

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

*in thousand KGS*

	<u>30 April 2015</u>	<u>30 April 2014</u>
<b>ASSETS</b>		
Cash and cash with NBKR	136 307	33 156
Cash with banks	199 582	25 734
Loans to customers	455 154	170 850
Reserves for possible loan losses	(11 157)	(3 423)
Total net loans	443 997	167 427
Securities available for sale	-	-
Securities held to maturity	-	7 992
Securities bought under repo agreements	-	-
Property, equipment and intangible assets	33 261	6 925
Derivative financial instruments	-	-
Deferred income tax assets	362	223
Other assets	14 940	3 740
<b>TOTAL ASSETS</b>	<b>828 449</b>	<b>245 197</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
Current accounts and deposits from financial and credit institutions	215 018	-
Current accounts and deposits from customers	396 940	23 377
Derivative financial instruments	2 234	2 906
Other liabilities	5 908	6 047
<b>TOTAL LIABILITIES</b>	<b>620 100</b>	<b>32 330</b>
<b>EQUITY</b>		
Share capital	242 389	242 389
Revaluation of financial assets available for sale	-	-
Retained earnings	(34 040)	(29 522)
<b>TOTAL EQUITY</b>	<b>208 349</b>	<b>212 867</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>828 449</b>	<b>245 197</b>

Shamil Imanaliev  
 Chairman of the Board



Elmira Kyshtobaeva  
 Acting chief accountant

**STATEMENT OF COMPREHENSIVE INCOME**

as at 30 April 2015

"Kyrgyz-Swiss Bank", CJSC

*in thousand KGS*

	<u>30 April 2015</u>	<u>30 April 2014</u>
Interest income	21 208	8 322
Interest expenses	(8 205)	(48)
Net interest income before formation of provision for impairment (Creation)/recovery of provision for impairment of assets to be subject to interest	13 003 (3 887)	8 274 (1 851)
<b>NET INTEREST INCOME</b>	<b>9 116</b>	<b>6 423</b>
Net profit/(loss) on transactions with derivative financial instruments	(353)	155
Net profit/(loss) from foreign currency operations	580	146
Fee and commission income	1 502	123
Fee and commission expenses	(434)	(28)
(Creation)/recovery of provision for impairment on other transactions	-	76
Other income	47	12
<b>NET INTEREST INCOME</b>	<b>1 342</b>	<b>484</b>
<b>OPERATING INCOME</b>	<b>10 458</b>	<b>6 907</b>
<b>OPERATING EXPENSES</b>	<b>(16 187)</b>	<b>(7 697)</b>
<b>PROFIT BEFORE INCOME TAX</b>	<b>(5 729)</b>	<b>(790)</b>
Income tax expense	-	-
<b>Profit/(loss) for the period</b>	<b>(5 729)</b>	<b>(790)</b>
<b>Other comprehensive income</b>	<b>-</b>	<b>-</b>
<b>Total comprehensive income for the period</b>	<b>(5 729)</b>	<b>(790)</b>

Shamil Imanaliev  
Chairman of the Board



Elmira Kyshtobaeva  
Acting chief accountant