


STATEMENT OF COMPREHENSIVE INCOME

as at 31 July, 2016


"Kyrgyz-Swiss Bank", CJSC

in thousand KGS

	31 July 2016	31 July 2015
Interest income	52 972	40 899
Interest expenses	(20 109)	(15 070)
Net interest income before formation of provision for impairment (Creation)/recovery of provision for impairment of assets to be subject to interest	32 863 (77 363)	25 829 (3 196)
<b>NET INTEREST INCOME</b>	<b>(44 500)</b>	<b>22 633</b>
Net profit/(loss) on transactions with derivative financial instruments	2 281	389
Net profit/(loss) from foreign currency operations	6 777	783
Fee and commission income	8 136	2 815
Fee and commission expenses	(851)	(630)
Other income	2 459	181
<b>NET NOT INTEREST INCOME</b>	<b>18 802</b>	<b>3 538</b>
<b>OPERATING INCOME</b>	<b>(25 698)</b>	<b>26 171</b>
<b>OPERATING EXPENSES</b>	<b>(37 068)</b>	<b>(29 930)</b>
<b>PROFIT BEFORE INCOME TAX AND OTHER PROVISION AND LOSSES</b>	<b>(62 766)</b>	<b>(3 759)</b>
(Creation)/recovery of provision for impairment on other transactions	(3 653)	-
Income tax expenses	-	-
Profit/(loss) for the period	(66 419)	(3 759)
Other comprehensive income	1 518	-
<b>Total comprehensive income for the period</b>	<b>(64 901)</b>	<b>(3 759)</b>

  
Altynai Ormonbekova  
Deputy Chairman of the Management Board



  
Naima Seidakhmatova  
Chief accountant

**STATEMENT OF FINANCIAL POSITION**  
**as at 31 July, 2016**  
**"Kyrgyz-Swiss Bank", CJSC**

*in thousand KGS*

	<u>31 July 2016</u>	<u>31 July 2015</u>
<b>ASSETS</b>		
Cash and cash with NBKR	308 962	144 726
Cash with banks	273 739	261 579
Loans to customers	593 903	487 074
Reserves for possible loan losses	(109 353)	(10 624)
Total net loans	484 550	476 450
Securities available for sale	20 654	-
Securities bought under repo agreements	-	28 115
Assets intended for sale	10 960	-
Property, equipment and intangible assets	40 214	33 485
Investments and financial participation	16 000	16 000
Derivative financial instruments	352	2 668
Deffered income tax assets	2 145	363
Other assets	10 197	18 858
<b>TOTAL ASSETS</b>	<b>1 167 773</b>	<b>982 244</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
Current accounts and deposits from financial and credit institutions	91 900	157 815
Current accounts and deposits from customers	482 385	419 927
Loans from financial and credit institutions	102 380	-
Other liabilities	10 657	14 183
<b>TOTAL LIABILITIES</b>	<b>687 322</b>	<b>591 925</b>
<b>EQUITY</b>		
Share capital	566 389	422 389
Capital above the nominal value	21 069	-
Revaluation of financial assets available for sale	1 518	-
Retained earnings	(108 525)	(32 070)
<b>TOTAL EQUITY</b>	<b>480 451</b>	<b>390 319</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1 167 773</b>	<b>982 244</b>

Altynai Ormonbekova  
 Deputy Chairman of the Management Board



Naima Seidakhmatova  
 Chief accountant