STATEMENT OF COMPREHENSIVE INCOME as at 30 June, 2016 "Kyrgyz-Swiss Bank", CJSC

Interest income	46 652	34 138	
Interest expenses	(16 991)	(12 854)	
Net interest income before formation of provision for impairment	29 661	21 284	
(Creation)/recovery of provision for impairment of assets to be subject to interest	(50 987)	(3 944)	
NET INTEREST INCOME	(21 326)	17 340	
Net profit/(loss) on transactions with derivative financial instrume	nts 2 128	(353)	
Net profit/(loss) from foreign currency operations	6 820	753	
Fee and commission income	6 765	2 539	
Fee and commission expenses	(746)	(555) - 2 384	
Other income	. 2.248		
NET NOT INTEREST INCOME	17 215		
OPERATING INCOME	(4 111)	19 724	
OPERATING EXPENSES	(31 298)	(25 588)	
PROFIT BEFORE INCOME TAX AND OTHER PROVISIO AND LOSSES	ON (35 409)	(5 864)	
(Creation)/recovery of provision for impairment on other transactions	(3 653)	-	
Income tax expenses	-	-	
Profit/(loss) for the period	(39 062)	(5 864)	
Other comprehensive income	1 048	-	
Total comprehensive income for the period	(38 014)	(5 864)	

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Altynai Ormonbekova Deputy Chairman of the Managarbert Board

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Naima Seidakhmatova

Chief accountant

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

in thousand KGS

	30 June 2016	30 June 2015		
ASSETS				
Cash and cash with NBKR	160 204	125 795		
Cash with banks	427 964	120 010		
Loans to customers	608 193	492 735		
Reserves for possible loan losses	(82 405)	(11 46		
Total net loans	525 788	481 267		
Securities available for sale	19 906	-		
Securities held to maturity		30 000		
Securities bought under repo agreements	-	102 799		
Assets intended for sale	10 960	-		
Property, equipment and intangible assets	40 608	33 940		
Investments and financial participation	16 000	16 000		
Deffered income tax assets	2 145	363		
Other assets	4 051	44 235		
TOTAL ASSETS	1 207 626	954 409		
LIABILITIES AND EQUITY				
LIABILITIES Current accounts and deposits from financial and credit institutions	262 428	129 552		
Current accounts and deposits from customers	496 016	397 303		
Loans from financial and credit institutions	101 229	577505		
Derivative financial instruments	104	305		
Other liabilities	5 579	39 035		
TOTAL LIABILITIES	865 356	566 195		
EQUITY				
Share capital	422 389	422 389		
Revaluation of financial assets available for sale	1 048	ņ		
Retained earnings	(81 167)	(34 175		
TOTAL EQUITY	342 270	388 214		
TOTAL LIABILITIES AND EQUIT	1 207 626	954 409		
Officeroes KSB THANK	The Sole of Contract of Contra			
Altynai Ormonbekova Deputy Chairman of the Management Board	Na	Naima Seidakhmatova		

STATEMENT OF CASH FLOWS as at 30 June, 2016 "Kyrgyz-Swiss Bank", CJSC

in thousand KGS

	30 June 2016	30 June 2015
Cash flows from operating activities:	12 010	22 711
Interest received Interest paid	42 010 (15 792)	33 711 (7 915)
Commissions received	6 634	2 260
Comissions paid	(749)	(555)
Financial instruments operations.net	2 072	(353)
Foreign exchange operations, net	7 041	2 094
Other income	2 249	-
Operating expenses	(32 043)	(23 606)
Cash flow from operating activities before changes in operating		
assets and liabilities:	11 422	5 636
Changes in operating assets and liabilities		
Decrease/(increase) of obligatory reserve in NBKR	29 625 ,	(14 739)
Increase in loans to financial institutions	(34 663)	(21 868)
Decrease/ (increase) in loans to customers	16 726	(139 350)
Increase in repurchase agreements		(93 307)
Increase in other assets	(3 503)	(6 410)
Increase in due to banks and other financial institutions	21 074	5 782
Decrease in customer accounts Decrease in other liabilities	(100 274) (1 005)	(31 452) (74)
		(301 418)
Net cash from operating activity	(72 020)	(501410)
Cash flows from investing activity:		
Purchase of investments	(18 208)	(16 000)
Proceeds from sale of investments	54 796	-
Purchase of property, equipment and intangible assets	(14 158)	(2 631)
Net cash from investing activities	22 430	(18 631)
Cash flows from financing activities		-
Issue of shares		180 000
Borrowed funds	101 229	-
Net cash from financing activities	101 229	180 000
Effect of changes in foreign exchange rates	(264)	(1752)
Net increase in cash and cash equivalents	62 797	(136 165)
Cash and cash equivalents at the beginning of reporting period	461 336	360 722
Cash and cash equivalents at the end of reporting period	524 133	224 557

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Herece Ormonbekova Altyna

Deputy Chairman of the Management Board

Naima Seidakhmatova

Chief accountant

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STATEMENT OF CHANGES IN EQUITY as at 30 June, 2016 "Kyrgyz-Swiss Bank", CJSC

in thousand KGS

	Share capital	Revaluation reserves for financial assets available for sale	Accumulated deficit	Total equity
Balance at December 31,2014	242 389	-	(28 311)	214 078
Comprehensive income	-		(5 864)	(5 864)
Change in revaluation reserves for financial assets available for sale	-			-
issue of shares	180 000	-		180 000
Balance at June 30,2015	422 389	-	(34 175)	388 214
Comprehensive income	-	-	(13 794)	(13 794)
Change in revaluation reserves for financial assets available for sale		746		746
issue of shares				
Balance at December 31,2015	422 389	746	(42 105)	381 030
Comprehensive income		-	(39 062)	(39 062)
Change in revaluation reserves for financial assets available for sale	-	302		302
issue of shares				502
Balance at June 30,2016	422 389	1 048	(81 167)	342 270

Aleccord Altynai Ormonbekova Deputy Chairman of the Management Board KS3 BANK

0 Naima Seidakhmatova Chief accountant