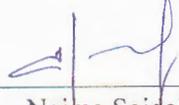


STATEMENT OF FINANCIAL POSITION
as at 31 October, 2016
"Kyrgyz-Swiss Bank", CJSC

in thousand KGS

	<u>31 October 2016</u>	<u>31 October 2015</u>
ASSETS		
Cash and cash with NBKR	255 621	131 019
Cash with banks	348 416	286 423
Loans to customers	631 544	553 848
Reserves for possible loan losses	(147 366)	(20 181)
Total net loans	484 178	533 667
Securities available for sale	20 810	55 903
Assets intended for sale	10 960	-
Property, equipment and intangible assets	40 262	31 940
Investments and financial participation	16 000	16 000
Derivative financial instruments	-	49
Deffered income tax assets	2 145	363
Other assets	4 143	7 806
TOTAL ASSETS	1 182 535	1 063 170
LIABILITIES AND EQUITY		
LIABILITIES		
Current accounts and deposits from financial and credit institutions	126 721	189 302
Current accounts and deposits from customers	496 640	481 507
Loans from financial and credit institutions	103 410	-
Derivative financial instruments	919	-
Other liabilities	7 056	5 400
TOTAL LIABILITIES	734 746	676 209
EQUITY		
Share capital	566 389	422 389
Capital above the nominal value	-	-
Revaluation of financial assets available for sale	2 044	1 097
Retained earnings	(120 644)	(36 525)
TOTAL EQUITY	447 789	386 961
TOTAL LIABILITIES AND EQUITY	1 182 535	1 063 170


Muras Kachkeev
Chairman of Management Board


Naima Seidakhmatova
Chief accountant



STATEMENT OF COMPREHENSIVE INCOME

as at 31 October, 2016

"Kyrgyz-Swiss Bank", CJSC

in thousand KGS

	<u>31 October 2016</u>	<u>31 October 2015</u>
Interest income	75 321	64 910
Interest expenses	(30 570)	(22 624)
Net interest income before formation of provision for impairment (Creation)/recovery of provision for impairment of assets to be subject to interest	44 751 (114 544)	42 286 (11 718)
NET INTEREST INCOME	(69 793)	30 568
Net profit/(loss) on transactions with derivative financial instruments	2 867	1 067
Net profit/(loss) from foreign currency operations	8 997	1 535
Fee and commission income	14 507	4 537
Fee and commission expenses	(1 426)	(822)
Other income	3 185	288
NET NOT INTEREST INCOME	28 130	6 605
OPERATING INCOME	(41 663)	37 173
OPERATING EXPENSES	(54 291)	(45 387)
PROFIT BEFORE INCOME TAX AND OTHER PROVISION AND LOSSES	(95 954)	(8 214)
(Creation)/recovery of provision for impairment on other transactions	(3 653)	-
Income tax expenses	-	-
Profit/(loss) for the period	(99 607)	(8 214)
Other comprehensive income	2 044	1 097
Total comprehensive income for the period	(97 563)	(7 117)

Muras Kachkeev
Chairman of Management Board



Naima Seidakhmatova
Chief accountant