

STATEMENT OF COMPREHENSIVE INCOME

as at 31 May, 2015

"Kyrgyz-Swiss Bank", CJSC

in thousand KGS

	<u>31 May 2015</u>	<u>31 May 2014</u>
Interest income	27 942	10 773
Interest expenses	(10 626)	(116)
Net interest income before formation of provision for impairment (Creation)/recovery of provision for impairment of assets to be subject to interest	17 316 (3 802)	10 657 (2 073)
<b>NET INTEREST INCOME</b>	<b>13 514</b>	<b>8 584</b>
Net profit/(loss) on transactions with derivative financial instruments	(397)	509
Net profit/(loss) from foreign currency operations	813	140
Fee and commission income	1 786	351
Fee and commission expenses	(497)	(56)
(Creation)/recovery of provision for impairment on other transactions	-	(26)
Other income	68	13
<b>NET INTEREST INCOME</b>	<b>1 774</b>	<b>931</b>
<b>OPERATING INCOME</b>	<b>15 287</b>	<b>9 515</b>
<b>OPERATING EXPENSES</b>	<b>(20 519)</b>	<b>(9 776)</b>
<b>PROFIT BEFORE INCOME TAX</b>	<b>(5 232)</b>	<b>(261)</b>
Income tax expense	-	-
<b>Profit/(loss) for the period</b>	<b>(5 232)</b>	<b>(261)</b>
<b>Other comprehensive income</b>	<b>-</b>	<b>-</b>
<b>Total comprehensive income for the period</b>	<b>(5 232)</b>	<b>(261)</b>



Shamil Imanaliev  
Chairman of the Board

Elmira Kyshtobaeva  
Acting chief accountant

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

*in thousand KGS*

	<u>31 May 2015</u>	<u>31 May 2014</u>
<b>ASSETS</b>		
Cash and cash with NBKR	176 211	40 432
Cash with banks	125 886	3 109
Loans to customers	454 401	181 070
Reserves for possible loan losses	(10 819)	(3 626)
Total net loans	443 582	177 444
Securities available for sale	-	-
Securities held to maturity	-	-
Securities bought under repo agreements	-	5 949
Property, equipment and intangible assets	34 408	7 204
Investments and financial participation	16 000	-
Derivative financial instruments	75	-
Deffered income tax assets	362	223
Other assets	11 769	4 807
<b>TOTAL ASSETS</b>	<b>808 293</b>	<b>239 168</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
Current accounts and deposits from financial and credit institutions	208 340	5 884
Current accounts and deposits from customers	385 828	18 609
Derivative financial instruments	-	47
Other liabilities	5 279	1 233
<b>TOTAL LIABILITIES</b>	<b>599 447</b>	<b>25 773</b>
<b>EQUITY</b>		
Share capital	242 389	242 389
Revaluation of financial assets available for sale	-	-
Retained earnings	(33 543)	(28 994)
<b>TOTAL EQUITY</b>	<b>208 846</b>	<b>213 395</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>808 293</b>	<b>239 168</b>



Elmira Kyshtobaeva  
 Acting chief accountant