers	553 848	234 372
Reserves for possible loan losses	(20 181)	(4 688)
Total net loans	533 667	229 684
Securities available for sale	55 903	-
Securities bought under repo agreements	-	16 630
Property, equipment and intangible assets	31 940	22 085
Investments and financial participation	16 000	-
Derivative financial instruments	37	-
Deffered income tax assets	362	223
Other assets	7 819	8 842
TOTAL ASSETS	1 063 170	571 595
LIABILITIES AND EQUITY		
LIABILITIES		
Current accounts and deposits from financial and credit institutions	188 330	34 548
Current accounts and deposits from customers	482 479	87 471
Derivative financial instruments	-	1 688
Other liabilities	5 400	232 393
TOTAL LIABILITIES	676 209	356 100
EQUITY		
Share capital	422 389	242 389
Revaluation of financial assets available for sale	1 097	-
Retained earnings	(36 525)	(26 894)
TOTAL EQUITY	386 961	215 495
TOTAL LIABILITIES AND EQUITY	1 063 170	571 595

Shamil Imanaliev
Chairman of the Board



Naima Seidakhatova
Chief accountant

STATEMENT OF COMPREHENSIVE INCOME

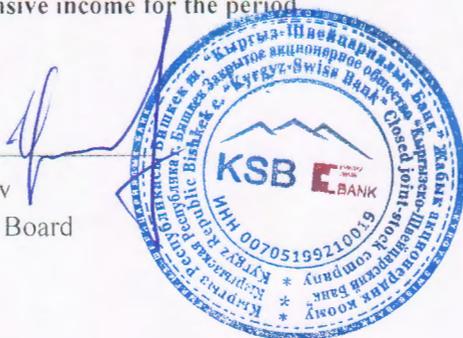
as at 31 October, 2015

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in thousand KGS

	<u>31 October 2015</u>	<u>31 October 2014</u>
Interest income	66 840	25 209
Interest expenses	(22 624)	(1 029)
Net interest income before formation of provision for impairment	44 216	24 180
(Creation)/recovery of provision for impairment of assets to be subject to interest	(11 718)	(3 022)
NET INTEREST INCOME	32 498	21 158
Net profit/(loss) on transactions with derivative financial instruments	(189)	1 096
Net profit/(loss) from foreign currency operations	1 535	906
Fee and commission income	3 863	3 949
Fee and commission expenses	(822)	(1 406)
(Creation)/recovery of provision for impairment on other transactions	-	(55)
Other income	288	42
NET NOT INTEREST INCOME	4 675	4 532
OPERATING INCOME	37 173	25 690
OPERATING EXPENSES	(45 387)	(23 665)
PROFIT BEFORE INCOME TAX	(8 214)	2 025
Income tax expense	-	(186)
Profit/(loss) for the period	(8 214)	1 839
Other comprehensive income	1 097	-
Total comprehensive income for the period	(7 117)	1 839

Shamil Imanaliev
Chairman of the Board



Naima Seidakhatova
Chief accountant