

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

*in thousand KGS*

	<u>30 November 2015</u>	<u>30 November 2014</u>
<b>ASSETS</b>		
Cash and cash with NBKR	160 697	117 868
Cash with banks	415 941	238 523
Loans to customers	595 748	245 056
Reserves for possible loan losses	(41 449)	(4 900)
Total net loans	554 299	240 156
Securities held to maturity	-	21 988
Securities available for sale	53 229	-
Securities bought under repo agreements	-	11 746
Property, equipment and intangible assets	31 422	31 034
Investments and financial participation	16 000	-
Derivative financial instruments	256	-
Deffered income tax assets	362	223
Other assets	12 963	18 098
<b>TOTAL ASSETS</b>	<b>1 245 169</b>	<b>679 636</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
Current accounts and deposits from financial and credit institutions	356 729	34 486
Current accounts and deposits from customers	510 451	408 856
Derivative financial instruments	-	1 572
Other liabilities	8 786	18 386
<b>TOTAL LIABILITIES</b>	<b>875 966</b>	<b>463 300</b>
<b>EQUITY</b>		
Share capital	422 389	242 389
Revaluation of financial assets available for sale	911	-
Retained earnings	(54 097)	(26 053)
<b>TOTAL EQUITY</b>	<b>369 203</b>	<b>216 336</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1 245 169</b>	<b>679 636</b>



Shamil Imantayev  
Chairman of the Board

Naima Seidakhmatova  
Chief accountant

**STATEMENT OF COMPREHENSIVE INCOME**

as at 30 November, 2015

"Kyrgyz-Swiss Bank", CJSC

*in thousand KGS*

	<u>30 November 2015</u>	<u>30 November 2014</u>
Interest income	75 829	28 638
Interest expenses	(25 411)	(1 707)
Net interest income before formation of provision for impairment	50 418	26 931
(Creation)/recovery of provision for impairment of assets to be subject to interest	(31 958)	(3 227)
<b>NET INTEREST INCOME</b>	<b>18 460</b>	<b>23 704</b>
Net profit/(loss) on transactions with derivative financial instruments	(258)	1 075
Net profit/(loss) from foreign currency operations	3 137	1 396
Fee and commission income	4 233	4 836
Fee and commission expenses	(917)	(1 474)
(Creation)/recovery of provision for impairment on other transactions	-	(56)
Other income	323	49
<b>NET NOT INTEREST INCOME</b>	<b>6 518</b>	<b>5 826</b>
<b>OPERATING INCOME</b>	<b>24 978</b>	<b>29 530</b>
<b>OPERATING EXPENSES</b>	<b>(50 764)</b>	<b>(26 664)</b>
<b>PROFIT BEFORE INCOME TAX</b>	<b>(25 786)</b>	<b>2 866</b>
Income tax expense	-	
<b>Profit/(loss) for the period</b>	<b>(25 786)</b>	<b>2 866</b>
<b>Other comprehensive income</b>	<b>911</b>	<b>-</b>
<b>Total comprehensive income for the period</b>	<b>(24 875)</b>	<b>2 866</b>



Naima Seidakhmatova  
Chief accountant