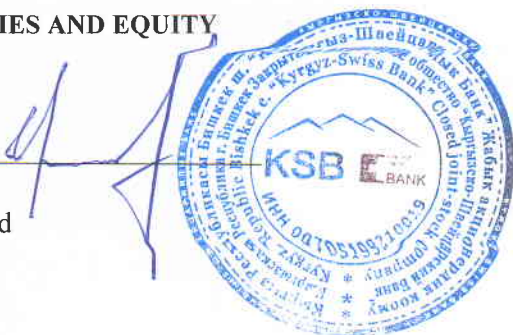


STATEMENT OF FINANCIAL POSITION
as at 31 March 2015
"Kyrgyz-Swiss Bank", CJSC

in thousand KGS

	<u>31 March 2015</u>	<u>31 March 2014</u>
ASSETS		
Cash and cash with NBKR	76 470	13 468
Cash with banks	276 072	50 180
Loans to customers	416 772	151 862
Reserves for possible loan losses	(9 948)	(3 043)
Total net loans	406 824	148 820
Securities available for sale	-	-
Securities held to maturity	-	11 998
Securities bought under repo agreements	8 018	-
Property, equipment and intangible assets	33 377	5 501
Derivative financial instruments	1 702	-
Deffered income tax assets	362	223
Other assets	16 716	1 537
TOTAL ASSETS	819 541	231 727
LIABILITIES AND EQUITY		
LIABILITIES		
Current accounts and deposits from financial and credit institutions	225 622	-
Current accounts and deposits from customers	375 609	10 070
Derivative financial instruments	-	3 247
Other liabilities	5 373	5 626
TOTAL LIABILITIES	606 605	18 943
EQUITY		
Share capital	242 389	242 389
Revaluation of financial assets available for sale	-	-
Retained earnings	(29 453)	(29 605)
TOTAL EQUITY	212 936	212 784
TOTAL LIABILITIES AND EQUITY	819 541	231 727

Shamil Imanaliev
Chairman of the Board



Elmira Kyshtobaeva
Acting chief accountant

STATEMENT OF COMPREHENSIVE INCOME

as at 31 March 2015

"Kyrgyz-Swiss Bank", CJSC

in thousand KGS

	<u>31 March 2015</u>	<u>31 March 2014</u>
Interest income	15 380	6 008
Interest expenses	(5 903)	(33)
Net interest income before formation of provision for impairment (Creation)/recovery of provision for impairment of assets to be subject to interest	9 477 (2 285)	5 975 (1 313)
NET INTEREST INCOME	7 192	4 663
Net profit/(loss) on transactions with derivative financial instruments	(271)	114
Net profit/(loss) from foreign currency operations	772	48
Fee and commission income	1 253	12
Fee and commission expenses	(381)	(5)
(Creation)/recovery of provision for impairment on other transactions	-	50
Other income	47	10
NET INTEREST INCOME	1 419	229
OPERATING INCOME	8 612	4 892
OPERATING EXPENSES	(9 754)	(3 386)
PROFIT BEFORE INCOME TAX	(1 142)	1 505
Income tax expense	-	-
Profit/(loss) for the period	(1 142)	1 505
Other comprehensive income	-	
Total comprehensive income for the period	(1 142)	1 505

Shamil Imanaliev
Chairman of the Board



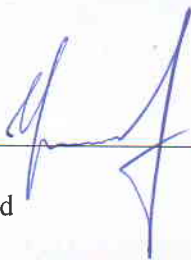
Elmira Kyshtobaeva
Acting chief accountant

STATEMENT OF CASH FLOWS
as at 31 March 2015
"Kyrgyz-Swiss Bank", CJSC

in thousand KGS

	<u>31 March 2015</u>	<u>31 March 2014</u>
Cash flows from operating activity:		
Interest and comission received	15 948	4 804
Interest and comission paid	(4 753)	(36)
Other operating income	615	81
Operating expenses	(9 501)	(5 308)
Cash flows from operating activity before changes in operating assets and liabilities	2 309	(459)
Changes in operating assets and liabilities:		
Net increase in credits to clients	(85 276)	(74 290)
Net increase in bank accounts and deposits to banks	102 367	-
Net increase of client' cash	(50 629)	5 171
Net increase in repo	1 263	-
Net increase of other assets less other liabilities	(14 427)	(1 422)
Net cash from operating activity	(44 394)	(71 000)
Cash from investing activity:		
Proceeds from sale/redemption of securities	-	54 670
Purchase of securities	-	-
Purchase of property, plant and equipment	(699)	(1 366)
Net cash from investing activity	(699)	53 304
Effect of changes in foreign exchange rates	448	53
Net change in cash position	(44 645)	(17 643)
Cash and cash equivalents at the beginning of reporting period	397 187	93 249
Cash and cash equivalents at the end of reporting period	352 542	75 606

Shamil Imanaliev
Chairman of the Board




Elmira Kyshtobaeva
Acting chief accountant



STATEMENT OF CHANGES IN EQUITY
as at 31 March 2015
"Kyrgyz-Swiss Bank", CJSC

in thousand KGS

	Ordinary shares	Revaluation of financial assets available for sale	Retained earnings/ (Accumulated loss)	Total
As at 31 December 2013	242 389	325	(28 732)	213 982
Comprehensive income for the year	-		421	421
Transfer to profit/loss	-	(325)	-	(325)
As at 31 December 2014	242 389	-	(28 311)	214 078
Comprehensive income for the year	-	-	(1 142)	(1 142)
As at 31 March 2015	242 389	-	(29 453)	212 936

Shamil Imanaliev
 Chairman of the Board



Elmira Kyshtobaeva
 Acting chief accountant