

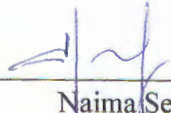
**STATEMENT OF FINANCIAL POSITION**  
**as at 30 November, 2016**  
**"Kyrgyz-Swiss Bank", CJSC**

*in thousand KGS*

	<u>30 November 2016</u>	<u>30 November 2015</u>
<b>ASSETS</b>		
Cash and cash with NBKR	370 545	160 697
Cash with banks	336 485	415 941
Loans to customers	610 058	595 748
Reserves for possible loan losses	(145 244)	(41 449)
Total net loans	464 814	554 299
Securities available for sale	21 024	53 229
Assets intended for sale	15 546	-
Property, equipment and intangible assets	39 967	31 422
Investments and financial participation	16 000	16 000
Derivative financial instruments	-	256
Deffered income tax assets	2 145	363
Other assets	4 008	12 962
<b>TOTAL ASSETS</b>	<b>1 270 534</b>	<b>1 245 169</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
Current accounts and deposits from financial and credit institutions	162 448	356 729
Current accounts and deposits from customers	542 971	510 451
Loans from financial and credit institutions	104 599	-
Derivative financial instruments	921	-
Other liabilities	10 177	8 786
<b>TOTAL LIABILITIES</b>	<b>821 116</b>	<b>875 966</b>
<b>EQUITY</b>		
Share capital	566 389	422 389
Capital above the nominal value	-	-
Revaluation of financial assets available for sale	1 992	911
Retained earnings	(118 963)	(54 097)
<b>TOTAL EQUITY</b>	<b>449 418</b>	<b>369 203</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1 270 534</b>	<b>1 245 169</b>

  
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 Muras Kachkeev  
 Chairman of Management Board



  
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 Naima Seidakhmatova  
 Chief accountant

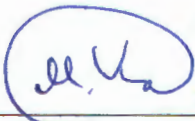
**STATEMENT OF COMPREHENSIVE INCOME**

as at 30 November, 2016

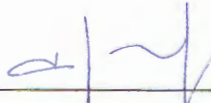
"Kyrgyz-Swiss Bank", CJSC

*in thousand KGS*

	<u>30 November 2016</u>	<u>30 November 2015</u>
Interest income	81 752	73 805
Interest expenses	(34 064)	(25 411)
Net interest income before formation of provision for impairment	47 688	48 394
(Creation)/recovery of provision for impairment of assets to be subject to interest	(111 557)	(31 958)
<b>NET INTEREST INCOME</b>	<b>(63 869)</b>	<b>16 436</b>
Net profit/(loss) on transactions with derivative financial instruments	3 410	997
Net profit/(loss) from foreign currency operations	10 154	3 137
Fee and commission income	16 321	5 002
Fee and commission expenses	(1 670)	(917)
Other income	3 235	323
<b>NET NOT INTEREST INCOME</b>	<b>31 451</b>	<b>8 542</b>
<b>OPERATING INCOME</b>	<b>(32 418)</b>	<b>24 978</b>
<b>OPERATING EXPENSES</b>	<b>(60 034)</b>	<b>(50 764)</b>
<b>PROFIT BEFORE INCOME TAX AND OTHER PROVISION AND LOSSES</b>	<b>(92 451)</b>	<b>(25 786)</b>
(Creation)/recovery of provision for impairment on other transactions	(5 475)	-
Income tax expenses	-	-
<b>Profit/(loss) for the period</b>	<b>(97 926)</b>	<b>(25 786)</b>
<b>Other comprehensive income</b>	<b>1 992</b>	<b>911</b>
<b>Total comprehensive income for the period</b>	<b>(95 934)</b>	<b>(24 875)</b>

  
 \_\_\_\_\_  
 Muras Kachkeev  
 Chairman of Management Board



  
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 Naima Seidakhmatova  
 Chief accountant