

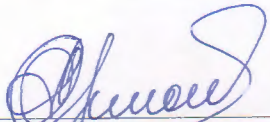
STATEMENT OF COMPREHENSIVE INCOME

as at 31 May, 2016

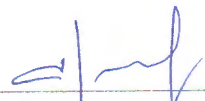
"Kyrgyz-Swiss Bank", CJSC

in thousand KGS

	31 May 2016	31 May 2015
Interest income	40 187	27 711
Interest expenses	(14 121)	(10 626)
Net interest income before formation of provision for impairment	26 066	17 085
(Creation)/recovery of provision for impairment of assets to be subject to interest	(47 436)	(3 803)
<b>NET INTEREST INCOME</b>	<b>(21 370)</b>	<b>13 282</b>
Net profit/(loss) on transactions with derivative financial instruments	1 937	(329)
Net profit/(loss) from foreign currency operations	6 331	813
Fee and commission income	5 182	2 018
Fee and commission expenses	(599)	(497)
Other income	2 218	-
<b>NET NOT INTEREST INCOME</b>	<b>15 069</b>	<b>2 005</b>
<b>OPERATING INCOME</b>	<b>(6 301)</b>	<b>15 287</b>
<b>OPERATING EXPENSES</b>	<b>(25 833)</b>	<b>(20 519)</b>
<b>PROFIT BEFORE INCOME TAX AND OTHER PROVISION AND LOSSES</b>	<b>(32 134)</b>	<b>(5 232)</b>
(Creation)/recovery of provision for impairment on other transactions	(3 653)	-
Income tax expenses	-	-
Profit/(loss) for the period	(35 787)	(5 232)
Other comprehensive income	612	-
<b>Total comprehensive income for the period</b>	<b>(35 175)</b>	<b>(5 232)</b>

  
 Altynai Ormanbekova  
 Acting Chairman of the Board



  
 Naima Seidakhmatova  
 Chief accountant

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

*in thousand KGS*

	<u>31 May 2016</u>	<u>31 May 2015</u>
<b>ASSETS</b>		
Cash and cash with NBKR	196 563	176 211
Cash with banks	302 623	125 886
Loans to customers	547 139	454 401
Reserves for possible loan losses	(79 592)	(10 819)
Total net loans	467 547	443 582
Securities available for sale	19 206	-
Assets intended for sale	10 960	-
Property, equipment and intangible assets	41 265	34 408
Investments and financial participation	16 000	16 000
Derivative financial instruments	98	75
Deffered income tax assets	2 145	363
Other assets	3 481	11 768
<b>TOTAL ASSETS</b>	<b>1 059 888</b>	<b>808 293</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
Current accounts and deposits from financial and credit institutions	139 531	208 341
Current accounts and deposits from customers	466 014	385 828
Loans from financial and credit institutions	104 127	-
Other liabilities	5 107	5 278
<b>TOTAL LIABILITIES</b>	<b>714 779</b>	<b>599 447</b>
<b>EQUITY</b>		
Share capital	422 389	242 389
Revaluation of financial assets available for sale	612	-
Retained earnings	(77 892)	(33 543)
<b>TOTAL EQUITY</b>	<b>345 109</b>	<b>208 846</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1 059 888</b>	<b>808 293</b>

Altynai Ormonbekova  
Acting Chairman of the Board



Naima Seidakhmatova  
Chief accountant