

STATEMENT OF COMPREHENSIVE INCOME

as at 31 December, 2015

"Kyrgyz-Swiss Bank", CJSC

in thousand KGS

	<u>31 December 2015</u>	<u>31 December 2014</u>
Interest income	84 993	31 766
Interest expenses	(27 878)	(3 137)
Net interest income before formation of provision for impairment	57 115	28 629
(Creation)/recovery of provision for impairment of assets to be subject to interest	(25 867)	(5 478)
NET INTEREST INCOME	31 248	23 151
Net profit/(loss) on transactions with derivative financial instruments	(318)	2 205
Net profit/(loss) from foreign currency operations	3 514	1 403
Fee and commission income	5 254	5 394
Fee and commission expenses	(1 033)	(1 668)
(Creation)/recovery of provision for impairment on other transactions	-	109
Other income	529	43
NET NOT INTEREST INCOME	7 946	7 486
OPERATING INCOME	39 194	30 637
OPERATING EXPENSES	(56 442)	(30 356)
PROFIT BEFORE INCOME TAX	(17 248)	281
Income tax expense	358	140
Profit/(loss) for the period	(16 890)	421
Other comprehensive income	746	
Total comprehensive income for the period	(16 144)	421

Shamil Imanaliev
Chairman of the Board



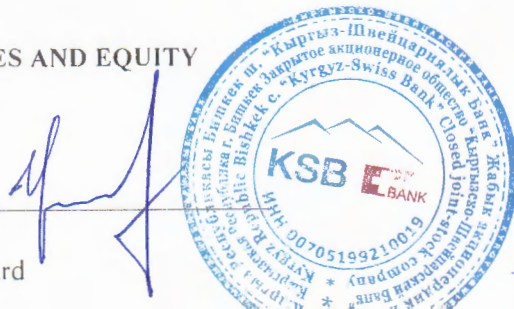
Naima Seidakhmatova
Chief accountant

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

in thousand KGS

	<u>31 December 2015</u>	<u>31 December 2014</u>
ASSETS		
Cash and cash with NBKR	181 439	85 973
Cash with banks	373 515	311 214
Loans to customers	585 278	330 807
Reserves for possible loan losses	(35 357)	(7 202)
Total net loans	549 921	323 605
Securities held to maturity	-	-
Securities available for sale	53 773	-
Securities bought under repo agreements	-	9 284
Property, equipment and intangible assets	30 455	33 136
Investments and financial participation	16 000	-
Derivative financial instruments	-	-
Deffered income tax assets	721	363
Other assets	15 119	5 315
TOTAL ASSETS	1 220 942	768 890
LIABILITIES AND EQUITY		
LIABILITIES		
Current accounts and deposits from financial and credit institutions	240 933	123 179
Current accounts and deposits from customers	595 511	424 876
Derivative financial instruments	117	1 667
Other liabilities	6 447	5 090
TOTAL LIABILITIES	843 008	554 812
EQUITY		
Share capital	422 389	242 389
Revaluation of financial assets available for sale	746	-
Retained earnings	(45 201)	(28 311)
TOTAL EQUITY	377 934	214 078
TOTAL LIABILITIES AND EQUITY	1 220 942	768 890

Shamil Imanaliev
 Chair of the Board



Naima Seidakhmatova
 Chief accountant