

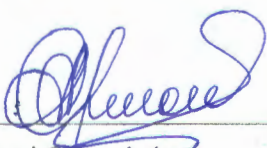
STATEMENT OF COMPREHENSIVE INCOME

as at 31 August, 2016

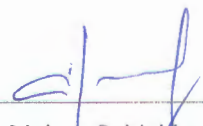
"Kyrgyz-Swiss Bank", CJSC

in thousand KGS

	31 August 2016	31 August 2015
Interest income	60 479	48 344
Interest expenses	(23 479)	(18 021)
Net interest income before formation of provision for impairment (Creation)/recovery of provision for impairment of assets to be subject to interest	37 000 (77 717)	30 323 (3 428)
<b>NET INTEREST INCOME</b>	<b>(40 717)</b>	<b>26 895</b>
Net profit/(loss) on transactions with derivative financial instruments	2 393	588
Net profit/(loss) from foreign currency operations	7 058	1 579
Fee and commission income	10 343	3 306
Fee and commission expenses	(924)	(684)
Other income	2 771	210
<b>NET NOT INTEREST INCOME</b>	<b>21 641</b>	<b>4 999</b>
<b>OPERATING INCOME</b>	<b>(19 076)</b>	<b>31 894</b>
<b>OPERATING EXPENSES</b>	<b>(41 720)</b>	<b>(34 766)</b>
<b>PROFIT BEFORE INCOME TAX AND OTHER PROVISION AND LOSSES</b>	<b>(60 796)</b>	<b>(2 872)</b>
(Creation)/recovery of provision for impairment on other transactions	(3 653)	-
Income tax expenses	-	-
<b>Profit/(loss) for the period</b>	<b>(64 449)</b>	<b>(2 872)</b>
Other comprehensive income	1 922	-
<b>Total comprehensive income for the period</b>	<b>(62 527)</b>	<b>(2 872)</b>

  
 Altynai Ojmonbekova  
 Deputy Chairman of the Management Board



  
 Naima Seidakmatova  
 Chief accountant

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

*in thousand KGS*

	<u>31 August 2016</u>	<u>31 August 2015</u>
<b>ASSETS</b>		
Cash and cash with NBKR	262 332	228 768
Cash with banks	309 368	278 997
Loans to customers	684 922	516 401
Reserves for possible loan losses	(110 859)	(11 300)
Total net loans	574 063	505 101
Securities available for sale	21 338	-
Assets intended for sale	10 960	-
Property, equipment and intangible assets	39 549	32 961
Investments and financial participation	16 000	16 000
Derivative financial instruments	538	243
Deffered income tax assets	2 145	363
Other assets	25 052	8 966
<b>TOTAL ASSETS</b>	<b>1 261 345</b>	<b>1 071 399</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
Current accounts and deposits from financial and credit institutions	142 296	169 332
Current accounts and deposits from customers	525 377	505 933
Loans from financial and credit institutions	104 210	-
Other liabilities	6 637	4 928
<b>TOTAL LIABILITIES</b>	<b>778 520</b>	<b>680 193</b>
<b>EQUITY</b>		
Share capital	566 389	422 389
Capital above the nominal value	-	-
Revaluation of financial assets available for sale	1 922	-
Retained earnings	(85 486)	(31 183)
<b>TOTAL EQUITY</b>	<b>482 825</b>	<b>391 206</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1 261 345</b>	<b>1 071 399</b>

Altynai Ormonbekova  
 Deputy Chairman of the Management Board



Naima Seidakhatova  
 Chief accountant