STATEMENT OF COMPREHENSIVE INCOME

as at 30 April, 2016

"Kyrgyz-Swiss Bank", CJSC

in thousand KGS

	30 April 2016	30 April 2015
Interest income	31 679	21 052
Interest expenses	(11 084)	(8 205)
Net interest income before formation of provision for impairment	20 595	12 847
(Creation)/recovery of provision for impairment of assets to be subject to interest	(30 978)	(3 887)
NET INTEREST INCOME	(10 383)	8 960
Net profit/(loss) on transactions with derivative financial instruments	1 620	(306)
Net profit/(loss) from foreign currency operations	6 014	580
Fee and commission income	4 451	1 658
Fee and commission expenses	(509)	(434)
Other income	2 165	-
NET NOT INTEREST INCOME	13 741	1 498
OPERATING INCOME	**3 358**	**10 458**
OPERATING EXPENSES	**(21 001)**	**(16 187)**
PROFIT BEFORE INCOME TAX	**(17 643)**	**(5 729)**
Profit/(loss) for the period	**(17 643)**	**(5 729)**
Other comprehensive income	-	-
Total comprehensive income for the period	**(17 643)**	**(5 729)**

Altynai Ormonbekova
Acting Chairman of the Board

Naima Seidakhmatova
Chief accountant

STATEMENT OF FINANCIAL POSITION
as at 30 April, 2016
"Kyrgyz-Swiss Bank", CJSC

in thousand KGS

	30 April 2016	30 April 2015
ASSETS		
Cash and cash with NBKR	160 235	136 307
Cash with banks	296 429	199 582
Loans to customers	572 603	455 154
Reserves for possible loan losses	(63 214)	(11 157)
Total net loans	509 389	443 997
Securities available for sale	18 320	-
Property, equipment and intangible assets	38 472	33 261
Investments and financial participation	16 000	-
Derivative financial instruments	1 563	-
Deffered income tax assets	2 145	363
Other assets	6 692	14 939
TOTAL ASSETS	**1 049 245**	**828 449**
LIABILITIES AND EQUITY		
LIABILITIES		
Current accounts and deposits from financial and credit institutions	95 736	215 018
Current accounts and deposits from customers	482 763	396 940
Loans from financial and credit institutions	103 884	-
Derivative financial instruments	-	2 234
Other liabilities	4 222	5 908
TOTAL LIABILITIES	**686 605**	**620 100**
EQUITY		
Share capital	422 389	242 389
Retained earnings	(59 749)	(34 040)
TOTAL EQUITY	**362 640**	**208 349**
TOTAL LIABILITIES AND EQUITY	**1 049 245**	**828 449**

Altynai Ormonbekova
Acting Chairman of the Board

Naima Seidakhmatova
Chief accountant